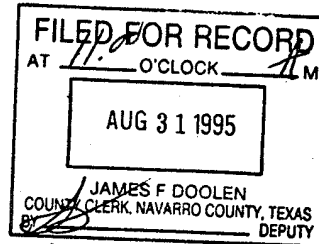


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Vol. 1318
Page 355

AUG. 14, 1995

RESTRICTIONS ON 250.576 ACRES CALLED HOUT BAY SUBDIVISION

According to the Plat filed in Vol. 6, Pages 361, 362,
Plat Records of Navarro County, Texas.

In order to preserve the privacy and natural beauty of the
land called Hout Bay, the owners have passed the following
restrictions.

1. No structure in any way resembling a mobil home shall be placed on the land.
2. No trees shall be removed other than clearing required for roads, utilities, and homesite.
3. No improvements shall be placed on the property without written permission of an architectural committee. This is the developer and after this a committee to be formed of land owners.
- *4. Where possible no improvements shall be erected within 150 feet of the road.
- *5. All private roads shall be in an "S" curve so that where possible no structures shall be visible from the road.
- *6. Storage of boats and R.V.s is permitted provided these are stored out of view from the road. No more than two boats and two R.V.s or campers for each tract are permitted.
7. No strict building code exists for type of house. Where possible it is encouraged to build log style homes or cabins or similar structures to fit the landscape.
8. All purchasers are required to sign and approve the restrictions and abide by them. It is agreed by each land owner that in the event the rules are broken the architectural committee has the right to rectify the situation if land owner does not comply with a written request within 21 days via Certified Mail. The owner of the lot shall pay for any cost incurred.
9. In order to keep land in agricultural use for property tax use each land owner agrees to lease his or her land to Obe Veldman to run cattle and cut hay for cattle use for the sum of \$10.00 per year and other valuable consideration.
10. In the event that an owner decides not to lease the property he or she shall fence off their property but allow a 50 foot easement free of fences at the back or front of the property to allow free passage of the cattle.
11. For not less than five years this property has qualified for ag use for property tax purposes. The owner who changes the use of the land is liable for higher taxes and roll back taxes. He or she shall not hold seller liable for such taxes.
12. The main road through Hout Bay shall be maintained by the developer or Architectural Committee. Each owner shall pay \$10.00 per month per lot for upkeep of the main road.

13. Property is not to be used as a junk or wrecking yard, salvage or dump ground. In no case will anything be stored that is a nuisance to the neighbors, detracts from the appearance of the neighborhood or creates an odor or causes a health or safety hazard.

14. All sanitary arrangements must comply with all State and Local health laws, ordinances and regulations. All septic tanks must be installed in accordance with Navarro County and Texas State Health Department standards.

15. All driveway culverts must be approved by the Architectural Committee and be installed in accordance with the policies of Navarro County.

16. The grantor shall retain an easement twelve (12) feet in width along the perimeter of each tract to be used for the purposes of utilities. Exact location to be determined by the utility companies.

17. The boat ramp on Hout Bay is for use of land owners only. This area shall be kept clean and tidy by the users. All trash shall be picked up and removed. No loud noises or music shall be played that may create a nuisance to other owners.

18. The covenants and agreements herein contained shall insure to the benefit of and be binding upon the parties hereto, their respective heirs, legal representatives, successors and assigns.

19. No hunting, shooting, or un-necessary discharge of firearms.

These restrictions are enforceable by any land owner and shall not be the sole responsibility of the Grantor therein.

*Items 4,5, and 6. Where the word "possible" is used this means when the shape of the lot or the terrain or lack of trees does not permit the same.

All buildings erected must comply with Navarro County Richland-Chambers Lakeshore Area Zoning Ordinance. Building permits are required by Navarro County Planning & Zoning.

EXECUTED this 31st day of August, 1995.

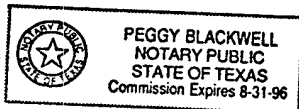
[Signature]

Obe Veldman

STATE OF TEXAS
COUNTY OF NAVARRO

This instrument was acknowledged before me on the 31st day of August, 1995, by Obe Veldman.

[Signature]
NOTARY PUBLIC, STATE OF TEXAS



State of Texas)
County of Navarro)
I, James F. Doolen, Clerk of the County Court in and for Navarro County, Texas, do hereby certify that this instrument was FILED FOR RECORD and RECORDED in the volume and page of the named record and at the time and date stamped hereon by me.

[Signature]
County Clerk of Navarro County, Texas