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2. RESUBDIVISION. No Tract may be resubdivided except that individual Tracts may be resubdivided between abutting owners and thereafter each owner's resulting Tract shall be considered as one Tract for all purposes, except that no resubdivision may result in a Tract less than one and one-half acres in size. The abutting owners desiring to resubdivide their Tracts shall immediately cause a plat of the resubdivided Tracts showing the area of each to be prepared by a Registered Public Land Surveyor and recorded in the Real Property Records of Wood County, Texas, in conjunction with related necessary or appropriate conveyancing instruments.

3. STRUCTURES.

(a) Only one single family residence may be constructed on any Tract. "Single family residence" means a building or structure designed, built, and maintained for private, residential purposes by a single family.

(b) No residence shall be constructed or permitted to remain on any Tract which is adjacent to the SRA Lake Fork Project ("Lake Fork") unless such residence has a minimum of 2000 square feet of living area. No residence shall be constructed or permitted to remain on any Tract which is not adjacent to the SRA Lake Fork Project unless such residence has a minimum of 1600 square feet of living area or such larger minimum living area as may be specified by Owner in the deed to the first purchaser of the Tract. A guest house of at least a 1000 square feet can be built simultaneously with or after the main house if it is attached to the main house by covered walk. Plans for all construction activity (including clearing) must be submitted to the ACC for approval before start of construction. Each home must have an earth tone blend of exterior construction materials, such as stone, brick, wood and "hardie plank". At least 25% of the street elevation must be masonry, unless otherwise approved by the ACC. Roofs must be earth toned, with no white or bright colors.

(c) The improvements to each Tract must include a two or more car enclosed garage. The design and placement of the garage door is subject to the approval of the ACC, with the goal of minimizing the view of the garage door from Lake Fork or any road adjacent to the respective tract.

(d) All exterior lights shall be located and maintained so as not to be directed toward adjacent Tracts and shall be of a subdued nature. Mercury vapor, halogen and other types of bright area lighting are prohibited. Subdued driveway and entrance lights are permitted.

(e) No mechanical equipment including evaporative coolers, air conditioning equipment, heating equipment or ducts shall be allowed on roofs. All mechanical equipment, evaporative coolers, air conditioning equipment, meters, wiring, trash receptacles and related apparatuses shall be concealed from view from streets and other Tracts. Solar collectors or panels and satellite dishes smaller than 36 inches in diameter are permitted on roofs if not visible from any street adjacent to the Tract or from any other Tract.

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(f) All structures which extend into Lake Fork Reservoir shall meet the following requirements:

(1) The construction of any such structure shall be in accordance with the requirements of the Sabine River Authority of Texas ("the SRA") requirements.

(2) No part of such structures shall be closer to any permit side property line than ten (10) feet.

(g) No part of any building shall be located nearer than thirty (30) feet to a boundary line of a Tract not owned by the same owner, except to the extent the owners of adjoining Tracts agree to the contrary in a writing recorded in the Real Property Records, Wood County, Texas.

(h) No structure shall be occupied or used for residential or storage purposes (other than for the storage of building materials to be used in the construction and completion thereof) until the exterior thereof shall have been completed.

(i) Each residence, once commenced, must be completed within nine (9) months from the date of commencement. No structure ancillary to the residence (except one dock or pier) shall be commenced except upon the completion of or simultaneously with the construction of the residence.

(j) Each Tract shall have a driveway, which shall be completed within thirty (30) days after the residence on the Tract is completed. All driveways shall be surfaced with concrete, asphalt, iron ore, or some other permanent, all weather material. No driveway shall be constructed within thirty (30) feet of a common boundary line of two Tracts except to the extent the owners of adjoining Tracts agree to the contrary in a writing recorded in the Real Property Records, Wood County, Texas.

(k) No manufactured housing, trailer, mobile home, tent, shack, camper, or structure of a temporary character shall, at any time, ever be used as a permanent or temporary residence on any Tract, or moved onto or permitted to remain on any Tract, except during construction of permanent structures. No camping shall be permitted within Lake Fork Ranches.

(l) Fences and out buildings must have a "ranch" feel and be approved by the ACC. No chain link fences shall be allowed.

(m) All electrical service, cable and telephone service lines and any similar or other lines installed on a Tract shall be placed underground, and no outside electrical, cable, telephone or other type lines shall be placed overhead.

(n) All out-buildings (other than docks and piers) must be consistent in appearance and exterior materials with the residence constructed on the respective Tract

(o) Gas powered golf carts are allowed. All terrain vehicles (e.g., four wheelers) are allowed only for utility purposes such as landscape maintenance or clearing. Golf carts and ATVs may not be operated at speeds exceeding 10 miles per hour. Dirt bike type motorcycles are not allowed, on street or off.

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12. SEWERAGE. No building or structure shall be occupied as a residence unless all plumbing fixtures, dishwashers and toilets are connected to an adequate sewerage disposal system. All lavatories, toilets and bath facilities shall be installed indoors and shall be connected with adequate grease traps, septic tanks, and lateral lines constructed to comply with the specifications of State and local health authorities and SRA, and no "outside" or surface toilets shall be permitted under any circumstances.

13. UTILITY EASEMENTS. An easement is expressly reserved in, on, over, under and through a twenty (20) foot strip of each Tract adjacent to all roads in Lake Fork Ranches for the purpose of installing, repairing and maintaining electric power, water, cable, sewerage, gas, telephone and similar utility facilities and services. The easements reserved and dedicated under the terms and provisions hereof shall be for the general benefit of Lake Fork Ranches and any other land owned or acquired by Owner in the vicinity thereof, and shall also inure to the benefit and may be used by any public or private utility company entering into and upon said property for the purposes aforesaid, without the necessity of any further grant of such easement rights to such utility companies. No buildings or structures of any character except driveways may be erected or allowed to remain on any utility easements.

14. DRAINAGE STRUCTURES. Drainage structures under private driveways shall have net drainage opening areas of sufficient size to permit the free flow of water without backwater.

15. STANDBY PROPERTY OWNER ASSOCIATION.

(a) At any time the Property Owner Association contemplated by these restrictions does not exist, the owners of not less than two-thirds of the land included in the Property may join together to incorporate and organize a Texas non-profit corporation to serve as the Property Owner Association for Lake Fork Ranches.

(b) Upon the incorporation and organization of the Property Owner Association, every Tract owner in Lake Fork Ranches and Owner if Owner still owns any part of the Property shall be a member of the Property Owner Association, and shall have the number of votes equal to the number of acres of the Property owned by the respective owner on all matters upon which members of the Property Owner Association are entitled to vote.

(c) The primary purpose of the Property Owner Association shall be the enforcement of these restrictive covenants and activities incidental thereto.

(d) The Association may from time to time levy assessments against the Tracts on a per acre basis for the purpose of raising funds to pay the costs and expenses incident to incorporation, organization, operation and dissolution of the Property Owner Association and the enforcement of these restrictions, including but not limited to litigation expenses, court costs and attorney fees. The judgment of the Property Owner Association in the assessment and expenditure of such funds shall be final so long as such judgment is exercised in good faith.

(e) In the event the Property Owner Association recovers money in connection with an action to enforce these restrictions or otherwise becomes the owner of funds which are, in the opinion of the board of directors of the Property Owner Association, in excess of the funds necessary to fund the incorporation, organization, operation and dissolution of the Property Owner Association and the

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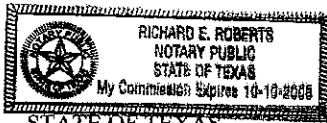
LENDER:

THE FIRST NATIONAL BANK OF QUITMAN

By: Troy M Robinson
Troy M Robinson, President

STATE OF TEXAS
COUNTY OF WOOD

This instrument was acknowledged before me on September 18, 2003, by WILLIAM T. MCKENZIE as Investment Trustee of the William T. McKenzie Trust created under the will of Margaret T. McKenzie, Deceased, partner on behalf of EVERGREEN PARTNERSHIP, a Texas general partnership.



Richard E Roberts
Notary Public, State of Texas

COUNTY OF WOOD

This instrument was acknowledged before me on September 18, 2003, by TROY M. ROBINSON, President of THE FIRST NATIONAL BANK OF QUITMAN, a national banking association, on behalf of said association.



Sandra Tanzy
Notary Public, State of Texas

AFTER RECORDING, RETURN TO:

Evergreen Partnership
Route 1, Box 826
Holly Lake Ranch, Texas 75755

Honorable Brenda Taylor, County Clerk
Wood County

Nov 07, 2003

STATE OF TEXAS COUNTY OF WOOD
I hereby certify that this instrument was filed on the date and time stamped herein by me and was duly recorded in the volume and page of the record records of Wood County as stamped herein by me.

RECORDING AS 2
Document Number 00011197
Amount 23.00
Receipt Number - 08917
By Shirley Stovall

Filed for Record in:
Wood County
On: Nov 07, 2003 at 02:50PM