

82-321+

BOOK 532 PAGE 185

DECLARATION

THIS DECLARATION, made on the date hereinafter set forth by Life Investors - Pedersen, a Joint Venture, hereinafter referred to as "Declarant."

W I T N E S S E T H :

WHEREAS, Declarant is the owner of certain real estate, hereinafter referred to as the "Properties," in the County of Douglas, State of Nebraska, which is more particularly described as:

Lots 1 through 37, inclusive, in Scarborough, a Subdivision in Douglas County, Nebraska, as surveyed, platted and recorded.

WHEREAS, Declarant intends to construct individual townhouse units on said properties; and

WHEREAS, Declarant is desirous of providing easements, restrictions, covenants and conditions for the use of said premises for the purpose of protecting the value and desirability of said property.

NOW, THEREFORE, Declarant hereby declares that all of the properties described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property above described as well as any other property submitted hereto as provided herein, and shall be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof until January 1, 1990, at which time said covenants shall be automatically extended for successive periods of ten (10) years unless by written agreement of a three-fourths (3/4) majority of the then owners of the lots it is agreed to change said covenants in whole or in part, said agreement to be executed and recorded in the manner provided by law for conveyance of real estate.

ARTICLE I.
DEFINITIONS

Section 1. "Association" shall mean and refer to SCARBOROUGH PROPERTY OWNER'S ASSOCIATION, INC., its successors and assigns, a Nebraska non-profit corporation.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any lot which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereinafter be brought within the jurisdiction of the Association.

Section 4. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot is described as follows:

Lot 37, Scarborough, a Subdivision in Douglas County, Nebraska, as surveyed, platted and recorded in Douglas County, Nebraska.

Section 5. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

51

Section 6. "Improved Lot" shall mean and refer to any lot on the properties exclusive of the Common Area upon which shall be erected a dwelling the construction of which shall be at least 80% complete according to the plans and specifications for construction of said dwelling. All other Lots, exclusive of the Common Area, which shall be vacant or upon which shall be erected a dwelling the construction of which shall be less than 80% complete according to the plans and specifications for construction of said dwelling, shall be defined and referred to herein as "Unimproved Lots."

Section 7. "Declarant" shall mean and refer to Life Investors - Pedersen, a joint venture.

ARTICLE II.
PROPERTY RIGHTS

Section 1. Owners' Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every lot, subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by three-fourths (3/4) vote of the members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any owner may delegate his right of enjoyment to the Common Area and facilities to the members of his family, guests or tenants.

ARTICLE III.
MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a lot within the properties shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. The Association shall have two classes of voting membership:

(a) "Resident Members" shall be all Owners with the exception of the Declarant and shall be entitled to one vote for each lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

(b) "Declarant Members" shall be the Declarant and its assigns, provided said assignment, grant or conveyance to said assigns shall denominate said assignee as a successor Declarant as provided in the By-Laws. The Declarant Member or its successors shall be entitled to four (4) votes for each lot owned. The Declarant membership shall cease and be converted to resident membership when the total votes outstanding in the Declarant membership are equal to the Resident votes.

ARTICLE IV.
COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments.

The Declarant, for each fully developed Lot owned within the properties as defined herein hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association:

- (1) Regular annual assessments or charges
- (2) Special assessments for capital improvements, such assessments to be established and collected as hereinafter provided
- (3) Special Assessments for Insurance on the Properties, if any.

The Regular and Special Assessments, together with interest, costs, and reasonable attorney's fees, shall be and constitute until paid a continuing charge against and lien upon such lot or property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively without any part of the net earnings inuring to the private benefit of its members, to promote and sustain their social welfare and otherwise provide for their health, pleasure, recreation, safety and other nonprofitable interests by acquiring, maintaining, operating, contributing to the acquisition, maintenance, or operation of, or otherwise making available for use any one or more area entrances or entry structures, swimming pools, tennis courts, and any other recreational equipment, facilities, grounds, or structures, to provide weed and other actual or potential nuisance abatement or control, security service, domestic water supply, and other community services, to provide for exterior maintenance on the homes located on the Properties, to provide architectural control and secure compliance with or enforcement of applicable covenants, easements, restrictions, and similar limitations, and to undertake such other activities appropriate, covenant, or necessary to promote or sustain any such interest.

Section 3. Regular Assessments. Before each fiscal year, the Board of Directors of the Association shall adopt and fix in reasonably itemized detail an annual Budget of the Working Fund for the then anticipated fiscal affairs and general operations of the Association for that year, and shall levy and collect monthly assessments from each lot on the properties which, considering the revenue derived from Regular Annual Assessments on unimproved lots and other sources of income, if any, shall be sufficient to fund the budget for said fiscal year. The regular assessment with respect to all improved lots shall be uniform in amount. In recognition of the fact that a substantial portion of the budget for the Working Fund for maintenance will be attributable to upkeep, maintenance, and security upon improved lots as opposed to unimproved lots, the regular assessment for each unimproved lot will be equal to the equivalent of 25% of the regular assessment due for each improved lot. The Budget and Assessments shall be approved and ratified by the Directors at the Annual Meeting prior to any other business to be undertaken at said annual meeting.

Section 4. Special Assessments for Capital Improvements and Extra-Ordinary Expenses. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto or to defray in whole or in part any extraordinary general expenses of the Association. One-twelfth (1/12) of said assessment shall be due and payable one month from the date of levy with a like sum due and payable each and every month thereafter, along with the Regular Assessment with respect to said Lot, until the said assessment shall be paid in full.

Section 5. Special Assessments for Insurance. In addition to the Regular assessments and Special assessments authorized above, the Association may levy special assessments on each improved lot for the portion of Insurance premium due with respect to said lot as hereinafter provided in Article IX hereof, which special assessment shall be paid each month along with the Regular Assessment with respect to said Lot.

Section 6. Date of Commencement of Annual Assessments: Due Dates. The regular annual assessments provided for herein shall commence as to all unimproved Lots on the first day of the month following the conveyance of the Common Area. The Regular annual assessments provided herein as to all improved lots shall commence the first day of the month following the month during which the construction of a dwelling on said lot shall become at least 80% completed according to the plans and specifications for construction of said dwelling. As provided in the By-Laws, the first Regular annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certification signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid.

Section 7. Effect of Non-payment of Assessments: Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of six (6) percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property in the same manner as provided by law for foreclosure of mortgages. No Owner may waive or otherwise escape liability for the assessments provided herein by non-use of the Common Area or abandonment of his Lot.

Section 8. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

Section 9. Exempt Property. All properties dedicated to, and accepted by, a local public authority and all properties owned by a charitable or non-profit organization exempt from taxation by the laws of the State of Nebraska shall be exempt from the assessments created herein. However, no land or improvements devoted to dwelling use shall be exempt from said assessments.

ARTICLE V. MAINTENANCE ON DWELLINGS

Section 1. Exterior Maintenance. In addition to maintenance upon the Common Area, the Association shall provide exterior maintenance upon each Lot which is subject to assessment for exterior maintenance hereunder, including but not in limitation of the foregoing, the painting, repair, replacement, and care of roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, walks, driveways and private drives and private roads, and other improvements. Exterior maintenance shall not include painting, repair, replacement and care of glass surfaces, doors, garage doors, mechanical garage door openers, or any mechanical equipment such as air conditioning condensers and related appliances and mechanical equipment. In the event that the need for maintenance or repair is caused through the willful or negligent act of the Owner, his family, guests, or invitees, the cost of such maintenance or repairs shall be added to and become a part of the Regular assessment to which such Lot is subject. The Association, its employees and agents shall have the

right to go on any Lot or into or upon any dwelling or any Lot in the properties for the purpose of performing maintenance and is hereby granted a specific easement for such purpose.

Section 2. Exterior Lighting Maintenance. Exterior decorative lighting mounted at the entry of each townhome and patio post mounted lighting shall be maintained by the Association. Such lighting fixtures shall be considered a part of the common area and shall not be interfered with by the owner of such townhome.

Section 3. The Association shall not be responsible for lawn, shrub or ground maintenance or snow removal within the boundaries of the platted lots all of which shall be the responsibility of the owner.

