

HBCA Declaration of Trust and Restrictions

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CERTIFIED-FILED FOR RECORD
Barbara J. Hall
Recorder of Deeds
St. Charles County, MO
BY Janice James

Instrument Title: AMENDMENTS TO HARBOR BEND
CONDOMINIUM ASSOCIATION TRUST + RESTRICTIONS

Date of Instrument:
DECEMBER 6, 2004

Grantor(s):
HARBOR BEND CONDOMINIUM ASSOCIATION

Grantee(s):
HARBOR BEND CONDOMINIUM ASSOCIATION

Grantee's Mailing Address:
P.O. Box 403
WENTZVILLE, MO. 63379

Legal Description:

N.A.

Book(s) and Page(s) Affected: Book 3735 PAGE 199
Book 857 PAGE 44
Book 2151 PAGE 583

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AMENDMENTS TO HARBOR BEND CONDOMINIUM ASSOCIATION TRUST AND RESTRICTIONS

At the annual meeting of the Harbor Bend Condominium Association held on December 5, 2004, the following amendments to the Declaration of Trust and Restrictions as recorded by the Recorder of Deeds of St. Charles County { Book 807 page 44 and book 2151 page 583 } were voted on by the membership and passed by a majority vote.

The approved amendments are hereby duly recorded with the Recorder of Deeds and added to the Association's Declaration of Trust and Restrictions.

Executed on 6th, December, 2004 by the President of the Board of Managers of Harbor Bend Condominium Association.

Articles XI , XIV

STATE OF MISSOURI }

COUNTY OF ST. CHARLES }

On this 6th day of December 2004, before me appeared Charles W. Peters, to me personally known who being by me duly sworn, did say that he is the duly elected and appointed, President of the Board of Managers of Harbor Bend Condominium and that said instrument was signed in behalf of the Board of Managers and the Unit Owners of Harbor Bend Condominiums and said instrument to be free act and deed of said Board of Managers on behalf of the Unit Owners

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



KATHY K. HERREN
St. Charles County
My Commission Expires
May 4, 2006

Notary Public

Charles W. Peters, President
Harbor Bend Condominium Ass'n.

ARTICLE XI PARAGRAPH 11.3 AMENDED

11.3 Notice of Annual Assessments and Time for Payment Thereof. annual assessments shall be made on a January 1 through December 31 fiscal year basis. The Board of Managers shall give written notice to each owner as to the amount of the annual assessments with respect to his Unit on or before January 1 of each year for the fiscal year commencing on such date. Such assessment shall be due and payable in one payment or in installments, as such time or times, as may be established by the Board of Managers.

After the due date for payment, condo owners have a 10 day period to make payment to the treasurer of the condo Ass'n. If payment is not received in this period, a late payment fee is assessed. This fee is \$ 10.00. If payment is not received after the 10 days and not made before the end of the month, an additional \$ 10.00 fee is added. If payment is not received in the months following the quarterly due date, a fee, for each month the condo fees are delinquent, of \$ 10.00 per month payable for each month the condo fees are delinquent starting with the first month the condo fees are delinquent. As an example, if condo fees are due January 1, the first delinquent payment will be on February 1, making the January payment due, \$20.00.

Thereafter a delinquent payment of \$10.00 per month will be assessed for each and every month the condo fees are not paid. (Example, dues delinquent on March 1, \$20.00, will be added for January and February.) These delinquent payments will progress until the full amount due (condo and delinquent fees) are paid.

The condo board reserves the right to file a lien against the delinquent condo owners property when payment are late. The Condo Board has determined that when the condo fees are unpaid after 90 days from due date, a lien will be filed. The cost of filing the lien and cost of canceling the lien when the delinquent fees have been paid in full will be added to the delinquent fees accumulated.

PARAGRAPH 11.4 ADD TO PARAGRAPH 11.4

The maintenance fund of HBCA was established, \$7000.00 was taken from the General Fund and placed in a separate account earmarked for payment of bills generated by maintaining property's within the HBCA Boards responsibility. It was decided that when this fund is depleted below \$5000.00, this would trigger an automatic assessment for all condo Ass'n

members of \$10.00 per month, payable with quarterly condo fees. This assessment would remain in effect until the maintenance balance was increased to the \$7000.00 figure stated above.

ARTICLE XIV PARAGRAPH 14.1

Delete all of paragraph 14.1 as recorded and replace with paragraph 14.1 as amended .

14.1 Number, Term and Election. Following the sale of all Units, a Board of Managers of five (5) persons shall be elected with staggered terms, in the following manner: A notice of such election shall be given by the current Board of Managers to all Unit Owners in the same manner and within the same time provide in Section 13.2 (b) .Voting shall be by the same manner provided in Section 13.1 or Section 18.10. Each Unit Owner (whether joint, individual or corporate) shall be entitled to one (1) vote. The members of the Board of Managers shall serve without compensation.

BARBARA J. HALL
RECORDER
DEC 11 2003
OF DEEDS
ST. CHARLES, MO.

Title of Instrument: AMENDED DECLARATION OF TRUST +
RESTRICTIONS OF HARBOR BEND CONDOMINIUMS

Date of Instrument: LAKE ST. LOUIS, MO.
9th OF DECEMBER 2003

Grantor(s):

HARBOR BEND CONDOMINIUM ASS'N

Grantee(s):

HARBOR BEND CONDOMINIUM ASS'N

Grantee's Mailing Address:

P.O. Box 403
WENTZVILLE, MO 63379

Legal Description:

N.A

Book(s) and Page(s) Affected:

Book 857 PAGE 44
Book 2151 PAGE 583

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CERTIFIED-FILED FOR RECORD
Barbara J. Hall
Recorder of Deeds
St. Charles County, MO
BY: Jennifer Hicks

Title of Instrument: AMENDED DECLARATION OF TRUST &
RESTRICTIONS OF HARBOR BEND CONDOMINIUMS
LAKE ST. LOUIS, MO

Date of Instrument:
9th OF DECEMBER 2003.

Grantor(s):
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P. O. Box 403
WENTZVILLE, MO. 63379

Legal Description:
N. A.

Book(s) and Page(s) Affected: BOOK 857 PAGES 44
BOOK 2151 PAGE 583

This is the first page of the attached document. DO NOT REMOVE.

AMENDED DECLARATION OF TRUST AND RESTRICTIONS
OF
HARBOR BEND CONDOMINIUMS
LAKE ST. LOUIS, MISSOURI

This Amended Declaration of Trust and Restrictions of Harbor Bend Condominiums, entered into this 9th day of December 2003, is executed by the duly appointed Board of Managers of Harbor Bend Condominium Association, and approved by more than 80% of the Unit Owners in Harbor Bend Condominiums. This Amended Declaration of Trust and Restrictions supersedes and hereby amends and restates portions of the following two documents:

- (1) Declaration of Trust and Restrictions, Harbor Bend Condo Association, Lake Saint Louis, Missouri, latest Revision dated November 8, 1979, filed in the Office of the Recorder of Deeds, St. Charles, Missouri, in Book 857, Pages 44 thru 85, and
- (2) Amendment to Declaration of Trust and Restrictions of Harbor Bend Condominiums, Enacted the 27th day of October 1998, filed in the Office of the Recorder of Deeds, St. Charles County, Missouri, in Book 2151, Pages 583 thru 590.

WITNESSETH:

WHEREAS, Mueller Investment Properties, Inc and JED Co. Builders, ("The Developer") have fully developed Harbor Bend Condominiums, the legal description of which is defined in Paragraph 2.3 below, and

WHEREAS, all units in Harbor Bend Condominiums have been conveyed by the developer to individual unit owners, and

WHEREAS, pursuant to Article XIV, Paragraph 14.2, all members of the Board of Managers have been elected by the Owners, and

WHEREAS, on or about the 7th day of December 2003, after notice having been mailed by first class mail, postage prepaid, to all the Owners of Harbor Bend Condominiums at least 30 days in advance of said meeting, a meeting was held of the Owners in which this Amended Declaration of Trust and Restrictions was approved by a vote of 23 "yes" votes to 3 "no" votes, 2 Owners abstaining,

this constituting a proper legal quorum and vote to amend the Declaration affecting the 28 units in Harbor Bend Condominiums, and

WHEREAS, the Owners and Association, having expressed their desire to record this Amended Declaration, hereby intend by this Amended Declaration to impose upon the Properties (defined in Paragraph 2.3 below) mutually beneficial restrictions under a general plan of improvement for the benefit of all Owners of Units within the Harbor Bend Condominiums.

THEREFORE, the Owners and Board of Managers hereby declare that the Properties described in this Amended Declaration shall be held subject to the following covenants, conditions, easements and restrictions which:

1. Are for the purpose of protecting and enhancing the value and desirability of the Properties;
2. Shall run with and encumber the real property described in Paragraph 2.3 and any additions thereto;
3. Shall be binding on all parties having any right, title or interest in the Properties or any part thereof and such parties, their heirs, successors, and assigns, and shall enure to the benefit of each Owner thereof, and
4. Shall be binding on additional land added subject to this Amended Declaration.

The Declaration of Trust and Restrictions is hereby amended by this Amended Declaration, by deletions, additions and other amendments as set forth herein; however, as for those Sections or Paragraphs of this Amended Declaration herein set forth not amended or deleted from the Declaration, then this shall constitute a restatement and ratification of same.

ARTICLE I – STATEMENT OF INTENTION AND PURPOSE

1.1 Purpose. The purpose of this instrument is to provide a method for the common ownership, maintenance, use and control of the land herein described and the improvements constructed, and to be constructed, thereon. This Development is not a condominium as defined in Chapter 448 of Revised Statutes of Missouri, 2000 as amended, and therefore is not subject to or governed by the provisions of Chapter 448 of the Revised Statutes of Missouri, 2000 as amended.

1.2 Declaration. The Owners and Association hereby declare that the restrictions filed in the Office of the Recorder of Deeds, St. Charles County, Missouri, in (1) Book 857, pages 44 through 85, and (2) Book 2151, pages 583 through 590, upon the land herein described are hereby revoked, released and cancelled and that the same are null and void. The Owners and Association further hereby declares that the Development and every part thereof is held and shall be held, conveyed, devised, leased, rented, encumbered, used, occupied and improved, and otherwise affected in any manner subject to the provisions of this Amended

Declaration, each and all of which provisions are hereby declared to be in furtherance of the general plan and scheme of common ownership referred to herein and are further declared to be for the benefit of the entire Development and every part thereof and for the benefit of each owner. All provisions hereof shall be deemed to be covenants running with the land or as equitable servitudes as the case may be, and shall constitute benefits and burdens to the Owners, their successors and assigns, and to all parties hereafter owning any interest in the Development.

