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19400 - 33rd Avenue West, Suite 200
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200510260216 53 PGS
10-26-2005 09:51am \$84.00
SNOHOMISH COUNTY, WASHINGTON

DOCUMENT TITLE	Declaration and Covenants, Conditions, Restrictions and Reservations for ROOSEVELT RIDGE
GRANTOR	ROOSEVELT RIDGE ESTATES, LLC, a Washington Limited Liability Company
GRANTEE	ROOSEVELT RIDGE
LEGAL DESCRIPTION	Portions of the SW1/4 and NW1/4 of the NE1/4, of the SE1/4, SW1/4 and NW1/4 of the SE1/4, and of the NE1/4 and SE1/4 of the SW1/4, All in Section 26, T 28N , R 6E , W M
ASSESSOR'S TAX PARCEL NOS	28062600300200, 28062600400200, 28062600100800
REFERENCE NOS OF DOCUMENTS RELEASED OR ASSIGNED	n/a

DECLARATION
AND
COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS
OF
ROOSEVELT RIDGE

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DECLARATION OF COVENANTS,
CONDITIONS, RESTRICTIONS AND RESERVATIONS
FOR ROOSEVELT RIDGE

This declaration, made on the date hereinafter set forth by ROOSEVELT RIDGE ESTATES, LLC, a Washington Limited Liability Company, hereinafter referred to as "Declarant"

WITNESSETH

WHEREAS, Declarant is the owner in fee of ROOSEVELT RIDGE, an addition to Snohomish County, Washington, as approved under Snohomish County Project File No 03-100176 SD and legally described herein on the attached Exhibit A

AND WHEREAS, With the exception of Tracts 994 and 997, Declarant will convey said property, subject to certain protective covenants, conditions, restrictions, reservations, liens and charges, as hereinafter set forth,

NOW, THEREFORE, Declarant hereby declares that all of the properties described in Exhibit A above, with the exception of Tracts 994 and 997, shall be held, sold, conveyed, encumbered, leased, rented, used, occupied and improved subject to the following easements, restrictions, covenants, conditions, rights, rights-of-way, liens, charges and equitable servitudes, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the real property. As provided further herein, the ownership of Tracts 994 and 997 shall be retained by Declarant for future development and shall not be a part of the Association nor shall said tracts be subject to these Covenants, Conditions, Restrictions and Reservations pertaining to said Association.

Unless otherwise amended or modified as provided herein below, the easements, covenants, restrictions and conditions set forth in this instrument shall run with the real properties so described and shall be binding on all parties having or acquiring any right, title or interest in the described properties or any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE 1

INTERPRETATION

1.1 Liberal Construction The provisions of this Declaration shall be liberally construed to effectuate its purpose of creating a uniform plan for the operation and maintenance of the Project

1.2 Covenant Running with Land Unless otherwise amended as provided hereinbelow, it is intended that this Declaration shall be operative as a set of covenants running with the land, or equitable servitudes, binding on Declarant, its successors and assigns, all subsequent owners of the Property, together with their grantees, successors, heirs, executors, administrators, devisees or assigns

1.3 Declarant is Original Owner Declarant is the original Owner of all Lots and Property and will continue to be deemed the Owner thereof except as conveyances or documents changing such ownership regarding specifically described Lots are filed of record

1.4 Captions Captions given to the various articles and sections herein are for convenience only and are not intended to modify or affect the meaning of any of the substantive provisions hereof

1.5 Definitions

1.5.1 "Allocated Interests" means the undivided interest in the Common Expense Liability, and votes in the Association allocated to each Lot as more specifically provided in Article 3

1.5.2 "Board of Directors" or "Board" shall mean the body, regardless of name, with primary authority to manage the affairs of the association

1.5.3 "Common Areas" shall mean all real properties owned, maintained, repaired or administered by the Association (including the improvements thereof) for the common use and enjoyment of the Owners and shall include all of the property described in Exhibit A and shown on the recorded Plat Map of ROOSEVELT RIDGE, less each of the Lots shown on said Plat Map, less any streets or other areas designated or dedicated to public use and less Tracts 994 and 997 the ownership of which Declarant shall retain for future development (i.e., shall not be conveyed to the Association nor be subject to these Covenants, Conditions, Restrictions and Reservations pertaining to said Association) The Common Areas designated as Tracts 995, 996 and 998, as described below, are shown in further detail on the recorded Plat Map referenced hereinbelow

1 5 4 "Common Expense" shall expenditures made by or financial liabilities of the Association, together with any allocations to reserves, in its exercise of any of the powers provided for in the governing documents and as provided by RCW 64 38 et. seq

1 5 5 "Common Expense Liability" means the liability for Common Expenses allocated to each lot

1 5 6 "Declarant" shall mean the undersigned (being the Sole Owner of the real property described in said Exhibit A hereof) and its successors and assigns if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development and by written instrument in recordable form be specifically assigned the rights and duties of Declarant Upon such assignment, said assignee shall retain and be entitled to any and all rights, powers and reservations held by the original Declarant and shall be subject to any and all duties, obligations and responsibilities of the original Declarant Any such reference made in this Declaration to "Declarant" shall hereinafter also mean the Declarant's assignee as referred to under this section

1 5 7 "General Plan" as approved by the County of Snohomish shall mean the preliminary plat of ROOSEVELT RIDGE as approved under Snohomish County Project File No 03-100176 SD, and the final plat(s) for the property contained therein (a) the approximate size and location of common properties, (b) the general nature of common facilities and improvements,

1 5 8 "Governing Documents" shall mean the Articles of Incorporation of ROOSEVELT RIDGE Homeowners' Association, Bylaws of ROOSEVELT RIDGE Homeowners' Association, the plat of ROOSEVELT RIDGE, this Declaration of Covenants, Conditions, Restrictions and Reservations of ROOSEVELT RIDGE, rules and regulations of ROOSEVELT RIDGE Homeowners' Association, or other written instrument by which the association has the authority to exercise any of the powers provided for in said instruments and/or by statute or to manage, maintain or otherwise affect the property under its jurisdiction and written authority (i e , those properties described in Exhibits A, except for Tracts 994 and 997)

1 5 9 "Home" shall mean and refer to any structure, or portion of a structure, located on a Lot, which structure is designed and intended for use and occupancy as a residence by a single family or which is intended for use in connection with such residence

1 5 10 "Homeowners' Association" or "Association" shall mean ROOSEVELT RIDGE Homeowners' Association, a corporation, unincorporated association, or other legal entity, each member of which is an owner of residential real property

located within the Association's jurisdiction, as described in the governing documents, and by virtue of membership or ownership of property is obligated to pay insurance premiums, maintenance and repair costs, or for improvements of the common areas

1 5 11 "Lot" shall mean and refer to any plot of land shown upon and described in the recorded Plat Map or Maps of the property including any additional lots which may be created pursuant to Article 2 herein "Lot" shall not include any land shown on the Plat Map or Maps dedicated to the public or to a government entity, shall not include any Common Areas owned by the Association, and shall not include Tracts 994 and 997 the ownership of which has been retained by Declarant for future development

1 5 12 "Member" shall mean and refer to every person or entity who holds membership in the Association and who shall be subject to its governing documents (i.e., the owners of all lots created or to be created from the properties described in Exhibits A, excluding the owner of Tracts 994 and 997, who shall not be a member of the Association nor subject to these Covenants, Conditions, Restrictions and Reservations)

1 5 13 "Mortgage" shall mean a recorded mortgage or deed of trust that creates a lien against a Lot and shall also mean a real estate contract for the sale of a Lot

1 5 14 "Mortgagee" shall mean the beneficial owner, or the designee of the beneficial owner, of an encumbrance on a Lot created by mortgage or deed of trust and shall also mean the vendor, or the designee of a vendor, of a real estate contract for the sale of a Lot

1 5 15 "Owner" shall mean and refer to the recorded owner, whether one or more persons or entities, of a fee simple title to any Lot and/or Home which is a part of the Property, and except as may be otherwise expressly provided herein, shall, in the case of a Lot which has been sold pursuant to a real estate contract, include any person to record holding a vendee's interest under such real estate contract, to the exclusion of the vendor thereunder Any person or entity having such an interest merely as security for the performance of an obligation shall not be considered an owner

1 5 16 "Person" shall include natural persons, partnerships, corporations, associations and personal representatives

1 5 17 "Property", "Project" or "Premises" shall mean the real estate described in Exhibit A and all improvements and structures thereon, including such additions thereto as may hereafter be brought within the jurisdiction of the Association However, any reference made herein to any "property", "project", or "premises" within the jurisdiction of the Association shall not include Tracts 994 and 997

1 5 18 "Plat Map" shall mean the Plat Map for ROOSEVELT RIDGE (Snohomish County PFN 03-100176 SD) recorded simultaneously with this Declaration consisting of eleven (11) sheets as prepared by Lovell Sauerland & Associates, Inc., and were recorded with the Auditor of Snohomish County, Washington, under File No 200510265136, which said Plat Map depicts the layout of the Lots on the Property

1 6 Percentage of Mortgagees For purposes of determining the percentage of first mortgagees approving a proposed decision or course of action, a mortgagee shall be deemed a separate mortgagee for each Home on which it holds a mortgage that constitutes a first lien on said Home

1 7 Percentage of Owners For purposes of determining the percentage of Owners approving a proposed decision or course, an Owner shall be deemed a separate Owner for each Lot owned

ARTICLE 2

ADDITIONAL PROPERTIES

[RESERVED]

ARTICLE 3

COMMON AREAS/ALLOCATED INTERESTS

3.1 Title to Common Areas Declarant hereby grants and conveys to the ROOSEVELT RIDGE Homeowners' Association, the Common Areas known as Tracts 995, 996 and 998, subject to an emergency maintenance easement granted and conveyed to Snohomish County Ownership and maintenance of said tracts, consistent with County Code, shall be the responsibility of the Association. The Association shall remain in existence unless and until all lots have assumed common ownership of said tracts as provided below.

3.2 Allocated Interests The Allocated Interest in each Lot, that is, the percentage interest each Lot has in the Common Expense Liability and Votes of the Association allocated to each lot created by the plat of ROOSEVELT RIDGE (51 lots) shall be one (1), or the percentage or fractional interest of each lot (the numerator 1) over the total number of lots created, or to be created from the properties described in Exhibits A, provided that the total equal 100% or one (1). In the event that the Association should be dissolved, then each lot shall have an equal and undivided ownership interest in the Common Area tracts previously owned by the Association as well as the responsibility for maintaining the Common Area tracts. Membership in the association and payment of dues or other assessments for maintenance purposes shall be a requirement of lot ownership, and shall remain an appurtenance to and inseparable from each lot. This covenant shall be binding upon and inure to the benefit of the Association, the owners of all lots and all others having any interest in the Common Area Tracts or lots.