ARTICLE VI. ARCHITECTURAL CONTROL

No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, exterior color scheme, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an architectural committee composed of three (3) or more representatives appointed by the Board ("Committee"). In the event said Board, or its designated Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

ARTICLE VII. PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall built as a dividing wall between separate dwellings constructed upon the lots by Declarant or its assigns as part of the original construction of homes upon the properties shall constitute a party wall to be used by the adjoining landowners as such, notwithstanding the fact that the wall so constructed, through error in construction or settling of the wall, may not be located precisely on the dividing line between the lots. To the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, to the extent the same is not covered by insurance, any Owner who has used the wall may restore it and shall have and there is hereby created an easement over the premises of the adjoining landowner for the purpose of construction of said wall by commencement of construction on his premises adjoining said wall they shall contribute to the cost of restoration thereof in the proportion in which the adjoining owners use the wall without prejudice, however, to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligent or willful acts or omissions.

Section 3. Weatherproofing. Notwithstanding any other provision of this Article, an Owner who by his negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 4. Right to Contribution Runs with Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

Section 5. Arbitration. In the event of any dispute arising concerning a party wall, or under the provisions of this Article, such dispute shall be submitted to and determined by a board of three (3) arbitrators as follows: The party desiring to have the matter in dispute submitted to arbitration shall give the other party written notice of such desire and shall name one of the arbitrators in such notice. Within ten (10) days after the receipt of such

notice, the other party shall name a second arbitrator, and in case of failure so to do, the party who has already named an arbitrator, may have the second arbitrator selected or appointed by a judge of the Douglas County District Court, State of Nebraska, and the two arbitrators so appointed in either manner shall select and appoint a third arbitrator, and in the event the two arbitrators so appointed shall fail to appoint the third arbitrator within ten (10) days after the naming of the second arbitrator, either party may have the third arbitrator selected or appointed by one of said judges, and the three arbitrators so appointed shall thereupon proceed to determine the matter in question, disagreement, or difference, and the decision of any two of them shall be final, conclusive and binding upon all parties. In all cases of arbitration, the parties hereto shall each pay the expense of its own Attorneys and witnesses' fees, and all other expenses of such arbitration shall be divided equally between the parties.

ARTICLE VIII. GENERAL RESTRICTIONS

Section 1. Awnings. No awnings or sun screens of any type shall be affixed to any building or structure within the properties without the written consent of the Committee.

Section 2. Buildings or Uses Other than for Residential Purposes. No building or structure of any sort may ever be placed, erected or used for business, professional, trade or commercial purposes on any of the property within the properties. Provided, however, the prohibition shall not apply:

- (a) to any building or structure that is to be used exclusively by a public utility company in connection with the furnishing or public utility services to the properties, or
- (b) to any portion of a building used for coin operated laundry or dry cleaning equipment for the use of occupants of buildings in the properties, or
- (c) to any portion of a building used by Declarant, its licensees or assigns, for a manager's office or a sales office, or by the Association, for its office, or
- (d) to any portion of a building leased for residential purposes for a term exceeding one year,

if written permission for such placement, erection or use under (a) or (b), above, is first obtained from the Committee. Permission of the Committee is not required for exception (c), above.

Section 3. Fences, etc. No fences or enclosures of any type or nature whatsoever shall ever be constructed, erected, placed or maintained on or about any building site within the properties except such fences or enclosures as may be authorized by the Committee. No truck, trailer, boat, equipment or machinery or cars not in daily use shall ever be parked, located or otherwise maintained on any building site, parking area or street in the properties. Automobiles shall be parked only in designated parking areas as published by the Committee in its Rules and Regulations. No external television or radio antenna shall hereafter be erected on or about any of the building sites or property within the properties; provided, that, with the written approval of the Committee, one or more master television antenna towers may be erected for the benefit and use of all or of a part of the residents of the properties. No clotheslines or clothes hangers may be constructed or used unless completely concealed with enclosed patio areas.

Section 4. Livestock and Poultry Prohibited. No animals, livestock or poultry of any kind shall be raised or kept on any building site in the properties other than household pets, which shall be limited to two (2) per household. All pets shall be leashed when outside of the home and patio area. No such pet will be kept, bred or maintained for commercial purposes.

Section 5. Noxious Activity. No noxious or offensive activity shall be carried on the properties, nor shall any trash, asked or other refuse be thrown, placed, or dumped upon any vacant building site, nor shall anything ever be done which may be or become an annoyance or nuisance to the neighborhood.

Section 6. Billboards Prohibited. The construction, placing or maintenance of billboards, advertising boards or structures or "for sale" or "for rent" signs on any building site in the properties is expressly prohibited except that "for sale" or "for rent" signs may be erected by Declarant and "for sale" or "for rent" signs may be placed by others after first obtaining the written consent of the Declarant; provided, however, that the permission of Declarant shall not be required hereunder after July 1, 1978.

Section 7. Outbuildings Prohibited. No outbuilding or other attached structure appurtenant to a residence may be erected on any of the building sites hereby restricted without the consent in writing of the Committee.

Section 8. Temporary Structure. No trailer, basement, tent, shack, garage, barn, or other outbuilding shall at any time for human habitation, temporary or permanently, nor shall any structure of a temporary character be used for human habitation. Provided, however, nothing herein contained shall restrict Declarant or its assigns from locating, constructing or moving a temporary real estate and/or construction office on any building site in the properties to be used during the period of the construction and sale of the properties. Declarant or its assigns may also erect and maintain model homes for sales purposes and rental and lease purposes and may operate such office or offices therein for so long as they deem necessary for the purposes of selling, renting or leasing the properties.

ARTICLE IX. INSURANCE

Section 1. Basic Coverage. Insurance policies upon the properties including the structures but excluding the furnishing of individual townhouses shall be purchased by and in the name of the Association for the benefit of the Association and the Owners of each Lot as their interests may appear. Provisions shall be made for the issuance of certificates of insurance to holders of first mortgages upon individual Lots. The insurance shall cover all buildings and improvements upon the land in an amount equal to the full insurable value thereof as determined annually by the Association, but with co-insurance clauses being permitted. Such coverage shall afford protection against loss by fire and extended coverage hazards. In addition, insurance shall be procured for workmen's compensation coverage and at least \$100,000/\$300,000 B.I. and \$50,000 P.D. public liability insurance covering the properties, the Association and its employees.

Section 2. Additional Coverage. The Association may also procure, if requested by the Owner of any Lot, insurance upon the personal property, furnishings and improvements located on the premises by said owner as well as personal liability and such other risks as are ordinarily covered under homeowners insurance. The Association is further empowered to procure such other insurance as the Association may deem advisable from time to time.

Section 3. Special Assessments. Special assessment of the cost of insurance premiums shall be considered the nature of a special assessment as herein above provided and the association shall monthly specially assess against its proportionate share of the premiums for the insurance to be procured by the Association.

Section 4. Association as Agent. The Association is hereby irrevocably appointed agent for each owner and his mortgagees to adjust all claims arising under insurance policies purchased by the Association on the improvements on the properties and to execute and deliver releases upon payment of claims without joinder by the Owner. All insurance proceeds shall be applied by the Association towards repairing the damage suffered; provided that reconstruction or repair

2

...compulsory where the damage exceed two-thirds of the value of the improvements. In such case should the owner so elect not to ...proceeds, along with the insurance indemnity, if any, shall be ...each owner in accordance with his pro-rata share of the loss ...the damage or casualty for which the proceeds shall be payable, ...shall be first applied towards satisfaction of any recorded ...against each lot, next towards satisfaction of junior recorded ...in order of their priority, next toward the cost of razing the improve- ...any remnants thereof from said premises and the filling and leveling ...lot, and the remainder shall then be paid to such owner. In case the ...proceeds do not equal the cost of repairs, the excess cost shall be ...a maintenance expense to be assessed and collected by the Asso- ...from the Owners of the damaged improvements. In cases of over-insurance, ...excess proceeds of insurance received shall be credited to the working fund ...the Association.

Section 5. Additional Insurance. Each lot owner may obtain additional insurance at his expense.

ARTICLE X. ACCESS

The Association shall have the right of access to each dwelling at reasonable hours to inspect and to perform any necessary or emergency work upon all pipes, wires, conduits, ducts, cables, utility lines and any utilities accessible from within any dwelling, and to insure compliance by the owner with all of the owner's duties under this Declaration.