ARTICLE II – DEFINITIONS

2.1 Definitions. The terms used herein shall have the following meanings:

2.2 “Developer” means Mueller Investment Properties, Inc., a Missouri Corporation, and JED Co. Inc., together with their successors and assigns.

2.3 Development. The “Development” means that tract of land described as Harbor Bend Condominiums, Recorded in Plat Book 20, page 199, of the St. Charles County Records, as amended by the following:

- a. Harbor Bend Condominiums Resubdivision Plat One, Recorded in Plat Book 32, page 44, of the St. Charles County Records
- b. Harbor Bend Condominiums Resubdivision Plat Two, Recorded in Plat Book 32, page 351, of the St. Charles County Records
- c. Harbor Bend Condominiums Resubdivision Plat Three, Recorded in Plat Book 33, page 179, of the St. Charles County Records
- d. Harbor Bend Condominiums Resubdivision Plat Four, Recorded in Plat Book 34, page 94, of the St. Charles County Records,

together with all improvements constructed or to be constructed thereon and any other land, improvements, easements, or interests therein that may hereafter be made subject to this Amended Declaration by express reference in separate instruments hereafter to be recorded in the St. Charles County Records or any other personal property or contractual rights or other property that may hereafter be sold, assigned or transferred to the Owners or granted for the benefit of the Owners.

2.4 Common Elements. “Common Elements” shall be all the parts of the Development NOT included within the Unit boundaries, defined by the Plats described in Paragraph 2.3 above. Common elements include, but are not limited to, all lawns, open parking areas, cul-de-sacs, play areas, trees and retention walls.

2.5 Shared Elements. “Shared Elements” means those utility pipes and conduits, and other building elements serving more than one Unit. Examples of Shared Elements are:

- Roof, guttering, building exteriors and walls between Units.

- Sidewalks for units 35 & 37, 43 & 45 and 44 & 46.
- Water supply lines for Units 33-39, 41-47 and 42-48.

Examples of utility pipes which are NOT Shared Elements:

- Water supply lines for Units 15-21, Units 23-29, Units 26-32 and Units 34-40.
- Sewer line for Units 15-21, Units 23-29, Units 26-32 and Units 34-40.
- Gas lines.

2.6 Unit. "Unit" means an individual lot together with the improvements constructed thereon, within the confines defined by Recorded Plats shown in Section 2.3 above, and including the developer-installed associated driveway, sidewalk, porch, deck, balcony, patio, and mechanical system located on common grounds, and including ceilings, exterior doors, interior walls, windows (including skylights and solar tubes), foundations and the portion of all party walls adjacent to such Unit to the centerline of such party wall.

2.7 Owner. "Owner" means any person, persons or other legal entity at any time owning a Unit. The term "Owner" shall not refer to any mortgagee unless such mortgagee has acquired title pursuant to foreclosure or any proceeding in lieu of foreclosure.

2.8 Mortgage. "Mortgage" means any mortgage, deed of trust, or other security instrument by which a Unit or any part thereof is encumbered excepting any security instrument affecting personal property or chattels.

2.9 Mortgagee. "Mortgagee" means any person named as the Mortgagee or beneficiary under any Mortgage under which the interest of any Owner is encumbered, or any successor to the interest of such person under such mortgage.

2.10 Majority of the Unit Owners. "Majority of the Unit Owners" means the Owners of more than fifty percent (50%) in the aggregate of Units in the Development.

2.11 Board of Managers. "Board of Managers" means that group of six persons elected in accordance with the provisions of Article XIV hereof to manage the Harbor Bend Condominiums.

2.12 Annual or Quarterly Dues Assessment. "Annual Assessment" or "Quarterly Dues Assessment" means that part of an assessment payable by an individual Unit Owner which shall be determined by dividing the Association total estimated budget for the coming year by the total number of Units, divided by 4 for the quarterly amount. See Article XI below.

2.13 Special Assessment Share. "Special Assessment Share" means that part of a special assessment payable by an individual Unit Owner, which shall be determined by dividing the total special assessment for Common Elements by the total number of Units, or the total special assessment for Shared Elements by the number of Units sharing the element or elements causing the assessment. See Paragraphs 11.5 and 11.6 below.

ARTICLE III – NATURE AND INCIDENTS OF OWNERSHIP

3.1 Estates of an Owner. The Development is divided into Units as shown by the Plats defined in Par. 2.3 above, each consisting of a fee simple interest in a Unit. Subject to the limitations contained in this Amended Declaration, any Unit Owner shall have the non-exclusive right to use and enjoy the Common Elements and the applicable Shared Elements and shall have the exclusive right to use and enjoy his Unit, subject to the easements and other rights herein reserved to the Board of Managers and other Unit Owners. The Unit Owner is hereby granted a perpetual easement for use of Common Grounds for Developer-installed driveway, sidewalk, porch, patio, deck, balcony and outside mechanical system.

3.2 Title. Title to a Unit may be held or owned by any entity and in any manner in which title to any other real property may be held or owned in the State of Missouri, including, but without limitation, joint tenancy and tenancy in common.

3.3 Inseparability. No part of a Unit may be separated from any other part thereof during the period of ownership prescribed herein, and each Unit and any rights appurtenant thereto shall always be conveyed, devised, encumbered and otherwise affected only as a complete Unit. Every gift, devise, bequest, transfer, encumbrance, conveyance or other disposition of a Unit or any part thereof shall be construed to be a gift, devise, bequest, transfer, encumbrance or conveyance, respectively, of the entire Unit, together with all appurtenant rights created by law or by this Amended Declaration.

3.4 The Common Elements. The title, in fee simple, of the Common Elements shall be vested in the Harbor Bend Condominium Association Board of Managers, or its successors or assigns under this instrument.

3.5 Easement Across Common Elements. Each Unit Owner is hereby granted an easement of ingress and egress across the Common Elements of the Development conveyed to the Board of Managers.

3.6 Easement for Encroachments. If any part of the Common Elements encroaches or shall hereafter encroach upon a Unit or Units, an easement for such encroachment and for the maintenance of the same shall and does exist. If any part of a Unit encroaches or shall hereafter encroach upon the Common Elements, or upon an adjoining Unit or Units, and easement for such encroachment and for the

maintenance of the same shall and does exist. Encroachments referred to herein include, but are not necessarily limit to, encroachments caused by error in the original construction of any building, by error in a Plat, by settling, rising or shifting of the earth, or by changes in position caused by repair or reconstruction of the Unit or any part thereof.

3.7 Easements of Access for Repair, Maintenance and Emergencies. Each Unit Owner shall have an easement in common with the Owners of other Units to use any pipes, wires, ducts, cables, conduits, public utility lines, structural components and other building elements located in any of the other Units and serving his Unit. Each Unit shall be subject to an easement in favor of the Owners of other Units to use any pipes, wires, ducts, cables, conduits, public utility lines, structural components and building elements located in such Unit and serving other Units. The Board of Managers, its appointees, employees or agents, shall have the right of access to each Unit to inspect same and remove violations therefrom and to inspect, maintain, repair or replace any Shared Elements contained wholly or partially therein. All property shall be subject to a perpetual easement to the Board of Managers, its appointees, employees or agents, for ingress and egress to perform its obligations and duties required by this Amended Declaration and By-Laws. Should it be necessary to enter a Unit to inspect and remove a violation or to inspect, maintain, repair or replace any Shared Element, the appointees, employees or agents of the Board of Managers shall be entitled to entrance by exhibiting to the Unit Owner or occupant an Order from the Board of Managers. Such entry shall be made with as little inconvenience to the occupant as practicable, but Unit Owner and/or occupant shall not unreasonably interfere with such necessary entry. Forced entry, deemed necessary by the Board of Managers, shall not subject the Board of Managers, its appointees, employees or agents to trespass, but any damage to the Unit as a result of forced entry or as a result of any repair of a Shared Element from within the Unit shall be repaired by the Board of Managers as part of the common or shared expense. In the event any Unit Owner or occupant shall fail to provide access to the Unit as herein provided, the Board of Managers may (in addition to exercising other lawful remedies) obtain an Order of Court for such access, and the costs and reasonable attorney fees shall be taxed against the Unit Owner or occupant. In the event any Unit air-conditioning compressor or other mechanical equipment is located in any part of the Common Elements, the affected Unit Owner and his authorized agents or employees shall have a perpetual easement to use the site thereof for such purpose and for the maintenance and repair of such air-conditioning compressor or other mechanical equipment.

3.8 Utility Easements. Easements may be shown on plats of land recorded in the St. Charles County Records, which tracts of land are made subject to this Amended Declaration by express instrument recorded or hereafter to be recorded, for sanitary and storm sewers, and electricity, gas, water and telephones and for all other public utility purposes including the right to install, lay, maintain, repair and replace water mains and pipes, sewer lines, drainage, gas mains, telephone wires

and equipment and electrical conduits and wires over, under, along and on the portions of the Common Elements.

3.9 Party Wall Easement. Any wall between two Units is hereby declared to be a party wall for the joint use and benefit of the Owners of Units on both sides thereof and both such Owners are granted the right and easement to use such party wall for the purpose of maintaining the structural integrity of each Unit and for repairing and maintaining each such Unit and any gas, electric, water, sewer lines or other appurtenances thereto. No Owner shall make any use of a party wall which would lessen its strength or efficiency or impair any rights of the adjoining Unit Owner thereto. Subject to the rights and obligations of the Board of Managers to maintain the Shared Elements as herein provided, any Unit Owner who shall make use of a party wall for the maintenance or repair of his Unit or any appurtenance thereto shall have the obligation to repair and replace such party wall in as good condition as it was prior to such repair or maintenance work.

ARTICLE IV – MAINTENANCE AND ALTERATION OF UNITS

The maintenance, repair and replacement responsibilities for the common elements, exterior of Units and interior of Units are defined in this Article for the Association Board of Managers and for the Unit Owners. The Unit Owners and Association Board of Managers have the responsibility for processing insurance claims against their respective insurance policies for losses covered by insurance, as defined in Article VII below.