ARTICLE 4

HOMEOWNERS' ASSOCIATION

4.1 Name The name of the Homeowners' Association shall be the "ROOSEVELT RIDGE HOMEOWNERS' ASSOCIATION"

4.2 Organization of Homeowners' Association Initially, the Association may be an unincorporated association. However, the Association shall be organized as a nonprofit corporation under the laws of the State of Washington no later than the date the first lot in this project is conveyed, provided, that from and after the formation of such nonprofit corporation, the rights and duties of the Owners and of such corporation shall continue to be governed by the provisions of this Declaration.

4.2.1 Articles and Bylaws Before the transition date Articles of Incorporation and Bylaws will be adopted to supplement this Declaration and to provide for the administration of the Association and the property and for other purposes not inconsistent with this Declaration.

4.2.2 Membership Unless otherwise modified by declaration amendment under Article 14 hereunder, the membership of the Association at all times shall consist exclusively of the owners of all real properties over which the association has jurisdiction (legally described in Exhibits A, except Tracts 994 and 997), both developed and undeveloped including owners from subsequent divisions of ROOSEVELT RIDGE included in the general plan, if any, referred to in Section 1.5.7. Each fee Owner (including Declarant) shall be entitled to one membership for each Lot owned, provided that if a Lot has been sold on contract, the contract purchaser shall exercise the rights of the Owner for the purposes of the Association, this Declaration, and the Bylaws, except as hereinafter limited, and shall be the voting representative, unless otherwise specified. Ownership of a Lot shall be the sole qualification for membership in the Association.

4.2.3 Transfer of Membership The Association membership of each Lot Owner (including Declarant) shall be appurtenant to the Lot giving rise to such membership and shall not be assigned, transferred, pledged, hypothecated, conveyed, or alienated in any way, except upon the transfer of title to said Lot, and then only to the transferee of title to such Lot. Any attempt to make a prohibited transfer shall be void. Any transfer of title to a Lot shall operate automatically to transfer the membership in the Association appurtenant thereto to the new Owner thereof.

4.3 Powers of Homeowners' Association Except as provided otherwise in this Declaration, the Association shall have all powers and authority permitted to the Association under this Declaration, including but not limited to

(a) Adopt and amend Bylaws, rules, and regulations.

(b) Adopt and amend budgets for revenues, expenditures, and reserves, and impose and collect assessments for common expenses from Lot Owners,

(c) Hire and discharge or contract with legal and accounting services, managing agents, and other employees, agents, and independent contractors necessary or proper in the operation of the Association's affairs, administration of the Association and its Common Areas, or enforcement of this Declaration, Bylaws and Rules and Regulations,

(d) Make other contracts and incur liabilities including the authority to borrow money for the purpose of improving the Common Areas and facilities, if any, (subject to Section 5 4 15) and, in aid thereof, convey a security interest in said Common Areas, and the rights of such security holder in said properties shall be subordinate to the rights of the homeowners hereunder,

(e) Institute, defend, or intervene in litigation or administrative proceedings in its own name on behalf of itself or two or more Lot Owners on matters affecting the Homeowners' Association, but not on behalf of Lot Owners involved in disputes that are not the responsibility of the Association,

(f) Maintain, repair, replace, and modify the Common Areas and facilities, if any,

(g) Regulate the use of all Common Areas and facilities, if any,, including, the authority to establish guest limitations and the authority to suspend voting rights and the right to use of the recreational facilities, if any, by a member for any period during such times any assessment against the owner of a Lot remains unpaid, and for a period not to exceed 180 days for an infraction of its published rules and regulations,

(h) Cause additional improvements to be made as a part of the Common Areas,

(i) Impose and collect charges for late payments of assessments and, after notice and an opportunity to be heard by the board of directors or by the representative designated by the board of directors and in accordance with the procedures as may be provided in the bylaws or rules and regulations adopted by the board of directors, levy reasonable fines in accordance with a previously established schedule adopted by the board of directors and furnished to the owners for violation of the declaration, bylaws, rules and regulations of the Association,

(j) Impose and collect any payments, fees, or charges for the use, operation of the Common Areas and/or recreational facilities located thereon,

(k) Impose and collect reasonable charges for the preparation and recording of amendments to the Declaration,

(l) Exercise any other powers conferred by this Declaration or Bylaws,

(m) Exercise all other powers that may be exercised in this state by the same type of corporation as the Association, and

(n) Exercise any other powers necessary and proper for the governance and operation of the Association

4.4 Voting

4.4.1 Number of Votes The total voting power of all Lot owners shall be 100%, with each member allocated one vote for each lot owned whether improved or not. A person (including Declarant) who owns more than one Lot shall have the number of votes appertaining to each Lot owned.

4.4.2 Voting Owner There shall be one voting representative of each Lot. Declarant shall be considered an "Owner" and "Member" as that term is used herein and shall be the voting representative with respect to any Lot or Lots owned by Declarant. The voting representative shall be designated by the Owner or owners of each Lot by written notice to the Association and need not be an Owner. The designation shall be revocable at any time by actual notice to the Association of death or judicially declared incompetence of any party with an Ownership interest in the Lot. This power of designation and revocation may be exercised by the guardian or personal representative of an estate. Where no designation is made or where a designation has been made but is revoked and no new designation has been made, the voting representative of each Lot shall be the group composed of all of its Owners.

4.4.3 Joint-Owner Disputes The vote for a Lot must be cast as a single vote, and fractional votes shall not be allowed. In the event that Joint Owners are unable to agree among themselves as to how their vote or votes shall be cast, they shall lose their right to vote on the matter in question. In the event that more than one vote is cast for a particular Lot, none of said votes shall be counted, and said votes shall be deemed void.

4.4.4 Votes Pledged to Mortgagees In the event that the record Owner or Owners have pledged their vote regarding special matters to a Mortgagee under a duly recorded Mortgage or to a vendor under a duly recorded real estate contract, only the vote of such Mortgagee or vendor will be recognized in regard to the special matters upon which the vote is so pledged, if a copy of the instrument with this pledge has been filed with the Association. Amendments to this subsection shall be effective only upon the written consent of all the voting Owners and their respective Mortgagees and vendors, if any.

4.5 Meetings, Audits, Notices of Meetings, Quorum

4 5 1 Annual Meetings and Audits At least once each year during the first fiscal quarter thereof, there shall be an Annual Meeting of the members of the Association at such date, time and place as may be designated by the President, for the transaction of such business as may come before the meeting. Written notice of the time and location of such meeting shall be hand delivered or mailed by the secretary to each member of record by prepaid first class mail at least fourteen (14) days prior to said meeting. The notice shall specify the time, date and place of the meeting and the business to be placed on the agenda by the Board of Directors for vote by the members, including the general nature of any proposed amendment to the declaration, bylaws, articles of incorporation, any budget or changes in the previously approved budget that result in a change in assessment obligation, and any proposal to remove a director. At least annually, the Association shall prepare, or cause to be prepared, a financial statement of the Association. The financial statements of the Association with annual Assessments of fifty thousand dollars or more shall be audited at least annually by an independent certified public accountant, but the audit may be waived if sixty-seven (67%) percent of the votes cast by owners, in person or proxy, at a meeting of the association at which a quorum is present, vote each year to waive the audit.

4 5 2 Financial and Other Records The Association or its managing agent shall keep financial and other records sufficiently detailed to enable the association to fully declare to each owner the true statement of its financial status. All financial and other records of the association, including but not limited to checks, bank records, and invoices, in whatever form they are kept, are the property of the association. Each association managing agent shall turn over all original books and records to the association immediately upon termination of the management relationship with the association, or upon such other demand as is made by the Board of Directors. An Association managing agent is entitled to keep copies of association records.

4 5 3 Inspection of Association Documents, Books and Records All records which the managing agent has turned over to the Association shall be made reasonably available for the examination and copying by the managing agent. All records of the association, including the names and addresses of owners and other occupants of the lots, shall be available for examination by all owners, holders of mortgages on the lots, and their respective authorized agents on reasonable advance notice during normal working hours at the offices of the association or its managing agent. The association shall not release the unlisted telephone number of any owner. The association may impose and collect a reasonable charge for copies and any reasonable costs incurred by the association in providing access to records.

4 5 4 Special Meetings Special meetings of the Lot Owners may be called at any time by the President of the Association, or a majority of the Board of Directors, or by Lot Owners having at least ten percent (10%) of the total votes in the Association. Not less than fourteen (14) days in advance of any meeting, the Secretary shall cause notice to be hand delivered or sent prepaid by first class United States mail to the mailing

address of each Lot Owner. The notice shall specify the time, date and place of the meeting and the business to be placed on the agenda by the board or directors for vote by the owners, including the general nature of any proposed amendment to the declaration, bylaws, articles of incorporation, and budget or changes in the previously approved budget that result in a change in assessment obligation, and any proposal to remove a director.

4.5.5 Quorum Requirements for Association Meeting At all meetings of the Association, thirty-four percent (34%) of the Owners, present in person or by proxy, at the beginning of the meeting, shall constitute a quorum, except in connection with amendment or repeal of this Declaration. If the required quorum is not present, another meeting may be called subject to the requirement of written notice sent to all members at least fourteen (14) days in advance of such meeting, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the members' meeting, a majority of those present in person or by proxy may adjourn the meeting to another time but may not transact any other business. An adjournment for lack of a quorum shall be to a date not more than thirty (30) days from the original meeting date.

4.6 Bylaws of Association

4.6.1 Adoption of Bylaws Bylaws for the administration of the Association and for other purposes not inconsistent with the intent of this Declaration shall be adopted by the Association upon concurrence of those voting Owners holding a majority of the voting power at a regular or special meeting. Notice of the time, place, and purpose of such meeting shall be delivered to each Lot Owner at least fourteen (14) days prior to such meeting. Amendments to the Bylaws may be adopted by a two-thirds (2/3) vote at a regular or special meeting similarly called. Declarant may adopt the initial Bylaws.