ARTICLE XI. GENERAL PROVISIONS

Section 1. Enforcement. The Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to covenants or restrictions herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidity of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners. Any Amendment must be recorded.

Section 4. Annexation. Additional land may be annexed by the Declarant or its assigns, to the properties without the consent of members of the Association within five (5) years of the date of this instrument by executing and recording with the Register of Deeds of Douglas County, Nebraska, an express written Supplementary Declaration describing such property and extending to each of the lots so annexed all of the conditions and other terms set out in this Declaration with only such complementary additions and modifications as may be appropriate, convenient, or necessary for accommodation of the different character of such property but not inconsistent with the residential character of Scarborough addition.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein has hereunto set its hand and seal this _____ day of _____, 197__.

LIFE INVESTORS - PEDERSEN, a Joint Venture

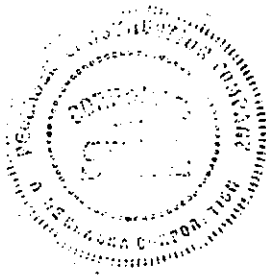
BY LIFE INVESTORS DEVELOPMENT CO., an Iowa Corporation,

By [Signature]
President Attorney-in-Fact

Attest: _____ Secretary

BY PEDERSEN CONSTRUCTION COMPANY, a Nebraska Corporation,

By [Signature]
President
Attest: [Signature] Secretary



STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss.

On this 25th day of January, 1973, before me, a Notary Public duly commissioned and qualified in and for said County, personally came Gene P. Spence, President of LIFE INVESTORS DEVELOPMENT CO., an Iowa corporation, to me personally known to be the President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation as a member of Life Investors - Pedersen, a Joint Venture.

WITNESS my hand and notarial seal the day and year last above written.



[Signature]
Notary Public

STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss.

On this 11 day of January, 1973, before me, a Notary Public duly commissioned and qualified in and for said county, personally came MARTIN A. PEDERSEN, President of PEDERSEN CONSTRUCTION COMPANY, a Nebraska corporation, to me personally known to be the President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation as a member of Life Investors - Pedersen, a Joint Venture.

WITNESS my hand and notarial seal the day and year last above written.

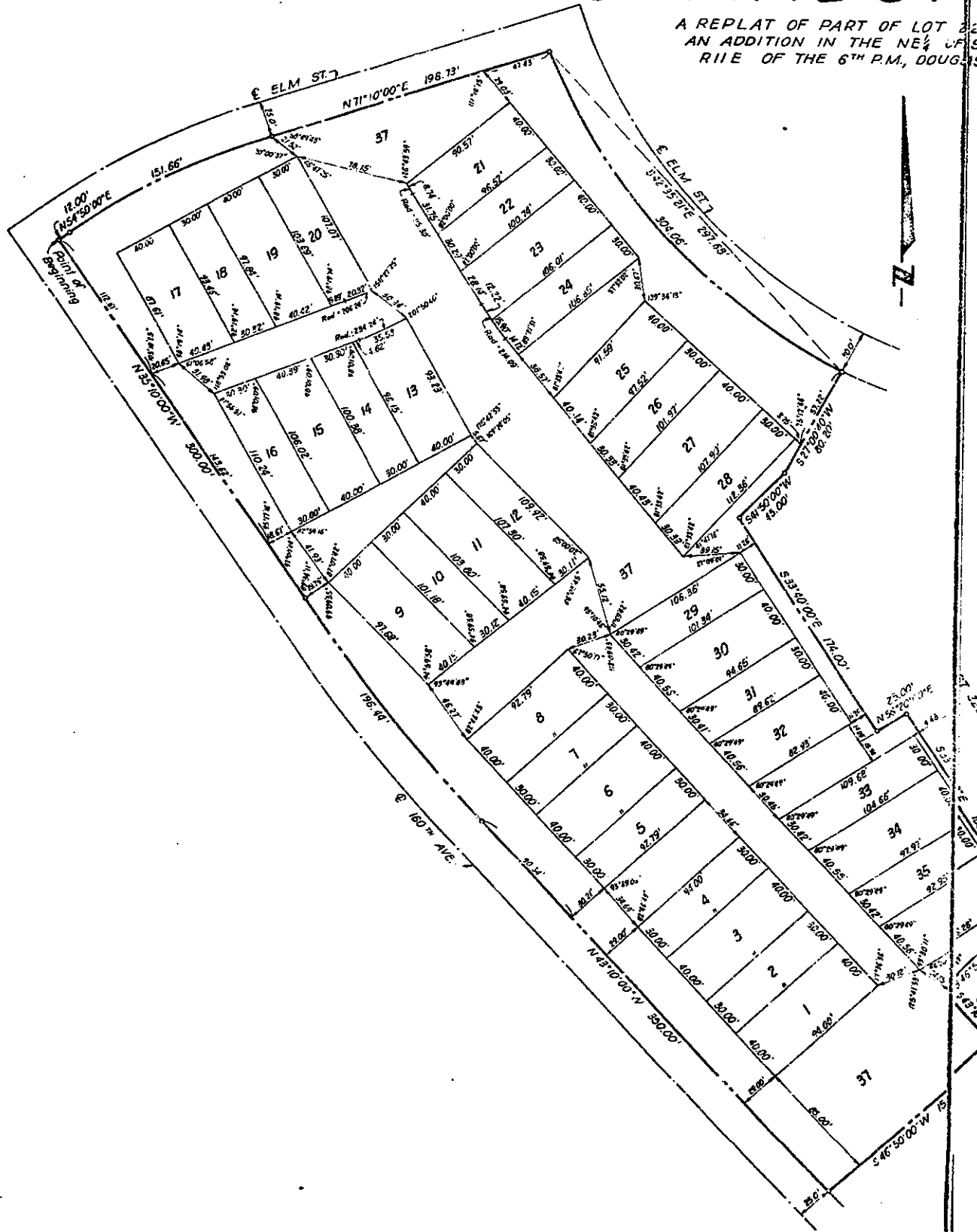


KATHRYN PANZER
GENERAL NOTARY - State of Neb.
My Commission Expires
Dec. 7, 1975

[Signature]
Notary Public

SCARBOROUGH

A REPLAT OF PART OF LOT 22
AN ADDITION IN THE NE 1/4 OF S
R11E OF THE 6TH P.M., DOUGLASS



1/2 LOT 22, CENTER PARK
NE 1/4 OF SEC. 34, T15N,
M, DOUGLAS CO., NEBR.

SURVEYOR'S CERTIFICATE

I certify that I have made a ground survey of the subdivision described herein and that temporary monuments have been placed as shown on the attached plat and that a bond has been furnished to the City of Omaha to insure placing of permanent monuments and stakes at all corners of all lots, streets, avenues, angle points and ends of all curves in Scatteredburg (Lots 1 thru 37, inclusive), a replat of part of lot 222, Center Park, an addition in the NE 1/4 of Section 34, Township 15 North, Range 11 East of the 6th P.M., Douglas County, Nebraska, more particularly described as follows:

Beginning at the point of intersection of the Northeastly right-of-way line of 360th Avenue and the Southwesterly right-of-way line of Elm Street, thence N54°50'00"W, (measured bearing) along said Southeastly right-of-way line a distance of 12.00 feet; thence Northerly 532.00 feet, a distance of 151.66 feet; thence N71°10'00"W, along said Southeastly right-of-way line of Elm Street, a distance of 198.73 feet, to the point of intersection of said Southeastly right-of-way line of Elm Street, and the Southerly right-of-way line of 160th Street and Elm Street; curve to the left with a bearing S42°33'21"W, a distance of 304.50 feet, said curve having a 80.20 feet; thence N51°50'00"W, a distance of 45.00 feet; thence S53°40'00"W, a distance of 174.00 feet; thence N56°20'00"W, a distance of 25.00 feet; thence S53°40'00"W, a distance of 165.00 feet; thence N54°50'00"W, a distance of 82.00 feet; thence S41°10'00"W, a distance of 50.00 feet; thence 160th Avenue; thence along said Southeastly right-of-way line of 160th Avenue to the point of intersection of said Southeastly right-of-way line of 160th Avenue and the Northerly right-of-way line of 100th Avenue on the following curve to the right with a radius of 1107.00 feet, a distance of 176.64 feet; thence N35°10'00"W, a distance of 300.00 feet, to the Point of Beginning.