4.1 Maintenance, Repair and Replacement of Unit Interior Elements by the Unit Owner. The Unit Owner shall have responsibility for all elements on the interior of the Unit, with the exception of elements shared with other Unit Owners within the same building, in which case, the Unit Owner has shared responsibility with the other Unit Owner or Owners of that building. Elements specifically included, but are not limited to the following:

1. Plumbing system, including fixtures and water pipe, and including outside faucets.
2. Sewer system, including sink drains, down-pipes, and sewer pipe to the sewer main, and including sewer line blockage. Any shared sewer pipes are shared responsibility.
3. Electrical system, including service entrance distribution box from the meter, and outside electrical receptacles and lights. A Unit Owner shall be responsible for their distribution cables routed through another Unit.
4. Heating and air conditioning systems, including refrigerant lines, electrical power, and the outside condensing unit.
5. Gas pipes, extending to the outside gas meter.
6. Steel girders, steel support pillars, foundations and basement concrete sidewalls, with the exception of the shared basement wall or foundation, in which case, the Unit Owner has shared responsibility with the other Unit Owner.
7. Garage and basement floors, sump pump well, and sump pump, including plumbing to the exterior.
8. All appliances, electrical or gas operated.
9. Interior walls which divide rooms, interior doors, and interior drywall on exterior walls, including garage.
10. Ceilings, including joists that support ceiling drywall, but NOT including roof rafters.
11. Flooring and floor joists.
12. Insulation in the attic above ceilings.
13. Fireplace, hearth and chimney flue to the top of the flue, and including the flue cover on the building exterior, whether on the vinyl siding or on the chimney.
14. Walk door from garage to porch or Unit interior.
15. Care and replacement of floor coverings, whether carpet, tile, or any other material.

16. All interior decorations and furnishings.

4.2 Maintenance, Repair and Replacement of Unit Exterior Elements by Unit Owner. The Unit Owner shall have responsibility for the following items on the exterior of the Unit:

1. Concrete patio
2. Water supply line from meter to Unit. If the water supply line from the street to and through the building is shared, then the line is a shared responsibility with all owners in that building.
3. Approved storm door(s)
4. Window and door repair and replacement, window glass and screens. Door, window and screen frames must be painted by the Unit Owner using an approved paint.
5. Maintenance and repair, including approved painting or staining of exposed wooden surfaces, including but not limited to fences, porches, railing, decks and supporting members. Cleaning of all exterior surfaces, including vinyl siding.
6. Maintenance, repair and/or replacement of skylights and solar tubes in the roof. Cleaning of rain guttering. See Par. 4.4 below for Association responsibility relative to sealing.
7. Garage door, garage door operating mechanism and automatic opener systems.
8. Driveway, sidewalk and porch maintenance, repair and/or replacement.
9. House numbers
10. Approved window well covers.
11. Termite and insect damage, inside and outside.
12. Light bulbs and fixtures, including approved sidewalk lighting.
13. Decorative landscape timbers and edging.
14. Approved mail boxes and supports, including painting or staining
15. Sewer lines from the unit to the sewer main. If the sewer line from the street to and through a building is shared, then this line is a shared responsibility with all owners in that building (note Par. 4.1, (2) above).
16. Air conditioner and supporting slab or blocks
17. Planting, trimming and/or replacement of approved trees, shrubs, bushes and flowers, including weed control in the following areas:
 - a. Between driveways
 - b. Between driveway or walk and garage
 - c. Between unit and sidewalk
 - d. At rear of units, an area the width of the lot and extending to a maximum of five feet beyond the owner's lot.
 - e. At end of units, an area the length of the lot and extending to a maximum of five feet beyond owner's lot.
 - f. An area extending to a maximum of five feet in front of owner's lot.

18. Maintenance of approved "accent plots" including but not limited to areas around trees, bird-baths and flower beds.
19. The area restrictions of Par. 17 above notwithstanding, all area planted and maintained by Unit Owners or occupants which are in existence at the time of adoption of this Amended Declaration shall be deemed to be in compliance with the conditions set forth herein.

4.3 Maintenance, Repair and Replacement of Common Elements and Exterior of Units by the Association Board of Managers. If the Unit Owner performs any of the following tasks on his or her Unit without prior written approval of the Board of Managers, then the Unit Owner will not be reimbursed for the materials or labor costs. The Board of Managers shall have responsibility for the following common elements and exterior elements of Units:

1. Brick, stone and vinyl siding, including stone on the exterior of fireplaces.
2. Tuck-pointing the brick and stone.
3. Material making up the exterior wall, except for insect or termite damage and except modification by the Unit Owner described in Par. 6.6 below.
4. Roofing, roof repair, flashing, fascia, sealing around skylights and solar tubes, gutters, and downspouts in accordance with the terms set forth in Par. 4.4 below.
5. Air vents in eaves and/or roof.
6. Planting, trimming and/or replacement of trees and shrubs in the common areas, except for those areas specifically listed in Par. 4.2 above under Unit Owner's responsibility.
7. Retaining walls.
8. Maintenance, repair and/or replacement of cul-de-sac drive.
9. Erosion of common ground.
10. Lawn care and maintenance of common areas, except for those areas specifically listed in Par. 4.2 above as Unit Owner's responsibility.
11. Snow removal from driveways and cul-de-sac drive. Conditions required to activate snow removal:
 - a. Total snowfall shall be 3 inches or more, with at least 2 inches remaining on driveways as determined by the person managing snow removal for HBCA.
 - b. The person managing snow removal for HBCA will authorize each job; i.e., the "snow remover" does not make decision to remove snow; the decision is by a HBCA Unit Owner authorized by the HBCA Board of Managers.
 - c. Ice on the driveways from freezing rain, sleet, or snow and slush thrown upon the driveway from the street usually cannot be removed with the standard snow removal equipment. If the ice is not removed during the snow removal process, it will not be removed by HBCA.

- d. Unit Owners may shovel their own driveway, or have their driveway omitted; however, there will be no reduction of quarterly fees.

4.4 Maintenance, Repair and Replacement Conditions.

a. Roof. The Board of Managers shall be responsible for the repair of the roof of the Units, but limited to repair of leaks, replacement of loose or missing shingles, and repair or replacement of flashing around chimney or vents. If total roof replacement is required, the Board of Managers shall make a claim under its casualty insurance coverage to determine if all or some of the replacement cost is covered by insurance. If it is determined that insurance does not cover all or a part of the replacement cost, the Board of Managers shall obtain three bids from reputable roofing contractors and enter into a contract for the roof replacement with the best bidder, as determined by the Board of Managers. The Board of Managers shall then assess a proportionate share of the cost of replacement (after giving credit for any insurance coverage) against each of the Unit Owners in the building on which the roof is being replaced. The Board of Managers shall be responsible for repair or replacement of skylights and solar tubes only if such damage is covered by insurance. The Unit Owner shall be responsible for the repair of skylight and solar tube of any leaks, cracks or other damage.

b. Negligent Act or Omissions. Notwithstanding the above provisions, the Board of Managers shall not be obligated to maintain, repair or replace any part of a Unit which has been damaged or caused to deteriorate by the negligent act or omission of a Unit Owner or an occupant of a Unit or by an agent, employee, licensee or invitee of a Unit Owner or occupant. If, however, the Board of Managers elects to repair or maintain or replace any part of a Unit so caused to be damaged or deteriorated as defined in this subparagraph, the cost thereof shall be charged by the Board of Managers to the Unit Owner as a special assessment.

c. Unit Owner to Notify Board of Managers. The Unit Owner shall report to the Board of Managers any defect or need for repair which is listed above as the responsibility of the Board of Managers.

4.5 Unit or Building Alterations. Neither a Unit Owner nor the Board of Managers shall make any alterations in the portions of a Unit or building which are to be maintained by the Board of Managers, or remove any portion thereof, or make any additions thereto, or do anything which would jeopardize the safety or soundness of the building, or impair any easement, without first obtaining approval in writing of Owners of all Units in which such work is to be done and the approval of the Board of Managers. A copy of plans for all of such shall be filed with the Board of Managers prior to the start of such work and, if required by law or ordinance, such shall be prepared by an architect licensed to practice in this State.

ARTICLE V – MECHANIC’S LIEN RIGHTS

5.1 Mechanic’s Liens. No labor performed or materials furnished for use in connection with any Unit with the consent or at the request of an Owner or his agent or subcontractor shall create any right to file a statement of mechanic’s lien against the Unit of any other Owner not expressly consenting to or requesting the same (in which event the consent of such other Unit Owner’s Mortgagee shall also be required) or against any interest in the common elements. Each Owner shall indemnify and hold harmless each of the other Owners from and against liability or loss arising from the claim of any lien against the Development Unit, or any part thereof, of any other Owner for labor performed or for materials furnished at the request of such indemnifying Owner. At the written request of any Owner the Board of Managers shall enforce such indemnity by collecting from the Owner of the Unit on which the labor was performed and materials furnished the amount necessary to discharge any such lien, including all costs incidental thereto, and obtaining a discharge of the lien. Such collection shall be made by a special assessment.

ARTICLE VI – RESTRICTIONS

6.1 Residential. Each Unit shall be used for single family residential purposes only, and no trade or business of any kind may be carried on therein.

6.2 Use of Certain Areas. There shall be no obstruction of the Common Elements, nor shall anything be kept or stored on any part of the Common Elements without the prior written consent of the Board of Managers, except as specifically provided herein. Nothing shall be altered on, constructed in, or removed from, the Common Elements except upon the prior written consent of the Board of Managers. No clothes, laundry or other articles shall be hung, exposed or stored in any portion of the Common Elements or on or about the balconies, porches, lanais, patios and terraces.

6.3 Prohibition of Damage and Certain Activities. Nothing shall be done or kept in any Unit or in the Common Elements or any part thereof which would result in the cancellation of the insurance on the Unit or any part thereof or increase the rate of the insurance on the Unit or any part thereof over what the Board of Managers, but for such activity, would pay, without the prior written consent of the Board of Managers. Nothing shall be done or kept in any Unit or in the Common Elements or any part thereof which would be in violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body. No damage to, or waste of, the Common Elements or any part thereof shall be committed by any Owner or any invitee of any Owner, and each Owner shall indemnify and hold the Board of Managers and the other Owners harmless against all loss resulting from an such damage or waste caused by him or

his invitees. No noxious, destructive or offensive activity shall be carried on in any Unit or in the Common Elements or any part thereof, nor shall anything be done therein which may be or may become an annoyance or nuisance to any other Owner or to any person at any time lawfully residing in the Unit.