4.6.2 Bylaws Provisions The Bylaws shall provide for

- (a) The number, qualifications, powers and duties, terms of office, and manner of electing and removing the Board of Directors and officers and filling vacancies,
- (b) Election by the Board of Directors of the officers of the Association as the Bylaws specify,
- (c) Which, if any, of its powers the Board of Directors or officers may delegate to other persons or to a managing agent,
- (d) Which of its officers may prepare, execute, certify and record amendments to the Declaration on behalf of the Association,
- (e) The method of amending the bylaws, and

(f) The Bylaws may provide for any other matters the Association deems necessary and appropriate for the operation and administration of the Project, not inconsistent with the Declaration and the Act

ARTICLE 5

MANAGEMENT OF PROJECT

5 1 Management by Declarant Declarant shall, subject to provisions of this Article, have the full power and authority to exercise all the rights, duties, and functions of the Board of Directors and the officers of the Association, including but not limited to the adoption of Bylaws and rules and regulations, contracting for the purchase of goods and services, buying insurance, and collecting and expanding all assessments and other Association funds

5 1.1 Declarant Control Until Transition Date During the period of management by Declarant under Article 4, Declarant may at such times as it deems appropriate establish a three (3) person Board of Directors, and Declarant, or a managing agent selected by Declarant shall have the right to appoint and remove without cause officers and members of the Board and/or veto or approve a proposed action of the Board or Association, which right is herein referred to as "Declarant Control" However, a Declarant's failure to veto or approve such proposed action in writing within thirty (30) days after receipt of written notice of the proposed action shall be deemed approval by the Declarant The period of Declarant Control shall terminate as of the Transition Date provided in Section 5 1.2 below provided that if the Declarant elects to voluntarily surrender said rights the Declarant shall record an amendment to the Declaration pursuant to which the Declarant voluntarily surrenders the right to further appoint and remove officers and members of the Board or veto or approve proposed actions of the Board or Association

5 1.2 Transition Date The "Transition Date" shall be the date control of the Project passes from Declarant to the Association The Transition Date will be either (1) the date on which the Declarant records an Amendment to the Declaration pursuant to which the Declarant voluntarily surrenders the right to further appoint and remove Officers and Members of the Board of Directors, or (2) the 60th day after title to 85% of the Lots in the Project with fully constructed dwellings thereon have been transferred to Lot Owners other than the Declarant or Builder, or (3) two years after the recording of this Declaration, whichever occurs first

5 2 Transfer of Association Control Within sixty (60) days after the Transition Date, the Declarant shall deliver to the Association all property of the Lot Owners and of the Association held or controlled by the Declarant Upon the transfer of control to the Lot Owners, the records of the Association shall be audited as of the date of transfer by an independent certified public accountant in accordance with generally accepted auditing standards unless the Lot Owners, other than the Declarant, by two-thirds vote elect to waive the audit The cost of the audit shall be a common expense

5.3 Election of Board of Directors by Lot Owners Within thirty (30) days after the Transition Date, the Lot Owners shall elect a Board of Directors of at least five (5) persons who must be Lot Owners. The Board of Directors shall elect the Officers. Such members of the Board of Directors and Officers shall elect a President from among its members, who shall preside over meetings of the Board and meetings of the Association.

5.4 Authority of the Board of Directors and Limitations Except as provided in the Association's governing documents or this Article, the Board of Directors shall act in all instances on behalf of the Association. In the performance of their duties, the officers and members of the Board of Directors shall exercise the degree of care and loyalty required of an officer or director of a corporation organized under Chapter 24.03 RCW. The Board of Directors shall not act on behalf of the Association to amend the articles of incorporation, to take any action that requires the vote or approval of the owners, to terminate the Association, to elect members of the Board of Directors, or to determine the qualifications, powers, and duties, or terms of office of members of the Board of Directors. The Board of Directors, for the benefit of the Project and the Owners, shall enforce the provisions of this Declaration and the Bylaws and shall have all powers and authority permitted to the Board under the Declaration, Articles of Incorporation and Bylaws including, but not limited to, the following:

5.4.1 Assessments Establish and collect regular assessments (and to the extent necessary and permitted hereunder, special assessment) to defray expenses attributable to carrying out its duties hereunder and maintain an adequate reserve fund for the maintenance, repair and replacement of those portions of the Common Areas or facilities which must be maintained, repaired or replaced on a periodic basis and adequate reserve funds for hazard insurance for Common Area facilities as provided hereunder, which said reserves shall be funded by the above assessments.

5.4.2 Service Obtain the services of persons or firms as required to properly manage the affairs of the development to the extent deemed advisable by the Board including legal and accounting services, property management services as well as such other personnel the Board shall determine are necessary or proper for the operation of the Common Areas, whether such personnel as the Board shall determine are necessary or proper for the operation of the Common Areas, and whether such personnel are employed directly by the Board or are furnished by the manager or management firm or agent.

5.4.3 Utilities Obtain water, sewer, garbage collection, electrical, telephone, gas and any other necessary utility service, including utility easements, as required for the Common Areas, and, if the entity providing the utility service requires that the Association rather than individual Lot Owners pay for such service, the utility service for Lots may be paid as a common expense. The Board may, by reasonable formula, allocate a portion of such expense to each Lot involved as a portion of its common expense.

5 4 4 Insurance Obtain and pay for policies of insurance or bonds providing coverage for fire and other hazard, liability for personal injury and property damage on certain Common Area property, and for fidelity of Association officers and other employees, the requirements of which are more fully set forth hereinafter and in the Bylaws. Although ownership of the Common Area property belongs to the Homeowners' Association, during the initial developer bonding periods, it is recognized and acknowledged that the original developer is responsible for the cost of all maintenance and monitoring of any Native Growth Protection Areas, maintenance of any drainage/detention facilities, and maintenance of the roads, and other plat improvements, as covered under the various developer bonds required by Snohomish County. During the developer bonding periods, the Homeowners' Association shall maintain, at their own cost, a liability policy in the amount of not less than \$1,000,000.00, single limit bodily injury and property damage. Such insurance shall be written in accordance with S C C 13 10 100, and shall name "Snohomish County, its officers, elected officials, agents and employees" and "ROOSEVELT RIDGE ESTATES, LLC" as additional insureds. Such insurance shall also include a "cross-liability", "severability of interests", or "separation of insureds" endorsement (the County may request that you provide a copy of your entire policy, if questions arise about particular coverages). During the developer bonding periods, each year, the Homeowners' Association shall provide the Snohomish County Finance Department with documentation of current liability insurance meeting Snohomish County requirements (c/o Snohomish County Finance Department, 3000 Rockefeller Avenue, Everett, WA 98201). ROOSEVELT RIDGE ESTATES, LLC, the original developer, shall be responsible for the above referenced yearly developer bonding costs and the Homeowners' Association shall be responsible for the above referenced liability policy costs during the developer bonding periods. Upon the subsequent release of the developer bonds by Snohomish County, the additional insureds will no longer be required and shall be removed from the policy, and the Homeowners' Association will be free to continue, discontinue and/or modify the above referenced liability policy as they deem appropriate.

5 4 5 Maintenance, Repair and/or Replacement of Common Area Landscaping and Fences Maintain all Common Landscaping, if any, and maintain, repair and/or replace all Common Area fences, if any, and preserve and maintain all Common Areas in the natural setting and in close conformity to its original condition.

5 4 6 Maintenance, Repair and/or Replacement of Common Area Recreational Facilities Maintain, repair and/or replace all common area recreational facilities, if any, in close conformity to its original condition.

5 4 7 Maintenance and Inspection of Detention Ponds, Open Spaces Not less than once per year the following maintenance and inspection of the detention ponds should be performed:

(a) Trash and debris should be removed from all detention ponds so there is no visual evidence of dumping. Natural debris from native growth areas of said ponds should be removed as required to prevent it from floating to a position to block an outlet.

(b) Vegetation within or around detention ponds which constitutes a hazard to maintenance personnel or the general public should be removed. This shall include, but is not limited to, plants such as poison oak, nettles and devils club. Invasive vegetation, including, but not limited to, blackberries, purple loose strife and Japanese knot weed, should also be removed where it interferes with maintenance activities.

(c) Petroleum products within or around detention ponds such as oil, gasoline, and diesel fuel, as well as paint, chemical products, cleaning products or other pollutants should be cleaned at the point and time of spillage. This does not include oil film on driving surfaces resulting from normal vehicle operations.

(d) Vegetation in grass-lined swales and detention ponds should not be allowed to grow longer than 18-inches and should be mowed to about a two-inch height when mowed. Mowed vegetation removed from biofiltration facilities should be disposed of as solid waste rather than composted.

(e) To preserve berm integrity which is critical to the continued safe operation of the detention ponds, berms shall be inspected for rodent holes, erosion and settlement, animal activity, and if there is evidence of holes, the animals should be removed and the holes repaired. Erosion of side slopes to a depth of more than 2 inches or settlement of the berm crest more than 4 inches should require repair.

(f) The accumulation of sediment to a depth of greater than 9 inches in any portion of a detention pond should require removal.

(g) Maintain all ornamental plants and landscaping located within these areas.

5 4 8 Maintenance and Inspection of Pond Water Control Structures Not less than once per year, the following maintenance and inspection of pond water control structures should be performed:

(a) If the accumulation of trash, debris and sediment is within 1-1/2 feet of the elevation of the lowest orifice, all debris should be removed from the structure. All orifices, trashracks and intakes should be free of debris. Trashracks that are more than 20 percent obstructed should be cleaned.

(b) Inspect the structure for water tightness of connections and rust damage. All components should be securely attached. Structure should be generally plumb and not showing signs of settlement. Loose connections, severe rust, or displacement of more than 10% from vertical should require corrective action.

(c) Cleanout gates should be operable by one person from the top of the control structure, and should seal tightly when closed. The gate should be repaired or replaced if it does not operate easily, is rusted over more than 50 percent of its surface, if it leaks, or if the lifting rod is missing.

(d) Orifice and weir assemblies should be complete and undamaged. If not, they should be repaired or replaced. Check that ladder rungs are secure.

(e) If the accumulation of trash, debris and sediment and other fills the basin to less than 6 inches below foreign material the lowest pipe invert or is obstructing flows in any way, the basin should be cleaned. Any chemical substances or dead animal carcasses should be removed immediately.

(f) Cracks in the concrete greater than 1/2 inch in or top grate thickness, and longer than 3 feet require repair. Broken or damaged grates which constitute a safety hazard should be replaced.