Don W. Elliott L.S. 205

REPLICATION

[illegible]

In witness whereof we do set our names this 10 day of SEP, 1973.

Martin A. Pedersen
Pedersen Construction Company
Martin A. Pedersen, President

Life Investors Development Company
Life Investors Development Company
One E. Superior, Chicago, Ill. 60601

LIFE INVESTORS - PEDERSEN, A JOINT VENTURE

ACKNOWLEDGEMENT OF NOTARY

[illegible]

On this 10 day of SEPTEMBER, 1973, before me, the undersigned, a Notary Public in and for said County personally came Martin A. Pedersen and Gene P. Spence, to me personally known to be the identical persons whose names are affixed to the depositions of this plat, and acknowledged the execution thereof to be their voluntary acts and deeds as such officers and the voluntary acts and deeds of said corporations and that the Corporate Seals of said corporations were therein affixed by their authority.

Witness my hand and Notarial Seal at Orange, Nebraska in said county, this 3 day and year last above written.

Notary Public

My Commission expires the 13 day of SEPTEMBER, 1976

COUNTY TREASURER CERTIFICATE

This is to certify that I find no regular or special taxes due or delinquent against the property described in the surveyor's certificate and embraced in this plat as shown on the records of this office.

Date Feb 11, 1973

APPROVAL OF CITY ENGINEER OF OMAHA

I hereby approve of this plat of Scarborough (lots 1 thru 37 inclusive) the 11 day of SEPT., 1973.

City Engineer

OMAHA CITY COUNCIL ACCEPTANCE

This plat of Scarborough (Lots 1 thru 37 inclusive) was approved by the City Council of Omaha on this 28th day of August, 1973.

Account:

President of Council

APPROVAL OF OMAHA CITY PLANNING BOARD

This plat of Scarborough (Lots 1 thru 37 inclusive) was approved by the City Planning Board on this: 1974 SEPTEMBER 1973.

Quinn, D. Martin
Chairman of City Planning Board

ELLIOTT & BLACK

SCARBOROUGH
160TH AVE. & ELM ST.
OMAHA, DOUGLAS CO. NEBR.

FINAL PLAT

7247
PORT NO
NAME
8-22-73
N.R.H.

CERTIFICATION

I, Harvey L. Clark, being duly constituted Secretary of First Penn-Pacific Life Insurance Company, a corporation organized and existing under and by virtue of the laws of Pennsylvania, do hereby certify that the following is a true and complete copy of a resolution duly adopted at the meeting of the Board of Directors of this Corporation, duly called and held on January 11, 1972 at which a quorum was present and voting; that said resolution is still in full force and effect and has not been rescinded; and that said resolution is not in conflict with the Charter or By Laws of this Corporation:

"BE IT RESOLVED, that Gene P. Spence is hereby authorized and empowered to act as attorney-in-fact for and on behalf of First Penn-Pacific Life Insurance Company with regards to executing any and all documents necessary in order to convey any and all interests in and to certain property known as the Center Park property located in Omaha, Nebraska."

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of this Corporation this 30th day of May, 1972.

Harvey L. Clark

Harvey L. Clark - Secretary

16
SEAL

ENTERED IN NUMERICAL INDEX AND RECORDED IN THE REGISTER OF DEEDS OFFICE IN DOUGLAS COUNTY, NEBRASKA
30 DAY OF January 1972 2:29 PM
G. HAROLD OSTLER, REGISTER OF DEEDS 45-25



82-321+

BOOK 532 PAGE 185

DECLARATION

THIS DECLARATION, made on the date hereinafter set forth by Life Investors - Pederson, a Joint Venture, hereinafter referred to as "Declarant,"

W I T N E S S E T H :

WHEREAS, Declarant is the owner of certain real estate, hereinafter referred to as the "Properties," in the County of Douglas, State of Nebraska, which is more particularly described as:

Lots 1 through 37, inclusive, in Scarborough, a Subdivision in Douglas County, Nebraska, as surveyed, platted and recorded.

WHEREAS, Declarant intends to construct individual townhouse units on said properties; and

WHEREAS, Declarant is desirous of providing easements, restrictions, covenants and conditions for the use of said premises for the purpose of protecting the value and desirability of said property.

NOW, THEREFORE, Declarant hereby declares that all of the properties described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property above described as well as any other property submitted hereto as provided herein, and shall be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof until January 1, 1990, at which time said covenants shall be automatically extended for successive periods of ten (10) years unless by written agreement of a three-fourths (3/4) majority of the then owners of the lots it is agreed to change said covenants in whole or in part, said agreement to be executed and recorded in the manner provided by law for convenience of real estate.

ARTICLE I.
DEFINITIONS

Section 1. "Association" shall mean and refer to SCARBOROUGH PROPERTY OWNER'S ASSOCIATION, INC., its successors and assigns, a Nebraska non-profit corporation.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any lot which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereinafter be brought within the jurisdiction of the Association.

Section 4. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot is described as follows:

Lot 37, Scarborough, a Subdivision in Douglas County, Nebraska, as surveyed, platted and recorded in Douglas County, Nebraska.

Section 5. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

51

Section 6. "Improved Lot" shall mean and refer to any lot on the properties exclusive of the Common Area upon which shall be erected a dwelling the construction of which shall be at least 80% complete according to the plans and specifications for construction of said dwelling. All other lots, exclusive of the Common Area, which shall be vacant or upon which shall be erected a dwelling the construction of which shall be less than 80% complete according to the plans and specifications for construction of said dwelling, shall be defined and referred to herein as "Unimproved Lots."

Section 7. "Declarant" shall mean and refer to Life Investors - Pedersen, a joint venture.

ARTICLE II.
PROPERTY RIGHTS

Section 1. Owners' Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every lot, subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an owner for any period during which any assessment against his lot remains unpaid; and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by three-fourths (3/4) vote of the members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any owner may delegate his right of enjoyment to the Common Area and facilities to the members of his family, guests or tenants.

ARTICLE III.
MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a lot within the properties shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any lot which is subject to assessment.

Section 2. The Association shall have two classes of voting membership:

(a) "Resident Members" shall be all Owners with the exception of the Declarant and shall be entitled to one vote for each lot owned. When more than one person holds an interest in any lot, all such persons shall be members. The vote for such lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any lot.

(b) "Declarant Members" shall be the Declarant and its assigns, provided said assignment, grant or conveyance to said assigns shall denominate said assignee as a successor Declarant as provided in the By-Laws. The Declarant Member or its successors shall be entitled to four (4) votes for each lot owned. The Declarant membership shall cease and be converted to resident membership when the total votes outstanding in the Declarant membership are equal to the Resident votes.

ARTICLE IV.
COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments.

The Declarant, for each fully developed Lot owned within the properties as defined herein hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association:

- (1) Regular annual assessments or charges
- (2) Special assessments for capital improvements, such assessments to be established and collected as hereinafter provided
- (3) Special Assessments for Insurance on the Properties, if any.

The Regular and Special Assessments, together with interest, costs, and reasonable attorney's fees, shall be and constitute until paid a continuing charge against and lien upon such lot or property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments.

The assessments levied by the Association shall be used exclusively without any part of the net earnings inuring to the private benefit of its members, to promote and sustain their social welfare and otherwise provide for their health, pleasure, recreation, safety and other non-profitable interests by acquiring, maintaining, operating, contributing to the acquisition, maintenance, or operation of, or otherwise making available for use any one or more area entrances or entry structures, swimming pools, tennis courts, and any other recreational equipment, facilities, grounds, or structures, to provide weed and other actual or potential nuisance abatement or control, security service, domestic water supply, and other community services, to provide for exterior maintenance on the homes located on the Properties, to provide architectural control and secure compliance with or enforcement of applicable covenants, easements, restrictions, and similar limitations, and to undertake such other activities appropriate, convenient, or necessary to promote or sustain any such interest.

Section 3. Regular Assessments.