6.4 Appearance of Unit. Each Unit Owner shall be responsible on behalf of himself and the Unit occupants to keep his Unit in a clean and orderly condition.

6.5 Animals. No animals, reptiles, birds, rabbits, livestock, fowl or poultry of any kind shall be kept, raised or bred in any portion of the property, except that one dog, or one cat, or one of any other household animals or two birds may be kept, as a pet, in a Unit subject to approval by the Board of Managers. There shall be no structure for such animal outside the Unit at any time unless prior written approval is received from the Board of Managers. Fish maintained in a household aquarium shall not be deemed to be "animals" as defined herein.

6.6 Awnings and Antennas. No awnings, canopies, birdhouses, shutters, or radio or television antennas shall be affixed to or placed upon an exterior wall or roof of any building or Unit without prior written consent of the Board of Managers. In the event that a Unit Owner, for whatever reason and under whatever conditions, installs or has installed, a television (satellite or other) antenna or other structure to the roof or siding, the Unit Owner shall be responsible for the roof, siding, structure and insulation maintenance, repair and replacement in the vicinity of the antenna or structure. Water damage in the vicinity of the antenna or structure is the responsibility of the Unit Owner.

6.7 Rules and Regulations. No Owner shall violate the rules and regulations for the use of the Units and of the Common Elements as adopted from time to time by the Board of Managers.

6.8 Structural Alterations. No structural alterations to any Unit shall be made by any Owner without prior written consent of the Board of Managers.

6.9 Signs and Commercial activities. No signs, including "For Rent" or "For Sale" signs, billboards, objects of unsightly appearance, or nuisances shall be erected, placed or permitted to remain on any Unit or part of any building, nor shall any Unit be used in any way or for any purpose which may endanger the health or unreasonably disturb other Owners of the Unit. No commercial activities of any kind shall be conducted in any part of the Unit except activities intended primarily to serve residents thereof; provided however, that the foregoing restrictions shall not apply to the commercial activities, including signs and billboards, if any, by the Board of Managers in furtherance of its powers and purposes.

6.10 Vehicles. No trailer, camper, motorcycle, truck or other motor vehicle, except an automobile, shall be stored or parked overnight in any parking lot, street, driveway or carport or in any other place or location within the Development, except

an enclosed garage. No work, labor, repair or maintenance shall be done or performed in, or about, or upon any motor vehicle, boat, machinery, or equipment except within an enclosed garage or a Unit; provided, however, that this restriction shall not impair the right of the Board of Managers to repair and maintain the various Units and other improvements situated within the Development. All abandoned, and all vehicles not bearing a current Missouri registration plate and inoperative vehicles shall be removed from the land within ten days following their abandonment or becoming inoperative or failure to bear a current Missouri registration plate (Ref. Article IX below).

6.11 Waste Disposal. Except temporarily during construction by any builder, no lot or any part of the Common Elements shall be used or maintained as a dumping ground for rubbish. Trash, garbage, or other waste shall be kept in sanitary containers which shall be stored at all times within a garage or other enclosed structure except on such days that any public agency or private contractor is scheduled to pick up the contents of such containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.

ARTICLE VII – INSURANCE

7.1 Insurance. Insurance policies upon the Development covering the items described in Paragraph 7.2 below shall be purchased by the Association Board of Managers for the benefit of the Board of Managers and the Unit Owners and their mortgagees as their interests may appear. Provision shall be made for the issuance of certificates of mortgage endorsements to the mortgagees of Unit Owners.

7.2 Types of Insurance. Insurance shall cover the following:

a. All buildings and improvements upon the land and all personal property included in the Common Elements in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs, as determined annually by the Board of Managers. Such coverage shall afford protection against loss or damage by fire and other hazards covered by a standard extended coverage endorsement, and such other risks as are customarily covered with respect to buildings similar to the buildings on the land, such as vandalism and malicious mischief;

b. Public liability in such amount and with such coverage as shall be required by the Board of Managers, including but not limited to hired automobile and non-owned automobile coverage, and with cross liability endorsement to cover liabilities of the Unit Owners as a group to a Unit Owner;

c. Workmen's Compensation as required by Law;

d. Such other insurance as the Board of Managers shall determine from time to time to be desirable.

7.3 Payment of Insurance Premiums. Premiums upon insurance policies purchased by the Board of Managers shall be paid by the Board of Managers as a common expense.

7.4 Insurance Claims. Each Unit Owner by acceptance and recording of an instrument of conveyance of a Unit shall, conclusively be deemed to have assigned to the Board of Managers his insurable interest in the Unit owned by him. The Board of Managers is hereby irrevocably appointed agent for each Unit Owner to adjust all claims arising under insurance policies purchased by the Board of Managers, and to execute and deliver releases upon the payment of claims.

7.5 Owner's Responsibility. Insurance coverage on the furnishings placed in the Unit, including insurance coverage against loss from theft on all personal property, and casualty and public liability insurance coverage within each individual Unit and for activities of the Owner, not acting by the Board of Managers with respect to the Common Elements, shall be the responsibility of the respective Unit Owners.

7.6 Insurance Proceeds. The Board of Managers shall receive the proceeds of any casualty insurance payments received under policies obtained and maintained pursuant to this Article. To the extent that reconstruction is required herein, the proceeds shall be used for such purposes. To the extent that reconstruction is not required herein and there is a determination that the Unit shall not be rebuilt, the proceeds shall be distributed in the same manner herein provided in the event of sale of obsolete Units (See Article XVI).

7.7 Owner's Own Insurance. Notwithstanding the provisions hereof, each Owner may obtain insurance at his own expense providing coverage upon his Unit, her personal property, or his personal liability, and covering such other risks as he may deem appropriate, but each such policy shall provide that it does not diminish the insurance carrier's coverage for liability arising under insurance policies which the Board of Managers obtains pursuant to this Article. All such insurance of the Owner's Unit shall waive the insurance company's right of subrogation against the Board of Managers, the other Owners, and the servants, agents and guests of any of them, if such insurance can be obtained in the normal practice without additional premium charge for the waiver of rights of subrogation.

ARTICLE VIII – DAMAGE OR DESTRUCTION

8.1 Board of Managers as Attorney in Fact. All of the Owners irrevocably constitute and appoint the Board of Managers their true and lawful attorney-in-fact in their name, place and stead for the purpose of dealing with the Development upon its damage or destruction as hereinafter provided. Acceptance by any grantee of a deed from the Developer or from any Owner shall constitute appointment of the Board of Managers as such attorney-in-fact as herein provided.

8.2 General Authority of Board of Managers. As attorney-in-fact, the Board of Managers shall have full power and complete authorization, right and power to make, execute and deliver any proof of loss, release, contract, deed, or other instrument with respect to the interest of a Unit Owner which may be necessary or appropriate to exercise the powers herein granted, subject, however, to the rights of any mortgagee that may be granted under any first Deed of Trust or insurance policy. Repair and reconstruction of the improvements as used in the succeeding Sections means restoring any damaged building to substantially the same condition in which it existed prior to damage.

8.3 Estimate of Costs. Immediately after a casualty insured under one or more policies of insurance carried by the Board of Managers, the Board of Managers shall take whatever action may be appropriate to obtain whatever payment is due under such policies of insurance and further to obtain reliable and detailed estimates of the cost to rebuild or repair so as to place the damaged property in a condition as good as that before the casualty, subject to the provisions of Section 8.7 below.

8.4 Assessment for Additional Funds. If the proceeds for insurance are not sufficient to defray the estimated cost of reconstruction and repair by the Board of Managers, assessment shall be made against the Unit Owners who own the damaged property, and against all Unit Owners in the case of damage to the Common Elements, in sufficient amounts to provide funds to pay the estimated costs. Additional assessments may be made at any time during, or following the completion of, reconstruction. Such assessments against Unit Owners for damage to Units shall be in proportion to the cost of reconstruction and repair of their respective Units as determined by the Board of Managers. Such assessments on account of damage to Common Elements shall be in proportion to the Unit Owner's assessment share as heretofore defined.

8.5 Repair or Reconstruction. As soon as practicable after receiving the proceeds of insurance or if in the judgment of the Board of Managers further delay is necessary to obtain the sums due from assessments made against Unit Owners, then after the receipt of such part of such assessments necessary in the judgment of the Board of Managers, the Board of Managers shall pursue to completion the repair or reconstruction of the part of the Unit damaged or destroyed. No consent or other action by any Unit Owner shall be necessary in connection therewith. Such repair or

reconstruction shall be in accordance with the original plans and specifications of the Unit or may be in accordance with any other plans and specifications the Board of Managers may approve, provided that in such latter event the number of cubic feet and the number of square feet of any Unit may not vary by more than five percent (5%) from the number of cubic feet and the number of square feet for such Unit as originally constructed pursuant to such original plans and specifications, and the location of the building shall be substantially the same as prior to damage or destruction.

8.6 Application of Funds for Reconstruction. Regardless of any provision in any Deed of Trust to the contrary, the proceeds of any insurance claim shall be applied first to the costs of repair or reconstruction and shall be the initial funds disbursed for such purpose. If there is any balance of insurance proceeds remaining after such repair or reconstruction, such balance shall become part of the general funds of the Development and expended as part of the annual budget subject, however, to the rights of any mortgagee under any first Deed of Trust. If that is any balance of funds obtained from the Owners of Units, such balance shall be refunded to such Unit Owners in proportion to the amount of their original contribution, subject to the rights of any mortgagee under any first Deed of Trust.

8.7 Decision Not to Rebuild. If the Board of Managers determines not to repair or reconstruct the damage to any building which has been damaged or destroyed, such building shall be razed and the proceeds of insurance distributed in the same manner herein provided in the event of sale of obsolete Units (See Article XVI).

8.8 Failure of Owner to Pay Assessments. If any Owner or Owners of Units fail to pay when due any assessment made against them under the provisions of this Article, the Board of Managers may advance from the general funds of the Development such amount as may be necessary to repair or reconstruct such Units, and further, in such event, may proceed to enforce such assessment in any manner provided in Article XI below, including foreclosure.

ARTICLE IX – PARKING AND VEHICLES

9.1 General. The Board of Managers may make such reasonable rules and regulations from time to time as they, in their discretion may determine in order to curtail unreasonable parking, abandonment of vehicles, storage of vehicles, extensive repairing of vehicles, prohibiting trucks, commercial vehicles, boats, trailers, campers, motorcycles, motor bikes or other vehicles which the Board may, in its discretion, determine objectionable, and other abuses of like nature.

9.2 Abandoned or Inoperative Vehicles. If any vehicle is abandoned or is inoperative for more than ten days or fails to bear a current Missouri registration plate for more than ten days, the Board of Managers shall have the right to remove

and dispose of it in any manner which it determines and shall have the right to enter upon any Unit and to use any available means to move such vehicle for such purpose (See Par. 6.10 above). The Board of Managers shall not be liable to the owner of such vehicle or to the Unit Owner for taking such action in good faith and shall not be accountable thereto for the value of such vehicle or any money received from the disposition of such vehicle. The cost of removing such vehicle may be assessed against the Unit Owner on whose Unit or adjacent to whose Unit such vehicle is found unless the Board of Managers determines that such vehicle is owned or subject to the control of another Unit Owner in which event such costs may be assessed against such other Unit Owner. It shall be conclusively presumed that; (1) any vehicle not moved under its own power for ten consecutive days is inoperative, and (2) the Unit Owner on whose Unit or adjacent to whose Unit such vehicle is found is responsible for its removal.

ARTICLE X – POWERS AND DUTIES OF THE BOARD OF MANAGERS

10.1 General. The property shall be administered by a Board of Managers (hereinafter call the “Board” or “Board of Managers”), elected by the Unit Owners in the manner provided in Article XIV. The Board shall have general responsibility to manage and administer the property, approve the annual budget, provide for and collect monthly and other assessments and arrange and direct the management of the parcel, all as hereinafter more particularly provided. It shall promulgate rules and regulations relating to the use of the Common Elements and facilities, including any recreation facilities, park and any other similar facilities and may limit the use of the same to Unit Owners or Lessees and their families, guests, invitees and servants of either. No person shall use the Common Elements in any manner not in accordance with such rules and regulations. Specifically, and not by way of limitation, the Board of Managers shall have power to do all of the following:

10.2 Employment of Manager. To employ a manager and/or a managing agent to carry out the administrative duties given to the Board and pay such manager and/or such managing agent reasonable compensation.

10.3 Expenses. To estimate the cost of the expense of administration and of maintenance and repair of all Common Elements and Shared Elements (whether owned by the Board of Managers or the Unit Owners) including the cost of all water used, sewer charges and the cost of trash and garbage pickup and removal, if any, all salaries and fees for employees, including the manager and/or managing agent and all other amounts needed in the performance of the duties herein assigned shall be determined. After determining the total amount needed annually for all such purposes, such amounts shall be paid in the manner hereinafter provided.

10.4 Maintenance and Records. To provide for maintenance, repair and replacement of the Common Elements (whether owned by the Board of Managers or the Unit Owners) and Shared Elements, to determine the method of approving

payment vouchers, a manner for estimating the amount of the annual budget and the manner of assessing and collecting from the Unit Owners their respective shares of the estimated expenses and all other expenses lawfully agreed upon at a meet of Unit Owners called and conducted as required under Article XIII hereof; to furnish, upon ten days' written request of any Unit Owner, a statement of that Owner's account setting for the amount of any unpaid assessments or other charges; to keep detailed, accurate records in chronological order of the receipts and expenditures affecting the Development, specifying and itemizing the maintenance and repair expenses of the Common Elements and any other expenses incurred. Such records shall be available during normal business hours for an examination by Unit Owners.

10.5 Employees. To employ and retain persons necessary for the maintenance, repair and replacement of any part of the Development that the Board of Managers is obligated to maintain, repair or replace.

10.6 Easements. To establish, grant and dedicate easements (including easements for public utilities and private sanitary sewer lines) in addition to any shown on the plats, in, over or through the Common Elements whether for the benefit of the Unit Owners or not; and further to release or abandon any easement granted to the Board of Managers or appurtenant to the Common Elements. In connection herewith, the Board of Managers is hereby constituted the Attorney-in-fact for the Unit Owners to execute documents necessary to carry out the terms of this provision.

10.7 Declaration and Plat. To execute and file any amendment to the Declaration or plat or both which have been adopted by the Unit Owners as set forth in Article XVIII hereof.

10.8 Pet Permits. To issue pet permits for the keeping of animals permitted under Section 6.5 hereof, provided the Board determines that such animals will not be a disturbance or in any way be or become a nuisance, and to revoke any permit so issued should the Board conclude that keeping the animal in or about the Unit will not be in the best interests of the Development. The decision of the Board to issue or to revoke a permit shall be absolute.

10.9 Exterior Improvements by Unit Owners. To issue permits to Unit Owners to make exterior improvements, permanent or temporary decorations or plantings. The decision of approval or disapproval of the Board shall be absolute.

10.10 Sign Permits. To issue permits to Unit Owners for the installation of "For Rent" and "For Sale" signs of such size, duration, location and number per building as the Board shall establish by rule to apply equally to all Unit Owners in order to provide for adequate identification of such Units as may, from time to time, be for sale or for rent to the public without unnecessarily detracting from the appearance of the property.

10.11 Rules and Regulations. To establish traffic regulations and administrative rules and regulations governing the operation and use of the Common Elements (whether owned by the Board of Managers or the Unit Owners).

10.12 Personal Property for Common Use. To acquire and hold for the use and benefit of all of the Owners tangible and intangible personal property and to dispose of the same by sale or otherwise, in which event the beneficial interest in any such property shall be deemed to be owned by the Owners in the same proportion as their respective interests in the Common Elements. Such interest shall not be transferable except with the transfer of a Unit. A transfer of a Unit shall transfer to the transferee ownership of the transferor's beneficial interest to such property without any reference thereto. Each Owner may use such property in accordance with the purpose for which it is intended, without hindering or encroaching upon the lawful rights of other Owners. The transfer of title to a Unit under foreclosure shall entitle the purchaser to the interest in such personal property associated with the foreclosed Unit.

10.13 Miscellaneous Services. To obtain and pay for the services of any person or entity to manage its affairs, or any part thereof, to the extent it deems advisable, as well as such other personnel as the Board of Managers shall determine to be necessary or desirable for the proper operation of the Development, whether such personnel are furnished or employed directly by the Board of Managers or by any person or entity with whom or which it contracts. The Board of Managers may obtain and pay for legal and accounting services necessary or desirable in connection with the operation of the Development or the enforcement of this Declaration. The Board of Managers may arrange with others to furnish lighting, heating, water, trash collection, sewer service and other common services to each Unit.

10.14 Sharing of Facilities and Services. To enter into any leases or contracts, either oral or in writing, with any person or legal entity regarding the sharing of use of and payment of expenses for any recreational facilities, storage buildings, maintenance equipment, or employees, on such terms and conditions as the Board of Managers shall in its sole discretion deem proper from time to time.

10.15 Transfer of Property to and From Board of Managers. Any conveyance of land or any interest therein or of any personal or intangible property may be made to the Board of Managers and, if so, shall have the same legal effect as if such real estate, property, or other rights were made directly to the Unit Owners. In the event of the sale, grant, pledge, assignment or other transfer of any part of the Common Elements or any other property or interest therein owned by the Board of Managers or held by the Board of Managers for the benefit of the Unit Owners, the Board of Managers shall have the right in its name to execute any deed, deed of trust, easement, bill of sale or other instrument to effect such transfer and the execution of same by the Board of Managers shall have the same effect as if such instrument

were executed by all Unit Owners of the Development, and such purchasers shall have no obligation to look beyond the acts of the Board of Managers.

10.16 Implied Rights. The Board of Managers may exercise any other right or privilege given to it expressly by this Amended Declaration or by law, and every other right or privilege reasonably to be implied from the existence of any right or privilege given to it herein or reasonably necessary to effectuate any right or privilege.

ARTICLE XI – ASSESSMENTS

11.1 Agreement to Pay Assessment. Each Owner of any Unit within the Development hereby covenants by the acceptance of a deed therefor, whether or not it be so expressed in the deed, shall be deemed to covenant and agree with each other and with the Board of Managers to pay to the Board of Managers quarterly fee assessments made by the Board of Managers for the purposes provided in this Amended Declaration, and special assessments for capital improvements and other matters as provided in this Amended Declaration. Such assessments shall be fixed, established and collected from time to time in the manner provided in this Article.

11.2 Total Amount of Quarterly Fee Assessments. The total quarterly fee (annual) assessments against all Units shall be based upon advance estimates of cash requirements by the Board of Managers to provide for the payment of all estimated expenses growing out of or connected with all of the following: maintenance and operation of the Common Elements; the expenses of management; taxes and special assessments not directly chargeable to any particular Unit; premiums for all insurance which the Board of Managers are required or permitted to maintain pursuant hereto; common lighting and heating; trash collection; repairs and maintenance; wages for employees of the Board of Managers; legal and accounting fees; charges for electricity, gas, water, and sewer service attributable to the Development or otherwise not directly chargeable to any particular Unit; any deficit remaining from the previous period; the creation of a reasonable contingency reserve, surplus or sinking fund; the cost of any shared services of personnel as provided in Section 10.14 above; the cost of maintaining any private streets; and any other expense and liability which may be incurred by the Board of Managers for the benefit of the Owners under or by reason of this Amended Declaration.

11.3 Notice of Annual Assessments and Time for Payment Thereof. Annual assessments shall be made on a January 1 through December 31 fiscal year basis. The Board of Managers shall give written notice to each Owner as to the amount of the annual assessments with respect to his Unit on or before January 1 of each year for the fiscal year commencing on such date. Such assessment shall be due and payable in one payment or in installments, at such time or times, as may be established by the Board of Managers. Each annual assessment or, if payable in installments, each installment payment shall bear interest at the rate of eight percent

(8%) per annum from the date it becomes due and payable if not paid by such date. Failure of the Board of Managers to give timely notice of any assessment as provided herein shall not affect the liability of the Owner of any Unit for such assessment, but the date when payment shall become due in such case shall be deferred to a date thirty (30) days after such notice shall have been given.

11.4 Special Assessments for Capital Improvements. In addition to the annual assessments authorized by this Article, the Board of Managers may from time to time make special assessments for the cost of any construction or reconstruction, unexpected repair or replacement of the Development or any part thereof, or for any other expense incurred or to be incurred as provided in this Amended Declaration. This Section shall not be construed as an independent source of authority for the Board of Managers to incur expenses, but shall be construed to prescribe the manner of assessing for expenses authorized by other Sections hereof. Any amounts assessed pursuant hereto shall be apportioned among all Owners in accordance with their Assessment Share as heretofore defined. Notice in writing of the amount of such special assessments and the time for payment thereof shall be given promptly to the Owners, and no payment shall be due less than thirty (30) days after such notice shall have been given. A special assessment shall bear interest at the rate of eight percent (8%) per annum from the date it becomes due and payable if not paid within thirty (30) days after such date.

11.5 Special Assessments Against Particular Unit Owners. If the Board of Managers finds that any Unit Owner has failed to comply with the covenants and conditions of this instrument or of any rule or regulation promulgated by the Board of Managers or has otherwise caused damage to the Development or any Unit or any part thereof, it shall have the right, after written notice to the Unit Owner or Unit Owners affected thereby and a hearing at which such Unit Owner or Owners shall have the right to appear, to make a special assessment against a particular Unit Owner or Unit Owners on account of such breach or damage.

11.6 Attorney's Fees. In the event the Board of Managers shall bring suit against any Unit Owner for a violation of any of the provisions hereof or for the performance of any provision hereby by a Unit Owner, the cost of such suit and a reasonable attorney's fee, if such suit is successful, shall be assessed by the Board of Managers against the Unit Owner or Owners affected thereby.

11.7 Lien for Assessments. All sums assessed to any Unit pursuant to this Article, together with interest thereon as provided herein, shall be secured by a Lien on such Unit in favor of the Board of Managers. Such lien shall be superior to all other liens and encumbrances on such Unit except only for:

a. Valid tax and special assessment liens on the Unit in favor of any governmental assessing authority; and

b. A lien for all sums unpaid on any first deed of trust duly recorded in the St. Charles Count Records, including the periodic principal balance and interest and other sums to be made pursuant to such deed of trust and secured by the lien thereof in accordance with the terms of such instrument. All other lienors acquiring liens on any Unit after this Declaration shall have been recorded shall be deemed to have consented that such liens shall be inferior to future liens or assessments provided herein, whether or not such consent be specifically set forth in the instruments creating such liens.

To evidence a lien for sums assessed pursuant to this Article, the Board of Managers may prepare a written notice of lien setting forth the amount of the assessment, the date due, the amount remaining unpaid, the name of the Owner of the Unit and a description of the Unit. Such a notice shall be signed by the Board of Managers and shall be recorded in the Office of the Recorder of Deeds of St. Charles County, Missouri. No notice of lien shall be recorded until there is a delinquency in payment of the assessment. Such lien may be enforced by judicial foreclosure by the Board of Managers in the same manner in which mortgages on real property may be foreclosed in Missouri. In any such foreclosure, the Owner shall be required to pay the costs and expenses of such proceedings, the costs and expenses of filing the notice of lien and all reasonable attorneys' fees. All such costs and expenses shall be secured by the lien being foreclosed. The Owner shall also be required to pay to the Board of Managers any assessments against the Unit which shall become due during the period of foreclosure. The Board of Managers shall have the right and power to bid at the foreclosure sale or other legal sale and to acquire, hold, convey, lease, rent, encumber, use and otherwise deal with the same as the Owner thereof.

A release of notice of lien shall be executed by the Board of Managers and recorded in the Office of the Recorder of Deeds of St. Charles County, Missouri, upon payment of all sums secured by a lien which have been made subject of a recorded notice of lien.

Any encumbrancer holding a lien on a Unit may pay, but shall not be required to pay, any amounts secured by the lien created by this Section, and upon such payment encumbrancer shall be subrogated to all rights of the Board of Managers with respect to such lien, including priority.

The Board of Managers shall report to any encumbrancer of a Unit any unpaid assessments remaining unpaid for longer than ninety (90) days after the same shall have become due; provided, however, that such encumbrancer shall first have furnished to the Board of Managers written notice of such encumbrance.

11.8 Personal Obligation of Owner. The amount of any annual or special assessment against any Unit shall be the personal obligation of the Owner thereof to the Board of Managers. Suit to recover a money judgment for such personal obligation shall be maintainable by the Board of Managers without foreclosing or waiving the lien securing the same. No Owner may avoid or diminish any personal obligation by waiver of the use and enjoyment of any of the Common Elements or by abandonment of his Unit.

11.9 Acceleration of Installments. If the Board of Managers determines that any annual or special assessment shall be paid in installments and any Unit Owner shall fail to pay any installment thereof when due, the Board of Managers may at its option declare the remaining balance of such assessment due and payable at once and may further maintain suit for such entire remaining balance and file a lien therefor as if the Unit Owner had failed to pay each and every installment when due.

11.10 Board May Act as Agent for Process. In the event of any violation of any ordinance affecting the Common Elements, service of notice thereof or service of process in any prosecution for ordinance violation may be made on any member of the Board of Managers in lieu of naming or serving all Unit Owners having an interest in the Common Elements, and such proceedings shall be bind all Unit Owners. Service of such process on any three members of the Board of Managers shall be conclusively deemed to be valid service on the entire Board of Managers. A member of the Board of Managers served with a summons shall immediately notify the other members of the Board of Managers. In the event that judgment is rendered in such proceeding against the Board of Managers, the Board of Managers shall satisfy such judgment from the assets of the Development, but shall not be personally liable for the payment thereof. The Board of Managers shall have the right to pro rate and assess any costs so incurred against those Unit Owners that gave rise to the cause of action, violation and judgment. In the event the Unit Owners do not satisfy the special assessment, the Board may proceed under Section 11.7 hereof.

ARTICLE XII – BOARD OF MANAGERS MAY ACT FOR OWNERS
ACTIONS, SERVICE PROCESS:

12.1 Board May Hold Title. The Board of Managers is authorized and empowered to borrow money, and to lease, mortgage, pledge or otherwise grant a security interest in any part of the Common Elements in order to secure any such loan of money and to construct any structures, buildings, recreational facilities of any type, or any other improvements from time to time on the Common Elements as the Board of Managers shall deem necessary or convenient in its sole discretion.

12.2 Board May Sue. Without limiting the rights of any Unit Owner, actions may be brought by the Board of Managers in the names of the members of the Board of Managers on behalf of two or more of the Unit Owners, as their respective interests may appear, with respect to any cause of action relating to the Common Elements or more than one Unit.

12.3 Board May Act as Agent for Process. In the event of any violation of any ordinances affecting the Common Elements, service of notice thereof or service of process in any prosecution for ordinance violation may be made on any member of the Board of Managers in lieu of naming or serving all Unit Owners having an interest in the Common Elements, and such proceedings shall bind all Unit Owners. Service of such process on any three members of the Board of Managers shall be conclusively deemed to be valid service on the entire Board of Managers. A Member of the Board of Managers served with a summons shall immediately notify the other members of the Board of Managers. In the event that judgment is rendered in such proceeding against the Board of Managers, the Board of Managers shall satisfy such judgment from the assets of the Development, but shall not be personally liable for the payment thereof. Board of Managers shall have the right to pro rate and assess any costs so incurred against those Unit Owners that gave rise to the cause of action, violation and judgment. In the event the Unit Owners do not satisfy the special assessment, the Board may proceed under Section 11.8 hereof.

ARTICLE XIII – VOTING AND MEETINGS OF UNIT OWNERS

13.1 Voting Rights. Only one person shall be entitled to vote for the Owners of each Unit and such person shall be known as the "voting member". Should more than one person own a Unit, the voting member shall be designated by all owners in writing, properly filed with the Board. Any such designation may be revoked at any time in writing properly filed with the Board. Should the person, or persons, own more than one Unit, the same voting member may be designated for each Unit, and, in this event, he or she shall have one vote for each such Unit. A corporation, if an Owner, shall act through its president or through such other officer or director as the Board of Directors designates in writing. All designations of voting member shall be held by the secretary among the records of the Board.

13.2 Meetings.

a. Quorum: The majority (as defined in Section 2.10 hereof) of all voting members shall constitute a quorum for any meeting. Any action may be taken at any meeting at which a quorum is present upon the affirmative vote of the majority (50%) of the members present.

b. Annual Meeting: The first annual meeting of the members shall be held approximately or within five (5) days either way of one year from the date of the election of the first Board, all members being given ten (10) days written notice by the Board of such meetings, such notices being sufficient if deposited in the mail boxes for the Units. Annual meetings shall thereafter be held approximately or within five (5) days either way of the same date with the same notice.

c. Special Meetings: Special meetings of voting members may be called at any time for the purpose of considering any matter requiring the approval of the members or for any other reasonable purpose. The majority of the Board or two-thirds of the voting members may call any such meeting upon giving ten (10) days written notice in the same manner as provided for notice for annual meetings.

ARTICLE XIV – BOARD OF MANAGERS

14.1 Number, Term and Election. Following the sale of all Units, a Board of Managers of six (6) persons shall be elected with staggered terms, in the following manner: A notice of such election shall be given by the current Board of Managers or by the Owners of any three Units to all Unit Owners in the same manner and within the same time provided in Section 13.2 (b) above. Voting shall be by the same manner provided in Section 13.1 above or Section 18.10 below. For the purposes of the initial meeting only, a quorum of Unit Owners shall not be necessary. The two managers receiving the largest and second largest number of votes shall serve three-year terms; the two managers receiving the third and fourth largest number of votes shall serve two-year terms; and the remaining two managers shall serve one-year terms. Any ties may be broken by lot or mutual agreement. Thereafter, two Managers shall be elected annually to each serve three (3) year terms. The members of the Board of Managers shall serve without compensation. Each Unit Owner (whether joint, individual or corporate) shall be entitled to one (1) vote.