5 4 9 Maintenance and Inspection of Pipes and Swales Not less than once per year the following maintenance and inspection of pipes and swales should be performed.

(a) Repair or replace any situation where more than 20 percent of the area of a pipe or depth of a swale or ditch is blocked. This would include accumulation of sediments, debris obstructions at pipe entrances, dents to pipes, and growth or excessive vegetation in the swale or at the pipe ends. During cleaning, care should be taken to prevent sediments from washing downstream.

(b) Erosion of more than 2 inches of earth at intakes, outfalls, and in swales shall be repaired and protected by vegetation or riprap.

(c) Riprap protection at outfalls shall be inspected, and if excessive settlement or displacement of rock occurs, additional rock shall be added.

(d) Any access road, including access ramps into ponds shall be kept in a condition to allow maintenance equipment to enter unimpeded during wet weather. Debris, major potholes, tall vegetation, and muddy areas shall be eliminated as they occur.

5 4 10 Lien/Encumbrance The Board may pay any amount necessary to discharge any lien or encumbrance levied against the entire property or any part thereof.

which is claimed to or may, in the opinion of the Board, constitute a lien against the property or against the Common Areas, rather than merely against the interest therein, or against particular Owners. Where one or more Owners are responsible for the existence of such lien, they shall be jointly and severally liable for the cost of discharging it, and any costs and expenses (including court costs and attorney fees) incurred by the Board by reason of such lien or liens shall be specially charged against the Owners and the Lots responsible to the extent of their responsibility.

5.4.11 Enforce Declaration Enforce the applicable provisions of the Declaration for the management and control of the Project.

5.4.12 Contracts Contract for materials and/or services to carry out its responsibilities provided herein.

5.4.13 Financial Statements Prepare or cause to be prepared, a balance sheet and an operating (income) statement for the Association, copies of which shall be distributed to each of the Owners as follows: (1) closest in time to six (6) months from the date of closing of the first sale of a Lot in the Project which shall be distributed within thirty (30) days of the accounting date, and (2) an operating statement for the period from the date of the first closing to the said accounting date, which shall be distributed within thirty (30) days after the accounting date. This operating statement shall include a schedule of assessments received and receivable, identified by the number of the Lot and the name of the Owner so assessed; (3) a balance sheet as of the last day of the Association's fiscal year and an operating statement for said fiscal year, which shall be distributed within ninety (90) days after the close of the fiscal year. The Board may require that an external audit be prepared annually by an independent public accountant within ninety (90) days following the end of each fiscal year.

5.4.14 Miscellaneous Pay for any other materials, supplies, labor, services, maintenance, repairs, structural alterations, insurance, taxes or assessments are provided for Lots or their Owners, the costs thereof shall be specially charged to the Owner of such Lots.

5.4.15 Limitation The Board's powers heretofore enumerated shall be limited in that the Board shall have no authority to acquire and pay for out of the maintenance fund capital additions and improvements (other than for purposes of restoring, repairing or replacing portions of the Common Areas) having a total cost in excess of Five Thousand Dollars (\$5,000.00), without first obtaining the affirmative vote of the Owners holding a majority of the voting power present or represented at a meeting, called for the purpose, or if no such meeting is held, the written consent of voting Owners having a majority of the voting power, provided that any expenditure or contract for each capital additions or improvements in excess of Twenty-five Thousand Dollars (\$25,000.00) must be approved by Owners having not less than seventy-five percent (75%) of the voting power.

5 4 16 Nonprofit Nothing herein contained shall be construed to give the Board Authority to conduct an active business for profit on behalf of all of the Owners or any of them

5 4 17 Exclusive Right To Contract The Board shall the exclusive right to contract for all goods and services, payment of which is to be made from the maintenance fund. The Association may not, however, be bound directly or indirectly to any contracts or leases without a right of termination exercisable without cause and without penalty upon not more than ninety (90) days notice to the other party to the contract. The Board may delegate such powers subject to the terms hereof

5 4 18 Acquisition of Property The Board may, from common funds of the Association, acquire and hold in the name of the Association, for the benefit of the Owners, tangible and intangible personal property and real property and interests therein, and may dispose of the same by sale or otherwise, and the beneficial interest in such Property shall be owned by the Association and such Property shall thereafter be held, sold, leased, rented, mortgaged or otherwise dealt with for the benefit of the common fund of the Association as the Board may direct. The Board shall not however, in any case acquire by lease or purchase real or personal property valued in excess of Five Thousand Dollars (\$5,000.00) except upon a majority vote of the Owners, or valued in excess of Twenty-five Thousand Dollars (\$25,000.00) except upon a seventy-five percent (75%) affirmative vote of the Owners, in the manner specified in Subsection 5 4 15

5 4 19 Entry Board and its agents or employees, may enter any Lot for improvements located thereon when necessary in connection with any maintenance, landscaping or construction for which the Board is responsible or in the event of emergencies. Such entry shall be made with as little inconvenience to the Owners as practicable, and any damage caused thereby shall be repaired by the Board out of the common expense fund if the entry was due to an emergency or for the purpose of maintenance or repairs to Common Areas where the repairs were undertaken by or under the direction or authority of the board. If the emergency or maintenance was caused or necessitated by the Owner of the Lot entered, the costs shall be specially charged to the Lot entered

5 4 20 Attorney-in-Fact Each Owner, by the mere act of becoming an Owner or contract purchaser of a Lot, shall irrevocably appoint the Association as his attorney-in-fact, with full power of substitution, to take such action as reasonably necessary to promptly perform the duties of the Association and Board hereunder, including but not limited to the duty to maintain, repair and improve the Property to deal with the Property upon damage or destruction, and to secure insurance proceeds

5 4 21 Borrowing of Funds In the discharge of its duties and the exercise of its powers as set forth in Article 5, but subject to the limitations set forth herein, the Board may borrow funds on behalf of the Association for the purpose of improving the

Common Areas and facilities (Subject to Section 5 4 15) and, to secure the repayment thereof, encumber the Common Areas and facilities and Association's funds, except that the rights of such security holder shall be subordinate to the rights of the homeowners hereunder

5 4 22 Additional Powers of Association In addition to the duties and powers of the Association, as specified herein, and elsewhere in this Declaration, the Association, acting through its Board, shall have the power to do all other things which may be deemed reasonable necessary to carry out its duties and the purposes of the Declaration including, but not limited to, capital improvements, obtaining of appropriate insurance and bonds, and the adoption of additional Bylaws and rules and regulations governing the Association and Owners In the event of conflict between the Declaration and any such additional Bylaws or rules and regulations, the provisions of this Declaration shall prevail

5 5 Board Organization and Operation

5 5 1 Number, Election and Term of Office The business and affairs of the Association shall be managed by a Board of Directors which shall consist of not less than three (3) nor more than seven (7) members At the inception of the Association, the Board shall consist of three (3) members named in the Articles of Incorporation, and thereafter the number of Directors may be changed by amendment of the Bylaws The five (5) members of the first Board elected entirely by the Owners as provided in Section 5 3 (other than by an election held when Declarant still owned all of the Lots) shall serve terms of office as follows one (1) director shall serve for a term of one year, two (2) directors shall serve for a term of two years and the remaining two (2) directors shall serve for a term of three years At each annual meeting after the first initial owner elected Board is established, the Association members shall elect to a three-year term one new director for each director whose term shall have expired that year

5 5 2 Vacancies Vacancies for the unexpired portion of the term of a member of the Board caused by any reason other than the removal of a Board member by a vote of the Association shall be filled by vote of the majority of the remaining Board members, even though they may constitute less than a quorum, and each person so elected shall be a Board member until a successor is elected at the next annual meeting of the Association

5 5 3 Organizational Meeting The first meeting of a newly elected Board shall be held immediately following the annual meeting and no notice shall be necessary to the newly elected Board Members in order legally to constitute such meeting, providing a majority of the whole Board shall be present

5 5 4 Regular Meeting Regular meetings of the Board may be held at such time and place as shall be determined, from time to time, by a majority of the Board

members, but at least two (2) such meetings shall be held during each fiscal year and one (1) such meeting shall be held immediately following the annual meeting of Owners. Notice of regular meetings of the Board shall be given to each Board member, personally, or by mail, telephone, facsimile or telegraph, at least three (3) days prior to the day named for such meeting.

5.5.5 Special Meetings Special meetings of the Board may be called by the President on three (3) days notice to each Board member, given personally, or by mail, telephone, facsimile or telegraph, which notice shall state the time, place (as hereinabove provided), and purpose of the meeting. Special meetings of the Board shall be called by the President or Secretary in like manner and on like notice on the written request of at least two (2) Board members.

5.5.6 Open/Closed Meeting Except as provided in this subsection, all meetings of the Board of Directors shall be open for observation by all owners of record and their authorized agents. Upon the affirmative vote in open meeting to assemble in closed session, the Board of Directors may convene in closed executive session to consider personnel matters, consult with legal counsel or consider communications with legal counsel, and discuss likely or pending litigation matters involving possible violations of the governing documents of the association, and matters involving the possible liability of an owner to the Association. The motion shall state specifically the purpose for the closed session. Reference to the motion and the stated purpose for the closed session shall be included in the minutes. The Board of Directors shall restrict the consideration of matters during the closed portions of meetings only to those purposes specifically exempted and stated in the motion. No motion, or other action adopted, passed, or agreed to in closed session may become effective unless the Board of Directors, following the closed session, reconvenes in open meeting and votes in the open meeting on such motion, or such other action which is reasonably identified. The requirements of this subsection shall not require the disclosure of information in violation of law or which is not otherwise exempt from disclosure.

5.5.7 Waiver of Notice Before, at or after any meeting of the Board, any Board member may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Board member at any meeting of the Board shall be a waiver of notice by him of the time and place thereof. If all the Board members are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

5.5.8 Quorum At all meetings of the Board, a majority thereof shall constitute a quorum for the transaction of business. The acts of the majority of the Board members present at a meeting at which a quorum is present shall be the acts of the Board. If, at any meeting of the Board, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. An adjournment for lack of a quorum shall be to a date not more than thirty (30) days from the original meeting date. At any such

adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice

5.5.9 Fidelity Bonds The Board may require any officer or employee of the Association handling or responsible for Association funds to furnish adequate fidelity bonds. The premiums on such bonds shall be paid by the Association.

5.5.10 Annual Report After the close of the fiscal year, the Board shall submit to the members of the Association, a report as to the condition of the Association and its property, and shall also submit an account of the financial transactions of the past year.

