
**DECLARATION OF COVENANTS, CONDITIONS,
AND RESTRICTIONS FOR
THE VILLAGES AT SPRINGHURST**

**City of O'Fallon
St. Charles County, Missouri**

DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS

FOR

THE VILLAGES AT SPRINGHURST

THIS DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR THE VILLAGES AT SPRINGHURST ("Declaration") is made as of the date set forth on the signature page hereof by SPRINGHURST, L.L.C., a Missouri limited liability company ("Declarant").

WITNESSETH THAT:

WHEREAS, Declarant is the owner of certain real property ("Property") located in the City of O'Fallon, St. Charles County, Missouri, as more particularly described on Exhibit "A;" and

WHEREAS, Declarant has caused the Property to be subdivided into individual properties, a condominium and Common Ground, by virtue of the plats described in Exhibit "B" attached hereto as recorded in the records of St. Charles County Missouri, as may be amended ("Plat"); and

WHEREAS, The Villages at Springhurst has been approved by the City Council of O'Fallon, Missouri as a Planned Environmental Unit pursuant to Ordinance No. _____, including single-family detached Units on individually-owned lots, single family attached Units on individually-owned lots, a Condominium consisting of individually-owned Units together with an undivided ownership interest in the Common Elements of the Condominium, and Common Ground and improvements thereon to be owned, operated and maintained by a homeowners' association for the exclusive use and mutual benefit of all Owners and residents of The Villages at Springhurst; and

WHEREAS, it is the purpose and intention of this Declaration to create on the Property a residential community known as The Villages at Springhurst and to preserve the Property, subdivided as aforesaid, as a restricted neighborhood and to protect the same against certain uses by the adoption of this Declaration, and to apply the general plan of development contained herein to all of the Property for the mutual benefit of Declarant and all persons who may purchase, hold or own from time to time any of the Property covered by this Declaration.

NOW THEREFORE, Declarant declares that the Property described herein shall be held, sold and conveyed subject to the following covenants, conditions, restrictions and easements, which are for the purpose of protecting the value and desirability of, and which shall run with, the Property and be binding on all parties having any right, title or interest in the Property or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof.

THE VILLAGES AT SPRINGHURST

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TABLE OF EXHIBITS

<u>Exhibit</u>	<u>Subject Matter</u>	<u>Page First Mentioned</u>
“A”	Legal Description of Springhurst Property (Identified by Neighborhood)	
“B”	Plat of Springhurst Property: Phase One	
“B-1”	Neighborhood A Condominium	
“B-2”	Neighborhood B Townhouses	
“B-3”	Neighborhood C Detached Units	
“B-4”	Neighborhood D Rowhouses	
“B-5”	Neighborhood E Detached Units	
“C”	Initial Use Restrictions	
“D”	By-Laws of Springhurst Homeowners Association (Not recorded)	
---	Lender Consent	

GENERAL DESCRIPTION

Declarant is developing The Villages at Springhurst as a master planned community located in the City of O'Fallon, St. Charles County, Missouri. The general plan for Springhurst calls for residential use in five neighborhoods, or "villages," with various types of dwellings and forms of home ownership, community recreation facilities and open space. This Declaration imposes upon the property described in Exhibit "A" ("Property") mutually beneficial restrictions under a general plan of improvement for the benefit of the Property Owners and establishes a flexible and reasonable procedure for the overall development, administration, maintenance, and preservation of the Property. On or about the date of this Declaration, Grantor has recorded this Declaration and Plats for the Property. Promptly thereafter, Grantor shall provide one (1) as-recorded copy of this Declaration to the City of O'Fallon.

PART ONE: OVERVIEW OF THE COMMUNITY

Springhurst, L.L.C., as the developer of the Property, has established this Declaration to provide a governance structure and a flexible system of standards and procedures for the overall development, administration, maintenance and preservation of the Property as an attractive and vibrant the master planned community, The Villages at Springhurst.

Article I **Creation of the Community**

1.1. Purpose and Intent. Declarant, as the owner of the real property described in Exhibit "A," intends by Recording this Declaration to establish a general plan of development for the Property. This Declaration provides a flexible and reasonable procedure for development of the Property as Declarant deems appropriate and provides for its overall development, administration, maintenance and preservation. An integral part of the development plan is the creation of the Springhurst Homeowners Association, an association comprised of all owners of real property in the Property, to own, operate and/or maintain various common areas and community improvements and to administer and enforce this Declaration and the other Governing Documents referenced in this Declaration. This document does not and is not intended to create a condominium under Missouri law.

1.2. Binding Effect. All properties described in Exhibit "A" and as created in the Plat shall be owned, conveyed and used subject to all of the provisions of this Declaration, which shall run with the title to such property. This Declaration shall be binding upon all Persons having any right, title, or interest in any portion of the Property, their heirs, successors, successors-in-title, and assigns.

1.3. Governing Documents. Some Neighborhoods within the Property may be subject to additional covenants, restrictions and easements, which a Neighborhood Association may administer. In such case, if there is a conflict between or among the Governing Documents and any such additional covenants or restrictions, or the governing documents or policies of any such Neighborhood Association, the Governing Documents shall control. Diagram #1 on the next page

describes the Governing Documents.

Diagram #1 identifies the various Governing Documents and their functions.

GOVERNING DOCUMENTS	
Articles of Incorporation (filed with the Secretary of State of the State of Missouri)	establishes the Association as a non-profit corporation under Missouri law
Declaration (recorded in Public Records)	creates obligations which are binding upon the Association and all present and future owners of property in the Residential Property
By-Laws (the Board of Directors adopts)	governs the Association's internal affairs, such as voting rights, elections, meetings, officers, etc.
Supplemental Declaration (recorded in Public Records)	adds property to the Residential Property; <i>may</i> impose additional obligations or restrictions on such property
Residential Design Guidelines (Declarant adopts)	establish architectural standards and guidelines for improvements and modifications to Units, including structures, landscaping and other items on Units
Use Restrictions (initial set attached as Exhibit "C")	govern use of property, activities, and conduct within the Residential Property
Board Resolutions (Board adopts)	establish rules, policies and procedures for internal governance and Association activities, regulate operation and use of Common Area

(a) Nothing in this Section shall preclude any Supplemental Declaration or other Recorded covenants applicable to any portion of the Property from containing additional restrictions or provisions which are more restrictive than the provisions of this Declaration and, in such case, the more restrictive shall control. The Association may, but shall not be required to, enforce any such covenants, restrictions or other instruments applicable to any Neighborhood.

(b) The Governing Documents apply to all Owners and occupants of properties within the Property, as well as to their respective tenants, guests and invitees. Any lease on a Unit shall bind, whether or not expressly stated, the tenant and all occupants of the leased Unit to comply with the Governing Documents.

(c) If any court should determine that any provision of this Declaration is invalid, or invalid as applied in a particular instance, such determination shall not affect the validity of other provisions or applications of such provision.

Article II Definitions

The terms used in the Governing Documents shall generally be given their natural, commonly accepted definitions unless otherwise specified. Capitalized terms shall be defined as set forth below.

2.1 Articles of Incorporation or Articles. The Articles of Incorporation of the Springhurst Homeowners Association, filed with the Secretary of State of the state of Missouri, as they may be amended.

2.2 Association. Springhurst Homeowners Association, a Missouri nonprofit corporation, its successors or assigns.

2.3 Base Assessment. Assessments levied on all Units subject to assessment under Article V to fund Common Expenses for the general benefit of all Units, as determined in accordance with Section 5.1.

2.4 Board of Directors or Board. The body responsible for administration of the Association, selected as provided in the By-Laws and generally serving the same role as the board of directors under Missouri corporate law. The By-Laws shall provide that the representation on the Board of Directors by purchasers of developed lots shall be not less than is required by Section 405.350 of the City of O'Fallon's Code of Ordinances.

2.5 Builder. Any Person who purchases one or more Units for the purpose of constructing improvements for later sale to consumers, or who purchases one or more parcels of land within the Property for further subdivision, development, and/or resale in the ordinary course of its business.

2.6 By-Laws. The By-Laws of the Association, as may be amended. A copy of the initial By-Laws is attached to this Declaration as Exhibit "D," which need not be recorded.

2.7 Class "B" Control Period. The period of time during which the Class "B" Member is entitled to appoint a majority of the members of the Board as provided in Section 3.3 of the By-Laws. The Class "B" Control Period shall terminate on the first to occur of the following:

(a) when 75% of the total number of Units permitted by the Master Plan (currently projected to be 753 Units under the approved Master Plan) for the property described in Exhibit "A" have certificates of occupancy issued thereon and have been conveyed to Class "A" Members other than Builders;

(b) December 31, 2015; or

(c) when, in its discretion, the Class "B" Member so determines.

2.8 Common Ground. All real and personal property, including easements, which the Association owns, leases or otherwise holds possessory or use rights in, or as may be depicted on the Plat, or for which the Association assumes responsibility pursuant to the terms of this Declaration or any Supplemental Declaration, for the common use and enjoyment of the Owners. The term shall include the Limited Common Area, as defined below.

2.9 Common Expenses. The actual and estimated expenses incurred, or anticipated to be incurred, by the Association for the general benefit of all Owners, including any reasonable reserve, as the Board may find necessary and appropriate pursuant to the Governing Documents. Common Expenses shall not include any expenses incurred during the Class "B" Control Period for initial development or other original construction costs unless Voting Members representing a majority of the total Class "A" votes of the Association approve. Payments due under leases of capital improvements such as street lights shall not be considered an initial development or original construction cost.

2.10 Community-Wide Standard. The standard of conduct, maintenance, or other activity generally prevailing throughout the Property, or the minimum standards established pursuant to the Residential Design Guidelines, Use Restrictions, and Board resolutions, whichever is a highest standard. Declarant shall establish initially such standard and it may contain both objective and subjective elements. The Community-Wide Standard may evolve as development progresses and as the needs and desires within the Residential Property change.

2.11 Declarant. Springhurst, L.L.C., a Missouri limited liability company, or any successor or assign who takes title to any portion of the property described in Exhibit "A" for the purpose of development and/or sale and who is designated as Declarant in a Recorded instrument.

2.12 Governing Documents. A collective term referring to this Declaration and any applicable Supplemental Declaration, the By-Laws, the Articles, the Residential Design Guidelines, and the Use Restrictions, as each may be amended.

2.13 Limited Common Area. A portion of the Common Ground primarily benefiting one or more, but less than all, Neighborhoods, as more particularly described in Article XII.

2.14 Master Plan. The land use plan for the development of The Villages at Springhurst approved by the City of O'Fallon, Missouri, as it may be amended, which includes all of the property described in Exhibit "A."

2.15 Member. A Person subject to membership in the Association pursuant to Section 6.2.

2.16 Mortgage. A mortgage, a deed of trust, a deed to secure debt, or any other form of security instrument affecting title to any Unit. The term "Mortgagee" shall refer to a beneficiary or holder of a Mortgage.

2.17 Neighborhood. A group of Units designated as a separate Neighborhood for purposes of sharing Limited Common Areas and/or receiving other benefits or services from the Association which are not provided to all Units, and/or for the purpose of electing Voting Members. A Neighborhood may be comprised of more than one housing type and may include noncontiguous parcels of property. If the Association provides benefits or services to less than all Units within a particular Neighborhood, then the benefited Units shall constitute a sub-Neighborhood for purposes of determining and levying Neighborhood Assessments for such benefits or services.

Where the context permits or requires, the term Neighborhood shall also refer to the Neighborhood Committee (established in accordance with the By-Laws) or Neighborhood Association, if any, having concurrent jurisdiction over the property within the Neighborhood. Neighborhood boundaries may be established and modified as provided in Section 3.4.

2.18 Neighborhood Assessments. Assessments levied against the Units in a particular Neighborhood or Neighborhoods to fund Neighborhood Expenses, as described in Section 5.2.

2.19 Neighborhood Association. A condominium association or other owners association, if any, having jurisdiction over any Neighborhood subject to the jurisdiction of the Association. Nothing in this Declaration shall require the creation of any Neighborhood Associations.

2.20 Neighborhood Committee. The committee for a Neighborhood, which has no Neighborhood Association, established in accordance with the By-Laws.

2.21 Neighborhood Expenses. The actual and estimated expenses which the Association incurs or expects to incur for the benefit of Owners within a particular Neighborhood or Neighborhoods, which may include a reasonable reserve for capital repairs and replacements and a reasonable administrative charge, as may be authorized pursuant to this Declaration or in the Supplemental Declaration(s) applicable to such Neighborhood(s).

2.22 Owner. One or more Persons who hold the record title to any Unit, but excluding in all cases any party holding an interest merely as security for the performance of an obligation. If a Unit is sold under a Recorded contract of sale, and the contract specifically so provides, the purchaser (rather than the fee owner) will be considered the Owner.

2.23 Person. A natural person, a corporation, a partnership, a trustee, or any other legal entity.

2.24 Plat. The plat or plats subdividing the Property as described in Exhibit "A" into individual lots, the Condominium, and Common Ground, all as set forth in Exhibit "B" attached hereto and incorporated by reference herein.

2.25 Record, Recording, or Recorded. The filing of a legal instrument with the Recorder of Deeds for St. Charles County, Missouri, or such other place as may be designated as the official location for recording deeds, plats, and similar documents affecting title to real estate.

2.26 Residential Design Guidelines. The architectural, design, and construction guidelines and review procedures adopted pursuant to Article IV, as may be amended.

2.27 Property or Springhurst Property. The real property described in Exhibit "A."

2.28 Rules and Regulations. Board-adopted Rules and Regulations which establish administrative procedures for internal Association governance and operating procedures for use of the Common Ground.

2.29 Special Assessment. Assessments levied in accordance with Section 5.4.

2.30 Specific Assessment. Assessments levied in accordance with Section 5.5.

2.31 Supplemental Declaration. An instrument Recorded pursuant to Article IX which designates Neighborhoods and/or imposes additional restrictions and obligations on the land described in such instrument. The term shall also refer to an instrument Declarant Records pursuant to Section 3.4(c) which designates Voting Groups.

2.32 Unit. A portion of the Property, whether improved or unimproved, which may be independently owned and is intended for development, use, and occupancy as an attached or detached residence for a single family. The term shall refer to the land, if any, which is part of the Unit as well as any improvements thereon. In the case of a structure containing multiple dwellings, each dwelling shall be deemed to be a separate Unit.

In the case of a parcel of vacant land or land on which improvements are under construction, the parcel shall be deemed to contain the number of Units designated for residential use for such parcel on the Plat. Thereafter, the portion encompassed on such Plat shall contain the number of Units determined as set forth in the preceding paragraph. Any portion not encompassed on such Plat shall continue to be treated in accordance with this paragraph.

2.33 Use Restrictions. The initial Use Restrictions set forth in Exhibit "C," as they may be supplemented, modified, and repealed pursuant to Section 6.2.

2.34 Voting Group. One or more Voting Members who vote on a common slate for election of directors, as more particularly described in Section 3.4(c) or, if the context so indicates, the group of Members whose Units are represented thereby.

2.35 Voting Member. The representative selected by the Class "A" Members within each Neighborhood pursuant to Section 3.4(b) to cast the Class "A" votes attributable to their Units on all matters requiring a vote of the membership (except as otherwise specifically provided in this Declaration and in the By-Laws). The term "Voting Member" shall also refer to alternate Voting Members acting in the absence of the Voting Member and any Owners authorized personally to cast the votes for their respective Units pursuant to Section 3.4(b).

PART TWO: COMMUNITY GOVERNANCE AND ADMINISTRATION

This Declaration establishes the Association as mechanism by which each Owner is able to participate in the governance and administration of Springhurst. While many powers and responsibilities are vested in the Association's Board of Directors in order to facilitate day-to-day management and operation, some decisions are considered of such importance that they are reserved for the Association's membership -- the owners of individual property within Springhurst.

Article III The Association and its Members

3.1 Function of Association. The Association is the entity responsible for management, maintenance, operation and control of the Common Ground. The Association also is the primary entity responsible for enforcement of the Governing Documents. The Association shall perform its functions in accordance with the Governing Documents and Missouri law.

3.2 Membership. Every Owner shall be a Member of the Association. There shall be only one membership per Unit. If a Unit is owned by more than one Person, all co-Owners shall share the privileges of such membership, subject to reasonable Board regulation and the restrictions on voting set forth in Section 3.3(c) and in the By-Laws, and all such co-Owners shall be jointly and severally obligated to perform the responsibilities of Owners. The membership rights of an Owner which is not a natural person may be exercised by any officer, director, partner or trustee, or by the individual designated from time to time by the Owner in a written notice to the Secretary of the Association.

3.3 Voting. The Association shall have two classes of membership, Class "A" and Class "B."

(a) **Class "A".** Class "A" Members shall be all Owners except the Class "B" Member, if any. Class "A" Members shall have one equal vote for each Unit in which they hold the interest required for membership under Section 3.2, except that there shall be only one vote per Unit. No vote shall be exercised for any property which is exempt from assessment under Section 5.9. All Class "A" votes shall be cast as provided in Section 3.3(c) below.

(b) **Class "B"**. The sole Class "B" Member shall be the Declarant. The Class "B" Member may appoint a controlling number of members of the Board of Directors during the Class "B" Control Period, as specified in the By-Laws. Additional rights of the Class "B" Member are specified in the relevant sections of the Governing Documents. After termination of the Class "B" Control Period, the Class "B" Member shall have a right to disapprove actions of the Board and committees as provided in the By-Laws.

The Class "B" membership shall terminate upon the earlier of:

- (i) two years after expiration of the Class "B" Control Period pursuant to Article III of the By-Laws; or
- (ii) when, in its discretion, Declarant so determines and declares in a Recorded instrument.

Upon termination of the Class "B" membership, Declarant shall be a Class "A" Member entitled to Class "A" votes for each Unit which it owns.

In recognition of the different character and intended use of the property subject to this Declaration, Declarant may, by Supplemental Declaration, create additional classes of membership for the owners of Units within any property made subject to this Declaration pursuant to Article IX. These classes shall have such rights, privileges and obligations as specified in such Supplemental Declaration.

(c) **Exercise of Voting Rights.** Except as otherwise specified in this Declaration or the By-Laws, the vote for each Unit owned by a Class "A" Member shall be exercised by the Voting Member representing the Neighborhood, as provided in Section 3.4(b). The Voting Member may cast all such votes as it, in its discretion, deems appropriate.

In any situation where a Member is entitled personally to exercise the vote for his or her Unit, and there is more than one Owner of such Unit, the vote for such Unit shall be exercised as the co-Owners determine among themselves and advise the Secretary of the Association in writing prior to the vote being taken. Absent such advice, the Unit's vote shall be suspended if more than one Person seeks to exercise it.

3.4. Neighborhoods, Voting Members and Voting Groups.

(a) **Neighborhoods.** Any Neighborhood, acting either through a Neighborhood Committee elected as provided in the By-Laws or through a Neighborhood Association, if any, may request that the Association provide a higher level of service than which the Association generally provides to all Neighborhoods or may request that the Association provide special services for the benefit of Units in such Neighborhood. Upon the affirmative vote, written consent, or a combination thereof, of Owners of a majority of the Units within the Neighborhood, the Association shall provide the requested services.

The cost of such services, which may include a reasonable administrative charge in such amount as the Board deems appropriate (provided, any such administrative charge shall apply at a uniform rate per Unit to all Neighborhoods receiving the same service), shall be assessed against the Units within such Neighborhood as a Neighborhood Assessment.

Exhibit "A" to this Declaration, and any Supplemental Declaration and the Plat in Exhibit "B," shall initially assign the submitted property to a specific Neighborhood (by name or other identifying designation), which Neighborhood may be then existing or newly created. However, two or more existing Neighborhoods shall not be combined without the consent of Owners of a majority of the Units in the affected Neighborhoods.

(b) Voting Members. Each Neighborhood shall elect the number of Voting Members set forth in Diagram #2 on the next page. The Voting Members shall be responsible for casting all votes attributable to Units owned by Class "A" Members in the Neighborhood on all Association matters requiring a membership vote, except as otherwise specified in this Declaration or the By-Laws. In addition, each Neighborhood shall elect an alternate Voting Member who shall be responsible for casting such votes in the absence of a Voting Member.

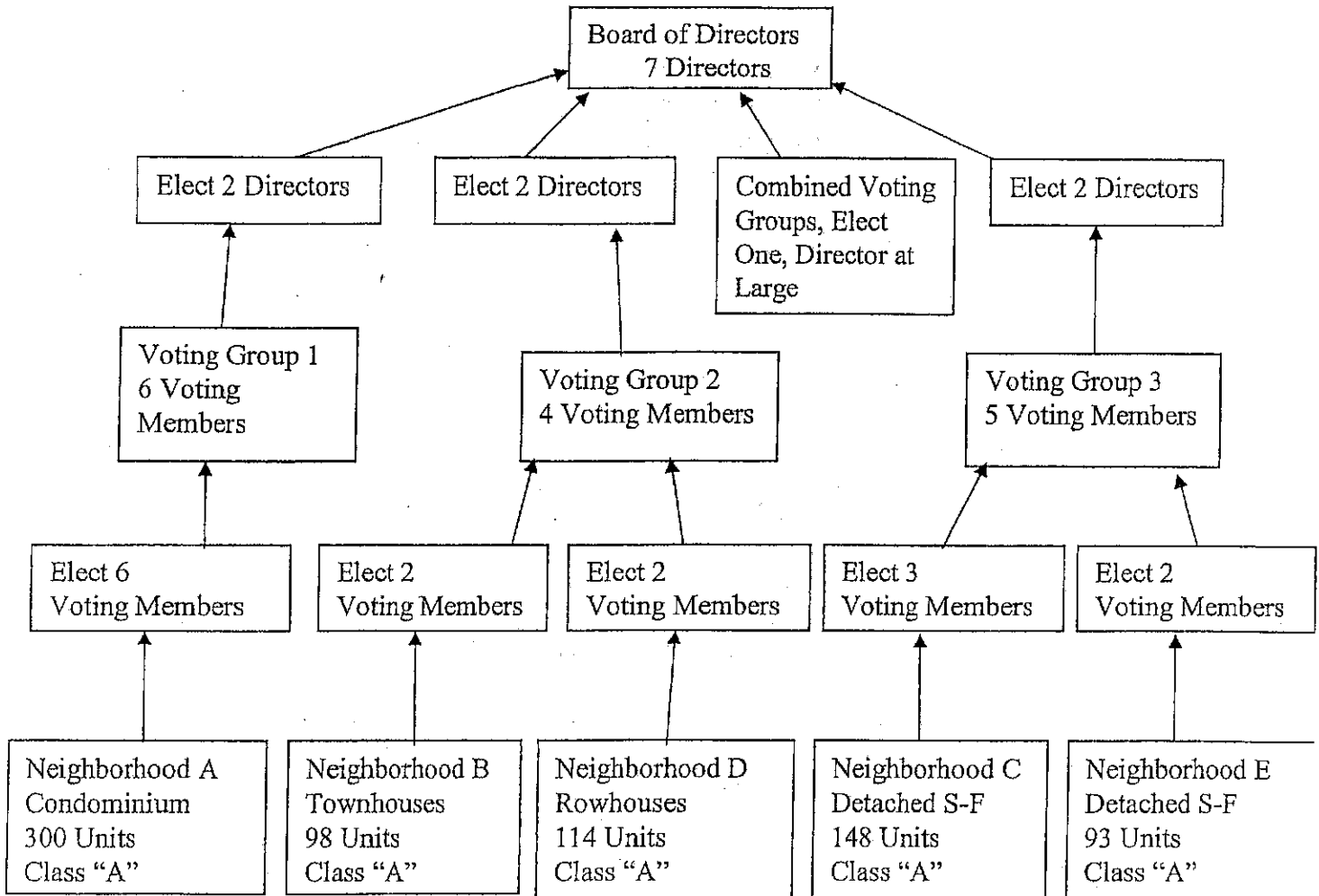
(1) The election of one (1) Voting Member and an alternate Voting Member from each Neighborhood shall occur within sixty (60) days after the sale of twenty-five percent (25%) of the Units in the Neighborhood to Persons other than Declarant or a Builder. The election of the total number of Voting Members set forth in Diagram #2 and an alternate Voting Member shall occur within sixty (60) days after the sale of seventy-five percent (75%) of Units in the Neighborhood to Persons other than Declarant or a Builder.