Before each fiscal year, the Board of Directors of the Association shall adopt and fix in reasonably itemized detail an annual Budget of the Working Fund for the then anticipated fiscal affairs and general operations of the Association for that year, and shall levy and collect monthly assessments from each lot on the properties which, considering the revenue derived from Regular Annual Assessments on unimproved lots and other sources of income, if any, shall be sufficient to fund the budget for said fiscal year. The regular assessment with respect to all improved lots shall be uniform in amount. In recognition of the fact that a substantial portion of the budget for the Working Fund for maintenance will be attributable to upkeep, maintenance, and security upon improved lots as opposed to unimproved lots, the regular assessment for each unimproved lot will be equal to the equivalent of 25% of the regular assessment due for each improved lot. The Budget and Assessments shall be approved and ratified by the Directors at the Annual Meeting prior to any other business to be undertaken at said annual meeting.

Section 4. Special Assessments for Capital Improvements and Extra-Ordinary Expenses.

In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto or to defray in whole or in part any extraordinary general expenses of the Association. One-twelfth (1/12) of said assessment shall be due and payable one month from the date of levy with a like sum due and payable each and every month thereafter, along with the Regular Assessment with respect to said Lot, until the said assessment shall be paid in full.

Section 5. Special Assessments for Insurance. In addition to the Regular assessments and Special assessments authorized above, the Association may levy special assessments on each improved lot for the portion of Insurance premium due with respect to said lot as hereinafter provided in Article IX hereof, which special assessment shall be paid each month along with the Regular Assessment with respect to said Lot.

Section 6. Date of Commencement of Annual Assessments: Due Dates. The regular annual assessments provided for herein shall commence as to all unimproved Lots on the first day of the month following the conveyance of the Common Area. The Regular annual assessments provided herein as to all improved lots shall commence the first day of the month following the month during which the construction of a dwelling on said lot shall become at least 80% completed according to the plans and specifications for construction of said dwelling. As provided in the By-Laws, the first Regular annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certification signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid.

Section 7. Effect of Non-payment of Assessments: Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of six (6) percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property in the same manner as provided by law for foreclosure of mortgages. No Owner may waive or otherwise escape liability for the assessments provided herein by non-use of the Common Area or abandonment of his Lot.

Section 8. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

Section 9. Exempt Property. All properties dedicated to, and accepted by, a local public authority and all properties owned by a charitable or non-profit organization exempt from taxation by the laws of the State of Nebraska shall be exempt from the assessments created herein. However, no land or improvements devoted to dwelling use shall be exempt from said assessments.

ARTICLE V. MAINTENANCE ON DWELLINGS

Section 1. Exterior Maintenance. In addition to maintenance upon the Common Area, the Association shall provide exterior maintenance upon each Lot which is subject to assessment for exterior maintenance hereunder, including but not in limitation of the foregoing, the painting, repair, replacement, and care of roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, walks, driveways and private drives and private roads, and other improvements. Exterior maintenance shall not include painting, repair, replacement and care of glass surfaces, doors, garage doors, mechanical garage door openers, or any mechanical equipment such as air conditioning condensers and related appliances and mechanical equipment. In the event that the need for maintenance or repair is caused through the willful or negligent act of the Owner, his family, guests, or invitees, the cost of such maintenance or repairs shall be added to and become a part of the Regular assessment to which such Lot is subject. The Association, its employees and agents shall have the

right to go on any Lot or into or upon any dwelling or any Lot in the properties for the purpose of performing maintenance and is hereby granted a specific easement for such purpose.

Section 2. Exterior Lighting Maintenance. Exterior decorative lighting mounted at the entry of each townhome and patio post mounted lighting shall be maintained by the Association. Such lighting fixtures shall be considered a part of the common area and shall not be interfered with by the owner of such townhome.

Section 3. The Association shall not be responsible for lawn, shrub or ground maintenance or snow removal within the boundaries of the platted lots all of which shall be the responsibility of the owner.

ARTICLE VI. ARCHITECTURAL CONTROL

No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, exterior color scheme, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an architectural committee composed of three (3) or more representatives appointed by the Board ("Committee"). In the event said Board, or its designated Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

ARTICLE VII. PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall built as a dividing wall between separate dwellings constructed upon the lots by Declarant or its assigns as part of the original construction of homes upon the properties shall constitute a party wall to be used by the adjoining landowners as such, notwithstanding the fact that the wall so constructed, through error in construction or settling of the wall, may not be located precisely on the dividing line between the Lots. To the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, to the extent the same is not covered by insurance, any Owner who has used the wall may restore it and shall have and there is hereby created an easement over the premises of the adjoining landowner for the purpose of construction of said wall by commencement of construction on his premises adjoining said wall they shall contribute to the cost of restoration thereof in the proportion in which the adjoining owners use the wall without prejudice, however, to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligent or willful acts or omissions.

Section 3. Weatherproofing. Notwithstanding any other provision of this Article, an Owner who by his negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 4. Right to Contribution Runs with Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

Section 5. Arbitration. In the event of any dispute arising concerning a party wall, or under the provisions of this Article, such dispute shall be submitted to and determined by a board of three (3) arbitrators as follows: The party desiring to have the matter in dispute submitted to arbitration shall give the other party written notice of such desire and shall name one of the arbitrators in such notice. Within ten (10) days after the receipt of such

notice, the other party shall name a second arbitrator, and in case of failure so to do, the party who has already named an arbitrator, may have the second arbitrator selected or appointed by a judge of the Douglas County District Court, State of Nebraska, and the two arbitrators so appointed in either manner shall select and appoint a third arbitrator, and in the event the two arbitrators so appointed shall fail to appoint the third arbitrator within ten (10) days after the naming of the second arbitrator, either party may have the third arbitrator selected or appointed by one of said judges, and the three arbitrators so appointed shall thereupon proceed to determine the matter in question, disagreement, or difference, and the decision of any two of them shall be final, conclusive and binding upon all parties. In all cases of arbitration, the parties hereto shall each pay the expense of its own Attorneys and witnesses' fees, and all other expenses of such arbitration shall be divided equally between the parties.

ARTICLE VIII. GENERAL RESTRICTIONS

Section 1. Awnings. No awnings or sun screens of any type shall be affixed to any building or structure within the properties without the written consent of the Committee.

Section 2. Buildings or Uses Other than for Residential Purposes. No building or structure of any sort may ever be placed, erected or used for business, professional, trade or commercial purposes on any of the property within the properties. Provided, however, the prohibition shall not apply:

(a) to any building or structure that is to be used exclusively by a public utility company in connection with the furnishing or public utility services to the properties, or

(b) to any portion of a building used for coin operated laundry or dry cleaning equipment for the use of occupants of buildings in the properties, or

(c) to any portion of a building used by Declarant, its licensees or assigns, for a manager's office or a sales office, or by the Association, for its office, or

(d) to any portion of a building leased for residential purposes for a term exceeding one year,

if written permission for such placement, erection or use under (a) or (b), above, is first obtained from the Committee. Permission of the Committee is not required for exception (c), above.

Section 3. Fences, etc. No fences or enclosures of any type or nature whatsoever shall ever be constructed, erected, placed or maintained on or about any building site within the properties except such fences or enclosures as may be authorized by the Committee. No truck, trailer, boat, equipment or machinery or cars not in daily use shall ever be parked, located or otherwise maintained on any building site, parking area or street in the properties. Automobiles shall be parked only in designated parking areas as published by the Committee in its Rules and Regulations. No external television or radio antenna shall hereafter be erected on or about any of the building sites or property within the properties; provided, that, with the written approval of the Committee, one or more master television antenna towers may be erected for the benefit and use of all or of a part of the residents of the properties. No clotheslines or clothes hangers may be constructed or used unless completely concealed with enclosed patio areas.

Section 4. Livestock and Poultry Prohibited. No animals, livestock or poultry of any kind shall be raised or kept on any building site in the properties other than household pets, which shall be limited to two (2) per household. All pets shall be leashed when outside of the home and patio area. No such pet will be kept, bred or maintained for commercial purposes.

Section 5. Noxious Activity. No noxious or offensive activity shall be carried on the properties, nor shall any trash, asked or other refuse be thrown, placed, or dumped upon any vacant building site, nor shall anything ever be done which may be or become an annoyance or nuisance to the neighborhood.