ARTICLE 6

BUDGET, ASSESSMENT AND COMMON EXPENSES

6 1 Annual Budget Within thirty (30) days prior to the beginning of each calendar year, the Board of Directors shall propose for adoption by the Association a budget for the Project, including common expenses and any special charges for particular Lots to be paid during such year. Such budget shall make provision for creating, funding, and maintaining reasonable reserves for contingencies and operations, for the creation, repair, maintenance, replacement, and acquisition of any Common Area park and recreational facilities, if any, and/or drainage facilities, to pay for common lighting, to pay for any required improvement and maintenance of the streets and dedicated right-of-way areas, for employing policemen and watchmen, to pay for hazard and liability insurance for Common Areas and facilities, (taking into account any expected income and any surplus funds available from the prior year), and any other reasonable and necessary expense which, in the opinion of the Board, is desirable to keep the property neat and in good order, for the general benefit to the lot owners of ROOSEVELT RIDGE. Within thirty (30) days after adoption by the Board of Directors of any proposed regular or special budget of the association, the Board shall set a date for a meeting of the owners to consider ratification of the budget not less than fourteen (14) nor more than sixty (60) days after mailing the Summary. Unless at that meeting the owners of a majority of the votes in the association are allocated reject the budget in person or by proxy, the budget is ratified, whether or not a quorum is present. In the event the proposed budget is rejected or the required notice is not given, the periodic budget last ratified by the owners shall be continued until such time as the owners ratify a subsequent budget proposed by the Board of Directors.

6 2 Maintenance and Operations Charges/Payment by Lot Owners Except as provided hereinbelow for undeveloped Lots owned by Declarant (or Declarant's successors and assigns as defined in Section 1 5 6 above), and unless otherwise modified by Declaration Amendment under Article 14 hereinbelow, each lot Owner, by acceptance of a deed thereof, whether or not expressly contained in said deed, is deemed to covenant and agree to pay all monthly, quarterly or annual assessments or charges and special assessments for capital improvements, properly established and determined by the Board on behalf of the Association pursuant to its budget and this Article to the Treasurer of the Association. At the discretion of the Board, the maintenance and operations charge may be aggregated and billed annually for any portions of a year. Commencing 30 days following the recording of the final plat of ROOSEVELT RIDGE, the maximum annual assessment on all lots (except as provided hereinbelow for undeveloped lots owned by Declarant) shall be \$300 00 per lot. On the same day of each year thereafter, each Lot owner, other than the Declarant, shall pay to the Association, in advance, the maintenance and operations charges against this property, and such payments shall be used by the Association as set forth in this Declaration. In the event an owner acquires title to a Lot after the annual due date, then such owner shall be given a pro-rata credit for the annual maintenance and

operations charge from the due date to the date on which the owner acquires title, or becomes a contract purchaser. The annual charge may be increased or decreased from year to year by the Board as the needs of the property, in its judgment, may require, but in no event shall the increase in any year exceed twenty-five percent (25%) of the prior year's assessment. Any unpaid assessment or charge shall bear interest at the lesser of the rate of twelve percent (12%) per annum or the maximum rate allowed by law from due date until paid. In addition, the Association may impose a late charge in an amount established by the Association for delinquent assessments but not exceeding twenty-five percent (25%) of the unpaid assessment or charge, which amount has been determined to be a reasonable estimate of the loss and damages to the Association as a result of delinquent payments as the same are not accurately ascertainable. At any time Declarant owns an undeveloped lot in ROOSEVELT RIDGE (i.e., until said Lot is transferred or conveyed to a third party), Declarant shall not be required to pay annual maintenance and operations charges established hereunder for said undeveloped lots.

- 6.3 Special Assessments for Capital Improvements 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 or reconstruction, unexpected repair or replacement of a described capital improvement upon the Common Areas, including the necessary fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of the members who are voting in the person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting for the purpose of the meeting.
- 6.4 Date of Commencement of Annual Assessments Due Dates The annual assessments provided for herein shall commence as to all Lots 30 days following the recording of the final plat of ROOSEVELT RIDGE. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board shall fix the amount of the annual assessment. The Association shall upon demand at any time furnish a certificate in writing signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A reasonable charge may be made by the Board for issuance of these certificates. Such certificates shall be conclusive evidence of payment of any assessment therein stated to have been paid.
- 6.5 Exempt Property The following property subject to this Declaration shall be exempt from the assessments created herein: (a) all properties dedicated to and accepted by a local public authority, (b) any undeveloped Lots owned by Declarant as provided above, and (c) Tracts 994 and 997, the ownership of which has been retained by Declarant (for future development), but are not part of the Association nor subject to these Covenants, Conditions, Restrictions and Reservations.
- 6.6 Purpose All funds collected hereunder shall be expended for the purpose of promoting the recreation, health, safety and welfare of the residents in the properties and in

particular for the improvement, care and maintenance of the properties, services and facilities to this purpose and related to the use and enjoyment of the Common Areas and facilities and of the homes situated on the properties

6 7 Basis of Assessment Except as provided by this and other sections of this Declaration, all assessments for common expenses shall be assessed to Lots and the Lot Owner's equally; and may be collected on a monthly, quarterly or annual basis

6 8 Omission of Assessment The omissions by the Association before the expiration of any year to adopt the budget for assessments and charges hereunder for that or the next year shall not be deemed a waiver or modification in any respect of the provisions of this Declaration or a release of the Lot Owners from the obligation to pay the assessments and charges, or any installments thereof, for that or any subsequent year, but the assessments and charges called for the preceding year shall continue until a new budget is adopted

6 9 Books and Records The Association shall keep records sufficiently detailed to enable the Association to comply with relevant provisions of this Declaration All financial and other records shall be made reasonably available for examination by any Lot Owner and the Owner's authorized agent in accordance with Section 4 5 3

6 10 Lien Indebtedness In the event any assessment or special charge attributable to a particular Lot remains delinquent for more than thirty (30) days, the Association may, upon fifteen (15) days' written notice to the Owner of such Lot, accelerate any assessments and special charges which the Association reasonably determines will become due during the next succeeding twelve (12) months with respect to such Lot, including, but not limited to the following year's annual assessment Each assessment and each special charge shall be joint and several personal debts and obligations of the Lot Owner or Lot Owners and contract purchasers of the Lot to which the same are assessed or charged as of the time the assessment or charge is due and shall be collectible at the time the assessment is due, plus interest at the lesser of the rate twelve percent (12%) per annum or the maximum rate allowed by law, plus late charges and costs of collection, including reasonable attorney fees The lien of the assessments provided for herein shall be subordinate to the lien of any mortgage, mortgages or deed of trust, and the Association will, upon demand, execute a written subordination in accordance with this paragraph Sale or transfer of any Lot shall not affect the assessment lien However, the sale or transfer of any Lot which is subject to any mortgage or deed of trust, pursuant to a decree of foreclosure under such mortgage or any proceeding in lieu of foreclosure thereof, or trust deed or sale under deed of trust, shall extinguish the lien of such assessments as to payments thereof 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 Each such assessment, together with interest, late charges, costs and reasonable attorney's fees shall also be the personal obligation of the person who was an Owner of such property at the time the assessment fell due The personal obligation shall not pass to his successors in title unless expressly assumed by them

- 6.11 Certificate of Assessment A certificate executed and acknowledged by the Treasurer or the President of the Association, or an authorized agent thereof if neither the Treasurer nor the President is available, stating the indebtedness for assessments and charges or lack thereof secured by the assessment lien upon any lot shall be conclusive upon the Association and Lot Owners as to the amount of such indebtedness on the date of the certificate, in favor of all persons who rely thereon in good faith. Such a certificate shall be furnished to any Lot Owner or any encumbrance of a Lot within fifteen (15) days after request, in recordable form, at a reasonable fee. Unless otherwise prohibited by law, any encumbrance holding a lien on a Lot may pay any unpaid assessments or charges with respect to such Lot and, upon such payment, such encumbrance shall have a lien on such Lot for the amounts paid, of the same rank as the lien of his encumbrance.
- 6.12 Foreclosure of Assessment Lien Attorney Fees and Costs The Association may initiate action to foreclose the lien of any assessment. In any action to foreclose a lien against any Lot for nonpayment of delinquent assessments or charges, any judgment rendered against the Owners of such Lot in favor of the Association shall include a reasonable sum for attorney fees and all costs and expenses reasonably incurred in preparation for or prosecution of said action, in addition to taxable costs permitted by law.
- 6.13 Remedies Cumulative The remedies provided are cumulative, and the Association may pursue them concurrently, as well as any other remedies which may be available under law although not expressed herein.

ARTICLE 7

ARCHITECTURAL CONTROL

71 Construction and Exterior Alteration or Repair

711 Before any building and structures are erected, placed or altered upon any lot, notice of intent to build or locate such building or structures shall be filed with the Architectural Control Committee (ACC). All buildings and structures (including, without limitations, concrete or masonry walls, rockeries, fences, swimming pools, if any, or other structures) to be constructed within the property, and all exterior alterations and repairs (including, but not limited to, reroofing or repainting) of any buildings or structures on the Property and visible from any public street, or other Lot must be approved by an ACC composed of three (3) or more Lot Owners designated from time to time in writing by the Board, provided, that so long as Declarant owns any Lots within the Project, Declarant at its option may exercise all of the rights and powers of the ACC under Article 7 including without limitation the appointment of members of the ACC. References in this Article 7 to the ACC shall be deemed to include the ACC, or the Declarant, as circumstances may dictate. Complete plans and specifications of all such proposed buildings, structures, and exterior alterations and repairs together with detailed plans showing the proposed location of the same on the particular building site and other data requested by the ACC, shall be submitted to the ACC before construction, alteration or repair is started. Construction, alteration or repair shall not be started until written approval thereof is given by the ACC. Any exterior modifications in accordance with plans and specifications developed by the Declarant will be deemed approved exterior modifications.

712 Within five (5) days from receipt of such notice, the ACC will review submittals as to the quality of workmanship and materials planned and for conformity and harmony of the external design with proposed or existing structures on neighborhood residential Lots or building sites, and as to location of the building with respect to topography, finish grade elevation and building setback restrictions.

713 In the event the ACC fails to approve or disapprove such design and location within fifteen (15) days after said plans and specifications have been submitted to it, such approval will not be required.

714 All plans and specifications for approval by the ACC must be submitted in duplicate, at least fifteen (15) days prior to the proposed construction or exterior alteration or repair starting date. The maximum height of any building shall be established by the ACC as part of the plan approval and shall be given in writing together with the approval.