14.2 Officers of the Board of Managers. The officers of the Board shall consist of a president, a secretary and a treasurer, each of whom shall be a member of the Board and elected by that Board. The president shall preside over all meetings of the Board and of the voting members. The secretary shall keep minutes of all meetings of the Board and of the voting members and, in general, perform all duties incident to the office of secretary. The treasurer shall keep all financial records and books of account. The Board shall purchase a fidelity bond for the treasurer or for

any other person or persons handling funds belonging to Unit Owners. The premium for such bond shall be a common expense, apportioned and collected in the same manner as other common expenses. A quorum for the Board shall comprise four (4) members. A majority of these present shall be required to adopt any resolution except that in the case of modification or imposition of any assessment not less than four (4) members of the Board shall be required to affirmatively approve such resolution. Meetings shall be held at regular intervals at the time and place established by the Board, and special meetings may be called on five (5) days written notice by any two (2) members or by unanimous waiver thereof.

14.3 Removal of Member from Board of Managers. Should any member of the Board cease to be a Unit Owner or if he shall die or resign or suffer other disability, his term of office shall thereupon automatically terminate and the remaining members of the Board shall call a special election to fill the un-expired term of such member. A member may be removed for cause by a majority vote (as defined in Section 2.10) of the Unit Owners.

ARTICLE XV – SALE OF OBSOLETE UNITS

The Owners representing an aggregate ownership interest of eighty-five (85%) or more of the Units may agree that the Units are obsolete and that the Development should be sold. Such an agreement must have the unanimous approval of every first Mortgagee of record at the time such agreement is made. In such instance the Board of Managers shall forthwith record a notice setting forth such fact or facts, and upon the recording of such notice by the Board of Managers, the Development shall be sold by the Board of Managers as Attorney-in-Fact for all of the Owners, free and clear of the provisions contained in this Amended Declaration as it may from time to time be amended or supplemented. The Sale proceeds shall be apportioned among the Owners in proportion to their assessment share as heretofore defined, and such apportioned proceeds shall be paid into separate accounts, each such account representing one Unit. Each such account shall remain in the name of the Board of Managers, and shall be further identified by the Unit designation and the name of the Owner. From each separate account the Board of Managers, as attorney-in-fact, shall use and disburse the total amount of such accounts without contribution from one account to the other, first to payment of valid tax and special assessment liens on the Unit in favor of any governmental assessing authority; next to the holder of any first mortgage lien on the Unit; next to payment of assessments made pursuant to this Development Declaration; next to other lienors in the order of priority of their liens; and the balance remaining, if any, to each respective Owner.

ARTICLE XVI – REMEDIES FOR BREACH OF COVENANTS, RESTRICTIONS,
AND REGULATIONS

16.1 Abatement and Enjoyment. The violation of any restrictions or condition or regulation adopted by the Board of Managers of the breach of any covenant or provision herein contained shall give the Board of Managers the right, in addition to the rights set forth in the next succeeding section:

a. To enter upon the property upon which, or as to which, such violation or breach exists and to summarily abate and remove, at the expense of the defaulting Owner, any structure, thing or condition that may exist thereon contrary to the intent and meaning of the provisions hereof, or the Board of Managers or its agents, shall not thereby be deemed guilty in any manner of trespass; or

b. To enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity, the continuance of any breach.

16.2 Foreclosure. If any Unit Owner (either by his own conduct or by the conduct of any occupant of his Unit) shall violate any of the covenants or restrictions or provisions of this Amended Declaration or the Regulations adopted by the Board of Managers and such violation shall continue for thirty (30) days after notice in writing from the Board of Managers or shall occur repeatedly during any thirty (30) day period after written notice or request to cure such violations from the Board of Managers, then the Board of Managers shall have the power to foreclose the Ownership interest of such Unit Owner as provided under the laws of the State of Missouri for judicial foreclosure of mortgages or deeds of trust. The proceeds of any such judicial sale shall first be paid to discharge court costs, master's or commissioner's fees, court reporter charges, reasonable attorney's fees and all other expenses of the proceeding, and all such items shall be taxed against the defaulting Owner in said decree. Any balance of proceeds after satisfaction of such charges and any unpaid assessments hereunder or any liens shall be paid to the Unit Owner. Upon the confirmation of such sale, the purchaser thereat shall thereupon be entitled to a deed to the Unit Ownership and to immediate possession of the Unit sold and may apply to the Court for a writ of execution for the purpose of acquiring such possession.

16.3 Attorney's Fees. In the event the Board of Managers shall bring suit against any Unit Owner for a violation of any of the provisions hereof, the costs of suit and reasonable attorney's fees will be taxed as costs against the Unit Owner upon the Board prevailing.

ARTICLE XVII – REVOCATION OR AMENDMENT OF DECLARATION

17.1 Amendment by Unit Owners. This Declaration may be amended by an instrument duly recorded and executed by at least sixty (60) percent of the Unit Owners, but such amendment shall not affect the rights of any mortgagee vested prior thereto.

17.2 Revocation. This Declaration may be revoked by an instrument in writing duly recorded and executed by the Owners of eighty five percent (85%) or more of the Units and the holders of all first deeds of trust encumbering the Units.

ARTICLE XVIII – GENERAL PROVISIONS

18.1 Captions. The captions of the various Articles, Sections and Paragraphs are for purposes of reference only and are not deemed to have any substantive effect.

18.2 Notice to Mortgagees. Upon written request to the Board of Managers the holder of any duly recorded mortgage or deed of trust against any Unit shall thereafter be given copies of any and all notice permitted or required by this Declaration to be given to the Unit Owner or Owners whose Unit Ownership is subject to such mortgage or deed of trust.

18.3 Manner of giving Notice. Notices required to be given to the Board of Managers may be delivered to any member of the Board of Managers either personally or by certified mail addressed to any such member at his Unit, return receipt requested.

18.4 Notice in Event of Death. Notices required to be given any devisee or personal representative of a deceased Unit Owner may be delivered either personally or by mail to such party at his or its address appearing in the records of the Court wherein the Estate of such deceased Unit Owner is being administered.

18.5 Acceptance by Grantee. Each grantee of the Development by the acceptance of a deed of conveyance or each subsequent purchaser, accepts the same subject to all restrictions, conditions, covenants, reservations, options, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration or to which this Declaration is subject, and further by the acceptance of such deed shall be deemed to have appointed the Board of Managers as such Grantee's Attorney in fact to take all actions and to execute all documents and instruments which said Board of Managers is empowered to take or execute under the terms hereof. All rights, benefits and privileges of each character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land and shall bind any person having at any time any interest or estate in said property and shall

inure to the benefit of such Unit Owner in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance.

18.6 No Waiver. No covenants, restrictions, conditions, obligations or provisions contained in this Declaration shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

18.7 Saving Clause. The invalidity of any covenant, restrictions, condition, limitation or any other provision of this Declaration or any part of the same shall not impair or affect in any manner the validity, enforceability or effect of the rest of this Declaration.

18.8 Interpretation. The provisions of this Declaration shall be liberally construed to effectuate its purpose of creating a uniform plan for the development and operation of a first-class residential Development. The use of personal pronouns shall be construed to apply to masculine, feminine or neuter gender as the context may require. Should any provision of this instrument be deemed to violate the Rule Against Perpetuities and is not subject to Section 338.210 Missouri Statutes, then such provisions shall not be stricken but shall be deemed to continue in force and effect for the longest time permitted under Missouri law or for the life or lives in being plus twenty-one years and ten months thereafter. If any provision is deemed to be invalid, then the elimination of such provision shall not affect the remaining provisions.

18.9 Bonds. Before any Unit Owner shall become a member of and serve on the Board of Managers, he shall be able to be bonded. The Board of Managers shall procure a blanket fidelity bond on themselves individually and collectively for the benefit of all Unit Owners in the sum of at least Fifty Thousand Dollars (\$50,000.00). The Bond shall be written only by a bonding company approved to write fidelity bonds for Executors and Administrators by the St. Charles Count Circuit Court, Probate Judge Division. The costs of premiums for such blanket bond shall be paid out of the common funds of this Development as a general charge and shall not be borne by the individual members of the Board of Managers.

18.10 Voting by Joint Tenants. If joint Unit Owners fail to designate a voting member under Section 13.1 above, whenever any consent, approval, vote, proxy or other action (whether written or oral) of the Owners is required by the terms of this Declaration, such consent, approval, vote, proxy or other action may be made or given by any one of two or more joint tenants regardless of the type of joint tenancy.

ARTICLE XIX – CONDEMNATION

19.1 Authority of Board of Managers. In the event any corporation or public agency or authority having the power of eminent domain desired to acquire any Unit or Units or part or all of the Shared Elements or Common Elements, the Board of Managers is hereby irrevocably constituted and appointed by the Owners as their true and lawful attorney in fact in their name, place and stead to do all of the following:

- a. To negotiate the sale thereof in lieu of condemnation;
- b. To deliver any warranty deed or other instrument of conveyance.
- c. To execute all agreements, instruments, and documents necessary or
advisable in connection therewith.
- d. To defend any such action and to prosecute a claim for damages therefor as provided by law.
- e. To effect settlement of any award or judgment that may be entered therefor.
- f. To acknowledge satisfaction of judgment therefor.
- g. To withdraw the amount of any award and to execute a receipt therefor.

19.2 To Whom Award Payable. The proceeds of any settlement or award pursuant to actual or threatened condemnation shall be made payable solely to the Board of Managers.

19.3 Holding Proceeds of Award. The Board of Managers shall hold the proceeds of any condemnation award, whether made by commissioners appointed by law or by a jury, in a separate savings account until a final judgment is entered in such condemnation action; provided, however, that the Board of Managers may in its discretion apportion to a Unit Owner or Owners, subject to the prior written consent of each such Unit Owner's first mortgagee, such part thereof as the Board in its discretion determines necessary to avoid hardship to such Owners in which event such Owners shall indemnify and hold harmless the Board of Managers, to the extent of any payment so made to them, for the repayment of any part of the award to the condemning authority if such repayment is later required.

19.4 Distribution of Award or Settlement. The proceeds of any settlement or final judgment made pursuant to, threatened or actual condemnation shall be expended or distributed by the Board of Managers in the same manner as is provided

in Article VIII for the proceeds of insurance claims and in connection wherewith the Board of Managers shall have all of the following powers:

- a. To decide not to rebuild as provided in Section 8.7 above.
- b. To reconstruct any improvements sold or taken pursuant to condemnation in the same manner as provided in Sections 8.2 through 8.6 above.

19.5 Failure of Owner to Pay Assessments. If any Owner or Owners of Units fail to pay when due any assessment made against them under the provisions of this Article, the Board of Managers may advance from the general funds of the Development such amount as may be necessary to reconstruct the Common Elements or Units, and further, in such event, may proceed to enforce such assessments in any manner provided in Article XI above, including foreclosure.