Section 6. Billboards Prohibited. The construction, placing or maintenance of billboards, advertising boards or structures or "for sale" or "for rent" signs on any building site in the properties is expressly prohibited except that "for sale" or "for rent" signs may be erected by Declarant and "for sale" or "for rent" signs may be placed by others after first obtaining the written consent of the Declarant; provided, however, that the permission of Declarant shall not be required hereunder after July 1, 1978.

Section 7. Outbuildings Prohibited. No outbuilding or other attached structure appurtenant to a residence may be erected on any of the building sites hereby restricted without the consent in writing of the Committee.

Section 8. Temporary Structure. No trailer, basement, tent, shack, garage, barn, or other outbuilding shall at any time for human habitation, temporary or permanently, nor shall any structure of a temporary character be used for human habitation. Provided, however, nothing herein contained shall restrict Declarant or its assigns from locating, constructing or moving a temporary real estate and/or construction office on any building site in the properties to be used during the period of the construction and sale of the properties. Declarant or its assigns may also erect and maintain model homes for sales purposes and rental and lease purposes and may operate such office or offices therein for so long as they deem necessary for the purposes of selling, renting or leasing the properties.

ARTICLE IX. INSURANCE

Section 1. Basic Coverage. Insurance policies upon the properties including the structures but excluding the furnishing of individual townhouses shall be purchased by and in the name of the Association for the benefit of the Association and the Owners of each Lot as their interests may appear. Provisions shall be made for the issuance of certificates of insurance to holders of first mortgages upon individual lots. The insurance shall cover all buildings and improvements upon the land in an amount equal to the full insurable value thereof as determined annually by the Association, but with co-insurance clauses being permitted. Such coverage shall afford protection against loss by fire and extended coverage hazards. In addition, insurance shall be procured for workmen's compensation coverage and at least \$100,000/\$300,000 B.I. and \$50,000 P.O. public liability insurance covering the properties, the Association and its employees.

Section 2. Additional Coverage. The Association may also procure, if requested by the Owner of any Lot, insurance upon the personal property, furnishings and improvements located on the premises by said owner as well as personal liability and such other risks as are ordinarily covered under homeowners insurance. The Association is further empowered to procure such other insurance as the Association may deem advisable from time to time.

Section 3. Special Assessments. Special assessment of the cost of insurance premiums shall be considered the nature of a special assessment as herein above provided and the association shall monthly specially assess against its proportionate share of the premiums for the insurance to be procured by the Association.

Section 4. Association as Agent. The Association is hereby irrevocably appointed agent for each owner and his mortgagees to adjust all claims arising under insurance policies purchased by the Association on the improvements on the properties and to execute and deliver releases upon payment of claims without joinder by the Owner. All insurance proceeds shall be applied by the Association towards repairing the damage suffered; provided that reconstruction or repair

shall not be compulsory where the damage exceed two-thirds of the value of the buildings and improvements. In such case should the owner so elect not to rebuild, the proceeds, along with the insurance indemnity, if any, shall be credited to each owner in accordance with his pro-rata share of the loss sustained by the damage or casualty for which the proceeds shall be payable, and said sums shall be first applied towards satisfaction of any recorded first mortgage against each lot, next towards satisfaction of junior recorded liens in order of their priority, next toward the cost of razing the improvements or any remnants thereof from said premises and the filling and leveling of said lot, and the remainder shall then be paid to such owner. In case the insurance proceeds do not equal the cost of repairs, the excess cost shall be considered a maintenance expense to be assessed and collected by the Association from the Owners of the damaged improvements. In cases of over-insurance, any excess proceeds of insurance received shall be credited to the working fund for the Association.

Section 5. Additional Insurance. Each lot owner may obtain additional insurance at his expense.

ARTICLE X.
ACCESS

The Association shall have the right of access to each dwelling at reasonable hours to inspect and to perform any necessary or emergency work upon all pipes, wires, conduits, ducts, cables, utility lines and any utilities accessible from within any dwelling, and to insure compliance by the owner with all of the owner's duties under this Declaration.

ARTICLE XI.
GENERAL PROVISIONS

Section 1. Enforcement. The Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to covenants or restrictions herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners. Any Amendment must be recorded.

Section 4. Annexation. Additional land may be annexed by the Declarant or its assigns, to the properties without the consent of members of the Association within five (5) years of the date of this instrument by executing and recording with the Register of Deeds of Douglas County, Nebraska, an express written Supplementary Declaration describing such property and extending to each of the lots so annexed all of the conditions and other terms set out in this Declaration with only such complementary additions and modifications as may be appropriate, convenient, or necessary for accommodation of the different character of such property but not inconsistent with the residential character of Scarborough addition.

hereunto



STATE OF
COUNTY OF

duly comm
Gene P. S
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foregoing
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as a memb

written.

STATE OF
COUNTY OF

duly comm
MARTIN A.
corporati
who signe
be his vo
said corp

written.



IN WITNESS WHEREOF, the undersigned, being the Declarant herein has hereunto set its hand and seal this _____ day of _____, 197__.

LIFE INVESTORS - PEDERSEN, a Joint Venture

BY LIFE INVESTORS DEVELOPMENT CO., an Iowa Corporation,

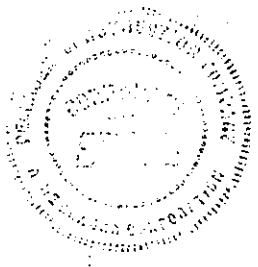
By [Signature]
President Attorney-in-Fact

Attest: _____ Secretary

BY PEDERSEN CONSTRUCTION COMPANY, a Nebraska Corporation,

By [Signature]
President

Attest: [Signature] Secretary



STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss.

On this 25th day of January, 1973, before me, a Notary Public duly commissioned and qualified in and for said County, personally came Gene P. Spence, ~~President of LIFE INVESTORS DEVELOPMENT CO.~~, an Iowa corporation, to me personally known to be the President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation as a member of Life Investors - Pedersen, a Joint Venture.

WITNESS my hand and notarial seal the day and year last above written.



[Signature]
Notary Public

STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss.

On this 11 day of January, 1973, before me, a Notary Public duly commissioned and qualified in and for said county, personally came MARTIN A. PEDERSEN, President of PEDERSEN CONSTRUCTION COMPANY, a Nebraska corporation, to me personally known to be the President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation as a member of Life Investors - Pedersen, a Joint Venture.

WITNESS my hand and notarial seal the day and year last above written.