7 1 5 The ACC may require that said plans or specifications shall be prepared by an architect or a competent house-designer, approved by the ACC. One complete set of said plans and specifications shall in each case be delivered to and permanently left with the ACC. All buildings or structures shall be erected or constructed, and all exterior alterations or repairs made, by a contractor, house builder or other person or entity approved by the ACC. The ACC shall have the right to refuse to approve any design, plan or color for such improvements, construction, or exterior alteration or repair visible from a public street, Common Area or other Lot which is not suitable or desirable, in the ACC's reasonable opinion, aesthetic or otherwise.

7 1 6 In so passing upon such design, the ACC shall have the right to take into consideration the suitability of the proposed building or other structure, and the material of which it is to be built, and the exterior color scheme, to the site upon which it is proposed to erect the same, the harmony thereof with the surroundings, and the effect or impairment that said structures will have on the view or outlook of surrounding building sites, and any and all factors, which, in the ACC's opinion, shall affect the desirability or suitability to such proposed structure, improvements, or exterior alteration or repair.

7 1 7 The ACC shall have the right to disapprove the design or installation of a swimming pool or any other recreational structure or equipment desirable, in the ACC's reasonable opinion, aesthetic or otherwise. In so passing upon such design or proposed installation, the ACC shall have the right to take into consideration the visual impact of the structure and the noise impact of the related activities upon all of the properties located in close proximity. Any enclosure or cover used in connection with such a recreational structure or equipment, whether temporary, collapsible, seasonal, or whatever, shall be treated as a permanent structure for the purpose of these covenants, and shall be subject to all the conditions, restrictions, and requirements as set forth herein for all buildings and structures.

7 1 8 The ACC shall have the right to require, at a Lot Owner's expense, the trimming or topping (or, if deemed necessary by the ACC, removal) of any tree, hedge, or shrub on a Lot which the ACC determines is unreasonably blocking or interfering with the view or access to sunlight to or from another Lot.

7 1 9 The ACC shall have the right to specify precisely the size, color and style of mailboxes, and of the post or support on which such mailboxes are affixed, and their location within the Project.

7 1 10 Notwithstanding any provision contained in this Article, under no circumstance shall the ACC approve any action to construct, alter, restore or repair any structure, improvement, landscaped or native growth vegetation area, etc., which would be contrary to any condition of approval of the Plat of ROOSEVELT RIDGE.

7 1 11 Declarant (including any successor in interest to Declarant's status as Declarant) shall not be subject to the restrictions on this Section 7 as to any Lot owned by the Declarant

7 2 Minimum Requirements Without limiting the foregoing or any other authority designated in this Declaration to the ACC under Articles 7, 8 or otherwise, the ACC and all lot owners shall adhere to the following minimum standards

7 2 1 Zoning Regulations Zoning regulations, building regulations, environmental regulations, and other similar governmental regulations applicable to the Properties subject to this Declaration shall be observed. In the event of any conflict between any provision of such governmental regulations and restrictions of this Declaration, the more restrictive provisions shall apply

7 2 2 Building Setback Requirements All building and other Lot improvements shall comply with all applicable governmental requirements, including without limitation minimum setback requirements

7 2 3 Driveway Standards All driveways shall be constructed of concrete or a material approved by ACC

7 2 4 Roofing All dwelling roofing material shall be of a consistent color, and shall be a 25 year composition type material

7 2 6 Exterior Color All dwelling exterior colors shall be controlled through architectural approval by the ACC

7 2 7 Siding All dwelling siding material shall be a horizontal lap siding, or vertical channel siding. Brick or Stucco may be used at the discretion of the builder. No T-111, vertical L P panels or similar siding shall be allowed

7 2 8 Square Footages All dwelling units shall conform to the following minimum square footages

- | | | |
|-----|------------------------|-----------|
| (A) | Rambler (single story) | 1,500 s f |
| (B) | Two-story (total) | 1,700 s f |
| (C) | Tri-Level (total) | 1,700 s f |

The square footages are exclusive of garage areas

7 2 9 Front Yard Landscaping All front yards of each dwelling unit shall be landscaped, including sodding of planter strips and planting of a minimum of one street tree adjacent to the street frontage of each lot. Such street trees shall be of the same species and caliper as the existing planted street trees

7.2.10 Fences No fence or wall shall be permitted between the front portion of the house and the roadway right-of-way, except that decorative fences having a height not exceeding three feet may be constructed in said areas. All fences in the front and/or back yard shall be of a wood material. The decision of the ACC shall be final and binding upon all parties.

7.2.11 Excavations Except with the permission of the ACC, or except as may be necessary in connection with the construction of any approved improvement, no excavation shall be made nor shall any dirt be removed from or added to any lot herein.

7.2.12 Time Limit for Completion of Construction Any dwelling or structure erected or placed on a Lot in the subdivision shall be completed as to external appearance, including finish painting and front yard landscaping, within twelve (12) months from the date of the start of construction.

7.3 Sales Facilities of Declarant Notwithstanding any provision in this Declaration to the contrary, Declarant (its agents, employees and contractors) shall be permitted to maintain during the period of sale of Lots and/or Homes upon such portion of the Property (Other than Lots sold by Declarant) as Declarant may choose, such facilities as in the sole opinion of the Declarant may be reasonably required, convenient or incidental to the construction, sale or rental of Lots and Homes, including but not limited to, a business office, storage areas, signs, model units, sales office, construction office, and parking areas for all prospective tenants or purchasers of Declarant.

ARTICLE 8

USE AND MAINTENANCE OBLIGATIONS

- 8 1 Maintenance of Lots Each Owner, at said Owner's sole cost and expense, shall promptly and continuously maintain, repair, and restore said Owner's Lot (including the yard and landscaping) and Home and other Improvements located thereon, and also such other areas as may be required pursuant to the provisions of this Declaration, in a good, clean, attractive, safe and sanitary condition and in full compliance with all applicable governmental laws, rules and regulations and the provisions of this Declaration
- 8 2 Residential Use All Lots and Improvements located thereon shall be used, improved, and devoted exclusively to residential use. No building shall be erected, placed or permitted to remain on any Lot other than one detached single-family dwelling with a minimum double attached garage nor shall any other use, building or structure be allowed, subject to Articles 7 and 8 herein, unless previously approved by the ACC
- 8 3 Restrictions on Further Subdivision With the exception of Tracts 994 and 997, which have been retained by Declarant and are not a part of the Association nor subject to these Covenants, Conditions, Restrictions and Reservations, no other Lot or portion of a Lot shall be divided and sold or resold, or ownership changed or transferred whereby the ownership of any portion of this plat shall be less than the area required for the use district in which located, provided, the foregoing shall not prohibit deeds of corrections, deeds, to resolve boundary disputes and similar corrective instruments. Lots may be joined and joined Lots may subsequently be subdivided only into the Lots originally joined
- 8 4 Rental Lots With respect to the leasing, renting, or creation of any kind of tenancy of a Lot and improvements thereon by its Owners, such Owners shall be prohibited from leasing or renting less than the entire Lot or improvements thereon, or (with the exception of a lender in possession of a Lot and improvements thereon following a default in a first mortgage, a foreclosure proceeding or any deed of trust sale or other arrangement in lieu of a foreclosure) for a term of less than thirty (30) days, and all leasing or rental agreements shall be in writing and be subject to the Declaration and Bylaws (with a default of the tenant in complying with the Declaration and Bylaws constituting a default under the lease or rental agreement)
- 8 5 Business Use No business of any kind shall be conducted on any Lot with the exception of (a) the business of Declarant in developing and selling all of the Lots and (b) such home occupation which may be permitted by the appropriate local government and which is not otherwise in violation of the provisions of this Declaration

- 8.6 Oil and Mining Requirements No oil drilling, oil development, oil refining, quarrying, or mining operations of any kind shall be permitted upon or in any Lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.
- 8.7 Lot Size No residential structure shall be erected or placed on any Lot which has an area of less than that required by the governmental entity having appropriate jurisdiction over the Project.
- 8.8 Garages Every Home must have a double attached garage. All vehicles must be stored in garages or for not more than 14 days in a driveway.
- 8.9 Mobile or Manufactured Housing There shall be no mobile or manufactured housing.
- 8.10 Parking Unless housed within a garage or substantially screened from view from the street or from the ground level of adjacent Lots in a manner reasonably approved by the ACC, in writing, no recreational vehicles, house trailers, mobile homes, boats, commercial vehicles (except pickup trucks of one ton or less), construction or like equipment, or trailers (utility, boat, camping, horse, or otherwise), shall be allowed to be parked or stored on any Lot or street for a period in excess of 14 days. No goods, equipment or vehicle (including buses, trailers, recreational vehicles, etc.) shall be dismantled or repaired outside any building or residential lot.
- 8.11 Utilities All utilities shall be installed underground. No fuel tank shall be maintained above ground unless properly screened in a manner acceptable to the ACC. Unless otherwise approved by the Association, the cost of restoration of any front yard landscaped area(s) disturbed by private utility work shall be borne solely by the lot owner(s) so benefited by the utility work. In the event the lot owner(s) does not restore the front yard landscaping within a reasonable time, upon due notice to the non-complying lot owner(s), the Association shall have the authority to complete the restoration on behalf of the lot owner(s) and to specially assess them for the cost.
- 8.12 Antenna No visible radio or television antenna, satellite dish or other similar type of exterior equipment shall be allowed on any Lot unless approved by the ACC.
- 8.13 Garbage and Refuse No garbage, refuse, rubbish, cuttings, debris, inoperable vehicles, equipment or waste of any kind shall be deposited on or left upon any Lot unless placed in an attractive container suitably located and screened from the view of any other Lot Owner. All equipment for the storage or disposal of such materials shall be kept in a clean and sanitary condition. No building material of any kind shall be placed or stored on any property within the development until the Lot Owner is ready to commence construction, and then such materials shall be placed within the boundary lines of the Lot upon which it is intended. Garbage cans may only be placed in public view on the day of

garbage pickup The proper removal and disposal of all such materials shall be the sole responsibility of the individual Lot Owners Upon notice and an opportunity to be heard, the Association, acting by and through the Board, shall have the authority to assess any Lot Owner responsible for disposing of such waste materials upon the Common Areas with said assessment equal to the costs of clean up, restoration, repair and replacement of any and all damaged or affect Common Areas or facilities