Executed this 10th day of December 2003, by the President of the Board of Managers of Harbor Bend Condominiums.

Charles W. Peters

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

On this 10th day of December 2003, before me appeared Charles W. Peters, to me personally known, who being by me duly sworn, did say that he is the duly elected and appointed President of the Board of Managers of Harbor Bend Condominiums and that said instrument was signed in behalf of the Board of Managers and the Unit Owners of Harbor Bend Condominiums and said instrument to be the free act and deed of said Board of Managers on behalf of the Unit Owners.

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

Michaeline Caruthers
Notary Public



MICHAELINE CARUTHERS
St. Charles County
My Commission Expires
October 18, 2006

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CERTIFIED-FILED FOR RECORD
Barbara J. Hall
Recorder of Deeds
St. Charles County, Missouri
BY:MKIMBLE \$24.00

1st Amendment to Harbor Bend Condominium Association Trust and Restrictions

THIS FIRST AMENDMENT TO THE DECLARATION OF CONDOMINIUM ASSOCIATION TRUST AND RESTRICTIONS is made this 5th day of August 2018, by the unit owners of Harbor Bend Condominiums.

WHEREAS, on the 9th day of December, 2003, at least 60 percent of unit owners modified and amended the following documents:

1. Declaration of Trust and Restrictions, Harbor Bend Condo Association, Lake Saint Louis, Missouri, latest Revision dated November 8, 1979, filed in the Office of the Recorder of Deeds, St. Charles, Missouri, in Book 857, Pages 44 and 85 and,
2. Amendment to Declaration of Trust and Restrictions of Harbor Bend Condominium, Enacted the 27th day of October 1998 filed in the Office of the Recorder of Deeds, St. Charles County, Missouri, in Book 2151, Pages 583 thru 590

WHEREAS, on the 5th day of December 2004, at least 60 percent of unit owners modified and amended Article XI, Paragraph 11.3 and 11.4 and Article XIV, Paragraph 14.1 of the Amended Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

ARTICLE XVII of said Declaration provides that the Declaration may be amended by at least sixty (60) percent of the Unit Owners; and

WHEREAS, on the 5th day of August 2018, at least 60 percent of the unit owners modified and amended the Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

WHEREAS, a majority of unit owners have voted to further amend Section 6 of the Declaration of Condominium, By-Laws and Indenture of Harbor Bend Condominiums;

NOW THEREFORE, Article X, Section 10.8 (page 19) in the Declaration of Trust and Restrictions of Harbor Bend Condominiums is amended as follows:

10.8 Pet Permits. This paragraph is deleted in its entirety.



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IN WITNESS WHEREOF, the undersigned has executed this instrument this 14th day of December 2018.

**Harbor Bend Condominiums
Board of Managers**

Gary M Mitchell
President, Gary M Mitchell

Secretary

Raymond Dirck
Treasurer, Raymond Dirck

Randy McAtee
BOARD MEMBER, Randy McAtee

State of Missouri)
County of St Charles)

On this 14th day of December 2018, before me personally appeared Gary Mitchell, Raymond Dirck, Randy McAtee, to me personally known, who being by me duly sworn, did say they are the Board of Managers of Harbor Bend Condominiums, a non-profit corporation of the State of Missouri and that said instrument was signed in behalf of said corporation, by authority of its Board of Managers; and said acknowledged said instrument to be the free act and deed of said corporation.

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

Christopher Smith
Notary Public

My commission expires: 12/28/18

CHRISTOPHER SMITH
Notary Public - Notary Seal
State of Missouri
Commissioned for Saint Charles County
My Commission Expires: Dec. 28, 2018
14632292

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CERTIFIED-FILED FOR RECORD
Barbara J. Hall
Recorder of Deeds
St. Charles County, Missouri
BY:MKIMBLE \$24.00

2nd Amendment to Harbor Bend Condominium Association Trust and Restrictions

THIS SECOND AMENDMENT TO THE DECLARATION OF CONDOMINIUM ASSOCIATION TRUST AND RESTRICTIONS is made this 5th day of August 2018, by the unit owners of Harbor Bend Condominiums.

WHEREAS, on the 9th day of December, 2003, at least 60 percent of unit owners modified and amended the following documents:

1. Declaration of Trust and Restrictions, Harbor Bend Condo Association, Lake Saint Louis, Missouri, latest Revision dated November 8, 1979, filed in the Office of the Recorder of Deeds, St. Charles, Missouri, in Book 857, Pages 44 and 85 and,
2. Amendment to Declaration of Trust and Restrictions of Harbor Bend Condominium, Enacted the 27th day of October 1998 filed in the Office of the Recorder of Deeds, St. Charles County, Missouri, in Book 2151, Pages 583 thru 590

WHEREAS, on the 5th day of December 2004, at least 60 percent of unit owners modified and amended Article XI, Paragraph 11.3 and 11.4 and Article XIV, Paragraph 14.1 of the Amended Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

ARTICLE XVII of said Declaration provides that the Declaration may be amended by at least sixty (60) percent of the Unit Owners; and

WHEREAS, on the 5th day of August 2018, at least 60 percent of the unit owners modified and amended the Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

WHEREAS, a majority of unit owners have voted to further amend Section 6 of the Declaration of Condominium, By-Laws and Indenture of Harbor Bend Condominiums;

NOW THEREFORE, Article VII Section 7.4 (page 15) in the Declaration of Trust and Restrictions of Harbor Bend Condominiums is amended as follows:

The following paragraph is added:

The Association's insurance shall cover the buildings and units as originally constructed regardless of who is responsible for the routine maintenance. The insurance deductible will be divided up between those units involved in an insurance claim. If damage is less than the Association's insurance deductible, the entity (owner or Association) responsible for the maintenance of those items damaged will make repairs at their own expense.

Harbor Bend



IN WITNESS WHEREOF, the undersigned has executed this instrument this 14th day of December 2018.

**Harbor Bend Condominiums
Board of Managers**

Gary Mitchell
President Gary Mitchell

Secretary

Raymond Dirck
Treasurer, Raymond Dirck

Randy McAtee
BOARD MEMBER, Randy McAtee

State of Missouri)
)
County of St Charles)

On this 14th day of December 2018, before me personally appeared Gary Mitchell, Raymond Dirck, Randy McAtee to me personally known, who being by me duly sworn, did say they are the Board of Managers of Harbor Bend Condominiums, a non-profit corporation of the State of Missouri and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors; and said acknowledged said instrument to be the free act and deed of said corporation.

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

Christopher Smith
Notary Public

My commission expires: 12/28/18

CHRISTOPHER SMITH
Notary Public - Notary Seal
State of Missouri
Commissioned for Saint Charles County
My Commission Expires: Dec. 28, 2018
14632292

3rd Amendment to Harbor Bend Condominium Association Trust and Restrictions

THIS THIRD AMENDMENT TO THE DECLARATION OF CONDOMINIUM ASSOCIATION TRUST AND RESTRICTIONS is made this 28th day of February 2019, by the unit owners of Harbor Bend Condominiums.

WHEREAS, on the 9th day of December, 2003, at least 60 percent of unit owners modified and amended the following documents:

1. Declaration of Trust and Restrictions, Harbor Bend Condo Association, Lake Saint Louis, Missouri, latest Revision dated November 8, 1979, filed in the Office of the Recorder of Deeds, St. Charles, Missouri, in Book 857, Pages 44 and 85 and,
2. Amendment to Declaration of Trust and Restrictions of Harbor Bend Condominium, Enacted the 27th day of October 1998 filed in the Office of the Recorder of Deeds, St. Charles County, Missouri, in Book 2151, Pages 583 thru 590

WHEREAS, on the 5th day of December 2004, at least 60 percent of unit owners modified and amended Article XI, Paragraph 11.3 and 11.4 and Article XIV, Paragraph 14.1 of the Amended Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

WHEREAS, on the 5th day of August 2018, at least 60 percent of unit owners modified and amended Article X, Section 10.8 (page 19) and Article VII Section 7.4 (page 15) of the Amended Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

ARTICLE XVII of said Declaration provides that the Declaration may be amended by at least sixty (60) percent of the Unit Owners; and

WHEREAS, on the 28th day of February 2019, at least 60 percent of unit owners modified and amended the Declaration of Trust and Restrictions of Harbor Bend Condominiums; and

WHEREAS, a majority of unit owners have voted to further amend the Declaration of Condominium, By-Laws and Indenture of Harbor Bend Condominiums;

NOW THEREFORE, Article XIV, Section 14.2 (page 26-27) in the Declaration of Trust and Restrictions of Harbor Bend Condominiums is deleted and is replaced with the following:

14.2 Officers of the Board of Managers. The officers of the Board shall consist of a president, a secretary and a treasurer, each of whom shall be a member of the Board and elected by that Board. The president shall preside over all meetings of the Board and of the voting members. The secretary shall keep minutes of all meetings of the Board and of the voting members and, in general, perform all duties incident to the office of secretary. The treasurer shall keep all financial records and books of account. The Board shall purchase a fidelity bond for the treasurer or for any other person or persons handling funds belonging to Unit Owners. The premium for such bond shall be a common expense, apportioned and collected in the same manner as other common expenses.

A quorum for the Board shall comprise three (3) members. A majority of these present shall be required to adopt any resolution except that in the case of modification or imposition of any assessment not less than (3) members of the Board shall be required to affirmatively approve such resolution.

Meetings shall be held at regular intervals at the time and place established by the Board, and special meetings may be called on five (5) days written notice by any two (2) members or by unanimous waiver thereof.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 2nd day of May 2019.

**Harbor Bend Condominiums
Board of Managers**

Susan McCune
Sue McCune, President.

Doris Vandiver
Doris, Vandiver, Secretary

Suzi Goebel
Suzi Goebel, Treasurer

State of Missouri)
)
County of St Charles)

On this 2nd day of May 2019, before me personally appeared Sue McCune, Doris Vandiver and Suzi Goebel, to me personally known, who being by me duly sworn, did say they are the Board of Managers of Harbor Bend Condominiums, a non-profit corporation of the State of Missouri and that said instrument was signed in behalf of said corporation, by authority of its Board of Directors; and said acknowledged said instrument to be the free act and deed of said corporation.

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

Chris Smith
Notary Public

My commission expires: 12/28/22