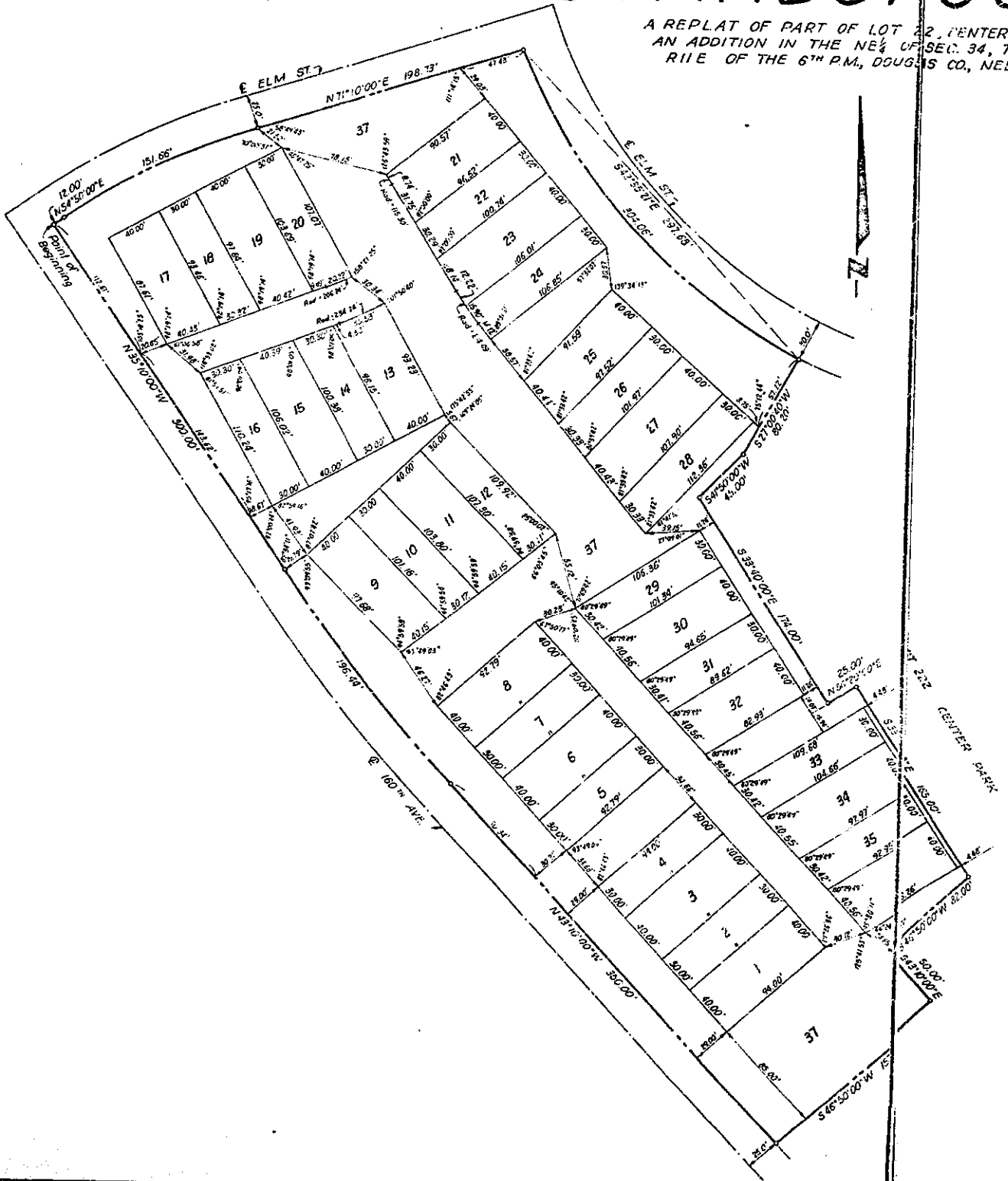


KATHRYN PANZER
GENERAL NOTARY - State of N.
My Commission Expires
Dec. 7, 1975

[Signature]
Notary Public

SCARBOROUGH

A REPLAT OF PART OF LOT 22, CENTER PARK
AN ADDITION IN THE NE 1/4 OF SEC. 34, T15N
R11E OF THE 6TH P.M., DOUGLAS CO., NEBR.



OF LOT 22, CENTER PARK
E NE $\frac{1}{4}$ OF SEC. 34, T15N,
R1M, DOUGLAS CO., NEBR.

SURVEYOR'S CERTIFICATE

I certify that I have made a ground survey of the subdivision described herein and that temporary monuments have been placed as shown on the within plat and that a bond has been furnished to the City of Omaha to insure placing of permanent monuments and stakes at all corners of all lots, streets, avenues, angle points and all of all curves in Strasburg (lots 30-39, inclusive), a replat of part of lot 222, Center, an addition to the NE 1/4 of Section 36, Township 15 North, Range 11 East of the 6th P.M., Douglas County, Nebraska, more particularly described as follows:

Beginning at the point of intersection of the Northerly right-of-way line of 16th Avenue and the Southeasterly right-of-way line of Elm Street, thence N44°10'00"E, (assumed bearing) along S42°00'00"E, a distance of 150.00 feet; thence right-of-way line of Elm Street, on a curve to the North; Northerly 21m of Elm Street, a distance of 198.00 feet; thence N14°10'00"E, along said Southeasterly right-of-way line of Elm Street and the Southeasterly right-of-way line of intersection of said Southeasterly right-of-way line of Elm Street and the Southeasterly right-of-way line of 16th Street and Elm Street, curve to the left with a radius of 100.00 feet, a distance of 150.00 feet; thence S42°00'00"E, a distance of 150.00 feet; thence S42°00'00"E, a distance of 45.00 feet; thence S25°00'00"W, a distance of 174.00 feet; thence S46°10'00"W, a distance of 25.00 feet; thence S33°00'00"E, a distance of 174.00 feet; thence S46°10'00"W, a distance of 25.00 feet; thence S33°00'00"E, a distance of 174.00 feet; thence S46°10'00"W, a distance of 25.00 feet; to a point; thence S43°10'00"E, a distance of 30.00 feet; thence described course; thence S46°10'00"W, along said Northerly right-of-way line of intersection of said Northerly right-of-way line of 16th Avenue and the Southeasterly right-of-way line of Elm Street, curve to the right with a radius of 100.00 feet, a distance of 300.00 feet; thence Northerly 21m of Elm Street, a distance of 300.00 feet, to the Point of Beginning. A distance of 196.44 feet; thence S33°10'00"W,

Don W. Elliott

DEDICATION

[illegible]

In witness whereof we do set our names this 10 day of SEP, 1973

M. A. Pedersen
Pedersen Construction Company
Martin A. Pedersen, President

Life Investors Development Corp.
Gene P. Spence, Attorney-in-Fact

ACKNOWLEDGEMENT OF NOTARY

STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss

On this 10 day of September, 1973, before me, the undersigned, a Notary Public in and for said County personally came Martin A. Fiederman and Gera P. Spencer, to me personally known to be the identical persons whose names are affixed to the dedication of this plat, and acknowledged the execution thereof to be their voluntary act and deed as such officers and the voluntary act and deed of said corporations and that the Corporate Seal of said corporations were then affixed by their authority.

Witness my hand and Notarial Seal at Camden, New Jersey in said county on the day and year above written.

Witness my hand and Notarial Seal at Campana, Pinar del Rio in said country this day and year in
above written.

Notary Public

My Commission expires the 13 day of September, 1976.

COUNTY TREASURER CERTIFICATE

This is to certify that I find no regular or special taxes due or delinquent against the property described in the surveyor's certificate and embraced in this plat as shown on the records of this office.

DATE Feb 16, 1973

APPROVAL OF CITY ENGINEER OF SMASHA

I hereby approve of this plat of Scarborough lots 1 thru 37 inclusive) the 11 day of Sept., 1973.

OMAHA CITY COUNCIL ACCEPTANCE

This plat of Scarborough (lots 1 thru 37 inclusive) was approved by the City Council of Omaha on this 15th day of June, 1977.

ACCENT :

APPROVAL OF OKLAHOMA CITY PLANNING BOARD

This plat of Scarborough (lots 1 thru 37 inclusive) was approved by the City Planning Board on this 19TH SEPTEMBER, 1933.

Queen, J. M. Martin
Chairman of City Planning Board

ELLIOTT & BLACK

SCARBOROUGH
160 TH AVE. & ELM ST.
OMAHA, DOUGLAS CO. NEBR

FINAL PLAT

7247
0-22-73
4 Q M

CERTIFICATION

I, Harvey L. Clark, being duly constituted Secretary of First Penn-Pacific Life Insurance Company, a corporation organized and existing under and by virtue of the Laws of Pennsylvania, do hereby certify that the following is a true and complete copy of a resolution duly adopted at the meeting of the Board of Directors of this Corporation, duly called and held on January 11, 1972 at which a quorum was present and voting; that said resolution is still in full force and effect and has not been rescinded; and that said resolution is not in conflict with the Charter or By Laws of this Corporation:

"BE IT RESOLVED, that Gene P. Spence is hereby authorized and empowered to act as attorney-in-fact for and on behalf of First Penn-Pacific Life Insurance Company with regards to executing any and all documents necessary in order to convey any and all interests in and to certain property known as the Center Park property located in Omaha, Nebraska."

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of this Corporation this 30th day of May, 1972.

Harvey L. Clark
Harvey L. Clark - Secretary

SEAL



ENTERED IN NUMERICAL INDEX AND RECORDED IN THE REGISTER OF DEEDS OFFICE IN DOUGLAS COUNTY, NEBRASKA
30 MAY 1972
C. HAROLD OSTLER, REGISTER OF DEEDS

45-25

TYPE OR PERM
PERMANENT

DECLASS

USUAL RESIDENCE
WHERE DEATH
OCCURRED IN
LAST 12 MONTHS, GIVE
RESIDENCE BEFORE
ADMISSION

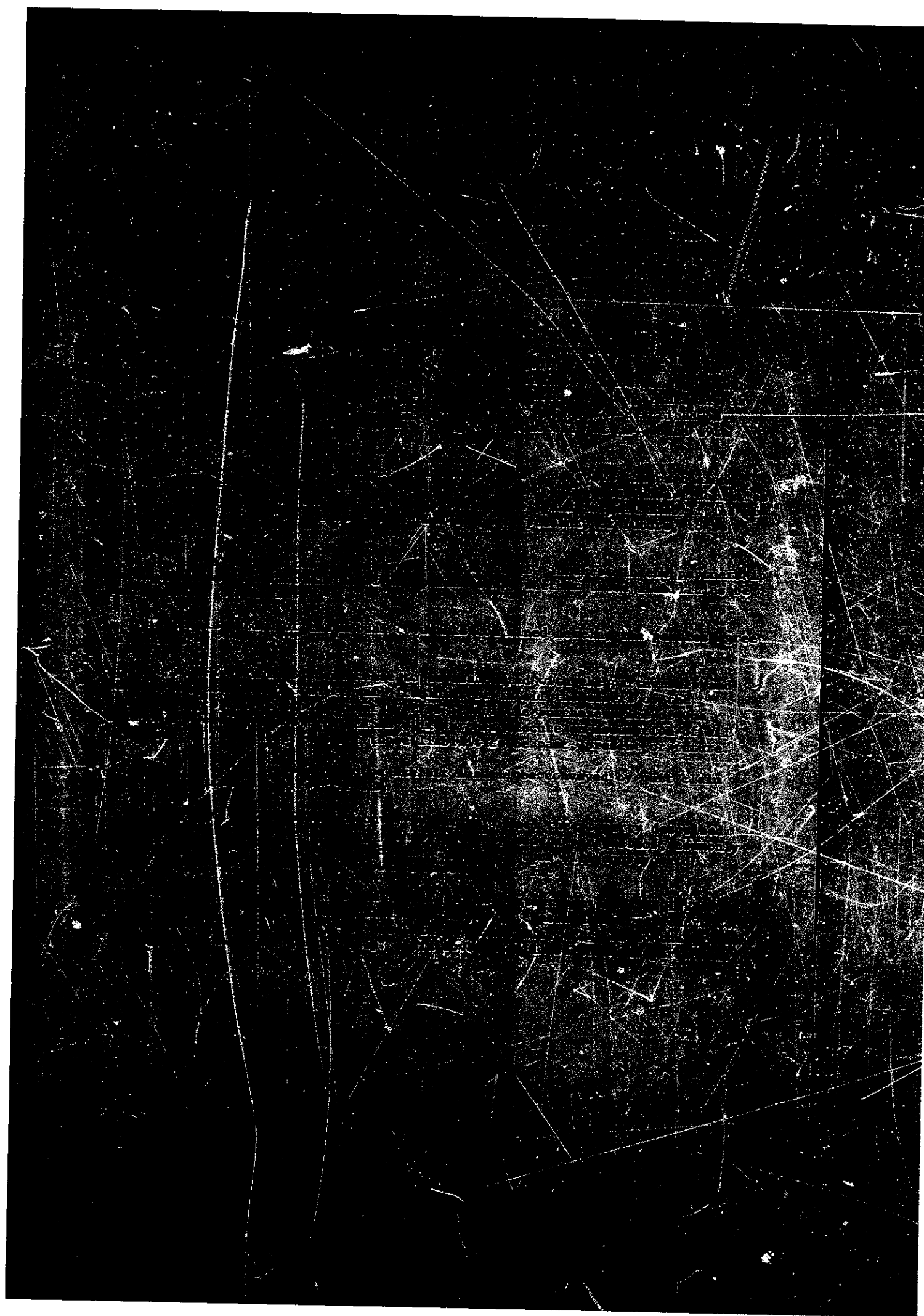
SPARK

CAUSE

ACQUISITION

CRIMINAL

L
P



THIS AGREEMENT IS MADE THIS 15th day of May, 1976, between the undersigned, the Board of Directors of the Federal Reserve Bank of New York, and the undersigned, the Board of Directors of the Federal Reserve Bank of New York, for the purpose of establishing a relationship between the two banks.

~~CONFIDENTIAL~~

FEDERSON CONSTRUCTION COMPANY

Martin A. Pedersen
Martin A. Pedersen, President



Martin A. Pedersen
Secretary

Scarborough

Plat and Dedication

Filed 11-20-73, in Book 1492 at Page 274, Instrument No. _____

- ☒ Grants a perpetual easement in favor of
☒ Omaha Public Power District,
U.S. West Communications
☒ Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and /or

for utility, installation and maintenance
on, over, through, under and across

a 5 ft strip of land where required thru lot 1 thru 37
a _____ foot wide strip of land abutting the front and the side boundary lines of all lots;
an _____ foot wide strip of land abutting the rear boundary line of all interior lots;
and a _____ foot wide strip of land abutting the rear boundary line of all exterior lots.

Does it include the following?? Yes or No (Circle One)

Also grants an easement to Metropolitan Utilities District _____ for utility,
installation and maintenance on, through, under and across a _____ foot wide strip of land
abutting all cul-de-sac streets.

Any additional info,

- ☒ Declaration of Covenants, Conditions, Restrictions and Easements,
Restrictive Covenants
Protective Covenants
or

Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and /or

532185 1-30-74
filed

for utility, installation and maintenance
on, over, through, under and across
or

a _____ foot wide strip of land abutting the front and the side boundary lines of all lots;
an _____ foot wide strip of land abutting the rear boundary line of all interior lots;
and a _____ foot wide strip of land abutting the rear boundary line of all exterior lots.

Does it include the following?? Yes or No (Circle One)

Also grants an easement to Metropolitan Utilities District _____ for utility,
installation and maintenance on, through, under and across a _____ foot wide strip of land
abutting all cul-de-sac streets.

Does it include the Following?? Homeowners Association Yes or No. (Circle One)

Does it include the following ?? Possible Telephone Connection Charge Yes or No (Circle One)

Any additional info.

Architectural Control

Easement Right of Way 12, 2nd 3rd or _____ Amendment to _____
Dated _____ Filed _____, Book _____ at Page _____, Instrument No. _____

Scarborough

Plat and Dedication

Filed 11-20-13 in Book 1492 at Page 274, Instrument No. _____

Grants a perpetual easement in favor of:

Omaha Public Power District, Qwest Communications, Cox Cable NWBTC
and any cable company granted a cable television franchise system, and/or

for utility, installation and maintenance, on over through under and across or

a 5 foot wide strip of land abutting the ~~front~~ and the ~~side~~ boundary lines of all lots;
an _____ foot wide strip of land abutting the rear boundary line of all interior lots.

And a _____ foot wide strip of land abutting the rear boundary line of all exterior lots.

Does it include the following?? Yes or No (Circle One)

Also grants an easement to Metropolitan Utilities District _____ for utility,
installation and maintenance on, through, under and across a _____ foot wide strip of land
Abutting all cul-de-sac streets.

Any additional info,

X Declaration of Covenants, Conditions, Restrictions and Easements,
Restrictive Covenants, Protective Covenants or:

Filed 10-5-10, in Book 532 at Page 185, Instrument No. _____

Omaha Public Power District, Qwest Communications, Cox Cable

and any cable company granted a cable television franchise system: And / or

for utility, installation and maintenance on, over, through, under and across: or

Architectural Control

a _____ foot wide strip of land abutting the front and the side boundary lines of all lots;

an _____ foot wide strip of land abutting the rear boundary line of all interior lots;

and a _____ foot wide strip of land abutting the rear boundary line of all exterior lots.

Does it include the following?? Yes or No (Circle One)

Also grants an easement to Metropolitan Utilities District _____ for utility,
installation and maintenance on, through, under and across a _____ foot wide strip of land
abutting all cul-de-sac streets.

Does it include the Following ?? Homeowners Association Yes or No. (Circle One)

Does it include the Following ?? Possible Telephone Connection Charge Yes or No. (Circle One)

Any additional info.

Owners Easement of Enjoyment

Easement Right of Way 1st, 2nd, 3rd or _____ Amendment to _____
Dated _____ Filed _____ Book _____ at Page _____, Instrument No. _____