- 8 14 Games and Play Structures No platform, dog house, playhouse or structure of a similar kind or nature shall be constructed on any part of a Lot located in front of the rear line of the residence constructed thereon, and any such structure must have prior approval of the ACC
- 8 15 Construction of Significant Recreation Facilities The construction of any significant recreational facilities on any Lot including, but not limited to, such items as swimming pools, tennis, badminton or pickle ball courts shall require the approval of the ACC and shall be subject to the requirements adopted by the ACC
- 8 16 Livestock and Poultry No animals, livestock, poultry or reptiles of any kind shall be raised, bred or kept on the Property, except that dogs and cats, and other indoor household pets may be kept provided that they are not kept, bred, or maintained for any commercial purpose No individual Lot owner shall keep more than two dogs
- 8 17 Signs No signs of any kind, nor for any uses shall be erected, painted, or displayed on any building site in this subdivision whatsoever, except public notice by a political division of the State or County or as required by law, one professional sign of not more than one square foot, any builder or the builder's agent may erect and display signs during the period the builder is building and selling property in the subdivision, and any Lot Owner or the Lot Owner's agent wishing to sell that Owner's Lot may place a sign not larger than five square feet on the property itself
- 8 18 Temporary Structures No trailer, basement, tent, shack, garage, barn or other outbuildings or any structure of a temporary character erected or placed on the Property shall at any time be used as a residence, even temporarily No building or structure shall be moved on to the Property from any land outside the development A trailer may be placed and occupied by the designated subdivision sales agent with the prior written approval of the ACC A construction shack may be used by an Owner's construction contractor during the construction period
- 8 19 Use During Construction Except with the approval of the ACC, no person shall reside upon the premises of any Lot until such time as the improvements to be erected thereon accordance with the plans and specifications by the ACC have been completed Completion shall be considered receipt of a final inspection of the dwelling unit by Building Department having jurisdiction over the Project

8 20 Nuisances No noxious or undesirable thing, or noxious or undesirable use shall be permitted or maintained upon any Lot or upon any other portion of the Property. If the Board of Directors determines that a thing or use is undesirable or noxious, that determination shall be conclusive.

8 21 Clothes Lines, Other Structures No clothes lines or other structures of a similar nature shall be visible from front street.

8 22 Native Growth Protection Areas All Native Growth Protection Areas and/or tracts as shown on the final plat, or any plat for subsequent divisions thereof, are to be left permanently undisturbed in a substantially natural state. No clearing, grading, filling, building construction or placement, or road construction of any kind shall occur, except removal of hazardous trees. The following activities as set forth in Snohomish County Chapter 32 10 110(29)(a, c and d) are allowed when approved by Snohomish County:

(a) Crossing for underground utility lines and drainage discharge swales which utilize the shortest alignment possible and for which no alignment that would avoid such a crossing is feasible;

(c) Fences, only if the critical area and its buffer are not detrimentally affected, and

(d) Other uses and development activity as allowed by Chapter 32 10

8 23 Tree Removal After construction is completed and landscaped installed, the removal of trees on individual lots shall be limited to the area in which the buildings, patios and driveways are to be constructed. Any other removal of trees must first have the approval of the ACC.

8 24 Invalidation Not Affecting Remaining Provisions Invalidation of any one of these covenants by judgement or court order shall in no way affect any of the other provisions which shall remain in full force and effect.

ARTICLE 9

LIMITATION OF LIABILITY

- 9.1 Liability for Utility Failure, Etc Except to the extent covered by insurance obtained by the Association, neither the Association nor members of the Board of Directors, or Officers (or the Declarant or Declarant's managing agent, exercising the powers of the Board) shall be liable for any failure of any utility or other service to be obtained and paid for by the Association, or for injury or damage to person or property caused by the elements or resulting from electricity, water, rain, dust, mud, or sand which may lead or flow from outside or from any parts of the building or from any of its pipes, drains, conduits, appliances, or equipment or from any other place or for inconvenience or discomfort resulting from any action taken to comply with any law, ordinance, or order of a governmental authority. No diminution or abatement of common expense assessments shall be claimed or allowed for any such utility or service failure, or for such injury or damage, or for such inconvenience or discomfort.
- 9.2 No Personal Liability Except as provided by Chapter 64 38 RCW, so long as a member of the Board of Directors, Association Officer, Declarant, or Declarant's agent, exercising the powers of the Board of Directors, has acted in good faith, without willful or intentional misconduct, upon the basis of such information as may be possessed by such person, then no such person shall be personally liable to any Owner or to any other party, including the Association, for any damage, loss, or prejudice suffered or claimed on account of any act, omission, error, or negligence of such person, provided, that this section shall not apply where the consequences of such act, omission, error or negligence are covered by insurance obtained by the Association.
- 9.3 Indemnification of Board Member and Officers Subject to this Declaration and Chapter 64 38 RCW, each Board Member, Association officer, Declarant, or Declarant's managing agent, exercising the powers of the Board of Directors, shall be indemnified by the Association against all expenses and liabilities, including attorney fees, reasonably incurred by or imposed in connection with any proceeding to which he may be a party or in which he may become involved by reason of holding or having held such position, or any settlement thereof, whether or not he holds such position at the time such expenses or liabilities are incurred, except in such cases wherein such person is adjudged guilty of willful misconduct or bad faith in the performance of his duties, provided, that in the event of a settlement, the indemnification shall apply only when the Association approved such settlement and reimbursement as being for the best interests of the Association.

ARTICLE 10

MORTGAGEE PROTECTION

10.1 Priority of Mortgages Notwithstanding all other provisions hereof, the liens created under this Declaration upon any Lot for Assessments shall be subject to (a) liens and encumbrances recorded before the recording of the Declaration (b) a mortgage on the Lot recorded before the date on which the assessment sought to be enforced became delinquent, and (c) liens for Real Property taxes and other government assessments or charges against the Lot. All taxes, assessments and charges which may become liens shall relate only to the individual and not the Project as a whole. Where such Mortgagee of the Lot or other purchaser of a Lot, obtains possession of a Lot as a result of mortgage foreclosure or deed in lieu thereof, such possessor and its successors and assigns shall not be liable for the share of the Common Expenses or assessments by the Association chargeable to such Lot which become due prior to such possession but will be liable for the Common Expenses and assessments accruing after such possession. Such unpaid share of the Common Expenses or assessments shall be deemed to be Common Expenses collectable from all including such possessor, its successor, or assigns. For the purpose of this section, the terms "mortgages" and "mortgagees" shall not mean real estate contract or the vendor or the designee of a vendor of a real estate contract.

ARTICLE 11

COMPLIANCE WITH DECLARATION

11.1 Enforcement

11.1.1 Compliance of Owner Unless otherwise modified by Declaration Amendment under Article 14 hereinbelow, each Owner shall comply strictly with the provisions of this Declaration. Failure to comply shall be grounds for an action to recover sums due for damages, or injunctive relief, or both, maintainable by an aggrieved Owner on his own or the Association against the party (including an Owner) failing to comply.

11.1.2 Compliance of Lessee Each Owner who shall rent or lease his Lot shall insure that the lease or rental agreement will be in writing and subject to the terms of this Declaration. Said agreement shall further provide that failure of any lessee to comply with the provisions of said document shall be a default under the lease.

11.1.3 Attorney's Fees In any action to enforce the provisions of this Declaration, the prevailing party in such legal action shall be entitled to an award for reasonable attorney's fees and all costs and expenses reasonably incurred in preparation for or prosecution of said action, in addition to taxable costs permitted by law.

11.2 No Waiver of Strict Performance The failure of the Association or any Owner in any one or more instances to insist upon or enforce the strict performance of any of the terms, covenants, conditions, or restrictions of this Declaration shall not be construed as a waiver or relinquishment for the failure of such term, covenant, condition, or restriction, but such term, covenant, condition or restriction shall remain in full force and effect. No waiver of any provision hereof shall be deemed to have been made expressed in writing and signed by the parties affected by such waiver.

11.3 Remedies Cumulative The remedies provided are cumulative, and any Owner of the Association may pursue them concurrently, as well as any other remedies which may be available under law although not expressed herein.

ARTICLE 12

EASEMENTS

- 12 1 Utility Easements On each Lot, easements are or may be reserved as provided by the Plat Map, and applicable laws, ordinances and other governmental rules and regulations for utility installation and maintenance, including but not limited to, underground electric power, telephone, water, sewer, drainage, gas and accessory equipment, together with the right to enter upon the Lots at all times for said purposes. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage, interfere with the installation and maintenance of utilities, or which may change the direction of flow of drainage channels in the easements, or which may obstruct or retard the flow of drainage channels in the easements, the easement area of each Lot, and all improvements shall be maintained continuously by the Owner of the Lot, except for those improvements for which a public authority or utility company is responsible.
- 12 2 Project Entry Signs On each Lot adjacent to a roadway entrance to the project, and on such portion of said lot as described by Declarant, the Declarant may at any time erect such project entry and identification signs (and landscaping, fencing, and improvements relating thereto) as Declarant deems necessary and appropriate.
- 12 3 Entry Each Owner hereby grants the duly authorized agent, officer, employee or subcontractor of the Association or the Declarant the right, during daylight hours, to enter upon any Lot to perform any and all of the maintenance, repair and construction duties enumerated in this Declaration.
- 12 4 Declarant Retained Easement Rights Since the ownership of Tracts 994 and 997 will be retained by Declarant for future development (i.e., not conveyed to or a part of the Association, nor subject to these Covenants, Conditions, Restrictions and Reservations pertaining to said Association), Declarant has retained the following easement rights indicated on the plat of ROOSEVELT RIDGE for the sole purpose of facilitation of said future development of Tracts 994 and 997.

12 4 1 As described and shown on the Plat of ROOSEVELT RIDGE, the private drainage easement across Lots 21, 22, 23, 24 and 25 and Tract 994, as shown thereon, is hereby reserved for and granted to the owners of Lots 20, 21, 22, 23, 24 and 25 for the purpose of operating, maintaining and reconstructing storm water facilities, together with the right of ingress and egress for such purposes. Note to accommodate future urban development, ROOSEVELT RIDGE ESTATES, LLC, the present owner of Tract 994, their heirs, successors and assigns, retain the right to relocate those portions of the private drainage easement within Tract 994 at their expense, together with the right of ingress and egress.