Thereafter, the Board shall call for an election of Voting Members and alternates on an annual basis, either by written ballots cast by mail, computer, or at a meeting of the Class "A" Members within such Neighborhood, as the Board determines. Upon written petition signed by Class "A" Members holding at least ten percent (10%) of the votes attributable to Units within any Neighborhood, the election for such Neighborhood shall be held at a meeting. Candidates for election as Voting Members may be nominated by the Board, a nominating committee which the Board may appoint, or from the floor at any meeting at which such election is to be held.

(2) The presence, in person or by proxy, or the filing of ballots by Class "A" Members representing at least 25% of the total Class "A" votes attributable to Units in the Neighborhood shall constitute a quorum at any Neighborhood meeting or election. In the event of a failure to obtain a quorum or vacancy in such positions for any Neighborhood, the Board may appoint a Voting Member or alternate Voting Member to represent such Neighborhood until a successor is elected.

Diagram #2

SPRINGHURST HOMEOWNERS ASSOCIATION



(3) For any Neighborhood election, each Class "A" Member shall be entitled to one equal vote for each Unit which such Owner owns in the Neighborhood. The candidates who receive the greatest number of votes shall be elected as Voting Members and the candidate receiving the next greatest number of votes shall be elected as the Alternate Voting Member. The Voting Members and the alternate Voting Member shall serve a term of one year and until their successors are elected.

(4) Any Voting Member may be removed, with or without cause, upon the vote or written petition of Owners of a majority of the total number of Units owned by Class "A" Members in the Neighborhood which the Voting Member represents.

(5) Until such time as the Board first calls for election of a Voting Member for any Neighborhood, the Owners within such Neighborhood shall be entitled personally to cast the votes attributable to their respective Units on any issue requiring a vote by the membership or Voting Members under the Governing Documents.

(c) **Voting Groups.** Declarant has designated Voting Groups consisting of one or more Neighborhoods for the purpose of electing directors to the Board. The Voting Groups are established to ensure groups with diversity of interests are represented on the Board and to avoid some Voting Members being able to elect the entire Board due to the number of Units in such Neighborhoods. The Voting Members representing the Neighborhoods within each Voting Group shall vote on a separate slate of candidates for election to the Board. Each Voting Group is entitled to elect the number of Directors depicted in Diagram #2.

Diagram #2 illustrates the organizational structure of the Association and the manner in which Voting Members and Voting Groups will elect the Board of Directors after the termination of the Class "B" Control Period. The designations of Voting Groups established herein may be amended from time to time by Declarant, acting alone, by recording a Supplemental Declaration at any time prior to expiration of the Class "B" Control Period.

Until such time as Voting Groups are established, all of the Property shall constitute a single Voting Group.

Article IV Association Powers and Responsibilities

4.1 Acceptance and Control of Association Property.

(a) The Association, through action of its Board, may acquire, hold, lease (as lessor or lessee), operate and dispose of tangible and intangible personal property and real property, subject to the provisions of Sections 15.9 and 17.4. The Association may enter into leases, licenses or operating agreements for portions of the Common Ground, for such consideration or no consideration as the Board deems appropriate, to permit use of such portions of the Common Ground by community organizations and by others, whether nonprofit or for profit, for the provision of goods or services for the general benefit or convenience of owners, occupants and residents of the Property.

(b) Declarant and its designees may convey to the Association, and the Association shall accept "as is," personal property and fee title, leasehold or other property interests in any real property, improved or unimproved, described in Exhibit "A." Upon Declarant's written request, the Association shall reconvey to Declarant any unimproved portions of the Common Ground Declarant originally conveyed to the Association for no consideration, to the extent conveyed by Declarant in error or needed by Declarant to make minor adjustments in property lines.

(c) The Association shall be responsible for management, operation and control of the Common Ground, subject to any covenants and restrictions set forth in the deed or other instrument transferring such property to the Association. The Board may adopt such reasonable Rules and Regulations regulating use of the Common Ground as it deems appropriate.

4.2 Maintenance of Common Ground. The Association shall maintain, in accordance with the Community-Wide Standard, the Common Ground, which shall include, but need not be limited to:

- (a) all portions of and structures situated on the Common Ground;
- (b) landscaping within public rights-of-way within or abutting the Property;
- (c) such portions of any additional property included within the Common Ground as may be dictated by this Declaration, any Supplemental Declaration, or any contract or agreement for maintenance thereof entered into by the Association;
- (d) all ponds, streams and/or wetlands located within the Property which serve as part of the stormwater drainage system for the Property, including improvements and equipment installed therein or used in connection therewith; and
- (e) any property and facilities Declarant owns and makes available, on a temporary or permanent basis, for the primary use and enjoyment of the Association and its Members. Such property and facilities shall be identified by written notice from Declarant to the Association and will remain part of the Common Ground maintained by the Association until such time as Declarant revokes such privilege of use and enjoyment by written notice to the Association.

The Association may maintain other property which it does not own, including, without limitation, property dedicated to the public, if the Board of Directors determines that such maintenance is necessary or desirable to maintain the Community-Wide Standard.

The Association shall not be liable for any damage or injury occurring on or arising out of the condition of property which it does not own except to the extent that it has been negligent in the performance of its maintenance responsibilities.

The Association shall maintain the facilities and equipment within the Common Ground in continuous operation, except for any periods necessary, as determined in the Board's sole discretion, to perform required maintenance or repairs, unless Members representing 75% of the Class "A" votes in the Association and the Class "B" Member, if any, agree in writing to discontinue such operation.

Except as provided above, the Common Ground shall not be reduced except with Declarant's prior written approval as long as Declarant owns any property described in Exhibit "A" of this Declaration.

The costs associated with maintenance, repair and replacement of the Common Ground shall be a Common Expense; provided, the Association may seek reimbursement from the owner(s) of, or other Persons responsible for, certain portions of the Common Ground pursuant to this Declaration, other Recorded covenants, or agreements with the owner(s) thereof. Maintenance, repair and replacement of Limited Common Areas shall be a Neighborhood Expense assessed to the Neighborhood(s) such to which the Limited Common Areas are assigned, notwithstanding that the Association may be responsible for performing such maintenance hereunder.

4.3 Insurance.

(a) **Required Coverages.** The Association, acting through its Board or its duly authorized agent, shall obtain and continue in effect the following types of insurance, if reasonably available, or if not reasonably available, the most nearly equivalent coverages as are reasonably available:

(1) Blanket property insurance covering "risks of direct physical loss" on a "special form" or "special causes of loss" basis (or comparable coverage by whatever name denominated) for all insurable improvements on the Common Ground to the extent that Association has assumed responsibility in the event of a casualty, regardless of ownership. If such coverage is not generally available at reasonable cost, then "broad form" coverage may be substituted. All property insurance policies obtained by the Association shall have policy limits sufficient to cover the full replacement cost of the insured improvements under current building ordinances and codes;

(2) Commercial general liability insurance on the Common Ground, insuring the Association and its Members for damage or injury caused by the negligence of the Association or any of its Members, employees, agents, or contractors while acting on its behalf. If generally available at reasonable cost, such coverage (including primary and any umbrella coverage) shall have a limit of at least \$1,000,000.00 per occurrence with respect to bodily injury, personal injury, and property damage; provided, should additional coverage and higher limits be available at reasonable cost which a reasonably prudent person would obtain, the Association shall obtain such additional coverages or limits;

(3) Workers compensation insurance and employers liability insurance, if and to the extent required by law;

(4) Directors and officers liability coverage;

(5) Commercial crime insurance, including fidelity insurance covering all Persons responsible for handling Association funds in an amount determined in the Board's business judgment but not less than an amount equal to one-quarter of the annual Base Assessments on all Units plus reserves on hand. Fidelity insurance policies shall contain a waiver of all defenses based upon the exclusion of Persons serving without compensation; and

(6) Such additional insurance as the Board, in the exercise of its business judgment, determines advisable.

In addition, the Association shall, if so specified in a Supplemental Declaration applicable to any Neighborhood, obtain and maintain property insurance on the insurable improvements within such Neighborhood which insurance shall comply with the requirements of Section 4.3(a)(i). Any such policies shall provide for a certificate of insurance to be furnished upon request to the Owner of each Unit insured.

Premiums for all insurance on the Common Ground shall be Common Expenses, except that (i) premiums for property insurance on Units within a Neighborhood shall be a Neighborhood Expense; and (ii) premiums for insurance on Limited Common Areas may be included in the Neighborhood Expenses of the Neighborhood(s) to which such Limited Common Areas are assigned unless the Board reasonably determines that other treatment of the premiums is more appropriate.

(b) Policy Requirements. The Association shall arrange for an annual review of the sufficiency of its insurance coverage by one or more qualified Persons, at least one of whom must be familiar with insurable replacement costs in the Metropolitan St. Louis area. All Association policies shall provide for a certificate of insurance to be furnished to the Association and, upon request, to each Member insured.

The policies may contain a reasonable deductible and the amount thereof shall not be subtracted from the face amount of the policy in determining whether the policy limits satisfy the requirements of Section 4.3(a). In the event of an insured loss, the deductible shall be treated as a Common Expense or a Neighborhood Expense in the same manner as the premiums for the applicable insurance coverage. However, if the Board reasonably determines, after notice and an opportunity to be heard in accordance with the By-Laws, that the loss is the result of the negligence or willful misconduct of one or more Owners, their guests, invitees, or lessees, then the Board may assess the full amount of such deductible against such Owner(s) and their Units as a Specific Assessment.

(1) All insurance coverage obtained by the Board shall:

(i) be written with a company authorized to do business in Missouri which satisfies the requirements of the Federal National Mortgage Association, or such other secondary mortgage market agencies or federal agencies as the Board deems appropriate;

(ii) be written in the name of the Association as trustee for the benefited parties. Policies on the Common Ground shall be for the benefit of the Association and its Members. Policies secured on behalf of a Neighborhood shall be for the benefit of the Owners within the Neighborhood and their Mortgagees, as their interests may appear;

(iii) not be brought into contribution with insurance purchased by Owners, occupants, or their Mortgagees individually;

(iv) contain an inflation guard endorsement;

(v) include an agreed amount endorsement, if the policy contains a co-insurance clause;

(vi) provide that each Owner is an insured person under the policy with respect to liability arising out of such Owner's interest in the Common Ground as a Member in the Association (provided, this provision shall not be construed as giving an Owner any interest in the Common Ground other than that of a Member);

(vii) provide a waiver of subrogation under the policy against any Owner, tenant, or household member of an Owner or a tenant;

(viii) include an endorsement precluding cancellation, invalidation, suspension, or non-renewal by the insurer on account of any one or more individual Owners, or on account of any curable defect or violation without prior written demand to the Association to cure the defect or violation and allowance of a reasonable time to cure; and

(ix) include an endorsement precluding cancellation, invalidation, or condition to recovery under the policy on account of any act or omission of any one or more individual Owners, unless such Owner is acting within the scope of its authority on behalf of the Association.

(2) In addition, the Board shall use reasonable efforts to secure insurance policies which list the Owners as additional insureds and provide:

(i) a waiver of subrogation as to any claims against the Association's Board, officers, employees, and its manager, the Owners and their tenants, servants, agents, and guests;

(ii) a waiver of the insurer's rights to repair and reconstruct instead of paying cash;

(iii) an endorsement requiring at least 30 days' prior written notice to the Association of any cancellation, substantial modification, or non-renewal;

(iv) a cross liability provision; and

(v) a provision vesting in the Board exclusive authority to adjust losses; provided, however, no Mortgagee having an interest in such losses may be prohibited from participating in the settlement negotiations, if any, related to the loss.

(c) Restoring Damaged Improvements. In the event of damage to or destruction of Common Ground or other property which the Association is obligated to insure, the Board or its duly authorized agent shall file and adjust all insurance claims and obtain reliable and detailed estimates of the cost of repairing or restoring the property to substantially the condition in which it existed prior to the damage, allowing for changes or improvements necessitated by changes in applicable building codes.

Damaged improvements on the Common Ground shall be repaired or reconstructed unless the Voting Members representing at least 75% of the total Class "A" votes in the Association, and the Class "B" Member, if any, decide within 60 days after the loss not to repair or reconstruct. If either the insurance proceeds or estimates of the loss, or both, are not available to the Association within such 60-day period, then the period shall be extended until such funds or information are available. However, such extension shall not exceed 60 additional days. No Mortgagee shall have the right to participate in the determination of whether the damage or destruction to the Common Ground shall be repaired or reconstructed.

If a decision is made not to restore the damaged improvements, and no alternative improvements are authorized, the affected property shall be cleared of all debris and ruins and thereafter shall be maintained by the Association in a neat and attractive, landscaped condition consistent with the Community-Wide Standard.

Any insurance proceeds remaining after paying the costs of repair or reconstruction, or after such settlement as is necessary and appropriate, shall be retained by the Association for the benefit of its Members or the Owners of Units within the insured Neighborhood, as appropriate, and placed in a capital improvements account. This is a covenant for the benefit of Mortgagees and may be enforced by the Mortgagee of any affected Unit.

If insurance proceeds are insufficient to cover the costs of repair or reconstruction, the Board may, without a vote of the Voting Members, levy Special Assessments to cover the shortfall against those Owners responsible for the premiums for the applicable insurance coverage under Section 4.3(a).

4.4 Compliance and Enforcement.

(a) Every Owner and occupant of a Unit shall comply with the Governing Documents. The Board may impose sanctions for violation of the Governing Documents after notice and a hearing in accordance with the procedures set forth in the By-Laws. Such sanctions may include, without limitation:

(1) imposing reasonable monetary fines which shall constitute a lien upon the violator's Unit, together with costs and attorney's fees incurred in enforcement thereof. (In the event that any occupant, guest or invitee of a Unit violates the Governing Documents and a fine is imposed, the fine shall first be assessed against the violator; provided, however, if the fine is not paid by the violator within the time period set by the Board, the Owner shall pay the fine upon notice from the Board);

(2) suspending an Owner's right to vote or to serve in any elected position or committee in the Association;

(3) suspending any Person's right to use any recreational facilities within the Common Ground; provided, however, nothing herein shall authorize the Board to limit ingress or egress to or from a Unit, garage or parking space;

(4) suspending any services provided by the Association to an Owner or the Owner's Unit if the Owner is more than 30 days delinquent in paying any assessment or other charge owed to the Association;

(5) exercising self-help or taking action to abate any violation of the Governing Documents in a non-emergency situation;

(6) requiring an Owner, at his or her own expense, to remove any structure or improvement on such Owner's Unit in violation of the Governing Documents and to restore the Unit to its previous condition and, upon failure of the Owner to do so, the Board or its designee shall have the right to enter the property, remove the violation and restore the property to substantially the same condition as previously existed and any such action shall not be deemed a trespass;

(7) without liability to any Person, precluding any contractor, subcontractor, agent, employee or other invitee of an Owner who fails to comply with the terms and provisions of Article VII and the Residential Design Guidelines from continuing or performing any further activities in the Property; and

(8) levying Specific Assessments to cover costs incurred by the Association to bring a Unit into compliance with the Governing Documents; and

(9) in addition, the Board may take the following enforcement procedures to ensure compliance with the Governing Documents without the necessity of compliance with the procedures set forth in Section 3.24 of the By-Laws:

(i) exercising self-help in any emergency situation (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and regulations); or

(ii) bringing suit at law or in equity to enjoin any violation or to recover monetary damages or both.

In addition to any other enforcement rights, if an Owner fails properly to perform his or her responsibility for maintenance, architectural matters, or Use Restrictions, the Association may Record a notice of violation or perform such responsibilities and assess all costs incurred by the Association against the Unit and the Owner as a Specific Assessment. If a Neighborhood Association fails to perform its maintenance responsibilities, the Association may perform such maintenance and assess the costs as a Specific Assessment against all Units within such Neighborhood. Except in an emergency situation, the Association shall provide the Owner or Neighborhood Association with reasonable notice and an opportunity to cure the problem prior to taking such enforcement action.

All remedies set forth in the Governing Documents shall be cumulative of any remedies available at law or in equity. In any action to enforce the Governing Documents, if the Association prevails, it shall be entitled to recover all costs, including, without limitation, attorneys fees and court costs, reasonably incurred in such action.

(b) The decision to pursue enforcement action in any particular case shall be left to the Board's discretion, except that the Board shall not be arbitrary or capricious in taking enforcement action. Without limiting the generality of the foregoing sentence, the Board may determine that, under the circumstances of a particular case:

(1) the Association's position is not strong enough to justify taking any or further action; or

(2) the covenant, restriction or rule being enforced is, or is likely to be construed as, inconsistent with applicable law; or

(3) although a technical violation may exist or may have occurred, it is not of such a material nature as to be objectionable to a reasonable person or to justify expending the Association's resources; or

(4) that it is not in the Association's best interests, based upon hardship, expense, or other reasonable criteria, to pursue enforcement action.

Such a decision shall not be construed a waiver of the right of the Association to enforce such provision at a later time under other circumstances or preclude the Association from enforcing any other covenant, restriction or rule.

(c) The Association, by contract or other agreement, may enforce applicable city and county ordinances, and permit St. Charles County or the City of O'Fallon to enforce ordinances within the Property for the benefit of the Association and its Members. After notice to the Association and a reasonable opportunity to cure, the City shall have the right, but not the obligation, to enforce the provisions of this Declaration relating to: (i) the Association's obligation to maintain, repair and replace the storm water facilities and other physical facilities depicted on the Plat, (ii) the representation on the Board of Directors by purchasers of developed Lots, and (iii) amendment of this Declaration.

4.5 Implied Rights; Board Authority. The Association may exercise any right or privilege given to it expressly by the Governing Documents, or reasonably implied from or reasonably necessary to effectuate any such right or privilege. Except as otherwise specifically provided in the Governing Documents, or by law, all rights and powers of the Association may be exercised by the Board without a vote of the membership.

In the name of the Association, the Board may institute, defend, settle, or intervene on behalf of the Association in mediation, binding or non-binding arbitration, litigation, or administrative proceedings in matters pertaining to the Common Ground, enforcement of the Governing Documents, or any other civil claim or action. However, the Governing Documents shall not be construed as creating any independent legal duty to institute litigation on behalf of or in the name of the Association or its Members.

In exercising the rights and powers of the Association, making decisions on behalf of the Association, and conducting the Association's affairs, Board members shall be subject to, and their actions shall be judged in accordance with, the standards set forth in the By-Laws.

4.6 Indemnification of Officers, Directors and Others. Subject to the indemnification provisions in Chapter 355, Mo. Rev. Stat., as may be amended, the Association shall indemnify every officer, director, and committee member against all damages and expenses, including counsel fees, reasonably incurred in connection with any action, suit, or other proceeding (including settlement of any suit or proceeding, if approved by the then Board of Directors) to which he or she may be a party by reason of being or having been an officer, director, or committee member, except that such obligation to indemnify shall be limited to those actions for which liability is limited under this Section and Missouri law.

The officers, directors, and committee members shall not be liable for any mistake of judgment, negligent or otherwise, except for their own individual willful misfeasance, malfeasance, misconduct, or bad faith. The officers and directors shall have no personal liability with respect to any contract or other commitment made or action taken in good faith on behalf of the Association (except to the extent that the officer or director is a Member of the Association).

The Association shall indemnify and forever hold each such officer, director and committee member harmless from any and all liability to others on account of any such contract, commitment or action. This right to indemnification shall not be exclusive of any other rights to which any present or former officer, director, or committee member may be entitled. The Association shall, as a Common Expense, maintain adequate general liability and officers' and directors' liability insurance to fund this obligation, if such insurance is reasonably available.

4.7 Safety and Security. Each Owner and occupant of a Unit, and their respective guests and invitees, shall be responsible for their own personal safety and the security of their individual property. The Association may, but shall not be obligated to, maintain or support certain activities within the Property designed to enhance the level of safety or security of persons and property located therein. Neither the Association nor Declarant shall in any way be considered insurers or guarantors of safety or security within the Property, nor shall either be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of security measures undertaken.

No representation or warranty is made that any systems or measures, including any mechanism or system for limiting access to the Property, cannot be compromised or circumvented, nor that any such systems or security measures undertaken will in all cases prevent loss or provide the detection or protection for which the system is designed or intended. Gates and fences are intended for privacy and should not be relied upon for personal safety or security. Each Owner acknowledges, understands, and shall be responsible for informing his/her tenants and all occupants of the Unit that the Association, its Board and committees, and Declarant are not insurers or guarantors of security or safety and that each Person within the Property assumes all risks of personal injury and loss or damage to property, including Units and the contents of Units, resulting from acts of third parties.

4.8 Powers of the Association Relating to Neighborhood Associations. The Association shall have the power to veto any action taken or contemplated to be taken by any Neighborhood Association which the Board reasonably determines to be adverse to the interests of the Association or its Members or inconsistent with the Community-Wide Standard. The Association also shall have the power to require specific action to be taken by any Neighborhood Association in connection with its obligations and responsibilities, such as requiring specific maintenance or repairs or aesthetic changes to be effectuated and requiring that a proposed budget include certain items and that expenditures be made therefor.

A Neighborhood Association shall take appropriate action required by the Association in a written notice within the reasonable time frame set by the Association in the notice. If the Neighborhood Association fails to comply, the Association shall have the right to effect such action on behalf of the Neighborhood Association and levy Specific Assessments to cover the costs, as well as an administrative charge and sanctions.

4.9 Provision of Services. The Association may provide, or provide for, services and facilities for the Members and their Units, and shall be authorized to enter into and terminate contracts or agreements with other entities, including Declarant, to provide such services and facilities. The Board may charge use or service fees for any such services and facilities provided at the option of an Owner, or may include the costs thereof in the Association's budget as a Common Expense and assess it as part of the Base Assessment if provided to all Units. By way of example, such services and facilities might include landscape maintenance, pest control service, telecommunications service, security, caretaker, transportation, fire protection, utilities, and similar services and facilities.

Nothing in this Section shall be construed as a representation by Declarant or the Association as to what, if any, services shall be provided. In addition, the Board shall be permitted to modify or cancel existing contracts for services in its discretion, unless the provision of such services is otherwise required by the Governing Documents. Non-use of services provided to all Owners or Units as a Common Expense shall not exempt any Owner from the obligation to pay assessments for such services.

4.10 Relationships with Other Properties. The Association may enter into contractual agreements or covenants to share costs with any neighboring property to contribute funds for, among other things, shared or mutually beneficial property or services and/or a higher level of Common Ground maintenance.

4.11 Facilities and Services Open to the Public. Certain facilities and areas within the Property may be open for use and enjoyment of the public. Such facilities and areas may include, by way of example: greenbelts, trails and paths, parks, and other neighborhood spots conducive to gathering and interaction, roads, sidewalks, and medians. Declarant may designate such facilities and areas as open to the public at the time Declarant makes such facilities and areas a part of the Common Ground or the Board may so designate at any time thereafter.

4.12 Improvement District. The Association may make application for establishment of a community improvement district, neighborhood improvement district, or other special taxing district for the Property or one (1) or more Neighborhoods, by itself or in concert with neighboring properties, in accordance with Missouri statutes.

4.13 Relationship with Tax-Exempt Organizations. Declarant or the Association may create, enter into agreements or contracts with, or grant exclusive and/or non-exclusive easements over portions of the Common Ground to non-profit, tax-exempt organizations, the operation of which confers some benefit upon the Property, the Association, the Members, or residents. Such organization(s) may perform a variety of services and functions, such as environmental, conservation, health, wellness, and cultural programs, benefiting the Property and the Springhurst community as a whole.

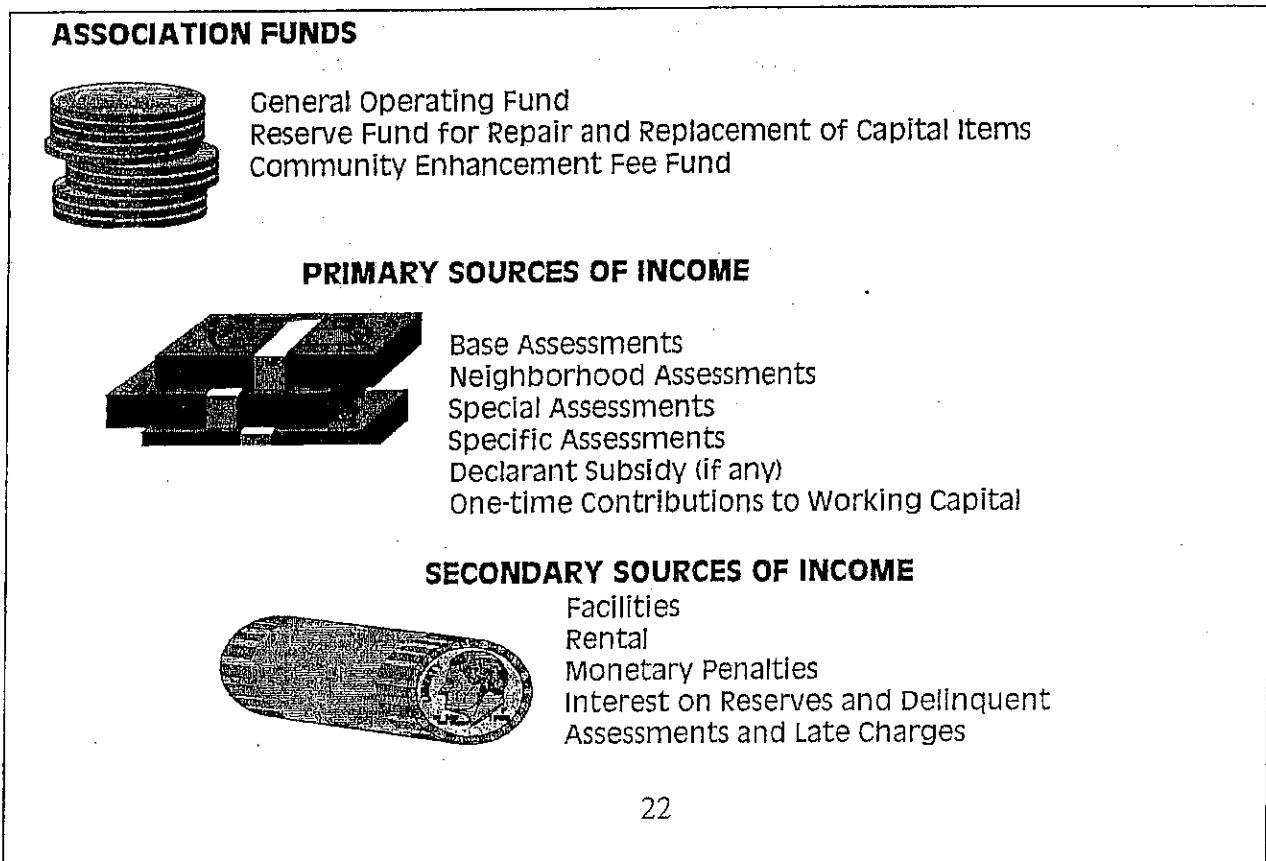
If established by Declarant or the Association for activities within the Master Plan, the Association shall be responsible to fund the minimum organization expenses of maintaining such entity and may contribute money, real or personal property, or services to such entity. Such expenses and any such contributions shall be a Common Expense. For the purposes of this Section, a "tax-exempt organization" shall mean an entity which is exempt from federal income taxes under the Internal Revenue Code ("Code"), such as, but not limited to, entities which are exempt from federal income taxes under Sections 501(c)(3) or 501(c)(4), as the Code may be amended from time to time.

Article V Association Finances

The Association is funded through a Base Assessment on all Units, Neighborhood Assessments for maintenance or other expenses unique to an individual Neighborhood, and other sources. The funding sources are depicted in Diagram #3 below.

5.1 Budgeting and Allocating Common Expenses. At least 60 days before the beginning of each fiscal year, the Board shall prepare a budget of the estimated Common Expenses for the coming year, including any contributions to be made to a reserve fund pursuant to Section 5.3. The budget shall also reflect the sources and estimated amounts of funds to cover such expenses, which may include any surplus to be applied from prior years, any income expected from sources other than assessments levied against the Units, and the amount to be generated through the levy of Base Assessments and Special Assessments against the Units, as authorized in Section 5.6.

Diagram #3 illustrates the various funding sources available to the Association:



(a) The Association is authorized to levy Base Assessments equally against all Units subject to assessment under Section 5.6 to fund the Common Expenses. In determining the Base Assessment rate per Unit, the Board may consider any assessment income expected to be generated from any additional Units reasonably anticipated to become subject to assessment during the fiscal year.

(b) Declarant may, but shall not be obligated to, reduce the Base Assessment for any fiscal year by payment of a subsidy (in addition to any amounts paid by Declarant under Section 5.7(b)), which may be either a contribution, an advance against future assessments due from Declarant, or a loan, in Declarant's discretion. Any such subsidy shall be disclosed as a line item in the income portion of the budget. Payment of such subsidy in any year shall not obligate Declarant to continue payment of such subsidy in future years, unless otherwise provided in a written agreement between the Association and Declarant.

(c) The Board shall send a copy of the final budget, together with notice of the amount of the Base Assessment to be levied pursuant to such budget, to each Owner at least thirty (30) days prior to the effective date of such budget. The budget shall automatically become effective unless disapproved at a meeting by Members representing at least 75% of the total Class "A" votes in the Association and by the Class "B" Member, if such exists. There shall be no obligation to call a meeting for the purpose of considering the budget except on petition of the Members as provided for special meetings in the By-Laws and presented to the Board within ten (10) days after delivery of the budget and notice of any assessment.

(d) If any proposed budget is disapproved or the Board fails for any reason to determine the budget for any year, then the budget most recently in effect shall continue in effect until a new budget is determined.

(e) The Board may revise the budget to address unanticipated operating expenses and adjust the Base Assessment from time to time during the year. If an increase is more than fifteen percent (15%) of the Base Assessment, such increase shall be subject to the notice requirements and the right of the Members to disapprove the revised budget as set forth in subsection (c) above.

5.2 Budgeting and Allocating Neighborhood Expenses. At least sixty (60) days before the beginning of each fiscal year, the Board shall prepare a separate budget covering the estimated Neighborhood Expenses for each Neighborhood on whose behalf Neighborhood Expenses are expected to be incurred during the coming year. Each such budget shall include any costs for additional services or a higher level of services which the Owners in such Neighborhood have approved pursuant to Section 3.4(a) and any contribution to be made to a reserve fund pursuant to Section 5.3. The budget shall also reflect the sources and estimated amounts of funds to cover such expenses, which may include any surplus to be applied from prior years, any income expected from sources other than assessments levied against the Units, and the amount required to be generated through the levy of Neighborhood and Special Assessments against the Units in such Neighborhood.

(a) The Association is authorized to levy Neighborhood Assessments equally against all Units in the Neighborhood which are subject to assessment under Section 5.6 to fund Neighborhood Expenses; provided, if so specified in the applicable Supplemental Declaration or if so directed by petition signed by a majority of the Owners within the Neighborhood, any portion of the assessment intended for exterior maintenance of structures, insurance on structures, or replacement reserves which pertain to particular structures shall be levied on each of the benefited Units in proportion to the benefit received.

(b) The Board shall cause a copy of the Neighborhood budget and notice of the amount of the Neighborhood Assessment for the coming year to be delivered to each Owner in the Neighborhood at least 30 days prior to the beginning of the fiscal year. Such budget and assessment shall become effective unless disapproved at a meeting of the Neighborhood by Owners of a majority of the Units in the Neighborhood to which the Neighborhood Assessment applies. However, there shall be no obligation to call a meeting for the purpose of considering the budget except on petition of Owners of at least 10% of the Units in such Neighborhood. This right to disapprove shall only apply to those line items in the Neighborhood budget which are attributable to services requested by the Neighborhood and shall not apply to any item which the Governing Documents require to be assessed as a Neighborhood Assessment.

(c) If the proposed budget for any Neighborhood is disapproved or if the Board fails for any reason to determine the budget for any year, then until such time as a budget is determined, the budget in effect for the immediately preceding year shall continue for the current year.

(d) The Board may revise the budget for any Neighborhood to address unanticipated operating expenses and adjust the amount of any Neighborhood Assessment from time to time during the year. If an increase is more than fifteen percent (15%) of the Base Assessment, such increase shall be subject to the notice requirements and the right of the Owners of Units in the affected Neighborhood to disapprove the revised budget as set forth in subsection (b) above.

(e) All amounts collected by the Association as Neighborhood Assessments shall be held in trust for and expended solely for the benefit of the Neighborhood for which they were collected and shall be accounted for separately from the Association's general funds.

(f) Notwithstanding anything to the contrary in this Section 5.2, the annual budget of any Neighborhood Association of a condominium within the Property shall be ratified in accordance with the Missouri Uniform Condominium Act and the condominium's constituent documents.

5.3 Budgeting for Reserves. The Board shall prepare and review at least annually a reserve budget for the Common Ground and for each Neighborhood for which the Association maintains capital items as a Neighborhood Expense. The budgets shall take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board shall include in the Common Expense budget adopted pursuant to

Section 5.1 or the Neighborhood Expense budgets adopted pursuant to Section 5.2, as appropriate, a capital contribution to fund reserves in an amount sufficient to meet the projected need with respect both to amount and timing by annual contributions over the budget period.

5.4 Special Assessments. In addition to other authorized assessments, the Association may levy Special Assessments to cover unbudgeted expenses or expenses in excess of those budgeted. Any such Special Assessment may be levied against the entire membership, if such Special Assessment is for Common Expenses, or against the Units within any Neighborhood if such Special Assessment is for Neighborhood Expenses. Except as otherwise specifically provided in this Declaration, any Special Assessment shall require the affirmative vote or written consent of Voting Members (if a Common Expense) or Owners (if a Neighborhood Expense) representing more than 50% of the total votes allocated to Units which will be subject to such Special Assessment, and the affirmative vote or written consent of the Class "B" Member, if such exists. Special Assessments shall be payable in such manner and at such times as determined by the Board, and may be payable in installments extending beyond the fiscal year in which the Special Assessment is approved.

5.5 Specific Assessments. The Association shall have the power to levy Specific Assessments against a particular Unit as follows:

(a) to cover the costs, including overhead and administrative costs, of providing services to Units upon request of an Owner pursuant to any menu of special services which may be offered by the Association (which might include the items identified in Section 4.9). Specific Assessments for special services may be levied in advance of the provision of the requested service; and

(b) to cover costs incurred in bringing the Unit into compliance with the Governing Documents, or costs incurred as a consequence of the conduct of the Owner or occupants of the Unit, their agents, contractors, employees, licensees, invitees, or guests; provided, the Board shall give the Unit Owner prior written notice and an opportunity for a hearing, in accordance with the By-Laws, before levying any Specific Assessment under this subsection (b).

The Association may also levy a Specific Assessment against the Units within any Neighborhood to reimburse the Association for costs incurred in bringing the Neighborhood into compliance with the provisions of the Governing Documents, provided the Board gives prior written notice to the Owners of Units in, or the Voting Member representing, the Neighborhood and an opportunity for such Owners or Voting Member to be heard before levying any such assessment.

5.6 Authority to Assess Owners; Time of Payment. Declarant hereby establishes and the Association is hereby authorized to levy assessments as provided for in this Article and elsewhere in the Governing Documents. The obligation to pay assessments shall commence as to each Unit on the first day of the month following: (a) the month in which the Unit is made subject to this Declaration, or (b) the month in which the Board first determines a budget and levies assessments pursuant to this Article, whichever is later. The first annual Base Assessment and Neighborhood Assessment, if any, levied on each Unit shall be adjusted according to the number of months

remaining in the fiscal year at the time assessments commence on the Unit.

Assessments shall be paid in such manner and on such dates as the Board may establish. The Board may require advance payment of assessments at closing of the transfer of title to a Unit and impose special requirements for Owners with a history of delinquent payment. If the Board so elects, assessments may be paid in two or more installments. Unless the Board otherwise provides, the Base Assessment and any Neighborhood Assessment shall be due and payable in advance on the first day of each fiscal year. If any Owner is delinquent in paying any assessments or other charges levied on his Unit, the Board may require the outstanding balance on all assessments to be paid in full immediately.

5.7 Obligation for Assessments.

(a) **Personal Obligation.** Each Owner, by accepting a deed or entering into a Recorded contract of sale for any portion of the Property, is deemed to covenant and agree to pay all assessments authorized in the Governing Documents. All assessments, together with interest (computed from its due date at a rate of 10% per annum or such higher rate as the Board may establish, subject to the limitations of Missouri law), late charges as determined by Board resolution, costs, and reasonable attorneys' fees, shall be the personal obligation of each Owner and a lien upon each Unit until paid in full. Upon a transfer of title to a Unit, the grantee shall be jointly and severally liable for any assessments and other charges due at the time of conveyance.

(1) Failure of the Board to fix assessment amounts or rates or to deliver or mail to each Owner an assessment notice shall not be deemed a waiver, modification, or a release of any Owner from the obligation to pay assessments. In such event, each Owner shall continue to pay Base Assessments and Neighborhood Assessments on the same basis as during the last year for which an assessment was made, if any, until a new assessment is levied, at which time the Association may retroactively assess any shortfalls in collections.

(2) No Owner may exempt himself or herself from liability for assessments by non-use of Common Ground, abandonment of his or her Unit, or any other means. The obligation to pay assessments is a separate and independent covenant on the part of each Owner. No diminution or abatement of assessments or set-off shall be claimed or allowed for any alleged failure of the Association, Board or Declarant to take some action or perform some function required of it, or for inconvenience or discomfort arising from the making of repairs or improvements, or from any other action it takes.

(3) Upon written request, the Association shall furnish to any Owner liable for any type of assessment a certificate in writing signed by an Association officer setting forth whether such assessment has been paid. Such certificate shall be conclusive evidence of payment. The Association may require the advance payment of a reasonable processing fee for the issuance of such certificate.

(b) **Declarant's Option to Fund Budget Deficits.** During the Class "B" Control Period, Declarant may satisfy its obligation for assessments on Units which it owns either by paying such assessments in the same manner as any other Owner or by paying the difference between the amount of assessments levied on all other Units subject to assessment and the amount of actual expenditures by the Association during the fiscal year. Unless Declarant otherwise notifies the Board in writing at least 60 days before the beginning of each fiscal year, Declarant shall be deemed to have elected to continue paying on the same basis as during the immediately preceding fiscal year.

Regardless of Declarant's election, Declarant's obligations hereunder may be satisfied in the form of cash or by "in kind" contributions of services or materials, or by a combination of these; provided that all in kind contributions shall be reflected in that year's financial statements. After termination of the Class "B" Control Period, Declarant shall pay assessments on its unsold Units in the same manner as any other Owner.

5.8 Lien for Assessments. The Association shall have a lien against each Unit to secure payment of delinquent assessments, as well as interest, late charges (subject to the limitations of Missouri law), and costs of collection (including attorneys fees). Such lien shall be superior to all other liens, except (a) the liens of all taxes, bonds, assessments, and other levies which by law would be superior, and (b) the lien or charge of any Recorded first Mortgage or deed of trust (meaning any Recorded Mortgage or deed of trust with first priority over other Mortgages) made in good faith and for value. Such lien, when delinquent, may be enforced by suit, judgment, and judicial or nonjudicial foreclosure in the same manner as a mortgage or power of sale under Chapter 443, Mo. Rev. Stat., as may be amended.

The Association may bid for the Unit at the foreclosure sale and acquire, hold, lease, mortgage, and convey the Unit. While a Unit is owned by the Association following foreclosure: (a) no right to vote shall be exercised on its behalf; (b) no assessment shall be levied on it; and (c) each other Unit shall be charged, in addition to its usual assessment, its pro rata share of the assessment that would have been charged such Unit had it not been acquired by the Association. The Association may sue for unpaid assessments and other charges authorized hereunder without foreclosing or waiving the lien securing the same.

Sale or transfer of any Unit shall not affect the assessment lien or relieve such Unit from the lien for any subsequent assessments. However, the sale or transfer of any Unit pursuant to foreclosure of the first Mortgage (or deed in lieu of foreclosure) shall extinguish the lien as to any installments of such assessments due prior to the Mortgagee's foreclosure. The subsequent Owner to the foreclosed Unit shall not be personally liable for assessments on such Unit due prior to such acquisition of title. Such unpaid assessments shall be deemed to be Common Expenses collectible from Owners of all Units subject to assessment under Section 5.6, including such acquirer, its successors and assigns.

5.9 Exempt Property. The following property shall be exempt from payment of Base Assessments, Neighborhood Assessments, and Special Assessments:

(a) All Common Ground and such portions of the property owned by Declarant as are included in the Common Ground;

(b) Any property dedicated to and accepted by any governmental authority or public utility; and

(c) Property owned by any Neighborhood Association for the common use and enjoyment of its members, or owned by the members of a Neighborhood Association as tenants-in-common.

In addition, Declarant and/or the Association shall have the right, but not the obligation, to grant exemptions to certain Persons qualifying for tax exempt status under Section 501(c) of the Internal Revenue Code so long as such Persons own property subject to this Declaration for purposes listed in Section 501(c).

5.10 Capitalization of Association. Upon acquisition of record title to a Unit by the first Owner thereof other than Declarant or a Builder, a contribution shall be made by or on behalf of the purchaser to the working capital of the Association in an amount equal to one-sixth (1/6th) of the annual Base Assessment per Unit for that year. This amount shall be in addition to, not in lieu of, the annual Base Assessment and shall not be considered an advance or substitute payment of such assessment. This amount shall be deposited into the purchase and sales escrow and disbursed therefrom to the Association for use in covering operating expenses and other expenses incurred by the Association pursuant to this Declaration and the By-Laws.

5.11 Community Enhancement Fee.

(a) **Authority.** The Board shall have the authority, on behalf of the Association, to establish and collect a Springhurst enhancement fee ("enhancement fee") from the transferring Owner upon each transfer of title to a Unit in the Property, which fee shall be payable to the Association at the closing of the transfer and shall be secured by the Association's lien for assessments under Section 5.8. The transferring Owner shall notify the Association's Secretary of a pending title transfer at least seven (7) days prior to the transfer. Such notice shall include the name of the buyer, the date of title transfer, and other information as may be required by the Board.

(b) **Fee Limit.** The Board shall have the sole discretion to determine the amount and method of determining any such enhancement fee. The Board is authorized, but not required, to determine the enhancement fee based upon a sliding scale which varies in accordance with the "gross selling price" of the property or any other factor as determined by the Board. However, in no event shall any such enhancement fee exceed one half percent (1/2%) of the gross selling price of the property. For the purpose of determining the amount of the enhancement fee, the gross selling price shall be the total cost to the purchaser of the property, excluding taxes and title transfer fees as shown by the certificate of value, or similar document filed with St. Charles County, Missouri.

(c) **Purpose.** All enhancement fees which the Association collects shall be deposited into a segregated account used for such purposes as the Board deems beneficial to the general good and welfare of the Property which the Governing Documents do not otherwise require to be addressed by the Association's general operating budget. By way of example and not limitation, such enhancement fees might be used to assist the Association or one or more tax-exempt entities in funding:

(1) preservation and maintenance of natural areas or similar conservation areas, and sponsorship of educational programs and activities which contribute to the overall understanding, appreciation and preservation of the natural environment at the Residential Property;

(2) recreational leagues, cultural programs, educational programs, festivals and holiday celebrations and activities, a community computer network, and recycling programs; and

(3) social services, community outreach programs, and other charitable causes.

(d) **Exempt Transfers.** Notwithstanding the above, no enhancement fee shall be levied upon transfer of title to a Unit:

(1) by or to Declarant;

(2) by a Builder who held title solely for purposes of development and resale;

(3) by a co-owner to any Person who was a co-owner immediately prior to such transfer;

(4) to the Owner's estate, surviving spouse, or child upon the death of the Owner;

(5) to an entity wholly owned by the grantor; provided, upon any subsequent transfer of an ownership interest in such entity, the enhancement fee shall become due;

(6) to an institutional lender pursuant to a Mortgage or upon foreclosure of a Mortgage.

PART THREE: COMMUNITY STANDARDS

The standards for use and conduct, maintenance, and architecture at the Springhurst Property are what give the community its identity and make it a place that people want to call "home." Each Owner and resident in upholding such standards can take pride in the results of that common effort. This Declaration establishes procedures for adopting, modifying, applying and enforcing such standards while providing the flexibility for the community standards to evolve as the Property changes and grows over time.

Article VI Use and Conduct

6.1 Framework for Regulation. The Governing Documents establish, as part of the general plan of development for the Springhurst Property, a framework of affirmative and negative covenants, easements and restrictions which govern the Property. Within that framework, the Board and the Members must have the ability to respond to unforeseen problems and changes in circumstances, conditions, needs, desires, trends and technology. Therefore, this Article establishes procedures for modifying and expanding the Initial Use Restrictions set forth in Exhibit "C." This Article is not intended to apply to Rules and Regulations relating to use and operation of the Common Ground which the Board may adopt by resolution pursuant to Section 4.1(c).

6.2 Authority to Enact Use Restrictions.

(a) Subject to the terms of this Article and the Board's duty to exercise business judgment and reasonableness on behalf of the Association and its Members, the Board may modify, cancel, limit, create exceptions to, or expand the Use Restrictions. The Board shall mail or deliver a notice to all Owners concerning any proposed action at least five (5) business days prior to the Board meeting at which such action is to be considered. Voting Members shall have a reasonable opportunity to be heard at a Board meeting prior to such action being taken.

Such action shall become effective, after compliance with subsection (c) below, unless Voting Members representing more than 50% of the total Class "A" votes in the Association and the Class "B" Member, if any, disapprove. The Board shall have no obligation to call a meeting of the Voting Members to consider disapproval except upon receipt of a petition of the Voting Members as required for special meetings in the By-Laws. Upon such petition of the Voting Members prior to the effective date of any Board action under this Section 6.2(a), the proposed action shall not become effective until after such meeting is held, and then subject to the outcome of such meeting.

(b) Alternatively, Voting Members representing more than 50% of the total Class "A" votes in the Association at an Association meeting duly called for such purpose, may vote to adopt Use Restrictions which modify, cancel, limit, create exceptions to, or expand the Use Restrictions then in effect. Such action shall require the approval of the Class "B" Member, if any.

(c) Prior to any action taken under this Section becoming effective, the Board shall send a copy of the new restriction or explanation of any changes to the Use Restrictions to each Owner. The effective date shall be not less than thirty (30) days following distribution to Owners. The Association shall provide, without cost, a copy of the Use Restrictions then in effect to any requesting Member or Mortgagee.

(d) No action taken under this Article shall have the effect of modifying, repealing or expanding the Residential Design Guidelines or any provision of this Declaration other than the initial Use Restrictions set forth in Exhibit "C." In the event of a conflict between the Residential Design Guidelines and the Use Restrictions, the Residential Design Guidelines shall control.

(e) The procedures required under this Section 6.2 shall not apply to the enactment and enforcement of administrative Rules and Regulations of the Association or its Rules and Regulations governing use of the Common Ground unless the Board chooses in its discretion to submit to such procedures. Examples of such administrative Rules and Regulations shall include, but not be limited to, hours of operation of a recreational facility, speed limits on private roads, and the method of allocating or reserving use of a facility (if permitted) by particular individuals at particular times.

6.3 Owners' Acknowledgment and Notice to Purchasers. All Owners are given notice that use of their Units and the Common Ground is limited by the Use Restrictions as amended, expanded and otherwise modified from time to time. Each Owner, by acceptance of a deed, acknowledges and agrees that the use and enjoyment and marketability of his or her Unit can be affected by this provision and that the Use Restrictions may change from time to time. All purchasers of Units are on notice that the Association may have adopted changes. Copies of the current Use Restrictions may be obtained from the Association.

6.4 Protection of Owners and Others. Except as may be set forth in this Declaration (either initially or by amendment) or in the initial Use Restrictions in Exhibit "C," all Use Restrictions shall comply with the following provisions:

(a) **Similar Treatment.** Similarly situated Owners shall be treated similarly; however, the Use Restrictions may vary by Neighborhood.

(b) **Displays.** The rights of Owners to display religious and holiday signs, symbols, and decorations inside structures on their Units of the kinds normally displayed in dwellings located in single-family residential neighborhoods shall not be abridged, except that the Association may adopt time, place, and manner restrictions with respect to displays visible from outside the dwelling.

(c) **Household Composition.** No rule shall interfere with the freedom of Owners to determine the composition of their households, except that the Association shall have the power to require that all occupants be members of a single housekeeping unit and to limit the total number of occupants permitted in each Unit on the basis of the size and facilities of the Unit and parking spaces and its fair use of the Common Ground.

(d) **Activities Within Dwellings.** No rule shall interfere with the activities carried on within the confines of dwellings, except that the Association may prohibit activities not normally associated with property restricted to residential use, and it may restrict or prohibit any activities that create monetary costs for the Association or other Owners, that create a danger to the health or safety of occupants of other Units, that generate excessive noise or traffic, that create unsightly conditions visible outside the dwelling, or that create an unreasonable source of annoyance.

(e) **Allocation of Burdens and Benefits.** No rule shall alter the allocation of financial burdens among the various Units or rights to use the Common Ground to the detriment of any Owner over that Owner's objection expressed in writing to the Association. Nothing in this provision shall prevent the Association from changing the Common Ground available, from adopting generally applicable rules for use of Common Ground, or from denying use privileges to those who are delinquent in paying assessments, abuse the Common Ground, or violate the Governing Documents. This provision does not affect the right to increase the amount of assessments as provided in Article V.

(f) **Alienation.** No rule shall prohibit leasing or transfer of any Unit, or require consent of the Association or Board for leasing or transfer of any Unit; provided, the Association or the Board may require a minimum lease term of up to 12 months. The Association may require that Owners use lease forms approved by the Association, but shall not impose any fee on the lease or transfer of any Unit greater than an amount reasonably based on the costs to the Association of administering that lease or transfer.

(g) **Abridging Existing Rights.** No rule shall require an Owner to dispose of personal property that was in or on a Unit prior to the adoption of such rule if such personal property was in compliance with all rules previously in force. This exemption shall apply only during the period of such Owner's ownership of the Unit, and shall not apply to subsequent Owners who take title to the Unit after adoption of the rule.

(h) **Reasonable Rights to Develop.** No rule or action by the Association or Board shall unreasonably impede Declarant's right to develop the Property.

The limitations in subsections (a) through (g) of this Section 6.4 shall only limit rulemaking authority exercised under Section 6.2; they shall not apply to amendments to this Declaration adopted in accordance with Article XVIII.

Article VII Architecture and Landscaping

7.1 General. No structure or thing shall be placed, erected, or installed upon any Unit and no improvements or other work (including staking, clearing, excavation, grading and other site work, exterior alterations of existing improvements, or planting or removal of landscaping) shall take place within the Springhurst Property, except in compliance with this Article and the Residential Design Guidelines, as applicable.

(a) No approval shall be required to repaint the exterior of a structure in accordance with the originally approved color scheme or to rebuild in accordance with originally approved plans and specifications. Any Owner may remodel, paint or redecorate the interior of his or her Unit without approval. However, modifications to the interior of screened porches, patios, and similar portions of a Unit visible from outside the structure shall be subject to approval.

(b) All dwellings constructed on any portion of the Property shall be designed by and built in accordance with the plans and specifications of a licensed architect unless Declarant or its designee otherwise approves in its sole discretion.

(c) This Article shall not apply to Declarant's activities, nor to activities of the Association during the Class "B" Control Period.

7.2 Architectural Review.

(a) **By Declarant.** Each Owner, by accepting a deed or other instrument conveying any interest in any portion of the Property, acknowledges that, as the developer of the Property and as an owner of portions of the Property, Declarant has a substantial interest in ensuring that the improvements within the Property enhance Declarant's reputation as a community developer and do not impair Declarant's ability to market, sell, or lease its property. Therefore, each Owner agrees that no activity within the scope of this Article shall be commenced on such Owner's Unit unless and until Declarant or its designee has given its prior written approval for such activity, which approval may be granted or withheld in the Declarant's or its designee's sole discretion.

In reviewing and acting upon any request for approval, Declarant or its designee shall be acting solely in Declarant's interest and shall owe no duty to any other Person. Declarant's rights reserved under this Article shall continue so long as Declarant owns any portion of the Property, unless earlier terminated in a written instrument executed and Recorded by Declarant.

Declarant may, in its sole discretion, designate one or more Persons from time to time to act on its behalf in reviewing applications hereunder.

Declarant may from time to time, but shall not be obligated to, delegate all or a portion of its reserved rights under this Article to (i) an architectural review committee appointed by the Board of Directors (the "ARC"), or (ii) a committee comprised of architects, engineers or other persons who may or may not be Members of the Association. Any such delegation shall be in writing specifying the scope of responsibilities delegated. It shall be subject to (i) Declarant's right to revoke such delegation at any time and reassume jurisdiction over the matters previously delegated and (ii) Declarant's right to veto any decision which Declarant determines, in its sole discretion, to be inappropriate or inadvisable for any reason. So long as Declarant has any rights under this Article, the jurisdiction of the foregoing entities shall be limited to such matters as Declarant specifically delegates to it.

(b) **Architectural Review Committee.** Upon delegation by Declarant or upon expiration or termination of Declarant's rights under this Article, the Association, acting through the ARC, shall assume jurisdiction over architectural matters. The ARC, when appointed, shall consist of at least three, but not more than seven, persons who shall serve and may be removed and replaced in the Board's discretion. The members of the ARC need not be Members of the Association or representatives of Members, and may, but need not, include architects, engineers or similar professionals, who may be compensated in such manner and amount if any, as the Board may establish.

Unless and until such time as Declarant delegates all or a portion of its reserved rights to the ARC or Declarant's rights under this Article terminate, the Association shall have no jurisdiction over architectural matters.

(c) **Reviewer Fees; Assistance.** For purposes of this Article, the entity having jurisdiction in a particular case shall be referred to as the "Reviewer." The Reviewer may establish and charge reasonable fees for review of applications and may require such fees to be paid in full prior to review of any application. Such fees may include the reasonable costs incurred in having any application reviewed by architects, engineers or other professionals. Declarant and the Association may employ architects, engineers, or other persons as deemed necessary to perform the review. The Board may include the compensation of such persons in the Association's annual operating budget.

7.3 Guidelines and Procedures.

(a) **Residential Design Guidelines.** Declarant has prepared the initial Residential Design Guidelines, which may contain general provisions applicable to all the Property as well as specific provisions which vary from Neighborhood to Neighborhood. The Residential Design Guidelines are intended to provide guidance to Owners and Builders regarding matters of particular concern to the Reviewer in considering applications. The Residential Design Guidelines are not the exclusive basis for decisions of the Reviewer and compliance with the Residential Design Guidelines does not guarantee approval of any application.

(1) Declarant shall have full authority to amend the Residential Design Guidelines as long as Declarant owns any portion of the Property pursuant to Section 9.1, notwithstanding a delegation of reviewing authority to the ARC, unless Declarant also delegates the power to amend to the ARC. Upon termination or delegation of Declarant's right to amend, the ARC shall have the authority to amend the Residential Design Guidelines with the consent of the Board.

(2) Any amendments to the Residential Design Guidelines shall be prospective only and shall not apply to require modifications to or removal of structures previously approved once the approved construction or modification has commenced. There shall be no limitation on the scope of amendments to the Residential Design Guidelines, and such amendments may remove requirements previously imposed or otherwise make the Residential Design Guidelines less restrictive.

(3) The Reviewer shall make the Residential Design Guidelines available to Owners and Builders who seek to engage in development or construction within the Property. In Declarant's discretion, such Residential Design Guidelines may be Recorded, in which event the Recorded version, as it may unilaterally be amended from time to time, shall control in the event of any dispute as to which version of the Residential Design Guidelines was in effect at any particular time.

(b) Procedures. Except as otherwise specifically provided in the Residential Design Guidelines, no activities shall commence on any portion of the Property until an application for approval has been submitted to and approved by the Reviewer. Such application shall include plans and specifications showing site layout, structural design, exterior elevations, exterior materials and colors, landscaping, drainage, exterior lighting, irrigation, and other features of proposed construction, as applicable. The Residential Design Guidelines and the Reviewer may require the submission of such additional information as may be reasonably necessary to consider any application.

(1) In reviewing each submission, the Reviewer may consider any factors it deems relevant, including, without limitation, harmony of external design with surrounding structures and environment. Decisions may be based on purely aesthetic considerations. Each Owner acknowledges that determinations as to such matters are purely subjective and opinions may vary as to the desirability and/or attractiveness of particular improvements. The Reviewer shall have the sole discretion to make final, conclusive, and binding determinations on matters of aesthetic judgment and such determinations shall be upheld so long as made in good faith and in accordance with the procedures set forth herein.

(2) The Reviewer shall make a determination on each application within thirty (30) days after receipt of a completed application and all required information. The Reviewer may (i) approve the application, with or without conditions; (ii) approve a portion of the application and disapprove other portions; or (iii) disapprove the application.

(3) Until expiration of Declarant's rights under this Article, the ARC shall notify Declarant in writing within three (3) business days after the ARC has approved any application within the scope of matters delegated to the ARC by Declarant. The notice shall be accompanied by a copy of the application and any additional information which Declarant may require. Declarant shall have ten (10) days after receipt of such notice to veto any such action, in its sole discretion, by written notice to the ARC.

(4) The Reviewer shall notify the applicant in writing of the final determination on any application within five (5) days thereafter or, with respect to any determination by the ARC subject to Declarant's veto right, within five (5) days after the earlier of: (i) receipt of notice of Declarant's veto or waiver thereof; or (ii) expiration of the 10-day period for exercise of Declarant's veto. In the case of disapproval, the Reviewer may, but shall not be obligated to, specify the reasons for any objections and/or offer suggestions for curing any objections.

(5) In the event that the Reviewer fails to respond in a timely manner, approval shall be deemed to have been given, subject to Declarant's right to veto pursuant to this Section. However, no approval, whether expressly granted or deemed granted, shall be inconsistent with the Residential Design Guidelines unless a written variance has been granted pursuant to Section 7.5. Notice shall be deemed to have been given at the time the envelope containing the response is deposited with the U. S. Postal Service. Personal delivery of such written notice shall, however, be sufficient and shall be deemed to have been given at the time of delivery to the applicant.

(6) If construction does not commence on a project for which Plans have been approved within one (1) year after the date of approval, such approval shall be deemed withdrawn and it shall be necessary for the Owner to reapply for approval before commencing any activities. Once construction is commenced, it shall be diligently pursued to completion. All work shall be completed within one (1) year of commencement unless otherwise specified in the notice of approval or unless the Reviewer grants an extension in writing, which it shall not be obligated to do. If approved work is not completed within the required time, it shall be considered nonconforming and shall be subject to enforcement action by the Association, Declarant or any aggrieved Owner.

(7) The Reviewer may, by resolution, exempt certain activities from the application and approval requirements of this Article, provided such activities are undertaken in strict compliance with the requirements of such resolution.

7.4 No Waiver of Future Approvals. Each Owner acknowledges that the persons reviewing applications under this Article will change from time to time and that opinions on aesthetic matters, as well as interpretation and application of the Residential Design Guidelines, may vary accordingly. In addition, each Owner acknowledges that it may not always be possible to identify objectionable features until work is completed, in which case it may be unreasonable to require changes to the improvements involved, but the Reviewer may refuse to approve similar proposals in the future. Approval of applications or plans, or in connection with any other matter requiring approval, shall not be deemed to constitute a waiver of the right to withhold approval as to

any similar applications, plans, or other matters subsequently or additionally submitted for approval.

7.5 Variances. The Reviewer may authorize variances from compliance with any of its guidelines and procedures when circumstances such as topography, natural obstructions, hardship, or aesthetic or environmental considerations require, but only in accordance with duly adopted Rules and Regulations. No variance shall (a) be effective unless in writing; (b) be contrary to this Declaration; or (c) estop the Reviewer from denying a variance in other circumstances. For purposes of this Section, the inability to obtain approval of any governmental agency, the issuance of any permit, or the terms of any financing shall not be considered a hardship warranting a variance.

7.6 Limitation of Liability. The standards and procedures established by this Article are intended as a mechanism for maintaining and enhancing the overall aesthetics of the Property; they do not create any duty to any Person. Review and approval of any application pursuant to this Article is made on the basis of aesthetic considerations only, and the Reviewer shall not bear any responsibility for ensuring the structural integrity or soundness of approved construction or modifications, nor for ensuring compliance with building codes and other governmental requirements, nor for ensuring that all dwellings are of comparable quality, value or size, of similar design, or aesthetically pleasing or otherwise acceptable to neighboring property owners.

Declarant, the Association, the Board, any committee, or member of any of the foregoing shall not be held liable for soil conditions, drainage or other general site work; any defects in plans revised or approved hereunder; any loss or damage arising out of the action, inaction, integrity, financial condition or quality of work of any contractor or its subcontractors, employees or agents, whether or not Declarant has approved or featured such contractor as a builder in Missouri; or any injury, damages, or loss arising out of the manner or quality or other circumstances of approved construction on or modifications to any Unit. In all matters, the Board, the ARC, and the members of each shall be defended and indemnified by the Association as provided in Section 4.6.

7.7 Certificate of Compliance. Any Owner may request that the Reviewer issue a certificate of architectural compliance for such Owner's Unit certifying that there are no known violations of this Article or the Residential Design Guidelines. The Association shall either grant or deny such request within thirty (30) days after receipt of a written request and may charge a reasonable administrative fee for issuing such certificates. Issuance of such a certificate shall estop the Association from taking enforcement action with respect to any condition as to which the Association had notice as of the date of such certificate.

Article VIII Maintenance and Repair

8.1 Maintenance of Units. Each Owner shall maintain his or her Unit and all landscaping and improvements comprising the Unit in a manner consistent with the Governing Documents, the Community-Wide Standard and all applicable covenants, unless such maintenance responsibility is otherwise assumed by or assigned to the Association or a Neighborhood pursuant to any Supplemental Declaration or other declaration of covenants applicable to such Unit.

Each Owner shall also be responsible for maintaining and watering the landscaping within that portion of any adjacent Common Ground or public right-of-way lying between the Unit boundary and any wall, fence or curb located on the Common Ground or public right-of-way within 10 feet of the Unit boundary; provided, there shall be no right to remove trees, shrubs or similar vegetation from this area without prior approval pursuant to Article VII.

8.2 Maintenance of Neighborhood Property. Any Neighborhood Association shall maintain its common property and any other property for which it has maintenance responsibility in a manner consistent with the Governing Documents, the Community-Wide Standard and all applicable covenants.

(a) Any Neighborhood Association shall also be responsible for maintaining and watering the landscaping within that portion of any adjacent Common Ground or public right-of-way lying between the boundary of its common property and any wall, fence or curb located on the Common Ground or public right-of-way within 10 feet of its boundary; provided, there shall be no right to remove trees, shrubs or similar vegetation from this area without prior approval pursuant to Article VII.

(b) Upon resolution of the Board, Owners within each Neighborhood shall be responsible for paying, through Neighborhood Assessments, the costs of operating, maintaining and insuring certain portions of the Common Ground within or adjacent to such Neighborhood. This may include, without limitation, the costs of maintaining any signage, entry features, right-of-way and greenspace between the Neighborhood and adjacent public roads, private streets within the Neighborhood, and lakes or ponds within the Neighborhood, regardless of ownership and regardless of the fact that such maintenance may be performed by the Association; provided, however, all Neighborhoods which are similarly situated shall be treated the same.

(c) The Association may assume maintenance responsibility for property within any Neighborhood, in addition to that designated by any Supplemental Declaration, either by agreement with the Neighborhood or because, in the opinion of the Board, the level and quality of service then being provided is not consistent with the Community-Wide Standard. All costs of maintenance pursuant to this paragraph shall be assessed as a Neighborhood Assessment only against the Units within the Neighborhood to which the services are provided. The provision of services in accordance with this Section shall not constitute discrimination within a class.

8.3 Responsibility for Repair and Replacement. Unless otherwise specifically provided in the Governing Documents or in other instruments creating and assigning maintenance responsibility, responsibility for maintenance shall include responsibility for repair and replacement, as necessary to maintain the property to a level consistent with the Community-Wide Standard.

(a) By virtue of taking title to a Unit, each Owner covenants and agrees with all other Owners and with the Association to carry property insurance for the full replacement cost of all insurable improvements on his or her Unit, less a reasonable deductible, unless either the Neighborhood Association (if any) for the Neighborhood in which the Unit is located or the Association carries such insurance (which they may, but are not obligated to do hereunder). If the Association assumes responsibility for obtaining any insurance coverage on behalf of Owners, the premiums for such insurance shall be levied as a Specific Assessment against the benefited Unit and the Owner.

(b) Each Owner further covenants and agrees that in the event of damage to or destruction of structures on or comprising his or her Unit, the Owner shall proceed promptly to repair or to reconstruct in a manner consistent with the original construction or such other plans and specifications as are approved in accordance with Article VII. Alternatively, the Owner shall remove the debris and maintain the Unit in a neat and attractive, landscaped condition consistent with the Community-Wide Standard. The Owner shall pay any costs not covered by insurance proceeds.

(c) This Section shall apply to any Neighborhood Association responsible for common property within the Neighborhood in the same manner as if the Neighborhood Association were an Owner and the common property were a Unit. Additional Recorded covenants applicable to any Neighborhood may establish more stringent requirements for insurance and more stringent standards for rebuilding or reconstructing structures on the Units within such Neighborhood and for clearing and maintaining the Units in the event the structures are not rebuilt or reconstructed.

PART FOUR: COMMUNITY DEVELOPMENT

The Declaration reserves various rights to the developer in order to facilitate the smooth and orderly development of the Springhurst Property and to accommodate changes in the Master Plan which inevitably occur as a planned community of the size of Springhurst grows and matures.

Article IX Expansion of the Community

9.1 Expansion by the Declarant. Declarant may from time to time and subject to the provisions of this Declaration all or any portion of property adjacent to the Property by recording a Supplemental Declaration describing the additional property to be subjected. A Supplemental Declaration recorded pursuant to this Section shall not require the consent of any Person except the owner of such property, if other than Declarant.

(a) Declarant's right to expand the Property pursuant to this Section shall expire ten (10) years after this Declaration is recorded. Until then, Declarant may transfer or assign this right to any Person who is the developer of at least a portion of the real property described in Exhibit "A." Any such transfer shall be memorialized in a written, Recorded instrument executed by Declarant.

(b) Nothing in this Declaration shall be construed to require Declarant or any successor to subject additional property to this Declaration or to develop same in any manner whatsoever.

9.2 Expansion by the Association. The Association may also subject additional property to the provisions of this Declaration by recording a Supplemental Declaration describing the additional property. Any such Supplemental Declaration shall require the affirmative vote of Voting Members representing more than 50% of the Class "A" votes of the Association represented at a meeting duly called for such purpose and the consent of the owner of the property. In addition, so long as Declarant owns property subject to this Declaration, Declarant's consent shall be necessary. The Supplemental Declaration shall be signed by the President and Secretary of the Association, by the owner of the property and by Declarant, if Declarant's consent is necessary.

9.3 Additional Covenants and Easements. Declarant may subject any portion of the Property to additional covenants and easements, including covenants obligating the Association to maintain and insure such property and authorizing the Association to recover its costs through Neighborhood Assessments. Such additional covenants and easements may be set forth in a separate Supplemental Declaration referencing property subjected to this Declaration. If the property is owned by someone other than Declarant, then the consent of the Owner(s) shall be necessary and shall be evidenced by their execution of the Supplemental Declaration. Any such Supplemental Declaration may supplement, create exceptions to, or otherwise modify the terms of this Declaration as it applies to the subject property in order to reflect the different character and intended use of such property.

9.4 Effect of Filing Supplemental Declaration. A Supplemental Declaration shall be effective upon Recording unless otherwise specified in such Supplemental Declaration. On the effective date of the Supplemental Declaration, any additional property subjected to this Declaration shall be assigned voting rights in the Association and assessment liability in accordance with the provisions of this Declaration.

Article X Additional Rights Reserved to Declarant

10.1 Development Rights. Declarant reserves the right, but not the obligation, for a period of ten (10) years following the date of recording this Declaration, and subject to the approval of the City of O'Fallon, Missouri, as follows:

(a) To amend the Declaration, Plat and exhibits thereto, without further approval, to reflect any changes in the location, elevations, measurements or dimensions and to correct any error in any recorded Declaration or Plat, or to annex property as provided in Section 9.1;

(b) To withdraw any portion of a parcel of real estate from the Property (provided that no Unit within said parcel has been conveyed to an Owner than Declarant);

(c) To change the number of Units, and amend the Allocated Interests Units;

(d) To create a Condominium, comprised of Units and Common Elements, on the Condominium Property depicted on the Plat, and to exercise such development rights as may be reserved in the Condominium Declaration;

(e) To create Units and Common Ground;

(f) To adjust boundaries between Units and Common Ground and the Common Elements of the Condominium within the Property or any parcel added to the Property; and

(g) To enter into, create, reserve, or grant easements for utilities and private services including but not limited to gas, electric, water, sewer, telecommunications, and access to such easements for the benefit of the Property.

Said Development Rights may be exercised with respect to different parcels added pursuant to this Section at different times. Declarant makes no assurances with respect to the development of said additional parcels, including, but not limited to whether the Declarant will exercise the right to develop the Condominium in subsequent phases, which may be subject to Development Rights reserved in the Condominium Declaration, or the order in which the development will occur.

10.2 Withdrawal of Property. Declarant reserves the right to amend this Declaration for the purpose of removing any portion of the Property (provided that no Unit therein has been conveyed to any Person other than Declarant or a Builder) from the coverage of this Declaration, provided such withdrawal does not reduce the total number of Units then subject to the Declaration by more than ten percent (10%). Such amendment shall not require the consent of any Person other than the Owner(s) of the property to be withdrawn, if not the Declarant. If the property is Common Ground, the Association and the City of O'Fallon shall consent to such withdrawal.

10.3 Marketing and Sales Activities. Declarant and Builders authorized by Declarant may construct and maintain upon portions of the Common Ground such facilities and activities as, in Declarant's sole opinion, may be reasonably required, convenient, or incidental to the construction or sale of Units, including, but not limited to, business offices, signs, model units, and sales offices. Declarant and authorized Builders shall have easements for access to and use of such facilities at no charge.

10.4 Right to Access and Develop. Declarant and its employees, agents and designees shall have a right of access and use and an easement over and upon all of the Common Ground for the purpose of making, constructing and installing such improvements to the Common Ground as it deems appropriate in its sole discretion.

Every Person acquiring an interest in the Property acknowledges that every portion of the Property is an integral part of the master planned community of Springhurst, the development of which is likely to extend over many years, and agrees not to protest, challenge or otherwise object to (a) changes in uses or density of property outside the Neighborhood in which such Person holds an

interest, or (b) changes in the Master Plan as it relates to property outside the Neighborhood in which such Person holds an interest.

10.5 Right to Approve Additional Covenants. No Person shall Record any declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument affecting any portion of the Property without Declarant's review and written consent. Any attempted Recordation without such consent shall result in such instrument being void and of no force and effect unless subsequently approved by written consent signed and Recorded by Declarant.

10.6 Right to Approve Changes in the Property Standards. No amendment to or modification of any Use Restrictions or Residential Design Guidelines shall be effective without prior notice to and the written approval of Declarant so long as Declarant owns property subject to this Declaration.

10.7 Right to Transfer or Assign Declarant Rights. Any or all of Declarant's special rights and obligations set forth in this Declaration or the By-Laws may be transferred in whole or in part to other Persons; provided, the transfer shall not reduce an obligation nor enlarge a right beyond that which Declarant has under this Declaration or the By-Laws. No such transfer or assignment shall be effective unless it is in a written instrument Declarant signs and Records. The foregoing sentence shall not preclude Declarant from permitting other Persons to exercise, on a one time or limited basis, any right reserved to Declarant in this Declaration where Declarant does not intend to transfer such right in its entirety, and in such case it shall not be necessary to Record any written assignment unless necessary to evidence Declarant's consent to such exercise.

10.8 Exclusive Rights To Use Name of Development. No Person shall use the name "Springhurst" or any derivative of such name in any printed or promotional material without Declarant's prior written consent. However, Owners may use the name "Springhurst" in printed or promotional matter where such term is used solely to specify that particular property is located within the Property or within The Villages of Springhurst and the Association shall be entitled to use the word "Springhurst" in its name.

10.9 Easement to Inspect and Right to Correct. Declarant reserves for itself and others it may designate the right to inspect, monitor, test, redesign, and correct any structure, improvement or condition which may exist on any portion of the property within the Property, including Units, and a perpetual nonexclusive easement of access throughout the Property to the extent reasonably necessary to exercise such right. Except in an emergency, entry onto a Unit shall be only after reasonable notice to the Owner and no entry into a dwelling shall be permitted without the consent of the Owner. The person exercising this easement shall promptly repair, at such person's own expense, any damage resulting from such exercise.

10.10 Right to Notice of Design or Construction Claims. No Person shall retain an expert for the purpose of inspecting the design or construction of any structures or improvements within the Property in connection with or in anticipation of any potential or pending claim, demand or litigation involving such design or construction unless Declarant and any builder involved in the design or construction have been first notified in writing and given an opportunity to meet with the owner of the property to discuss the owner's concerns and conduct their own inspection.

10.11 Termination of Rights. The rights contained in this Article shall not terminate until the earlier of (a) ten (10) years from the date this Declaration is Recorded, or (b) Recording by Declarant of a written statement that all sales activity has ceased.

PART FIVE: PROPERTY RIGHTS WITHIN THE COMMUNITY

The nature of living in a planned community, with its wide array of properties and development types and its ongoing development activity, requires the creation of special property rights and provisions to address the needs and responsibilities of the Owners, Declarant, the Association, and others within or adjacent to the community.

Article XI Easements

11.1 Easements in Common Ground. Declarant grants to each Owner a nonexclusive right and easement of use, access, and enjoyment in and to the Common Ground, subject to:

- (a) The Governing Documents and any other applicable covenants;
- (b) Any restrictions or limitations contained in any deed conveying such property to the Association;
- (c) The Board's right to:
 - (1) adopt rules regulating use and enjoyment of the Common Ground, including rules limiting the number of guests who may use the Common Ground;
 - (2) suspend the right of an Owner to use recreational facilities within the Common Ground (A) for any period during which any charge against such Owner's Unit remains delinquent, and (B) for a period not to exceed thirty (30) days for a single violation or for a longer period in the case of any continuing violation, of the Governing Documents after notice and a hearing pursuant to the By-Laws;
 - (3) dedicate or transfer all or any part of the Common Ground or change the use thereof, subject to such approval requirements as may be set forth in this Declaration;

(4) impose reasonable membership requirements and charge reasonable admission or other use fees for the use of any recreational facility situated upon the Common Ground; provided, however, that no such fees shall be charged for the use of the trail system or the tot lots as shown on the Master Plan or Plat;

(5) permit use of any recreational facilities situated on the Common Ground by persons other than Owners, their families, lessees and guests upon payment of use fees established by the Board and designate other areas and facilities within the Common Ground as open for the use and enjoyment of the public;

(6) borrow money and mortgage, pledge, or hypothecate any or all of its real or personal property (including an assignment of income) as security for money borrowed or debts incurred subject to the limitations set forth in Sections 16.9 and 18.4; and

(d) The rights of certain Owners to the exclusive use of those portions of the Common Area designated "Limited Common Areas," as described in Article XII.

Any Owner may extend his or her right of use and enjoyment to the members of his or her family, lessees, and social invitees, as applicable, subject to reasonable regulation by the Board. An Owner who leases his or her Unit shall be deemed to have assigned all such rights to the lessee of such Unit for the period of the lease.

11.2 Easements of Encroachment. Declarant grants reciprocal appurtenant easements of encroachment, and for maintenance and use of any permitted encroachment, between each Unit and any adjacent Common Ground and between adjacent Units due to the unintentional placement or settling or shifting of the improvements constructed, reconstructed, or altered thereon (in accordance with the terms of these restrictions) to a distance of not more than eighteen inches (18"), as measured from any point on the common boundary along a line perpendicular to such boundary. However, in no event shall an easement for encroachment exist if such encroachment occurred due to willful and knowing conduct on the part of, or with the knowledge and consent of, the Person claiming the benefit of such easement.

11.3 Easements for Utilities, Etc.

(a) **Installation and Maintenance.** Declarant reserves for itself, so long as Declarant owns any property described in Exhibit "A" of this Declaration, and grants to the Association and all utility providers, perpetual non-exclusive easements throughout the Residential Property (but not through a structure) to the extent reasonably necessary for the purpose of:

(i) installing utilities and infrastructure to serve the Property, cable and other systems for sending and receiving data and/or other electronic signals, security and similar systems, walkways, pathways and trails, drainage systems, street lights and signage on property which Declarant owns or within public rights-of-way or easements reserved for such purpose on the Plat;

(ii) inspecting, maintaining, repairing and replacing the utilities, infrastructure and other improvements described in Section 11.3(a)(i); and

(iii) access to read utility meters.

(b) **Specific Easements.** Declarant also reserves for itself the non-exclusive right and power to grant and Record such specific easements as may be necessary, in the sole discretion of Declarant, in connection with the orderly development of any property described in Exhibit "A." The Owner of any property to be burdened by any easement granted pursuant to this subsection (b) shall be given written notice in advance of the grant. The location of the easement shall be subject to the written approval of the Owner of the burdened property, which approval shall not unreasonably be withheld, delayed or conditioned.

(c) **Minimal Interference.** All work associated with the exercise of the easements described in subsections (a) and (b) of this Section shall be performed in such a manner as to minimize interference with the use and enjoyment of the property burdened by the easement. Upon completion of the work, the Person exercising the easement shall restore the property, to the extent reasonably possible, to its condition prior to the commencement of the work. The exercise of these easements shall not extend to permitting entry into the structures on any Unit, nor shall it unreasonably interfere with the use of any Unit and, except in an emergency, entry onto any Unit shall be made only after reasonable notice to the Owner or occupant.

11.4 Easements for Maintenance, Emergency and Enforcement. Declarant grants to the Association easements over the Property as necessary to enable the Association to fulfill its maintenance responsibilities under Section 4.2. The Association shall also have the right, but not the obligation, to enter upon any Unit for emergency, security, and safety reasons, to perform maintenance and to inspect for the purpose of ensuring compliance with and enforce the Governing Documents. Such right may be exercised by any member of the Board and its duly authorized agents and assignees, and all emergency personnel in the performance of their duties. Except in an emergency situation, entry shall only be during reasonable hours and after notice to the Owner.

11.5 Easements for Lake and Pond Maintenance and Flood Water. Declarant reserves for itself, the Association, and their successors, assigns, and designees, the nonexclusive right and easement, but not the obligation, to enter upon bodies of water and wetlands located within the Common Ground to (a) install, operate, maintain, and replace pumps to supply irrigation water to the Common Ground; (b) construct, maintain, and repair structures and equipment used for retaining water; and (c) maintain such areas in a manner consistent with the Community-Wide Standard. Declarant, the Association, and their successors, assigns and designees shall have an access easement over and across any of the Property abutting or containing bodies of water or wetlands to the extent reasonably necessary to exercise their rights under this Section.

Declarant further reserves for itself, the Association, and their successors, assigns and designees, a perpetual, nonexclusive right and easement of access and encroachment over the Common Ground and Units (but not the dwellings thereon) adjacent to or within 100 feet of bodies of water and wetlands within the Property, in order to (a) temporarily flood and back water upon and maintain water over such portions of the Property; (b) alter in any manner and generally maintain the bodies of water and wetlands within the Common Ground; and (c) maintain and landscape the slopes and banks pertaining to such areas. All persons entitled to exercise these easements shall use reasonable care in and repair any damage resulting from the intentional exercise of such easements. Nothing herein shall be construed to make Declarant or any other Person liable for damage resulting from flooding due to heavy rainfall, tornados or other natural occurrences.

11.6 Easement to Inspect and Right to Correct. Declarant reserves for itself and others it may designate the right to inspect, monitor, test, redesign, and correct any structure, improvement, or condition which may exist on any portion of the property within the Property, including Units, and a perpetual, nonexclusive easement of access throughout the Property to the extent reasonably necessary to exercise such right. Except in an emergency, entry onto a Unit shall be only after reasonable notice to the Owner and no entry into a dwelling shall be permitted without the consent of the Owner. The person exercising this easement shall promptly repair, at such person's own expense, any damage resulting from such exercise.

Article XII Limited Common Areas

12.1 Purpose. Certain portions of the Common Ground may be designated as Limited Common Area and reserved for the exclusive use or primary benefit of Owners and occupants within a particular Neighborhood or Neighborhoods. By way of illustration and not limitation, Limited Common Areas may include alleys, entry features, recreational facilities, landscaped medians and cul-de-sacs, lakes and other portions of the Common Ground within a particular Neighborhood or Neighborhoods. For the purposes of this Section, all common elements of the Condominium shall be treated as Limited Common Areas of that Neighborhood. All costs associated with maintenance, repair, replacement, and insurance of an Limited Common Area shall be a Neighborhood Expense allocated among the Owners in the Neighborhood(s) to which the Limited Common Areas are assigned.

12.2 Designation. Initially, any Limited Common Area shall be designated as such in the deed conveying such area to the Association or on the Plat relating to such Common Ground; provided, however, any such assignment shall not preclude Declarant from later assigning use of the same Limited Common Area to one or more Neighborhoods, so long as Declarant has any development rights under Article IX.

Thereafter, a portion of the Common Area may be assigned as Limited Common Area and Limited Common Area may be reassigned upon approval of the Board and the vote of Voting Members representing a majority of the total Class "A" votes in the Association, including a majority of the Class "A" votes within the Neighborhood(s) affected by the proposed assignment or reassignment. As long as Declarant owns any property subject to this Declaration, any such

assignment or reassignment shall also require Declarant's written consent.

12.3 Use by Others. Upon approval of a majority of Owners of Units within the Neighborhood to which any Limited Common Area is assigned, the Association may permit Owners of Units in other Neighborhoods to use all or a portion of such Limited Common Area upon payment of reasonable user fees, which fees shall be used to offset the Neighborhood Expenses attributable to such Limited Common Area.

Article XIII Party Walls and Other Shared Structures

13.1 General Rules of Law to Apply. Each wall, fence, driveway or similar structure built as a part of the original construction on the Units which serves and/or separates any two adjoining Units shall constitute a party structure. To the extent not inconsistent with the provisions of this Section, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto. Any dispute arising concerning a party structure shall be handled in accordance with the provisions of Article XIV.

13.2 Maintenance; Damage and Destruction. The cost of reasonable repair and maintenance of a party structure shall be shared equally by the Owners who make use of the party structure.

If a party structure is destroyed or damaged by fire or other casualty, then to the extent that such damage is not covered by insurance and repaired out of the proceeds of insurance, any Owner who has used the structure may restore it. If other Owners thereafter use the structure, they shall contribute to the restoration cost in equal proportions. However, such contribution will not prejudice the right to call for a larger contribution from the other users under any rule of law regarding liability for negligent or willful acts or omissions.

The right of any Owner to contribution from any other Owner under this Section shall be appurtenant to the land and shall pass to such Owner's successors-in-title.

PART SIX: RELATIONSHIPS WITHIN AND OUTSIDE THE COMMUNITY

The growth and success of the Springhurst Property as a community in which people enjoy living, working, and playing requires good faith efforts to resolve disputes amicably, attention to and understanding of relationships within the community and with our neighbors, and protection of the rights of others who have an interest in the community.

Article XIV Remedies, Dispute Resolution and Limitation on Litigation

14.1 Relief and Remedies. Subject to other provisions of this Article, if any person subject to the Governing Documents fails to comply with any provision of the Governing Documents, the Association, or any person(s) or class of persons, adversely affected by such failure has a claim for appropriate relief. Punitive damages may be awarded in the case of a willful, wanton

and malicious failure to comply with any such provision. All remedies set forth in the Governing Documents shall be cumulative of any remedies available at law or in equity. In addition, the Association may Record a notice of violation against a Unit. The prevailing party shall be entitled to recover its court costs and reasonable attorney's fees.

14.2 Agreement to Encourage Resolution of Disputes Without Litigation.

(a) Declarant, the Association and its officers, directors, and committee members, all Persons subject to this Declaration, and any Person not otherwise subject to this Declaration who agrees to submit to this Article (collectively, "Bound Parties"), agree that it is in the best interest of all concerned to encourage the amicable resolution of disputes involving the Community without the emotional and financial costs of litigation. Accordingly, each Bound Party agrees not to file suit in any court with respect to a Claim described in subsection (b), unless and until it has first submitted such Claim to the alternative dispute resolution procedures set forth in Section 14.3 in a good faith effort to resolve such Claim.

(b) As used in this Article, the term "Claim" shall refer to any claim, grievance, or dispute arising out of or relating to:

(1) the interpretation, application, or enforcement of the Governing Documents;

(2) the rights, obligations, and duties of any Bound Party under the Governing Documents; or

(3) the design or construction of improvements within the Property, other than matters of aesthetic judgment under Article VII, which shall not be subject to review;

(c) However, the following shall not be considered "Claims" pursuant to Subsection (b) above, unless all parties to the matter otherwise agree to submit the matter to the procedures set forth in Section 14.3:

(1) any suit by the Association to collect assessments or other amounts due from any Owner;

(2) any suit by the Association to obtain a temporary restraining order (or emergency equitable relief) and such ancillary relief as the court may deem necessary in order to maintain the status quo and preserve the Association's ability to enforce the provisions of Part Three of this Declaration (relating to creation and maintenance of community standards);

(3) any suit between Owners, which does not include Declarant or the Association as a party, if such suit asserts a Claim which would constitute a cause of action independent of the Governing Documents;

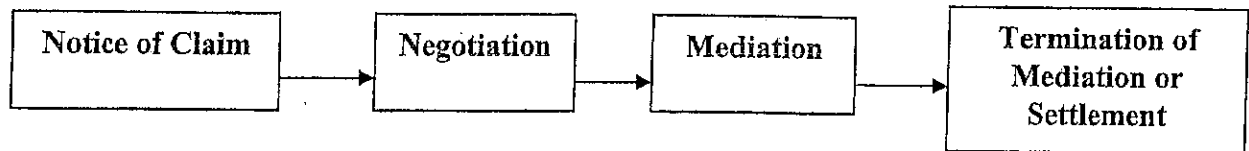
(4) any suit in which any indispensable party is not a Bound Party; and

(5) any suit as to which any applicable statute of limitations would expire within 180 days of giving the Notice required by Section 14.3(a), unless the party or parties against whom the Claim is made agree to toll the statute of limitations as to such Claim for such period as may reasonably be necessary to comply with this Article.

14.3 Dispute Resolution Procedures. The following Diagram #4 describes the dispute resolution process:

Diagram #4

Alternative Dispute Resolution Process



(a) **Notice.** The Bound Party asserting a Claim ("Claimant") against another Bound Party ("Respondent") shall give written notice to each Respondent and to the Board stating plainly and concisely:

- (1) the nature of the Claim, including the Persons involved and the Respondent's role in the Claim;
- (2) the legal basis of the Claim (i.e., the specific authority out of which the Claim arises);
- (3) the Claimant's proposed resolution or remedy; and
- (4) the Claimant's desire to meet with the Respondent to discuss in good faith ways to resolve the Claim.

(b) **Negotiation.** The Claimant and Respondent shall make every reasonable effort to meet in person and confer for the purpose of resolving the Claim by good faith negotiation. If requested in writing, accompanied by a copy of the Notice, the Board may appoint a representative to assist the parties in negotiating a resolution of the Claim.

(c) **Mediation.** If the parties have not resolved the Claim through negotiation within thirty (30) days of the date of the notice described in Section 14.3(a) (or within such other period as the parties may agree upon), the Claimant shall have thirty (30) additional days to submit the Claim to mediation with an entity designated by the Association (if the Association is not a party to the Claim) or to an independent agency providing dispute resolution services in the St. Charles County area.

If the Claimant does not submit the Claim to mediation within such time, or does not appear for the mediation when scheduled, the Claimant shall be deemed to have waived the Claim, and the Respondent shall be relieved of any and all liability to the Claimant (but not third parties) on account of such Claim.

If the Parties do not settle the Claim within thirty (30) days after submission of the matter to mediation, or within such time as determined reasonable by the mediator, the mediator shall issue a notice of termination of the mediation proceedings indicating that the parties are at an impasse and the date that mediation was terminated. The Claimant shall thereafter be entitled to file suit or to initiate administrative proceedings on the Claim, as appropriate.

Each Party shall bear its own costs of the mediation, including attorneys' fees, and each Party shall share equally all fees charged by the mediator.

(d) **Settlement.** Any settlement of the Claim through negotiation or mediation shall be documented in writing and signed by the parties. If any party thereafter fails to abide by the terms of such agreement, then any other party may file suit or initiate administrative proceedings to enforce such agreement without the need to again comply with the procedures set forth in this Section. In such event, the party taking action to enforce the agreement or award shall, upon prevailing, be entitled to recover from the non-complying party (or if more than one non-complying party, from all such parties in equal proportions) all costs incurred in enforcing such agreement or award, including, without limitation, attorneys' fees and court costs.

14.4 Initiation of Litigation by Association. In addition to compliance with the foregoing alternative dispute resolution procedures, if applicable, the Association shall not initiate any judicial or administrative proceeding unless first approved by a vote of Voting Members entitled to cast two-thirds (2/3rds) of the total Class "A" votes in the Association, except that no such approval shall be required for actions or proceedings:

- (a) initiated during the Class "B" Control Period;

- (b) initiated to enforce the provisions of this Declaration, including collection of assessments and foreclosure of liens;
- (c) initiated to challenge *ad valorem* taxation or condemnation proceedings;
- (d) initiated against any contractor, vendor, or supplier of goods or services arising out of a contract for services or supplies; or
- (e) to defend claims filed against the Association or to assert counterclaims in proceedings instituted against it.

This Section shall not be amended unless such amendment is approved by the same percentage of votes necessary to institute proceedings.

Article XV Mortgagee Provisions

The following provisions are for the benefit of holders, insurers and guarantors of first Mortgages on Units in the Property. The provisions of this Article apply to both this Declaration and to the By-Laws, notwithstanding any other provisions contained therein.

15.1 Notices of Action.

An institutional holder, insurer, or guarantor of a first Mortgage which provides a written request to the Association (such request to state the name and address of such holder, insurer, or guarantor and the street address of the Unit to which its Mortgage relates, thereby becoming an "Eligible Holder"), will be entitled to timely written notice of:

- (a) Any condemnation loss or any casualty loss which affects a material portion of the Property or which affects any Unit on which there is a first Mortgage held, insured, or guaranteed by such Eligible Holder;
- (b) Any delinquency in the payment of assessments or charges owed by a Unit subject to the Mortgage of such Eligible Holder, where such delinquency has continued for a period of sixty (60) days, or any other violation of the Governing Documents relating to such Unit or the Owner or Occupant which is not cured within sixty (60) days;
- (c) Any lapse, cancellation, or material modification of any insurance policy maintained by the Association; or
- (d) Any proposed action which would require the consent of a specified percentage of Eligible Holders.

15.2 Special FHLMC Provision. So long as required by the Federal Home Loan Mortgage Corporation, the following provisions apply in addition to and not in lieu of the foregoing. Unless at least sixty-seven percent (67%) of the first Mortgagees or Voting Members representing at least sixty-seven percent (67%) of the total Association vote consent, the Association shall not:

(a) By act or omission seek to abandon, partition, subdivide, encumber, sell, or transfer all or any portion of the real property comprising the Common Ground which the Association owns, directly or indirectly (the granting of easements for utilities or other similar purposes consistent with the intended use of the Common Ground shall not be deemed a transfer within the meaning of this subsection);

(b) Change the method of determining the obligations, assessments, dues, or other charges which may be levied against an Owner of a Unit (a decision, including contracts, by the Board or provisions of any declaration subsequently Recorded on any portion of the Property regarding assessments for Neighborhoods or other similar areas shall not be subject to this provision where such decision or subsequent declaration is otherwise authorized by this Declaration);

(c) By act or omission change, waive, or abandon any scheme of regulations or enforcement pertaining to architectural design, exterior appearance or maintenance of Units and the Common Ground (the issuance and amendment of architectural standards, procedures, Rules and Regulations, or use restrictions shall not constitute a change, waiver, or abandonment within the meaning of this provision);

(d) Fail to maintain insurance, as required by this Declaration; or

(e) Use hazard insurance proceeds for any Common Ground losses for other than the repair, replacement, or reconstruction of such property.

First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Ground and may pay overdue premiums on casualty insurance policies or secure new casualty insurance coverage upon the lapse of an Association policy, and first Mortgagees making such payments shall be entitled to immediate reimbursement from the Association.

15.3 Other Provisions for First Lien Holders. To the extent not inconsistent with Missouri law:

(a) Any restoration or repair of the Property after a partial condemnation or damage due to an insurable hazard shall be performed substantially in accordance with this Declaration and the original plans and specifications unless the approval is obtained of the Eligible Holders of first Mortgages on Units to which at least fifty-one percent (51%) of the votes of Units subject to Mortgages held by such Eligible Holders are allocated.

(b) Any election to terminate the Association after substantial destruction or a substantial taking in condemnation shall require the approval of the Eligible Holders of first Mortgages on Units to which at least fifty-one percent (51%) of the votes of Units subject to Mortgages held by such Eligible Holders are allocated.

15.4 Amendments to Documents. The following provisions do not apply to amendments to the constituent documents or termination of the Association as a result of destruction, damage, or condemnation pursuant to Section 15.3(a) and (b), or to the addition of land in accordance with Article IX.

(a) The consent of Voting Members representing at least sixty-seven percent (67%) of the Class "A" votes and of Declarant, so long as it owns any land subject to this Declaration, and the approval of the Eligible Holders of first Mortgages on Units to which at least sixty-seven percent (67%) of the votes of Units subject to a Mortgage appertain, shall be required to terminate the Association.

(b) The consent of Voting Members representing at least sixty-seven percent (67%) of the Class "A" votes and of Declarant, so long as it owns any land subject to this Declaration, and the approval of Eligible Holders of first Mortgages on Units to which at least fifty-one percent (51%) of the votes of Units subject to a Mortgage appertain, shall be required materially to amend any provisions of the Declaration, By-Laws, or Articles of Incorporation, or to add any material provisions thereto which establish, provide for, govern, or regulate any of the following:

- (1) voting;
- (2) assessments, assessment liens, or subordination of such liens;
- (3) reserves for maintenance, repair, and replacement of the Common
Ground;
- (4) insurance or fidelity bonds;
- (5) rights to use the Common Ground;
- (6) responsibility for maintenance and repair of the Property;
- (7) expansion or contraction of the Property or the addition, annexation, or
withdrawal of the Property to or from the Association;
- (8) boundaries of any Unit;
- (9) leasing of Units;

(10) imposition of any right of first refusal or similar restriction of the right of any Owner to sell, transfer, or otherwise convey his or her Unit;

(11) establishment of self-management by the Association where professional management has been required by an Eligible Holder; or

(12) any provisions included in the Governing Documents which are for the express benefit of holders, guarantors, or insurers of first Mortgages on Units.

15.5 No Priority. No provision of this Declaration or the By-Laws gives or shall be construed as giving any Owner or other party priority over any rights of the first Mortgagee of any Unit in the case of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Ground.

15.6 Notice to Association. Upon request, each Owner shall be obligated to furnish to the Association the name and address of the holder of any Mortgage encumbering such Owner's Unit.

15.7 Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board to respond to or consent to any action shall be deemed to have approved such action if the Association does not receive a written response from the Mortgagee within thirty (30) days of the date of the Association's request, provided such request is delivered to the Mortgagee by certified or registered mail, return receipt requested.

15.8 Construction of Article XV. Nothing contained in this Article shall be construed to reduce the percentage vote that must otherwise be obtained under this Declaration, the By-Laws, or Missouri law for any of the acts set out in this Article.

15.9 HUD/VA Approval. As long as there is a Class "B" membership, the following actions shall require the prior approval of the U.S. Department of Housing and Urban Development or the U.S. Department of Veterans Affairs, if either such agency is insuring or guaranteeing the Mortgage on any Unit: merger, consolidation or dissolution of the Association; annexation of additional property other than that described in Exhibit "A" or Article IX; dedication, conveyance or mortgaging of Common Ground; or material amendment of this Declaration or the By-Laws. The granting of easements for utilities or other similar purposes consistent with the intended use of the Common Ground shall not be deemed a conveyance within the meaning of this Section.

PART SEVEN: CHANGES IN THE COMMUNITY

Communities such as Springhurst are dynamic and constantly evolving as circumstances, technology, needs and desires, and laws change, as the residents age and change over time, and as the surrounding community changes. The Property and its Governing Documents must be able to adapt to these changes while protecting the things that make Springhurst unique.



Article XVI Changes in Ownership of Units

Any Owner desiring to sell or otherwise transfer title to his or her Unit shall give the Board at least seven (7) days' prior written notice of the name and address of the purchaser or transferee, the date of such transfer of title, and such other information as the Board may reasonably require. The transferor shall continue to be jointly and severally responsible with the transferee for all obligations of the Owner of the Unit, including assessment obligations, until the date upon which such notice is received by the Board, notwithstanding the transfer of title.

Article XVII Changes in Common Ground

17.1 Condemnation. If any part of the Common Ground shall be taken (or conveyed in lieu of and under threat of condemnation by the Board acting on the written direction of Voting Members representing at least two-thirds (2/3rds) of the total Class "A" votes in the Association and of Declarant, as long as Declarant owns any property subject to the Declaration by any authority having the power of condemnation or eminent domain, each Owner shall be entitled to written notice of such taking or conveyance prior to disbursement of any condemnation award or proceeds from such conveyance. Such award or proceeds shall be payable to the Association to be disbursed as follows:

(a) If the taking or conveyance involves a portion of the Common Ground on which improvements have been constructed, the Association shall restore or replace such improvements on the remaining land included in the Common Ground to the extent available, unless within sixty (60) days after such taking Declarant, so long as Declarant owns any property subject to the Declaration, and Voting Members representing at least eighty percent (80%) of the total Class "A" vote of the Association shall otherwise agree. Any such construction shall be in accordance with plans approved by the Board. The provisions of Section 4.3(c) regarding funds for restoring improvements shall apply.

(b) If the taking or conveyance does not involve any improvements on the Common Ground, or if a decision is made not to repair or restore, or if net funds remain after any such restoration or replacement is complete, then such award or net funds shall be disbursed to the Association and used for such purposes as the Board shall determine.

17.2 Partition. Except as permitted in this Declaration, the Common Ground shall remain undivided, and no Person shall bring any action to partition any portion of the Common Ground without the written consent of all Owners and Mortgagees. This Section shall not prohibit the Board from acquiring and disposing of tangible personal property nor from acquiring and disposing of real property which may or may not be subject to this Declaration.

17.3 Transfer, Dedication or Change of Use of Common Ground. The Association may dedicate portions of the Common Ground to St. Charles County, Missouri, the City of O'Fallon, or to any other local, state, or federal governmental or quasi-governmental entity or district, or change the use of portions of the Common Ground and improvements thereon, subject to such

approval as may be required by Sections 15.9 and 17.4.

17.4 Actions Requiring Owner Approval. If either the U.S. Department of Housing and Urban Development or the U.S. Department of Veterans Affairs insures or guarantees the Mortgage on any Unit, then the following actions shall require the prior approval of Voting Members representing not less than two-thirds (2/3) of the total Class "A" votes in the Association and the consent of the Class "B" Member, if such exists: merger, consolidation or dissolution of the Association; annexation of additional property other than that described in Exhibit "A;" and dedication, conveyance or mortgaging of Common Ground. Notwithstanding anything to the contrary in Section 17.1 or this Section, the Association, acting through the Board, may grant easements over the Common Ground for installation and maintenance of utilities and drainage facilities and for other purposes not inconsistent with the intended use of the Common Ground, without the approval of the membership.

Article XVIII Amendment of Declaration

18.1 By Declarant. In addition to specific amendment rights granted elsewhere in this Declaration, until conveyance of the first Unit to a Person other than a Builder, Declarant may unilaterally amend this Declaration for any purpose. Thereafter, Declarant may unilaterally amend this Declaration if such amendment is necessary (a) to bring any provision into compliance with any applicable governmental statute, rule, regulation, or judicial determination; (b) to enable any reputable title insurance company to issue title insurance coverage on the Units; (c) to enable any institutional or governmental lender, purchaser, insurer or guarantor of mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to make, purchase, insure or guarantee mortgage loans on the Units; or (iv) to satisfy the requirements of any local, state or federal governmental agency. However, any such amendment shall not adversely affect the title to any Unit unless the Owner shall consent in writing.

In addition, so long as Declarant owns property described in Exhibit "A" for development as part of the Property, it may unilaterally amend this Declaration for any other purpose, provided the amendment has no material adverse effect upon any right of any Owner or unless such Owner shall consent in writing.

18.2 By Members. Except as otherwise specifically provided above and elsewhere in this Declaration, this Declaration may be amended only by the affirmative vote or written consent, or any combination thereof, of Voting Members representing two-thirds (2/3rds) of the total Class "A" votes in the Association; provided, however, that such vote must include seventy-five percent (75%) of the Class "A" votes held by Members other than Declarant, and Declarant's consent, so long Declarant owns any property subject to this Declaration. In addition, the approval requirements set forth in Article XV shall be met, if applicable.

Notwithstanding the above, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause.

18.3 Validity and Effective Date. No amendment may remove, revoke, or modify any right or privilege of Declarant or the Class "B" Member without Declarant's written consent or the Class "B" Member, respectively (or the assignee of such right or privilege).

If an Owner consents to any amendment to this Declaration or the By-Laws, it will be conclusively presumed that such Owner has the authority to consent, and no contrary provision in any Mortgage or contract between the Owner and a third party will affect the validity of such amendment.

Any amendment shall become effective upon Recording, unless a later effective date is specified in the amendment. Any challenge to an amendment must be made within six (6) months of its Recordation or such amendment shall be presumed to have been validly adopted. In no event shall a change of conditions or circumstances operate to amend any provisions of this Declaration. The following provisions of this Declaration may not be amended without the consent of the Director of Planning of the City of O'Fallon, which consent shall not be unreasonably withheld: (i) the Association's obligation to maintain, repair and replace the storm water facilities and other physical facilities depicted on the Plat, (ii) the representation on the Board of Directors by purchasers of developed Lots, and (iii) amendment of this Declaration.

18.4 Termination and Sale. Except in the case of a taking of all the Property by eminent domain pursuant to Section 17.1, the Property may be terminated or sold only by agreement of the Owners to which at least eighty percent (80%) of the votes in the Association are allocated, including termination of the Condominium in accordance with the procedures contained in the UCA and Condominium Declaration. In such event, fee simple title to the Common Ground shall vest in the then record Owners as tenants in common. None of the rights, powers, duties or authority of the Association or Board shall be affected by such termination. No such agreement of termination shall be effective unless made and recorded one (1) year in advance of the effective date of such termination, and unless written notice of the proposed agreement of termination is sent to every Owner at least ninety (90) days in advance of any action taken.

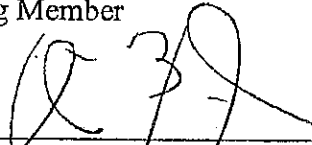
18.5 Exhibits. Exhibits "A" and "B," attached to this Declaration, are incorporated by this reference and amendment of such exhibits shall be governed by this Article. All other exhibits are attached for informational purposes and may be amended as provided therein or in the provisions of this Declaration which refer to such exhibits.

[SIGNATURES BEGIN ON NEXT PAGE]

IN WITNESS WHEREOF, the undersigned Declarant has executed this Declaration on the 31st day of OCTOBER, 2005.

SPRINGHURST, L.L.C.,
a Missouri limited liability company


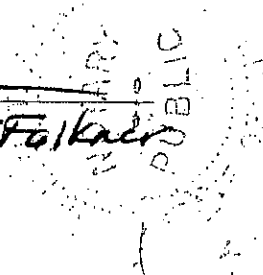
By: J.H.B. Properties, Inc., a Missouri corporation,
Managing Member

By: 
Its President John H. Berra Jr.

STATE OF MISSOURI)
) ss
COUNTY OF St. Louis)

I, the undersigned, a Notary Public in and for said city in the State aforesaid, do hereby certify that John H. Berra Jr., personally known to me to be the President of J.H.B. Properties, Inc., a Missouri corporation, acting in its capacity as Managing Member of Springhurst, L.L.C., a Missouri limited liability company, being the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he signed and delivered the said instrument pursuant to authority given by the Members of said limited liability company, as his own free and voluntary act and as the free and voluntary act of said limited liability company, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 31st day of October, 2005.

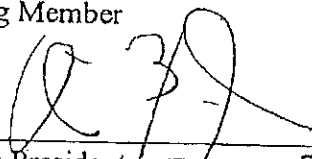

Notary Public Michael T. Falkner


My Commission Expires: 3-11-2008

IN WITNESS WHEREOF, the undersigned Declarant has executed this Declaration on the 31st day of OCTOBER, 2005.

SPRINGHURST, L.L.C.,
a Missouri limited liability company


By: J.H.B. Properties, Inc., a Missouri corporation,
Managing Member

By: 
Its President John H. Berra Jr.

STATE OF MISSOURI)
) ss
COUNTY OF St. Louis)

I, the undersigned, a Notary Public in and for said city in the State aforesaid, do hereby certify that John H. Berra Jr., personally known to me to be the President of J.H.B. Properties, Inc., a Missouri corporation, acting in its capacity as Managing Member of Springhurst, L.L.C., a Missouri limited liability company, being the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he signed and delivered the said instrument pursuant to authority given by the Members of said limited liability company, as his own free and voluntary act and as the free and voluntary act of said limited liability company, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 31st day of October, 2005.


Notary Public Michael T. Folkner

My Commission Expires: 3-11-2008



20051219001203800 69/104

BK:DE4373 Pg:2257

EXHIBIT "A"
Legal Description of Springhurst Property

Legal Description of Each Neighborhood

THE **STERLING** CO

ENGINEERS & SURVEYORS

5055 New Baumgartner Rd
St. Louis, Missouri 63129
Tel 314.487.0440
Fax 314.487.8944

PROPERTY DESCRIPTION

EXHIBIT A

Order Number: 03-12-269
Date: October 28, 2005
Page 1 of 3 By: TJH/PGH

Project: Springhurst
Description: McBride Phase I

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING THE SOUTH LINE OF STATE HIGHWAY N (VARIABLE WIDTH); THENCE WITH THE SOUTH LINE OF HIGHWAY N, SOUTH 89°33'08" EAST 108.73 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 10.00 FEET TO A POINT; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.07 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 440.30 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 288.34 FEET AND AN ARC LENGTH OF 73.68 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89°33'08" WEST 820.99 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 269.92 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 789.19 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 150.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 1.15 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 110.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 652.40 FEET TO A POINT; THENCE SOUTH 72°14'56" EAST 29.12 FEET TO A POINT; THENCE SOUTH 83°04'47" EAST 11.87 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 88.59 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 88°09'19" WEST A DISTANCE OF 125.00 FEET WITH AN ARC LENGTH OF 5.00 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°26'52" WEST 70.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 24.97 FEET WITH AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°33'08" WEST 837.76 FEET TO A POINT; THENCE SOUTH 01°20'40" WEST 50.01 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 01°20'40" WEST A DISTANCE OF 25.00 FEET WITH AN ARC LENGTH OF 39.07 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 170.01 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 39.47 FEET TO A POINT; THENCE SOUTH 01°20'40" WEST 50.01 FEET TO A POINT OF NON-TANGENT CURVATURE; THENCE WITH A CURVE TO THE LEFT WHICH RADIUS BEARS SOUTH 00°26'52" WEST 25.00 FEET WITH AN ARC LENGTH OF 39.07 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 95.20 FEET TO A



POINT; THENCE SOUTH 89°33'08" EAST 56.97 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 113.88 FEET TO A POINT; THENCE SOUTH 83°50'30" EAST 61.55 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 50.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 14.09 FEET TO A POINT; THENCE SOUTH 07°07'44" EAST 122.78 FEET TO A POINT; THENCE NORTH 82°52'16" EAST 16.84 FEET TO A POINT; THENCE SOUTH 09°01'12" EAST 111.28 FEET TO A POINT; THENCE SOUTH 82°52'16" WEST 950.26 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 775.45 FEET TO A POINT; THENCE SOUTH 89°04'10" EAST 120.00 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 183.59 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE RIGHT HAVING A RADIUS OF 175.00 FEET AND AN ARC LENGTH OF 172.02 FEET TO A POINT OF REVERSE CURVATURE; THENCE WITH A CURVE TO THE LEFT HAVING A RADIUS OF 125.00 FEET AND AN ARC LENGTH OF 122.95 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 50.89 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE LEFT HAVING A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 39.25 FEET TO A POINT; THENCE NORTH 00°51'42" EAST 50.00 FEET TO A POINT OF NON-TANGENT CURVATURE; THENCE WITH A CURVE TO THE LEFT WHICH RADIUS BEARS NORTH 00°51'42" EAST 25.00 FEET AND AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 529.50 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE LEFT HAVING A RADIUS OF 275.00 FEET AND AN ARC LENGTH OF 61.62 FEET TO A POINT OF REVERSE CURVATURE; THENCE WITH A CURVE TO THE RIGHT HAVING A RADIUS OF 325.00 FEET AND AN ARC LENGTH 72.82 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 103.98 FEET TO A POINT; THENCE SOUTH 89°59'36" EAST 65.01 FEET TO A POINT; THENCE SOUTH 00°53'46" WEST 767.88 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE LEFT HAVING A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 39.25 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°04'10" EAST 339.98 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE LEFT HAVING A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 65.67 FEET TO A POINT; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 280.00 FEET WITH AN ARC LENGTH OF 35.46 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 282.33 FEET WITH AN ARC LENGTH OF 117.87 FEET TO POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 211.03 FEET WITH AN ARC LENGTH OF 58.45 FEET TO A POINT; THENCE SOUTH 77°05'22" EAST 77.57 FEET TO THE POINT OF BEGINNING AND CONTAINING 1,344,162 SQUARE FEET (30.8577 ACRES), MORE OR LESS.

EXCEPTING THEREFROM:

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH; RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 00°53'46" WEST 420.11 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE WITH A CURVE TO THE RIGHT WHICH RADIUS BEARS SOUTH 89°06'14" EAST 25.00 FEET WITH AN ARC DISTANCE OF 39.28 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°04'10" EAST 325.44 FEET TO A POINT; THENCE SOUTH 00°55'50" WEST 110.00 FEET TO POINT;



THENCE SOUTH 89°04'10" EAST 210.00 FEET TO A POINT; THENCE SOUTH 84°52'16" WEST 22.80 FEET TO A POINT; THENCE SOUTH 15°37'27" WEST 77.98 FEET, SOUTH 30°48'48" WEST 77.98 FEET, SOUTH 38°24'29" WEST 35.00 FEET, NORTH 78°54'55" WEST 37.04 FEET, NORTH 51°35'31" WEST 95.00 FEET TO A POINT OF CURVATURE; THENCE WITH A CURVE TO THE LEFT WHICH RADIUS BEARS NORTH 34°18'21" WEST 175.00 FEET WITH AN ARC LENGTH OF 167.37 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 50.83 FEET TO THE POINT OF BEGINNING AND CONTAINING 58,648 SQUARE FEET (1.3464 ACRES), MORE OR LESS.

FURTHER EXCEPTING THEREFROM

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 00°53'46" WEST 470.94 FEET TO A POINT OF CURVATURE; THENCE LONG A CURVE TO THE RIGHT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 167.37 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 126.38 FEET WITH AN ARC LENGTH OF 141.54 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°55'50" WEST 168.65 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°04'10" EAST 152.52 FEET TO A POINT; THENCE SOUTH 32°47'48" WEST 61.23 FEET TO A POINT; THENCE SOUTH 12°01'25" WEST 52.99 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 110.00 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 104.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 13,075 SQUARE FEET (0.3002 ACRES), MORE OR LESS, FOR A NET AREA OF 1,272,439 SQUARE FEET (29.2111 ACRES) MORE OR LESS.

THE **STERLING** CO

ENGINEERS & SURVEYORS

5055 New Baumgartner Rd
St. Louis, Missouri 63129
Tel 314.487.0440
Fax 314.487.8944

Order Number: 03-12-269

Date: August 21, 2005

Page 1 of 5 By: TJH

PROPERTY DESCRIPTION

Project: Springhurst
Description: McBride Phase 2

EXHIBIT A

PARCEL 1

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING THE SOUTH LINE OF STATE HIGHWAY N (VARIABLE WIDTH); THENCE WITH THE SOUTH LINE OF HIGHWAY N, SOUTH 89°33'08" EAST 108.73 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 10.00 FEET TO A POINT; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.07 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 440.30 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 288.34 FEET AND AN ARC LENGTH OF 73.68 FEET TO A POINT; THENCE NORTH 77°05'22" WEST 77.57 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS NORTH 77°05'22" WEST 211.03 FEET A DISTANCE OF 211.03 FEET WITH AN ARC LENGTH OF 58.45 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 282.33 FEET WITH AN ARC LENGTH OF 117.87 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS 280.00 FEET WITH AN ARC LENGTH OF 26.14 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 390.14 FEET TO A POINT; THENCE NORTH 00°53'46" EAST 54.00 FEET TO A POINT; THENCE SOUTH 89°04'10" EAST 204.99 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 114.08 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 205.06 FEET TO A POINT; THENCE NORTH 00°53'46" EAST 77.01 FEET TO A POINT; THENCE SOUTH 89°35'36" EAST 450.00 FEET TO A POINT; THENCE NORTH 00°53'46" EAST 474.45 FEET TO THE POINT OF BEGINNING AND CONTAINING 125,985 SQUARE FEET (2.8922 ACRES), MORE OR LESS.

PARCEL 2

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 00°53'46" WEST 470.94 FEET TO A POINT OF CURVATURE; THENCE LONG A CURVE TO THE RIGHT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 21.79 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°58'13" EAST 120.00 FEET TO A POINT; THENCE SOUTH 15°37'27" WEST 77.98 FEET TO A POINT; THENCE SOUTH 30°48'48" WEST 77.98 FEET TO A POINT; THENCE SOUTH 38°24'29" WEST 35.00 FEET TO A POINT; THENCE NORTH 78°54'55" WEST 37.04 FEET TO A POINT; THENCE NORTH 51°35'31" WEST 95.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS NORTH 34°18'21" WEST A DISTANCE OF 175.00 FEET WITH AN ARC LENGTH OF 145.58 TO THE POINT OF BEGINNING AND CONTAINING 20,778 SQUARE FEET (0.4770 ACRES), MORE OR LESS.

PARCEL 3

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 00°53'46" WEST 470.94 FEET TO A POINT OF CURVATURE; THENCE LONG A CURVE TO THE RIGHT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 167.37 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 126.38 FEET WITH AN ARC LENGTH OF 141.54 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°55'50" WEST 168.65 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°04'10" EAST 152.52 FEET TO A POINT; THENCE SOUTH 32°47'48" WEST 61.23 FEET TO A POINT; THENCE SOUTH 12°01'25" WEST 52.99 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 110.00 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 104.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 13,075 SQUARE FEET (0.3001 ACRES), MORE OR LESS.

PARCEL 4

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS; THENCE NORTH $89^{\circ}06'14''$ WEST 50.00 FEET TO A POINT; THENCE SOUTH $00^{\circ}53'46''$ WEST 320.05 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.28 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH $00^{\circ}51'42''$ WEST 50.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.25 FEET TO A POINT OF TANGENCY; THENCE SOUTH $00^{\circ}53'46''$ WEST 50.89 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 125.00 FEET WITH AN ARC LENGTH OF 122.95 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 172.02 FEET TO A POINT OF TANGENCY; THENCE SOUTH $00^{\circ}55'50''$ WEST 183.59 FEET TO A POINT; THENCE NORTH $89^{\circ}04'10''$ WEST 120.00 FEET TO A POINT; THENCE NORTH $00^{\circ}55'50''$ EAST 559.19 FEET TO A POINT; THENCE SOUTH $89^{\circ}04'10''$ EAST 228.54 FEET TO THE POINT OF BEGINNING AND CONTAINING 98,093 SQUARE FEET (2.2519 ACRES), MORE OR LESS.

PARCEL 5

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO SPRINGHURST, LLC, RECORDED IN DEED BOOK 4083 PAGE 1430 OF THE ST. CHARLES COUNTY RECORDS; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS NORTH $72^{\circ}04'26''$ WEST 288.34 FEET WITH AN ARC LENGTH OF 83.27 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 217.04 WITH AN ARC LENGTH OF 90.74 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 220.00 FEET WITH AN ARC LENGTH OF 27.86 FEET TO A POINT; THENCE SOUTH $00^{\circ}53'46''$ WEST 84.42 FEET TO A POINT; THENCE SOUTH $89^{\circ}33'08''$ EAST 105.52 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH $89^{\circ}33'08''$ EAST 558.00 FEET TO A POINT; THENCE SOUTH $00^{\circ}26'52''$ WEST 150.00 FEET TO A POINT; THENCE NORTH

89°33'08" WEST 94.15 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 110.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 465.00 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 110.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 1.15 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 150.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 134,850 SQUARE FEET (3.0957 ACRES), MORE OR LESS.

PARCEL 6

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 547.06 FEET TO A POINT; THENCE SOUTH 81°57'50" WEST 102.81 FEET TO A POINT; THENCE SOUTH 32°58'50" WEST 19.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 33°14'31" WEST A DISTANCE OF 280.00 FEET WITH AN ARC LENGTH OF 91.88 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 81.74 FEET TO A POINT; THENCE NORTH 12°34'19" EAST 43.71 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 258.09 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 117.53 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 269.92 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 330.04 FEET TO THE POINT OF BEGINNING AND CONTAINING 164,949 SQUARE FEET (3.7867 ACRES), MORE OR LESS.

PARCEL 7

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO THE

ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°39'44" WEST 625.08 FEET TO A POINT; THENCE SOUTH 07°28'17" EAST 480.08 FEET TO A POINT; THENCE NORTH 88°11'25" WEST 163.81 FEET TO A POINT; THENCE SOUTH 56°56'44" WEST 145.19 FEET TO A POINT; THENCE NORTH 09°01'12" WEST 118.78 FEET TO A POINT; THENCE SOUTH 80°58'48" WEST 50.00 FEET TO A POINT; THENCE NORTH 09°01'12" WEST 64.26 FEET TO A POINT; THENCE SOUTH 80°58'48" WEST 120.00 FEET TO A POINT; THENCE NORTH 09°01'12" WEST 682.28 FEET TO A POINT; THENCE SOUTH 82°52'16" WEST 16.84 FEET TO A POINT; THENCE NORTH 07°07'44" WEST 122.78 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 14.09 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 50.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 42.83 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 175.00 FEET AND AN ARC LENGTH OF 92.38 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 30.73 FEET TO A POINT; THENCE SOUTH 51°56'54" EAST 51.64 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 34°44'04" EAST A DISTANCE OF 25.00 FEET WITH AN ARC LENGTH OF 37.26 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 175.00 FEET AND AN ARC LENGTH OF 64.47 FEET TO A POINT; THENCE SOUTH 09°01'12" EAST 7.07 FEET TO A POINT; THENCE NORTH 80°58'48" EAST 80.18 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 322.45 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 82.17 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 42.49 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 4.33 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°33'08" WEST 58.82 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 50.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 58.82 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 275.00 FEET WITH AN ARC LENGTH OF 112.34 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 225.00 FEET AND AN ARC LENGTH OF 25.42 FEET TO A POINT; THENCE SOUTH 08°20'16" EAST 49.73 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 94.25 FEET TO A POINT; THENCE NORTH 81°39'44" EAST 378.49 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 72°45'35" WEST A DISTANCE OF 225.00 FEET WITH AN ARC LENGTH OF 38.37 FEET TO A POINT; THENCE SOUTH 07°28'07" EAST 0.38 FEET TO THE POINT OF BEGINNING AND CONTAINING 441,769 SQUARE FEET (10.1416 ACRES), MORE OR LESS.

THE **STERLING** CO

ENGINEERS & SURVEYORS

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Tel 314.487.0440
Fax 314.487.8944

Order Number: 03-12-269
Date: August 21, 2005
Page 1 of 4 By: TJH

PROPERTY DESCRIPTION

EXHIBIT A

Project: Springhurst
Description: McBride Phase 3

PARCEL 1

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS, THENCE WITH THE WEST LINE OF SAID CENTRAL ELECTRIC POWER COOPERATIVE TRACT, SOUTH 00°53'46" WEST 23.77 FEET TO A POINT; THENCE DEPARTING SAID WEST LINE, NORTH 89°59'36" WEST 65.01 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 00°53'46" WEST 103.98 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 325.00 FEET WITH AN ARC LENGTH OF 72.82 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 275.00 FEET WITH AN ARC LENGTH OF 61.62 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 529.50 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°04'10" WEST 228.54 FEET TO A POINT; THENCE NORTH 00°55'50" EAST 731.66 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 30°25'53" EAST A DISTANCE OF 533.69 FEET WITH AN ARC LENGTH OF 147.46 FEET TO A POINT; THENCE SOUTH 89°59'36" EAST 103.24 FEET TO THE POINT OF BEGINNING AND CONTAINING 194,102 SQUARE FEET (4.4559 ACRES), MORE OR LESS.

PARCEL 2

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS, THENCE SOUTH 00°53'46" WEST 77.01 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°04'10" EAST 205.06 FEET TO A POINT; THENCE SOUTH 00°55'50" WEST 114.08 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 204.99 FEET TO A POINT; THENCE NORTH 00°53'46" EAST 114.08 FEET TO THE POINT OF BEGINNING AND CONTAINING 23,389 SQUARE FEET (0.5369 ACRES); MORE OR LESS.

PARCEL 3

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO SPRINGHURST, LLC, RECORDED IN DEED BOOK 4083 PAGE 1430 OF THE ST. CHARLES COUNTY RECORDS; THENCE NORTH 89°33'08" WEST 330.04 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 269.92 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°33'08" EAST 117.53 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 258.09 FEET TO A POINT; THENCE SOUTH 12°34'19" WEST 43.71 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 63°36'46" EAST A DISTANCE OF 60.00 WITH AN ARC LENGTH OF 24.68 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 73.09 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.27 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 50.00 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 70.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 125.00 FEET WITH AN ARC LENGTH OF 5.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 88.59 FEET TO A POINT; THENCE NORTH 83°04'47" WEST 11.87 FEET TO A POINT; THENCE NORTH 72°14'56" WEST 29.12 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 186.00 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 110.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 94.15 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 150.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 231.19 FEET TO THE POINT OF BEGINNING AND CONTAINING 122,691 SQUARE FEET (2.8166 ACRES), MORE OR LESS.

PARCEL 4

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO SPRINGHURST, LLC, RECORDED IN DEED BOOK 4083 PAGE 1430 OF THE ST. CHARLES COUNTY RECORDS; THENCE NORTH 89°33'08" WEST 330.04 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 269.92 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 117.53 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 258.09 FEET TO A POINT; THENCE SOUTH 12°34'19" WEST 43.71 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 63°36'46" EAST A DISTANCE OF 60.00 WITH AN ARC LENGTH OF 24.68 FEET TO A POINT OF TANGENCY; THENCE SOUTH 02°49'13" WEST 98.32 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°33'08" EAST 4.83 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 125.00 FEET WITH AN ARC LENGTH OF 169.08 FEET TO A POINT; THENCE SOUTH 69°51'16" WEST 100.68 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 59°01'52" WEST A DISTANCE OF 60.00 FEET WITH AN ARC LENGTH OF 70.23 FEET TO A POINT OF TANGENCY; THENCE SOUTH 81°57'50" WEST 54.00 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 85.50 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN LENGTH OF 42.97 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°33'08" EAST 68.73 FEET TO THE POINT OF BEGINNING AND CONTAINING 21,183 SQUARE FEET (2.8166 ACRES), MORE OR LESS.

PARCEL 5

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO SPRINGHURST, LLC, RECORDED IN DEED BOOK 4083 PAGE 1430 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 1080.24 FEET TO A POINT; THENCE NORTH 09°01'12" WEST 341.58 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH 09°01'12" WEST 7.07 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 64.47 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 37.26 FEET TO A POINT; THENCE NORTH 51°56'54" WEST 51.64 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 39°44'41" EAST A DISTANCE OF 175.00 FEET WITH AN ARC LENGTH OF 122.76 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°33'08" EAST 262.30 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 50.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 5.58 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 110.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 244.82 FEET TO A POINT;

THENCE SOUTH 80°58'48" WEST 80.18 FEET TO THE POINT OF BEGINNING AND CONTAINING 55,505 SQUARE FEET (1.2742 ACRES), MORE OR LESS.

PARCEL 6

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO SPRINGHURST, LLC, RECORDED IN DEED BOOK 4083 PAGE 1430 OF THE ST. CHARLES COUNTY RECORDS; THENCE SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 773.74 FEET TO A POINT; THENCE SOUTH 07°28'17" EAST 480.08 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 07°28'17" EAST 858.58 FEET TO A POINT; THENCE SOUTH 80°57'15" WEST 440.29 FEET TO A POINT; THENCE NORTH 09°01'12" WEST 1013.14 FEET TO A POINT; THENCE NORTH 80°58'48" EAST 120.00 FEET TO A POINT; THENCE SOUTH 09°01'12" EAST 64.26 FEET TO A POINT; THENCE NORTH 80°58'48" EAST 50.00 FEET TO A POINT; THENCE SOUTH 09°01'12" EAST 118.78 FEET TO A POINT; THENCE NORTH 56°56'44" EAST 145.19 FEET TO A POINT; THENCE SOUTH 88°11'25" EAST 163.81 FEET TO THE POINT OF BEGINNING AND CONTAINING 413,606 SQUARE FEET (9.4950 ACRES), MORE OR LESS.

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Order Number: 03-12-269

Date: August 21, 2005

Page 1 of 4 By: TJH

PROPERTY DESCRIPTION

Project: Springhurst
Description: Mayer Phase I

EXHIBIT A

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 547.06 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE CONTINUING WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 994.85 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 224.80 FEET WITH AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH 17°43'48" WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 104.13 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 578.98 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 40.00 FEET WITH AN ARC LENGTH OF 62.83 FEET TO A POINT; THENCE SOUTH 81°57'50" WEST 54.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 38.48 FEET TO A POINT; THENCE SOUTH 81°57'50" WEST 50.00 FEET TO A POINT; THENCE NORTH 07°59'59" WEST 158.03 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 36.41 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°33'08" WEST 9.80 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 110.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 589.68 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 160.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 43.25 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 120.00 FEET TO A POINT; THENCE NORTH 89°33'08"

WEST 224.97 FEET TO A POINT; THENCE NORTH 00°53'46" EAST 365.21 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.07 FEET TO A POINT; THENCE NORTH 01°20'40" EAST 50.01 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 837.76 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 24.97 FEET WITH AN ARC LENGTH OF 39.28 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 50.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 89°33'08" EAST A DISTANCE OF 25.00 FEET WITH AN ARC LENGTH OF 39.27 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°33'08" EAST 73.09 FEET TO A POINT; THENCE NORTH 02°49'13" EAST 48.28 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 106.42 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 280.00 FEET WITH AN ARC LENGTH OF 91.88 FEET TO A POINT; THENCE NORTH 32°58'50" EAST 19.00 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 102.81 FEET TO THE POINT OF BEGINNING AND CONTAINING 512,803 SQUARE FEET (11.7723 ACRES), MORE OR LESS.

EXCEPTING THEREFROM A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO THE SOUTHEAST CORNER OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE; THENCE WITH THE SOUTH LINE OF SAID LOT NO. 7, SOUTH 81°39'44" WEST 98.66 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 82°27'09" WEST A DISTANCE OF 275.00 FEET WITH AN ARC LENGTH OF 48.90 FEET TO A POINT OF TANGENCY; THENCE NORTH 17°44'06" WEST 77.41 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH 17°44'06" WEST 78.12 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 38.09 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 195.78 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 92.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 163.79 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 510.00 FEET WITH AN ARC LENGTH OF 86.33 FEET TO A POINT; THENCE SOUTH 17°44'06" EAST 14.19 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 40.00 FEET WITH AN ARC LENGTH OF 69.39 FEET TO A POINT ON



TANGENCY; THENCE SOUTH $81^{\circ}39'44''$ WEST 46.09 FEET TO THE POINT OF BEGINNING AND CONTAINING 28,236 SQUARE FEET (0.6482 ACRES), MORE OR LESS.

FURTHER EXCEPTING THEREFROM A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH $08^{\circ}02'10''$ EAST 1541.92 FEET TO A POINT; THENCE SOUTH $81^{\circ}39'44''$ WEST 148.67 FEET TO A POINT; THENCE NORTH $07^{\circ}28'07''$ WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 224.80 FEET WITH AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH $17^{\circ}43'48''$ WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT; THENCE SOUTH $81^{\circ}39'44''$ WEST 104.13 FEET TO A POINT; THENCE NORTH $08^{\circ}02'10''$ WEST 248.00 FEET TO A POINT; THENCE NORTH $81^{\circ}57'50''$ EAST 20.00 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH $08^{\circ}02'10''$ WEST 330.98 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 24.02 FEET TO A POINT; THENCE NORTH $69^{\circ}51'16''$ EAST 100.68 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH $77^{\circ}56'49''$ WEST A DISTANCE OF 125.00 FEET WITH AN ARC LENGTH OF 8.76 FEET TO A POINT; THENCE SOUTH $08^{\circ}02'10''$ EAST 366.72 FEET TO A POINT; THENCE SOUTH $81^{\circ}57'50''$ WEST 94.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 34,391 SQUARE FEET (0.7895 ACRES), MORE OR LESS.

AND FURTHER EXCEPTING THEREFROM A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH $08^{\circ}02'10''$ EAST 547.06 FEET TO A POINT; THENCE SOUTH $81^{\circ}57'50''$ WEST 102.81 FEET TO A



POINT; THENCE SOUTH 32°58'50" WEST 19.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 33°14'31" WEST A DISTANCE OF 280.00 FEET WITH AN ARC LENGTH OF 91.88 FEET TO A POINT OF COMPOUND CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 106.42 FEET TO A POINT; THENCE SOUTH 02°49'13" WEST 98.32 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°33'08" EAST 4.83 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 125.00 FEET AND AN ARC LENGTH OF 169.08 FEET TO A POINT; THENCE SOUTH 69°51'16" WEST 100.68 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 59°01'52" WEST 60.00 FEET WITH AN ARC LENGTH OF 70.23 FEET TO A POINT OF TANGENCY; THENCE SOUTH 81°57'50" WEST 54.00 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 85.50 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 42.97 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 68.73 FEET TO THE POINT OF BEGINNING AND CONTAINING 21,183 SQUARE FEET (0.4862 ACRES), MORE OR LESS, FOR A NET AREA OF 428,993 SQUARE FEET (9.8483 ACRES), MORE OR LESS.



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Bk:DE4373 Pg:2274

THE **STERLING** CO

ENGINEERS & SURVEYORS

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PROPERTY DESCRIPTION

EXHIBIT A

Order Number: 03-12-269
Date: August 21, 2005
Page 1 of 4 By: TJH

Project: Springhurst
Description: Mayer Phase 2

PARCEL 1

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 224.80 FEET WITH AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH 17°43'48" WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 104.13 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°39'44" WEST 262.75 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 57.41 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 275.00 FEET WITH AN ARC LENGTH OF 112.34 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 58.82 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 50.00 FEET TO A POINT; THENCE SOUTH 89°35'24" EAST 63.15 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 42.49 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 82.17 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 77.62 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 110.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 5.58 FEET TO A POINT;

THENCE NORTH 00°26'52" EAST 50.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 42.97 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 72.10 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 106.27 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 10.00 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 252.00 FEET TO A POINT; THENCE SOUTH 77°03'19" WEST 43.17 FEET TO A POINT; THENCE NORTH 89°33'08" WEST 42.00 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 120.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 43.25 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 160.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 463.68 FEET TO A POINT; THENCE SOUTH 45°34'15" EAST 89.85 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 373.49 FEET TO A POINT; THENCE SOUTH 37°02'29" EAST 48.02 FEET TO A POINT; THENCE SOUTH 17°07'05" EAST 42.53 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 42.00 FEET TO A POINT; THENCE SOUTH 81°57'50" WEST 110.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 35.96 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 43.83 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 275.00 FEET WITH AN ARC LENGTH OF 48.73 FEET TO A POINT OF TANGENCY; THENCE NORTH 81°39'44" EAST 94.14 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.14 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 506.38 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 50.00 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 38.48 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 54.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 40.00 FEET WITH AN ARC LENGTH OF 62.83 FEET TO A POINT OF TANGENCY; THENCE SOUTH 08°02'10" EAST 425.98 FEET TO A POINT; THENCE SOUTH 81°57'50" WEST 94.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 78.36 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.40 FEET TO A POINT OF TANGENCY; THENCE NORTH 81°39'44" EAST 68.87 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 50.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 304,978 SQUARE FEET (7.0013 ACRES), MORE OR LESS.

PARCEL 2

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES

BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO THE SOUTHEAST CORNER OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE; THENCE WITH THE SOUTH LINE OF SAID LOT NO. 7, SOUTH 81°39'44" WEST 98.66 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 82°27'09" WEST A DISTANCE OF 275.00 FEET WITH AN ARC LENGTH OF 48.90 FEET TO A POINT OF TANGENCY; THENCE NORTH 17°44'06" WEST 77.41 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH 17°44'06" WEST 78.12 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 38.09 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 195.78 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 92.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 163.79 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 510.00 FEET WITH AN ARC LENGTH OF 86.33 FEET TO A POINT; THENCE SOUTH 17°44'06" EAST 14.19 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 40.00 FEET WITH AN ARC LENGTH OF 69.39 FEET TO A POINT ON TANGENCY; THENCE SOUTH 81°39'44" WEST 46.09 FEET TO THE POINT OF BEGINNING AND CONTAINING 28,236 SQUARE FEET (0.6482 ACRES), MORE OR LESS.

PARCEL 3.

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 224.80 FEET WITH AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH 17°43'48" WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 104.13 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 248.00 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 20.00 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH 08°02'10" WEST 330.98 FEET TO A POINT OF CURVATURE; THENCE ALONG A



CURVE OT THE LEFT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 24.02 FEET TO A POINT; THENCE NORTH $69^{\circ}51'16''$ EAST 100.68 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH $77^{\circ}56'49''$ WEST A DISTANCE OF 125.00 FEET WITH AN ARC LENGTH OF 8.76 FEET TO A POINT; THENCE SOUTH $08^{\circ}02'10''$ EAST 366.72 FEET TO A POINT; THENCE SOUTH $81^{\circ}57'50''$ WEST 94.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 34,391 SQUARE FEET (0.7895 ACRES), MORE OR LESS.

THE **STERLING** CO

ENGINEERS & SURVEYORS

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Order Number: 03-12-269
Date: August 21, 2005
Page 1 of 5 By: TJH

PROPERTY DESCRIPTION

EXHIBIT
A

Project: Springhurst
Description: Mayer Phase 3

PARCEL 1

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY RECORDS, THENCE SOUTH 00°53'46" WEST 245.09 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 89°04'10" EAST 390.14 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS THAT BEARS SOUTH 87°11'51" EAST A DISTANCE OF 280.00 FEET WITH AN ARC LENGTH OF 9.32 FEET TO A POINT OF TANGENCY; THENCE SOUTH 00°53'46" WEST 65.67 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°04'10" WEST 339.98 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.25 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 75.02 FEET TO THE POINT OF BEGINNING AND CONTAINING 38,730 SQUARE FEET (0.8891 ACRES), MORE OR LESS.

PARCEL 2

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO CENTRAL ELECTRIC POWER COOPERATIVE, RECORDED IN DEED BOOK 685, PAGE 528 OF THE ST. CHARLES COUNTY

RECORDS, THENCE SOUTH 00°53'46" WEST 420.11 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 89°06'14" EAST 25.00 FEET WITH AN ARC LENGTH OF 39.28 FEET TO A POINT OF TANGENCY; THENCE SOUTH 89°04'10" EAST 325.44 FEET TO A POINT; THENCE SOUTH 00°55'50" WEST 110.00 FEET TO A POINT; THENCE NORTH 89°04'10" WEST 210.00 FEET TO A POINT; THENCE SOUTH 84°52'16" WEST 22.80 FEET TO A POINT; THENCE NORTH 81°58'13" WEST 120.00 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 21.79 FEET TO A POINT OF TANGENCY; THENCE NORTH 00°53'46" EAST 50.83 FEET TO THE POINT OF BEGINNING AND CONTAINING 37,870 SQUARE FEET (0.8693 ACRES), MORE OR LESS.

PARCEL 3

A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF TRACT 15 OF WELDON SPRINGS GARDENS ADDITION AS PER THE PLAT THEREOF RECORDED IN PLAT BOOK 5 PAGE 1 OF THE ST. CHARLES COUNTY RECORDS; THENCE NORTH 09°01'12" WEST 111.28 FEET TO A POINT; THENCE SOUTH 82°52'16" WEST 16.84 FEET TO A POINT; THENCE NORTH 07°07'44" WEST 173.22 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE NORTH 89°33'08" WEST 7.44 FEET TO A POINT; THENCE NORTH 83°50'30" WEST 61.55 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 113.88 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 210.00 FEET TO A POINT; THENCE NORTH 77°03'19" EAST 43.17 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 252.00 FEET TO A POINT; THENCE SOUTH 00°26'52" WEST 10.00 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 106.27 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 72.10 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 42.97 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°33'08" WEST 262.30 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 122.76 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 30.73 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH 92.38 FEET TO A POINT OF TANGENCY; THENCE NORTH 89°33'08" WEST 35.39 FEET TO THE POINT OF BEGINNING AND CONTAINING 71,437 SQUARE FEET (1.6399 ACRES), MORE OR LESS.

PARCEL 4

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 38.37 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°39'44" WEST 378.49 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 60.00 FEET WITH AN ARC LENGTH OF 94.25 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°20'16" WEST 49.73 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS THAT BEARS SOUTH 16°29'01" EAST A DISTANCE OF 225.00 FEET WITH AN ARC LENGTH OF 31.99 FEET TO A POINT OF TANGENCY; THENCE NORTH 81°39'44" EAST 366.88 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT OF TANGENCY; THENCE SOUTH 17°43'48" EAST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 1.94 FEET TO THE POINT OF BEGINNING AND CONTAINING 47,186 SQUARE FEET (1.0832 ACRES), MORE OR LESS.

PARCEL 5

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 225.00 FEET WITH

AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH 17°44'06" WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT OF TANGENCY; THENCE SOUTH 81°39'44" WEST 104.13 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 50.00 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°39'44" WEST 68.87 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.40 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 78.36 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 94.00 FEET TO A POINT; THENCE SOUTH 08°02'10" EAST 103.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 9,569 SQUARE FEET (0.2196 ACRES), MORE OR LESS.

PARCEL 6

A TRACT OF LAND BEING PART OF A TRACT OF LAND BEING SITUATED IN FRACTIONAL SECTION 10 AND PART OF FRACTIONAL SECTION 11, TOWNSHIP 46 NORTH, RANGE 2 EAST, ST. CHARLES COUNTY, MISSOURI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO 64N LAND & CATTLE COMPANY, LLC, RECORDED IN DEED BOOK 3924 PAGE 453 OF THE ST. CHARLES COUNTY RECORDS, SAID POINT ALSO BEING ON THE EAST LINE OF LOT NO. 7 PLAT NO. 1 OF PARTITION OF JAMES BALDRIDGE RECORDED IN DEED BOOK T PAGE 495 OF THE ST. CHARLES COUNTY RECORDS; THENCE WITH THE SAID EAST LINE, SOUTH 08°02'10" EAST 1541.92 FEET TO A POINT; THENCE SOUTH 81°39'44" WEST 148.67 FEET TO A POINT; THENCE NORTH 07°28'07" WEST 0.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 225.00 FEET WITH AN ARC LENGTH OF 40.32 FEET TO A POINT; THENCE NORTH 17°44'06" WEST 90.38 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 35.17 FEET TO A POINT OF TANGENCY; THENCE SOUTH 81°39'44" WEST 335.14 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 50.00 FEET TO THE ACTUAL POINT OF BEGINNING; THENCE SOUTH 81°39'44" WEST 32.01 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 275.00 FEET WITH AN ARC LENGTH OF 48.73 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 43.83 FEET TO A POINT OF TANGENCY; THENCE NORTH 08°02'10" WEST 35.96 FEET TO A POINT; THENCE NORTH 81°57'50" EAST 110.00 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 42.00 FEET TO A POINT; THENCE NORTH 17°07'05" WEST 42.53 FEET TO A POINT; THENCE NORTH 37°02'29" WEST 48.02 FEET TO A POINT; THENCE NORTH 08°02'10" WEST 373.49 FEET TO A POINT; THENCE NORTH 45°34'15" WEST 89.85 FEET TO A POINT; THENCE SOUTH 89°33'08" EAST 126.00 FEET TO A POINT; THENCE NORTH 00°26'52" EAST 110.00 FEET TO A POINT; THENCE SOUTH



89°33'08" EAST 9.80 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 36.41 FEET TO A POINT OF REVERSE CURVATURE; THENCE ALONG A CURVE TO THE LEFT WITH A RADIUS OF 175.00 FEET WITH AN ARC LENGTH OF 5.92 FEET TO A POINT OF TANGENCY; THENCE SOUTH 08°02'10" EAST 658.50 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE RIGHT WITH A RADIUS OF 25.00 FEET WITH AN ARC LENGTH OF 39.14 FEET TO A POINT OF TANGENCY; THENCE SOUTH 81°39'44" WEST 62.13 FEET TO THE POINT OF BEGINNING AND CONTAINING 78,853 SQUARE FEET (1.8102 ACRES), MORE OR LESS.

EXHIBIT "B"
Plat of Springhurst Property B Phase One

- Plat B-1: Neighborhood A Condominium
Recorded at Plat Book 42, Page 379 of the records of St. Charles County, MO
- Plat B-2: Neighborhood B Townhouses
Recorded at Plat Book 42, Page 379 of the records of St. Charles County, MO
- Plat B-3: Neighborhood C Detached Units
Recorded at Plat Book 42, Page 379 of the records of St. Charles County, MO
- Plat B-4: Neighborhood D Rowhouses
Recorded at Plat Book 42, Page 385 of the records of St. Charles County, MO
- Plat B-5: Neighborhood E Detached Units
Recorded at Plat Book 42, Page 385 of the records of St. Charles County, MO

EXHIBIT "C"
Initial Use Restrictions of the Springhurst Property

The following restrictions shall apply to all of the Property until such time as they are amended, modified, repealed or limited pursuant to Section 6.2 of the Declaration.

A. General. The Property shall be used only for residential, recreational, and related purposes (which may include, without limitation, an information center and/or a sales office for any real estate broker retained by Declarant to assist in the sale of property described in Exhibits "A" or "B," offices for any manager retained by the Association, or business offices for Declarant or the Association) consistent with this Declaration and any Supplemental Declaration.

B. Restricted Activities. The following activities are *prohibited* within the Property unless expressly authorized by, and then subject to such conditions, rules and regulations as may be imposed by, the Board of Directors:

1. Parking. Parking any vehicles on public or private streets or thoroughfares. Vehicles of all Owners and residents, and of their guests and invitees, shall be kept in garages, carports, driveways and designated parking areas (and any other parking areas which may be designated or approved by the Reviewer). No commercial vehicles or equipment, mobile homes, camper shells, trailers, recreational vehicles, golf carts, boats and other watercraft, motor vehicles classed by the manufacturer rating as exceeding 3/4 ton, or inoperable vehicles may be parked or stored on any area within the Property so as to be visible from neighboring property.

However, this provision shall not apply to: (1) construction, service, and delivery vehicles during daylight hours for such period of time as is reasonably necessary to provide service or to make a delivery to a Unit, the Limited Common Ground, or the Common Ground; (2) pick-up trucks of 3/4 ton capacity or less with camper shells not exceeding seven feet in height measured from ground level and mini-motor homes not exceeding seven feet in height and 18 feet in length which are parked as provided in this subsection (a) and are used on a regular and recurring basis for basic transportation; or (3) parking of construction vehicles, storage of construction materials, or installation of temporary construction shelters or facilities maintained during the period of, and used exclusively in connection with, the construction of any improvement approved by the Reviewer. Additionally, all such uses shall comply with the ordinances of the City of O'Fallon.

This provision shall not be construed to permit the parking or storage within the Property of any vehicle whose parking or storage within the Property is otherwise prohibited herein. Upon request, the Board may permit temporary parking on streets or other areas of the Property for public or private social events or other permitted activities.

No exterior parking area (including driveways) shall be used to store junk or other unsightly material. All issues related to motor vehicles shall comply with the ordinances of the City of O'Fallon;

2. **Motor Vehicle Repairs.** Constructing, reconstructing, or repairing a motor vehicle of any kind upon any Unit, Common Ground, Limited Common Ground, street, right of way, or other area within the Property. However, this provision shall not apply to emergency vehicle repairs. All issues related to motor vehicles shall comply with the ordinances of the City of O'Fallon;

3. **Animals.** Raising, breeding, or keeping animals, birds, fowl, or livestock of any kind on any Unit or other area within the Property, except as otherwise expressly permitted in this Declaration and permitted under applicable law, ordinances, and regulations. If permitted, such animals must be kept, bred, or raised solely as domestic pets and not for commercial purposes. All pets must be kept, at all times, on a leash, in a fenced yard, or in a yard surrounded by an activated and operating "invisible fence" electronic restraint system. It shall be the responsibility of each Owner or resident to remove immediately any droppings from such Owner's or resident's pets on the Common Grounds or Limited Common Grounds. In the sole discretion of the Board, those permitted pets which make objectionable noise, endanger the health or safety of, or constitute a nuisance or inconvenience to the occupants of other Units shall be removed upon request of the Board. If the pet owner fails to honor such request, the Board may remove the pet. Pets shall be registered, licensed, and inoculated as required by law;

4. **Odors, Noise.** Any activity which emits foul or obnoxious odors outside the Unit or creates noise or other conditions which tend to disturb the peace or threaten the safety of the occupants of other Unit. Use or discharge of any radio, loudspeaker, horn, whistle, bell, or other sound device so as to be audible to occupants of other Units, except alarm devices used exclusively for security purposes;

5. **Violation of Law.** Any activity which violates local, state or federal laws or regulations; however, the Board shall have no obligation to take enforcement action in the event of a violation;

6. **Unhealthy Activities.** Pursuit of hobbies or other activities which tend to cause an unclean, unhealthy or untidy condition to exist outside of enclosed structures of the Unit;

7. **Nuisance.** Any noxious or offensive activity which in the reasonable determination of the Board tends to cause embarrassment, discomfort, annoyance, or nuisance to persons using the Common Ground or to the occupants of other Units. The Board shall determine the existence of any nuisance in conformance with a reasonable application of applicable principles of law or equity;

8. **Trash Burning.** Outside burning of trash, leaves, debris or other materials, except during the normal course of constructing a dwelling on a Unit;

9. **Fireworks.** Use and discharge of firecrackers and other fireworks;

same shall be contained in conduits or cables installed and maintained underground or concealed in, under, or on buildings or other structures, except for boxes on the ground for electrical or communication connections, junctions, transformers, and other apparatuses customarily used in connection with such underground lines, wires, and other devices. Notwithstanding the foregoing, and except as may be required otherwise by applicable utility providers, no above ground electrical apparatus shall be installed without the approval of the Reviewer, and all lines for the transmission of water and sewage shall also be installed and maintained underground or concealed in, on, or under structures approved by the Reviewer. Temporary above-ground power or telephone structures and water lines incident to construction activities, shall be permitted for a reasonable period of time and in compliance with the Residential Design Guidelines;

14. Temporary Structures. Use of any trailer, incomplete building, tent, shack, garage, barn, or temporary buildings or structures of any kind, at any time for residence, either temporary or permanent. However, temporary buildings or structures may be used on any portion of the Property for construction, repair, or sales purposes for a reasonable period of time and in compliance with the Residential Design Guidelines;

15. Clotheslines. Installing or maintaining any outside clotheslines or other outside facilities for drying or airing clothes within the Property unless they are not visible from neighboring property;

16. Machinery. Placing, operating, or maintaining any machinery or equipment of any kind on or in the Property, except (i) such machinery or equipment as is usual and customary in connection with the use, maintenance, operation and/or construction (during the period of construction) of an approved building, appurtenant structures, or other improvements; and (ii) that which Declarant or the Association may require for the operation and maintenance of the Property;

17. Equipment on Roofs. Installing any solar panel, air conditioning unit, evaporative cooler, or other apparatus, structure, or object on the roof of a dwelling without the prior consent of the Reviewer. Any solar panel approved by the Reviewer for placement on a roof must be flush mounted. Pool equipment (including tanks, filtering, and other equipment) must be housed or screened from view;

18. Walls, Fences. Constructing any perimeter walls, fencing and berms within the Property except in accordance with the Residential Design Guidelines. All fences and berms shall be constructed and maintained in accordance with the Residential Design Guidelines for the purpose of preserving and protecting the views from adjoining properties. All fences and walls shall be constructed of wood, brick, masonry, or of other approved materials. Chain link fences shall not be permitted, except for electronic fences for pets and in-ground swimming pool fences required by local code which shall be located to enclose the pool rather than the perimeter of the Unit. The height limit shall be four feet, as measured to the top of the fence or wall to the existing or approved finished grade. Retaining walls shall be placed upon embankments or filled areas of more than two feet;

10. Dumping. Dumping grass clippings, leaves or other debris, petroleum products, fertilizers, or other potentially hazardous or toxic substances in any drainage ditch, stream, pond, or lake, or elsewhere within the Property, except that fertilizers may be applied to landscaping on Units provided care is taken to minimize runoff, and Declarant and Builders may dump and bury rocks and trees removed from a building site on such building site;

11. Trash. Accumulation of rubbish, debris, trash, or garbage upon or adjacent to any Unit or other area within the Property except between regular garbage pick ups, and then only in covered containers in conformance with the ordinances of the City of O'Fallon. No outdoor incinerators shall be kept or maintained on or in the Property.

However, normal construction activities and parking in connection with the building of improvements on the Property shall not be prohibited by this Declaration or considered a nuisance, but Units shall be kept in a reasonably neat and tidy condition during construction periods, and trash and debris shall not be permitted to unreasonably accumulate. If a building permit is required by the City of O'Fallon for the construction or installation of any improvements, such permit must be obtained from the City of O'Fallon prior to the commencement of construction of such improvements. All construction activity shall be contained within the Unit for which the building permit has been issued unless specific authorization is obtained in writing from the Reviewer. Any Common Ground or any common areas created under any Supplemental Declaration, Limited Common Ground, adjacent Units, or streets or roadways damaged during construction shall be promptly restored to their original condition. Care shall be taken during excavation and digging to assure that trees not authorized for removal are not damaged, and no trees over eight inch caliper diameter one foot above grade shall be removed without prior written approval of the Reviewer. During construction, erosion shall be minimized through proper soil stabilization, water control, and timely revegetation. Blowing dust from grading operations must be controlled by watering. Brush, surplus soil, fill and other excavated debris must be promptly removed from any building site. An Owner shall be responsible for and shall promptly perform all on-site and construction cleanup occasioned by its contractors or subcontractors. It is acknowledged that normal construction activities may be noisy and may require the use of exterior speakers; however, heavy equipment operation is prohibited between the hours of 8:00 p.m. and 7:00 a.m.;

12. Drainage Channels. Obstructing or rechanneling drainage flows after location and installation of drainage swales, storm sewers, or storm drains, except that Declarant and the Association shall have such right; provided, the exercise of such right shall not materially diminish the value of or unreasonably interfere with the use of any Unit without the Owner's consent;

13. Utility Lines. Erecting, placing, or maintaining any lines, wires, or other devices for the communication or transmission of electric current or power, including telephone, television and radio signals anywhere in or on the Property (except for utility lines located within currently existing utility easements on the Property, and except as may be required otherwise by applicable utility providers and to comply with the ordinances of the City of O'Fallon), unless the

19. Subdivision of Unit. Subdivision of a Unit into two or more Units, or changing the boundary lines of any Unit after a subdivision plat including such Unit has been approved and recorded, except that Declarant shall be permitted to subdivide or replat Units which it owns;

20. Use of Lakes. Swimming, boating, use of personal flotation devices, or other active use of lakes, ponds, streams or other bodies of water within the Property, except that fishing from the shore shall be permitted with appropriate licenses, and Declarant, its successors and assigns, shall be permitted and shall have the exclusive right and easement to draw water from lakes, ponds and streams within the Property for purposes of irrigation and such other purposes as Declarant shall deem desirable. The Association shall not be responsible for any loss, damage, or injury to any person or property arising out of the authorized or unauthorized use of rivers, lakes, ponds, streams or other bodies of water within or adjacent to the Property;

21. Timeshares. Use of any Unit for operation of a timesharing, fraction-sharing, or similar program whereby the right to exclusive use of the Unit rotates among participants in the program on a fixed or floating time schedule over a period of years, except that Declarant and its assigns may operate such a program with respect to Units which it owns;

22. Firearms. Discharge of firearms; provided, the Board shall have no obligation to take action to prevent or stop such discharge;

23. Signs. Placement, installation, or maintenance of any signs (including, without limitation, commercial, political, and similar signs) which are visible from the street or neighboring property, except:

(a) signs required by legal proceedings;

(b) not more than two identification signs for individual detached Units, each with a face area of seventy-two square inches or less and not more than one identification sign with a face area of seventy-two square inches or less for each attached Unit; and

(c) Such other signs (including, without limitation, "for sale" and "for lease" signs, construction identification signs, builder's signs, directional signs, and subdivision or apartment signs) which are in conformance with the City of O'Fallon and the applicable Residential Design Guidelines, and which have been approved by the Reviewer as required hereunder;

24. Storage of Fuels. On-site storage of gasoline, heating, or other fuels, except that a reasonable amount of fuel may be stored on each Unit for emergency purposes and operation of lawn mowers, leaf blowers, and similar tools or equipment, and the Association shall be permitted to store fuel for operation of maintenance vehicles, generators, and similar equipment. This provision shall not apply to any underground fuel tank authorized pursuant to Article VII;

25. Hazardous Materials. Use, storage, or retention of any hazardous materials within the Property unless such use, storage, or retention (1) is in compliance with any and all applicable environmental laws, (2) is in compliance with the other conditions and restrictions contained in this Declaration, and (3) does not, in the Board's judgment, create a hazardous condition. In addition, no person shall discharge or dispose of any hazardous materials in any portion of the Property or any adjoining property. Any person violating this provision shall indemnify and hold harmless Declarant and the Association from and against any and all liability, loss, damage, cost, or expense which Declarant or the Association may suffer or pay as a result of or in connection with such violation;

26. Business Activities, Garage Sales. Any business, trade, garage sale, moving sale, rummage sale, or similar activity, except that an Owner or occupant residing in a Unit may conduct incidental business activities within the Unit so long as: (i) the existence or operation of the business activity is not apparent or detectable by sight, sound, or smell from outside the Unit; (ii) the business activity conforms to all applicable zoning requirements; (iii) the business activity does not involve door-to-door solicitation of residents; (iv) the business activity does not, in the Board's reasonable judgment, generate a level of vehicular or pedestrian traffic or a number of vehicles being parked in the Property which is noticeably greater than that which is typical of Units in which no business activity is being conducted; and (v) the business activity is consistent with the residential character of the Property and does not constitute a nuisance, or a hazardous or offensive use, or threaten the security or safety of other residents of the Property, as may be determined in the sole discretion of the Board.

The terms "business" and "trade," as used in this provision, shall be construed to have their ordinary, generally accepted meanings and shall include, without limitation, any occupation, work, or activity undertaken on an ongoing basis which involves the provision of goods or services to persons other than the provider's family and for which the provider receives a fee, compensation, or other form of consideration, regardless of whether: (i) such activity is engaged in full or part-time, (ii) such activity is intended to or does generate a profit, or (iii) a license is required.

Leasing of a Unit shall not be considered a business or trade within the meaning of this subsection. This subsection shall not apply to any activity conducted by Declarant or a Builder approved by Declarant with respect to its development and sale of the Property or its use of any Units which it owns within the Property, including the operation of a timeshare or similar program;

27. Wildlife. Capturing, trapping or killing of wildlife within the Property, except in circumstances posing an imminent threat to the safety of persons within the Property;

28. Environmental. Any activities which materially disturb or destroy the vegetation, wildlife, wetlands, or air quality within the Property or which use excessive amounts of water or which result in unreasonable levels of sound or light pollution;

29. Use of Garage. Conversion of any carport or garage to finished space for use as an apartment or other integral part of the living area on any Unit without prior approval pursuant to Article VII;

30. Use of Trails. Operation of motorized vehicles on pathways or trails maintained by the Association;

31. Placement of Articles. Any construction, erection, placement, or modification of any thing, permanently or temporarily, on the outside portions of the Unit, whether such portion is improved or unimproved, except in strict compliance with the provisions of Article VII of the Declaration. This shall include, without limitation, signs, basketball hoops, swing sets and similar sports and play equipment; tree houses; clotheslines; garbage cans; woodpiles; above-ground swimming pools; docks, piers and similar structures; and hedges, walls, dog runs, animal pens, or fences of any kind;

32. Satellite Dishes. Any satellite dishes, antennas, and similar devices for the *transmission* of television, radio, satellite, or other signals of any kind, except that Declarant and the Association shall have the right, without obligation, to erect or install and maintain any such apparatus for the benefit of all or a portion of the Property; and (i) satellite dishes designed to *receive* direct broadcast satellite service which are one meter or less in diameter; (ii) satellite dishes designed to receive video programming services via multi-point distribution services which are one meter or less in diameter or diagonal measurement; or (iii) antennas designed to receive television broadcast signals ((i), (ii), and (iii), collectively, "Permitted Devices") shall be permitted, *provided that* any such Permitted Device is placed in the least conspicuous location on the Unit (generally being the rear yard or rear portion of roof) at which an acceptable quality signal can be received and is not visible from the street, Common Ground, or neighboring property or is screened from the view of adjacent Units and the street in a manner consistent with the Community-Wide Standard, unless such screening unreasonably interferes with the use of such Permitted Device; and

33. Use Permits, Rezoning. Filing of any applications for use permits or rezoning of any Unit with any governmental authority unless the proposed use of the property has been approved by the Reviewer (based upon the Reviewer's evaluation of the degree to which such application is consistent with the Community-Wide Standard, the Residential Design Guidelines, and the applicable zoning ordinances). This provision shall not apply or in any way limit Declarant from conveying easements or from conveying or dedicating any property to the City of O'Fallon or any other public entities. The procedures set forth in Article VII shall apply with regard to the Reviewer's review and approval relating to the matters addressed in this subsection. Approval by the Reviewer of any request made hereunder shall not be a representation or warranty by Declarant or the Association that any plats, plans, specifications, covenants, conditions, restrictions, or easements relating to such request are adequate for any use, purpose, or condition or that they comply with any applicable governmental laws, codes, rules, ordinances, or regulations.

C. Prohibited Conditions. The following shall be *prohibited* in the Property:

1. **Dangerous Conditions.** Plants, animals, devices or other things of any sort whose activities or existence in any way is noxious, dangerous, unsightly, unpleasant, or of a nature as may diminish or destroy the enjoyment of the Property;

2. **Disrepair.** Structures, equipment or other items on the exterior portions of a Unit which have become rusty, dilapidated or otherwise fallen into disrepair; and

3. **Use of Common Water.** Sprinkler or irrigation systems or wells of any type which draw upon water from lakes, creeks, streams, rivers, ponds, wetlands, canals, or other ground or surface waters within the Property, except that Declarant and the Association shall have the right to draw water from such sources.

D. Leasing of Units. "Leasing," for purposes of this paragraph, is defined as regular, exclusive occupancy of a Unit by any person, other than the Owner, for which the Owner receives any consideration or benefit, including, but not limited to, a fee, service, gratuity, or emolument. All leases shall be in writing. The Board may require a minimum lease term, which requirements may vary from Neighborhood to Neighborhood. Notice of any lease, together with such additional information as may be required by the Board, shall be given to the Board by the Unit Owner within 10 days of execution of the lease. The Owner must make available to the lessee copies of the Declaration, By-Laws, and the Use Restrictions.



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EXHIBIT "D"
By-Laws of The Springhurst Owners Association

RECORD AS IS