12.4.2 As described and shown on the Plat of ROOSEVELT RIDGE, the private drainage easement across Lots 26, 27, 28 and 29 and Tract 994, as shown thereon, is hereby reserved for and granted to the owners of Lots 26, 27, 28, 29 and 30 for the purpose of operating, maintaining and reconstructing storm water facilities, together with the right of ingress and egress for such purposes. Note to accommodate future urban development, ROOSEVELT RIDGE ESTATES, LLC, the present owner of Tract 994, their heirs, successors and assigns, retain the right to relocate those portions of the private drainage easement at their expense, together with the right of ingress and egress.

12.4.3 As described and shown on the Plat of ROOSEVELT RIDGE, the private drainage easements across Tract 994, as shown thereon, are hereby reserved for and granted to the owners of Lots 1 through 51, inclusive, for the purpose of operating, maintaining and reconstructing storm water facilities, together with the right of ingress and egress for such purposes. Note to accommodate future urban development, ROOSEVELT RIDGE ESTATES, LLC, the present owner of Tract 994, their heirs, successors and assigns, retain the right to relocate those portions of the private drainage easements at their expense, together with the right of ingress and egress.

12.4.4 As described and shown on the Plat of ROOSEVELT RIDGE, the utility easement located across Lots 19 and 20 and Tract 996, as shown thereon, is hereby reserved for and granted to ROOSEVELT RIDGE ESTATES, LLC, their heirs, successors and assigns, for the purpose of future installation, operation or maintenance of utilities and appurtenances, over, under, across, through and upon the easement right of way hereby conveyed, together with the right of ingress and egress. Note the grantees, ROOSEVELT RIDGE ESTATES, LLC, reserve unto themselves the right to assign said easement to third parties for the stated purposes without approval or consent of the ROOSEVELT RIDGE Homeowners Association and the owners of Lots 19 and 20. The grantees, their heirs, successors and assigns, agree to restore any improvements that are disturbed or destroyed in the course of the installation, operation or maintenance of any utilities within the easement right of way herein conveyed, provided that the owners of Lots 19 and 20 do not construct any permanent structures upon or within the easement right of way herein reserved and conveyed.

ARTICLE 13

TERM OF DECLARATION

- 13.1 Duration of Covenants The covenants herein shall run with and bind the land and shall inure to the benefit of and be enforceable by the Association, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of twenty (20) years from the date this Declaration is recorded, after which time the covenants shall be automatically extended for successive periods of ten (10) years, unless an instrument executed in accordance with Section 13.2 below shall be recorded, abandoning or terminating this Declaration
- 13.2 Abandonment of Subdivision Status The Owners shall not, without the prior written approval of one hundred percent (100%) of the Lot Owners of record and without the prior written approval of the governmental entity having jurisdiction over the Project and without prior written approval of one hundred percent (100%) of all first Mortgagees (based upon one vote for each first Mortgage owned), seek by act or omission to abandon or terminate the subdivision status of the Project as approved by the governmental entity having appropriate jurisdiction over the project

ARTICLE 14

AMENDMENT OF DECLARATION, PLAT MAP

- 14.1 Declaration Amendment With the exception of amendments provided in Article 2 hereunder, amendments to the Declaration shall be made by an Instrument in writing entitled "Amendment to Declaration" which sets forth the entire amendment. Amendments may be adopted if signed by at least seventy-five percent (75%) of the total voting power of all Lot Owners. Amendments once properly adopted shall be effective upon recording in the appropriate governmental offices. It is specifically covenanted and understood that any amendment to this Declaration properly adopted will be completely effective to amend any and all of the covenants, conditions and restrictions contained herein which may be affected and any or all clauses of this Declaration unless otherwise specifically provided in the section being amended or the amendment itself.
- 14.2 Plat Map Except as otherwise provided herein, the Plat Map may be amended by revised versions or revised portions thereof referred to and described as to effect in an amendment to the Declaration adopted as provided for in Section 14.1. Copies of any such proposed amendment to the Plat Map shall be made available for the examination of every Owner. Such amendment to the Plat Map shall be effective, once properly adopted, upon having received any governmental approval required by law and recordation in the appropriate city or county office in conjunction with the Declaration amendment.
- 14.3 Amendments to Conform to Construction Declarant, upon Declarant's sole signature, and as an attorney-in-fact for all Lot Owners with an irrevocable power coupled with an interest, may at any time, until all Lots have been sold by Declarant, file an amendment to the Declaration and to the Plat Map for correction purposes and to conform data depicted therein to improvements as actually constructed and to establish, vacate and relocate utility easements and access road easements.
- 14.4 Declarant Amendments During Declarant Control Period At any time during the Declarant Control Period and provided that Declarant is still the owner of record of Seventy-Five percent (75%) of the Lots created herein and subject to this Declaration, the Declarant, upon Declarant's sole signature, as the attorney-in-fact for all Lot Owners with an irrevocable power coupled with an interest, may at any time, file an amendment to this Declaration and to the Plat Map, substantive in nature, for the purpose of providing for and maintaining the overall harmony, integrity and quality of the project as a whole.
- 14.5 Amendments to Conform to Lending Institution Guidelines So long as Declarant continues to own one or more Lots, Declarant, on his signature alone, and as an attorney-in-fact for all Lot Owners with an irrevocable power coupled with an interest, may file such amendments to the Declaration and Plat Map as are necessary to meet the then

requirements of Federal National Mortgage Association, Veterans Administration, Federal Home Loan Mortgage Corporation, or other agencies, institutions or lenders financing and/or title insuring the purchase of a Lot from the Declarant

ARTICLE 15

MISCELLANEOUS

15 1 Notices Any written notice, or other document as required by this Declaration, may be delivered personally or by mail. If by mail, such notice, unless expressly provided for herein to the contrary with regard to the type of notice being given, shall be deemed to have been delivered and received forty-eight (48) hours after a copy thereof has been deposited in the United States mail, postage prepaid, addressed as follows:

(a) If to an Owner, other than Declarant, to the registered address of such Owner, as filed in writing with the Board pursuant to the requirements of the Bylaws

(b) If to Declarant, whether in its capacity as an Owner, or in any other capacity, the address which Declarant shall have advised the Owners in writing

15 2 Successor and Assigns This Declaration shall be binding upon and shall inure to the benefit of the heirs, personal representatives, successors and assigns of Declarant, and the heirs, personal representatives, grantees, lessees, subleases and assignees of the Owners

15 3 Joint and Several Liability In the case of joint ownership of a Lot, the liability of each of the Owners thereof in connection with the liabilities and obligations of Owners, set forth in or imposed by this Declaration, shall be joint and several

15 4 Mortgagee's Acceptance

15 4 1 Priority of Mortgage This Declaration shall not initially be binding upon any Mortgagee of record at the time of recording of said Declaration but rather shall be subject and subordinate to said mortgage.

15 4 2 Acceptance Upon First Conveyance Declarant shall not consummate the conveyance of title of any Lot until said Mortgagee shall have accepted the provisions of this Declaration and made appropriate arrangements for partial release of Lots from the lien of said Mortgage. The issuance and recording of the first such partial release by said Mortgagee shall constitute its acceptance of the provisions of this Declaration and the status of the Lots remaining subject to its Mortgage as well as its acknowledgment that such appropriate arrangements for partial release of Lots has been made, provided, that, except as to Lots so released, said mortgage shall remain in full effect as to the entire Property

15 5 Arbitration All claims, disputes, and other matters in question which are not resolved by Lot Owners arising out of, or related to, this Declaration, the Association Bylaws or any house rules and/or regulations shall be decided by arbitration in accordance with the rules of the American Arbitration Association then obtaining unless the Lot Owners mutually

agree otherwise Notice of the demand for arbitration shall be delivered personally or by mail to all other Lot Owners and the American Arbitration Association

15.6 Severability The provisions hereof shall be deemed independent and severable, and the invalidity or unenforceability of any one provision or portion thereof shall not affect the validity or enforceability of any other provision thereof

15.7 Effective Date The Declaration shall take effect upon recording

DATED this 12th day of October, 2005

DECLARANT(S)

ROOSEVELT RIDGE ESTATES, LLC, a Washington Limited Liability Company, comprised of

THE ECHELBARGER COMPANY, INC., a Washington Corporation, Managing Member

By


PATRICK T ECHELBARGER, President

STATE OF WASHINGTON)
COUNTY OF SNOHOMISH)

ss

I certify that I know or have satisfactory evidence that PATRICK T ECHELBARGER is the person who appeared before me, and said person acknowledged that he signed this instrument on oath stated that he was authorized to execute the instrument and acknowledged it as the President of THE ECHELBARGER COMPANY, INC., a Washington Corporation, Managing Member of ROOSEVELT RIDGE ESTATES, LLC, a Washington Limited Liability Company, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument

October, 2005



Notary Public in and for the State of Washington
Residing at Everett
My commission expires 11.15.2006

at

46 D-10-15/7/14/2005

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EXHIBIT A
LEGAL DESCRIPTION OF REAL PROPERTY

PARCEL A

THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 26,
TOWNSHIP 28 NORTH, RANGE 6 EAST, W M , IN SNOHOMISH COUNTY,
WASHINGTON, LYING NORTHERLY AND EASTERLY OF STATE ROAD NO 2
(WESTWICK ROAD TO NORTH MONROE).

PARCEL B

THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF
SECTION 26, TOWNSHIP 28 NORTH, RANGE 6 EAST, W M , IN SNOHOMISH COUNTY,
WASHINGTON

TOGETHER WITH THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 26,
TOWNSHIP 28 NORTH, RANGE 6 EAST, W M , LYING NORTHERLY AND EASTERLY
OF STATE ROAD NO 2 (WESTWICK ROAD TO NORTH MONROE)

EXCEPT THOSE PORTIONS CONVEYED BY DEEDS RECORDED UNDER AUDITOR'S
FILE NUMBER 200508100147, 200508100148, 200508100149, 200508100150, 200508100151
AND 200508100152

PARCEL C

THE EAST 60 FEET OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER
AND THE EAST 60 FEET OF THE NORTHWEST QUARTER OF THE NORTHEAST
QUARTER, ALL IN SECTION 26, TOWNSHIP 28 NORTH, RANGE 6 EAST, W M ,
IN SNOHOMISH COUNTY, LYING SOUTH OF TROMBLEY ROAD

EXCEPT THOSE PORTIONS CONVEYED BY DEEDS RECORDED UNDER AUDITOR'S
FILE NUMBER 200509191362, 200509191363 AND 200509191364

SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON