



COVENANT SUMMARY Crossroads at the Lakes Plat 2 & 3

Square Footage Minimums:

| | |
|------------------|---------------|
| Ranch | 1,400 sq. ft* |
| Story and a Half | 1,600 sq. ft* |
| Two Story | 1,800 sq. ft* |
| Split Level | 1,800 sq. ft* |

*Exclusive of attached garages, breezeways, and porches

Utilities:

| | |
|----------|--|
| Electric | MidAmerican Energy; Midland Coop |
| Gas | MidAmerican Energy |
| Internet | Mediacom; Allconnect; HugesNet; Mi-fiber |
| Water | Polk City Water and Sewer Dept |

School District: North Polk High School

HOA: Yes/Managed by: Terrus Real Estate Group; Kate Justman; 515-471-4340; kate.justman@terrus.com

HOA Fees: Initiation fee of \$400 at closing; \$220 Annually thereafter. An additional \$25 mo. fee assessed for any added structure per property.

Exterior Elements Excluded: No above ground pools allowed; upon approval, below grade pools allowed with proper fencing.

Trash and recycling receptacles must not be within view except for 1 day prior to and after trash pick-up.

Front Elevation Material Requirements: At least ¼ of front exterior surface should be stone, brick, or other hard surface materials.

Garage Minimum: Two cars, maximum of 3, attached.

Siding Material Excluded: N/A

Fence Material Allowed: Upon approval, back yard fencing in black vinyl chain link, black wrought iron, or painted aluminum only; 6 feet or less in height.

Storage Sheds, Play Structure Requirements: Upon approval, any exterior outbuilding must be no more than 12x12, single story, with a 12' maximum height to ridgeline, and constructed of similar materials/roof pitch as dwelling.

Upon approval, 1 piece of permanent playground equipment allowed.

Street Tree Requirements: N/A

Landscaping Requirements: Lot stays free of debris, weeds, and kept mowed.

Upon approval, front and side yard hedge allowed, no more than 3 ft. in height, and maintained.

At least 3 trees shall be planted (1 in front, 2 in back, unless existing trees in back are sufficient) at Homeowner's cost. Shrubs and foundation plantings will address the front.

Pets: No more than 2 dog and 2 cats; dog run/house must be in the rear and against the house and screened from neighbor's view. No dog may be kept outside for more than 2 hours a day.

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Doc ID: 036030910002 Type: GEN
Kind: RESTRICTIVE COVENANT
Recorded: 12/28/2020 at 02:39:19 PM
Fee Amt: \$12.00 Page 1 of 2
Polk County Iowa
JULIE M. HAGGERTY RECORDER
File# 2020-00072635

BK **18274** PG **857-858**

Recorder's Cover Sheet
First Amendment to Declaration of Covenants, Conditions, and Restrictions for
Crossroads at the Lakes Plat 2, a Subdivision in Polk City, Polk County, Iowa.

Preparer Information: Matthew M. Hurn
Wasker, Dorr, Wimmer and Marcouiller, PC
4201 Westown Pkwy, Suite 250
West Des Moines, IA 50266
(515)283-1801 (MMH283)

RETURN TO:
Return Address: Kimberley Development Corporation
2785 N. Ankeny Blvd, Ste 22
Ankeny, IA 50023

Legal Description: See Enclosed.

FIRST AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR CROSSROADS AT THE LAKES PLAT 1, POLK CITY, POLK COUNTY, IOWA

Kimberley Development Corporation, an Iowa Corporation, (hereinafter referred to as the "Declarant") hereby executes this First Amendment to Declaration of Homeowners' Association for Crossroads at the Lakes Plat 2, a Subdivision in Polk City, Polk County, Iowa, the development project known as Crossroads at the Lakes Plat 2 (hereinafter referred to as the "Regime"), this First amendment to take affect when filed for record in the Office of the Polk County Recorder.

On September 26, 2019 the Declaration of Residential Covenants, Conditions, and Restrictions for Crossroads at the Lakes Plat 2, Polk City, Polk County, Iowa was filed in the Office of the Polk County Recorder at Book 17514, Page 643. The Declarant now desires to make the following changes to said Declaration:

Article III, Section B. Landscaping, Paragraph 2: The existing paragraph 2 shall be deleted in its entirety and replaced with the following:

2. The Owner of each Lot will, at their cost, provide and plant three (3) trees; two of which shall be placed in the rear yard unless the existing trees in the rear yard are sufficient that further planting of trees is unnecessary and one to be placed in the front yard. All tree and any replacements thereof shall have a minimum of 2" trunk diameter, measured 6" vertically from the ground level when planted.

All other terms are confirmed as initially written.

IN WITNESS WHEREOF, Kimberley Development Corporation, an Iowa Corporation, as Declarant, has caused this instrument to be executed by its duly authorized officers this 2nd day of November, 2020.

Kimberley Development Corporation, an Iowa Corporation, as Declarant

By: William B. Kimberley
William B. Kimberley, as President

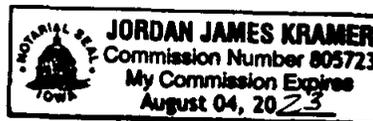
STATE OF IOWA)

) SS.

COUNTY OF POLK)

On this 2nd day of November, A.D. 2020, before me, the undersigned, a Notary Public in and for said County and said State personally appeared William B. Kimberley, to me personally known, who, being by me duly sworn, did say that he is the President of Kimberley Development Corporation, an Iowa Corporation; that no seal has been procured by the said corporation; and that the said William B. Kimberley as such officer, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by him voluntarily executed.

Jordan James Kramer
Notary Public for State of Iowa



**Declaration of Residential Covenants, Conditions and Restrictions for Crossroads at The Lakes
Plat 2**

This Declaration of Covenants, Conditions, and Restrictions Applicable to Crossroads at The Lakes Plat 2, is made this 20th day of ~~June~~^{AUGUST}, 2019, by Kimberley Development Corporation, an Iowa corporation.

WHEREAS, Kimberley Development Corporation (“Declarant”), owns the real property that is legally described as follows:

Lots 1-38, all inclusive, in CROSSROADS AT THE LAKES PLAT 2, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa (the “Property”)

WHEREAS, Kimberley Development Corporation desires to establish and place residential covenants, conditions, and restrictions and to reserve certain easements, all as hereinafter specifically set forth, for the benefit of such development on the Property;

NOW, THEREFORE, Declarant hereby declares that the Properties shall be held, sold and conveyed subject to the following easements, restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with the real property and be binding on all parties having any rights, title or interest in the Properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof.

ARTICLE I DEFINITIONS

A. “Articles of Incorporation” shall mean and refer to the Articles of Incorporation of the Crossroads at The Lakes Homeowners’ Association, Inc. that are on file with the Secretary of State of the State of Iowa, as the same may be amended from time to time.

B. “Association” shall mean and refer to the Crossroads at The Lakes Homeowners’ Association, Inc., its successor and assigns, a non-profit corporation organized pursuant to Chapter 504 of the Code of Iowa 2015, as amended.

C. “Association Responsibility Elements” shall mean the following:

1. Entrance monument identification signs for the residential development and all landscaping surrounding said monument signage, including but not limited to maintenance and repair of the physical sign and lighting, mowing/trimming entrance area, located in the Common Area or abutting street right-of-way, except for any gardens, plants or flowers installed by any Lot Owner; and

2. Private Storm water area(s), detention pond(s), and surrounding landscaping features in the Common Areas.

D. “Board of Directors” shall mean and refer to the Board of Directors of the Crossroads at the Lakes Homeowners’ Association, Inc.

E. “Building” shall mean and refer to any single-family residential dwelling unit structure constructed upon a Lot.

F. “Bylaws” shall mean and refer to the Bylaws of the Crossroads at the Lakes Homeowners’ Association, Inc., as adopted by the Board of Directors, as the same may be amended from time to time.

G. “Common Area” shall mean all common areas so designated by Declarant, including but not limited to the monument sign, development entrance area lawn and landscaping, private storm sewer areas, detention ponds, and all other similar common area property.

H. “Common Elements” shall mean the development identification signs, entrance monuments, private storm sewer area(s), detention pond(s) and Common Area landscaping.

I. “Declarant” shall mean and refer to Kimberley Development Corporation, its successors and assigns.

J. "Declaration" shall mean and refer to this Declaration of Residential Covenants, Conditions, and Restrictions to which the Properties are subject, as the same may be amended from time to time.

K. "Development Board" shall mean and refer to a board appointed by Declarant, its successors, and assigns. Specifically, Declarant shall serve as the sole member of the Development Board until all Lots within Crossroads at The Lakes Plat 2 are sold to individual Homeowners and single family homes are constructed. Thereafter, Declarant shall, in Declarant's discretion, appoint a Development Board.

L. "Living Unit" shall mean and refer to any portion of a building situated upon a Lot and designed and intended for use and occupancy as a single family home.

M. "Lot" shall mean and refer to Lots 1 through 38, Crossroads at The Lakes Plat 2, Polk County, Iowa, as shown on the Official Plat thereof and any Lots created by any subdivision of any such Lots, including any and all real property that may hereafter become subject to this Declaration by amendment.

N. "Member" shall mean and refer to those persons entitled to membership as provided in this Declaration, the Articles of Incorporation of the Association and the Bylaws of the Association.

O. "Owner" shall mean and refer to the record Owner, whether one or more persons or entities, of fee simple title to any Lot that is a part of the Properties, including contract sellers and vendees (deemed Co-owners), but excluding those having such interest merely as security for the performance of an obligation and excluding those having a lien upon the property by provision or operation of law.

P. "Property" shall have the meaning set forth on Page 1 thereof.

**ARTICLE II DESIGNATION OF USE; GENERAL RESTRICTIONS AND COVENANTS
RELATING TO LOTS WITHIN THE PLAT**

A. Each Lot shall be used exclusively for single family residential purposes.

B. No advertising signs, billboards, including signs of any nature, kind or description that identify, advertise, or in any way describe the existence or conduct of home occupation, or any unsightly objects or nuisances shall not be displayed on any Lot without prior written approval of the Development Board; provided, however, that an Owner shall be entitled to display (1) "for sale" sign of standard and customary size and materials in connection with attempts by the Owner to market the Lot. Nothing in this Article shall affect the rights of the Declarant.

Declarant, however, reserves the right to maintain the improvements on one or more Lots as a model or as a sales and display office for itself or for its sales agents or assigns; to display or post signs of any type of size which are a part of the development and marketing of the development or houses for sale; and, to have agents and employee equipment and material on any Lot used for a model or sales office. The Declarant shall pass these above mentioned rights onto any Builder that purchases a lot and constructs a home for resale.

C. No home occupation shall be conducted or maintained on any Lot other than one which is incident to the business, profession, or occupation of the Owner or occupant of any such Lot and which is generally or regularly conducted in another location away from such Lot. Nor shall the premises be used in any way for any purpose, which may endanger the health or unreasonably disturb the owner or owners of any Lot or any resident thereof.

Nothing contained herein shall be construed or interpreted to affect the activities of Declarant in the sale of Lots of dwellings.

D. No exterior television or radio antenna, satellite receiving disc, or exterior solar heating or cooling device of any sort shall be permitted on any Lot except satellite discs may be attached to the residence that do not exceed 24" in diameter and are located on the rear elevation of the residence or the rear half of the side elevation only. In no event shall a satellite dish or parabolic device be mounted on the front elevation or the front half of a side elevation.

E. No repair of any boat, automobile, motorcycle, truck, camper or similar vehicle requiring a continuous time period in excess of forty-eight (48) hours shall be permitted on any Lot at any time; nor shall vehicles offensive to the neighborhood be visibly stored, parked, or abandoned on any Lot except during actual building operations.

F. No boat, snowmobile, recreational vehicle, camper, trailer, auto-drawn or mounted trailer of any kind, mobile home, truck, aircraft, camper truck or similar chattel shall be maintained or stored on any Lot (other than in an enclosed structure) for more than seven (7) days within a calendar year. No motor vehicle may be parked or stored outside on any Lot, except vehicles driven on a regular basis by the occupants of the dwelling located on such Lot. No grading, excavating equipment, commercial vehicles, trucks, truck tractors, or semi- tractor/trailers shall be parked, stored, kept or maintained in any yards, driveways, or street. However, this section shall not apply to pick-up trucks or other sport utility vehicles (SUV). In addition to the foregoing, trucks, tractors, or commercial vehicles which are necessary for the construction of the residential dwellings or other improvements during the period of construction.

G. No incinerator or trash burner shall be permitted on any Lot. No garbage or trash can or trash container shall be permitted unless completely screened from view, except for trash pickup purposes. No garden, lawn, or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside the dwelling, except when in actual use. No garbage, refuse, rubbish, or cutting shall be deposited on any street, road, or Lot. Only retractable or collapsible clothes lines are permitted. Such clotheslines shall be located in the rear yard area and not visible from the street. All clotheslines shall be retracted or collapsed when not in use. Produce or vegetable gardens shall be located in the rear yards only and not be any larger in size than 1/4 of the rear yard area, excluding any easement areas.

H. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot, except that no more than two (2) dogs and two (2) cats may be kept, provided that they are not kept, bred, or maintained for any commercial purposes. Any dog run or dog house must be constructed up against the house in the rear yard and must be screened from neighbors' view and must be approved by the Development Board. There shall be no unattended pets outside the home in excess of two (2) hours. In addition, each Owner is responsible for the action of their pets; specifically, there shall be no vicious or dangerous animals, as so deemed and/or adjudicated by any governing municipal authority, residing on any Lot.

I. No noxious or offensive activities not involving the maintenance of the Lots shall be carried on upon any Lot nor shall anything be done thereon that may be or may become an annoyance or a nuisance to the neighborhood. Nor shall any lot be used for any unlawful purpose. Nor shall any Owner cause, or suffer, or harbor the source of, any noise or activity that disturbs the peace, comfort, and quiet enjoyment of other Owners.

J. The Owner of each Lot shall keep the same free of weeds and debris. No grass, weeds, shrubs, trees, or other vegetation will be allowed to remain on any Lot that constitutes an actual or potential public nuisance, create a hazard or undesirable proliferation or detract from a neat and trim appearance. Vacant Lots shall not be used for dumping of earth, concrete remains, or any waste materials, brush, or any other debris.

K. No temporary structure, trailer, tent, shack, garage, barn, or other building shall be used on any Lot at any time as a residence, either temporarily, or permanently. The Development Board must approve any additional structures built on a lot in addition to the residence for compatibility to the neighborhood.

L. Garage doors shall be kept closed except during times of access and use of the garage.

M. Below grade swimming pools shall be allowed. Proper fencing surrounding the pool must be installed as per the building code. Above ground swimming pools shall not be allowed.

N. No residence, building, fence, wall, driveway, patio, patio enclosures, swimming pool, hot tub, pool house, landscaping, or other external improvement, above or below the ground (herein all referred to

as any "Improvement") shall be constructed, erected, placed or permitted to remain on any Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved in writing by the Development Board.

O. Exterior lighting installed on any Lot shall either be indirect or such a controlled focus and intensity as not to disturb the residents of adjacent Lots.

P. Each Lot shall be limited to one piece of playground equipment or playhouse structure, which shall be allowed in the rear yard only. For the purposes of this paragraph, any permanent or non-permanent structure, of any material, which remains in the yard for a period of twenty-four hours or longer, shall be considered playground equipment. This includes but is not limited to swing sets, play sets, jungle gyms, and other similar structures.

ARTICLE III RESTRICTIONS AND COVENANTS RELATING TO SITE DEVELOPMENT

A. No fences, walls, hedges, or barriers shall be permitted upon or adjoining Lot lines except as follows:

1. Hedges not exceeding three (3) feet in height are permitted along front Lot lines and side property lines in the front yard setback areas. Any hedges must be trimmed and kept neat in appearance and not allowed to grow unevenly.

2. Walls, fences, and hedges not exceeding six (6) feet in height are permitted along rear Lot lines and side Lot lines behind the dwelling's back building line, and shall not be constructed within a drainage easement or storm water detention area without prior written approval of the City and the Association.

3. The fence material shall be mounted on the exterior face of the fence posts.

4. Approved fencing material shall be limited to the following: Black vinyl chain link, Black wrought iron or painted aluminum only. In no event shall any type of wood fencing or privacy fencing or privacy fencing be permitted. The Development Board must approve all fences and any other materials other than those listed that may be contemplated.

5. Decorative brick or stone columns with wrought iron fencing shall be allowed along the front property line at the driveway entrance.

6. In any event, all hedges, fencing and walls shall require approval of the Development Board before installation or planting.

B. Landscaping.

1. All minimum landscaping requirements must be installed within 150 days of occupancy.

2. The Owner of each Lot will, at their cost, provide and plant three (3) trees; two of which shall be placed in the rear yard unless the existing trees in the rear yard are sufficient that further planting of trees is unnecessary and one to be placed in the front yard. All trees and any replacements thereof shall have a minimum 2" trunk diameter, measured 6" vertically from ground level when planted.

The Owner shall also be responsible for planting two (2) street lining trees to be located in the right of way between the sidewalk and the private street, except that any lots located on a cul-de-sac shall only need to plant one street lining tree. The Owner can choose between the following options for the street lining trees: Cleveland Pear, Autumn Blaze Maple or Skyline Locust, or similar ornamental flowering tree of no less than 2" caliper.

3. Shrubs and foundation plantings will address at least the front and front corners of the house.

4. Lot areas not occupied by structures, walks, drives, or landscaping shall be sodded (not seeded) within 150 days after occupancy of the structure. In the case of wooded lots or terrain that does not allow for a sodded area, these areas should be left in a natural state and only seeded or sodded as necessary to prevent erosion.

5. There may be public utility and drainage easements across various Lots as may be shown on the recorded plat. Drainage is not to be altered so as to impede the natural flow of surface water once the Lot grade is established or as shown on the Final Plat. No fencing or obstructions of any kind will be allowed to be constructed across any areas on the Lots which are shown as drainage easements on the Final Plat. Any surface water drainage easement areas will naturally be wet during rainy seasons and in addition will carry away the excess water from the yards due to irrigation of the yards. This is to be anticipated by the Lot owners.

6. Any field tile which is broken during construction shall be replaced so as to maintain continuous uninterrupted operation; and shall be routed into the nearest storm sewer, or other approved drain tile, and is the responsibility of the Lot Owner or Builder.

7. Before construction of any residence, each Lot Owner or Builder should inspect the Final Plat to obtain the "minimum water entry level" elevation as shown on the Final Plat. No opening to any basement level such as the walk-out basement floor elevation, daylight window elevation, or window well elevation shall be below the minimum elevations as shown on the Plat.

8. Wood kept on the premises for use in domestic fireplaces shall be neatly stacked behind the dwelling out of sight from public view and shall not consist of more than one such stack, which shall not be in excess of 4' x 4' x 8' in size.

9. The U.S. Post Office will install approved multiple (gang) mailboxes.

C. All parking and drives shall be hard-surfaced using Portland cement, approved brick pavers, or stamped concrete.

D. Minimum Setbacks shall be as follows:

- | | |
|----------------|--------------------------|
| 1. Front yard: | 30 Feet |
| 2. Side yard: | Min. 7 feet on each side |
| 3. Rear yard: | 25 feet |

Minimum setbacks shall be measured from the foundation of the residence which has a structure attached to it, to the property line from which the setback is being measured. Verify all setbacks with the City of Polk City Building Department and the Final Plat.

E. Storm Water Pollution Prevention Plan

1. Upon taking possession of a Lot, the Owner agrees to comply with all erosion control requirements applying to their Lot including but not limited to:

i. Owners, their agents, assigns, heirs and/or building contractors shall take all necessary precautions to properly and lawfully manage storm water runoff; to prevent, stabilize, and/or control erosion; to prevent sediment migration and soil erosion from extending beyond the boundaries of the Lot and in the event any of the above requirements are not met, to promptly clean up all eroded sediment and to restore all affected areas to their original condition and take all remedial steps required pursuant to applicable law, including City of Polk City requirements.

ii. Owners shall comply with all applicable Federal, State, and local erosion control ordinances and permits which pertain to the Property, including, but not limited to, becoming a transferee of the Iowa Department of Natural Resources NPDES general

Permit No. 2 (the permit) and having in place a Storm Water Pollution Prevention Plan (SWPPP) as required by the Environmental Protection Agency, (EPA).

iii. If the Declarant or a Lot Owner is cited for or notified about an alleged violation or any erosion control provision or storm water management requirements which occurs after an Owner takes possession of a Lot by a governmental authority including the City of Polk City, for a condition existing on or coming from the Owner's Lot or migrating beyond the Lot or other violation of law, the Owner shall promptly take the remedial action and corrective measures requested by the governmental authority and the Owner shall also indemnify and hold the Declarant harmless from and against any and all claims, damages, fines, attorney fees, assessments, levies and/or costs incurred by the Declarant related to the citation or notice caused by the Owner's action or inaction.

iv. If in the opinion of the Declarant, erosion is not properly controlled, corrective action may be taken by the Declarant and an automatic easement shall be granted by the Owner to the Declarant in order to implement the corrective action. All costs incurred by Declarant in taking the corrective action including an administrative fee shall be assessed against the offending Lot.

v. To the best of the Declarant and Owner's ability, drainage and water runoff from an Owner's Lot shall not adversely affect any other Owner or Street and each Owner shall indemnify and hold harmless all other Owners and the Declarant from and against any and all damages or liability caused by an Owner's violation of this paragraph regarding drainage and water runoff.

ARTICLE IV RESTRICTIONS AND COVENANTS RELATING TO BUILDING STANDARDS

Good aesthetic design is a very important covenant for residences within Crossroads at The Lakes Plat 2. The highest standards of architectural quality are encouraged. The Development Board must approve all architectural plans previous to the start of any construction.

A. Criteria and Guidelines:

1. Exterior foundations exposed above finish grade, which are not faced with brick or stone, must be painted.

2. Vinyl, steel, LP Smart Side, Handi Plank, Board, Brick, Stone, Cultured Stone, EIFS are approved siding materials. All others must be approved by the Development Board. At least one-quarter (1/4) of the front exterior surface area shall be stone, brick, or other hard surface materials.

3. Roof materials shall be minimum of 30-year warranty. Such shingles shall be of the architectural grade laminated or textured shingles. Wood shakes, wood shingles, slate or concrete barrel tile are subject to Development Board approval.

4. The Development Board before application for all brick, stone, sidings, shingles, and paint colors must approve exterior colors and materials.

5. All dwellings shall have at least a two-car, no more than a three-car, attached garage.

6. Any additional storage shed, outbuildings, or detached structure, shall be constructed of similar materials and of the same roof pitch and shingles as the residence and must be located in the rear yard of the residence and comply with the setback requirements below. Temporary sheds, metal sheds or any structure that does not fit in with the neighborhood will not be allowed. In any event, all structures must be approved by the Development Board.

a. Maximum Size: 12 x12, single story, 12' max height to the Ridgeline.

b. Minimum Setbacks:

- i. 10' from the resident
- ii. 5' from any side yard.
- iii. 10' from the rear property line
- iv. 30' from the street on a sideyard if on a corner lot

c. No structure may be located within any drainage easement, utility easement, or any other restricted area.

7. No prefabricated, mobile home, modular home, pre-built home, or any type of home brought to the lot by truck or trailer, substantially constructed and set upon the lot by crane or otherwise will be allowed within Crossroads at The Lakes. The preceding paragraph does not intend to disallow the use of pre-fabricated roof trusses, components, or panelized sections of a home constructed off-site.

B. Dwellings shall have a minimum square footage as measured to the exterior wall face of the finished air-conditioned areas as follows:

1. One story dwellings must have a main floor finished area of not less than 1,400 square feet exclusive of any basement space.
2. One and one-half story dwellings must have not less than 1,600 square feet exclusive of any basement finish.
3. Two story dwellings must have not less than 1,800 square feet exclusive of any basement finish.
4. Split-level dwellings must have not less than 1,800 square feet exclusive of any basement finish.
5. Any other styles or sizes need to be approved by the Development Board.
6. All building structures and/or improvements of any kind must be completed within 12 months of the commencement date of construction.

Note: In computing floor areas, square footage shall not include porches, decks, basement space or garages.

ARTICLE V PLANS AND SPECIFICATIONS TO BE SUBMITTED TO THE DEVELOPMENT BOARD

The following shall be submitted to the Declarant or Development Board in connection with the review and approval process as previously described in these covenants. No construction shall commence until the Declarant or Development Board has approved the following:

A. Final Site Plan Documents drawn to scale outlining the following: (Minimum site plan submitted to include the entire Lot):

1. Lot legal description, local address, scale, and arrow on plan showing North.
2. Building shown in relation to the Lot, including minimum setbacks from all lot lines, and any drainage easements and also any Conservation Easements. In addition, show any minimum opening elevations for basements in relation to the minimum elevations as shown on the plat where applicable.
3. Driveways and sidewalks.
4. Special features (patios, decks, porches, fencing, mechanical equipment, etc.).
5. Landscaping plan, including exterior up lighting submitted prior to installation.

6. Floor plans for all levels including the basement or foundation plan, garages, decks, and porches. Plans shall be the construction blueprints drawn at 1/4" scale.

7. Exterior elevations showing siding materials for all 4 elevations.

8. Exterior colors and materials for sidings, exterior trim, roofing, any exterior masonry, and paint colors.

9. Perspective rendering or photo, if available.

10. All building plans and site plans must adhere to all City of Polk City Building Codes and Zoning Ordinances and to these Restrictive Covenants, whichever is more restrictive.

ARTICLE VI REVIEWS AND APPROVALS

A. Development Board – Procedure

1. Design review by the Development Board is intended to protect and enhance the distinctive character and natural attractiveness of the Crossroads at The Lakes development. All buildings, structures or appurtenances thereto, to be erected, constructed, established, altered or enlarged within Crossroads at The Lakes must be reviewed and approved by the Development Board, before being constructed, installed, altered, erected, or established.

2. The Development Board shall consider and approve or disapprove the material required to be submitted pursuant to these covenants.

3. Prior to change of any building's exterior character by remodeling or alteration, the Lot Owner, or the Owner's designated agent, shall secure the approval of the Development Board.

4. Within ten (10) working days from the date of submission of the final site plan documents and final building plans and specifications, the Development Board shall approve or reject the above submittals, and shall notify the applicant of the decision in writing. If the submittals are rejected, the specific reasons for rejection shall be set forth in writing.

5. After the Development Board has given the approval, revisions shall not be made, unless written request for revisions has been submitted, and the Development Board has given approval.

6. Approval of the plans and specifications shall expire unless construction commences within 6 months after the approval was given and said construction proceeds with reasonable diligence until completed. All construction must be completed within 12 months from the date approval was given.

ARTICLE VII EASEMENTS

A. Drainage and Utility Easements. As noted on the recorded Plat of the Properties, Declarant has reserved certain areas of the Lots for public utility, drainage, and conservation easements. In doing so, it is the intention of the Declarant to provide the needed flexibility, for the benefit of all Lots and Owners, to properly install and allow to be maintained all electrical, telephone, cable TV, water, gas, sewer, storm sewer, and other utility service (including all lines, pipes, wires, cables, ducts, etc.) to the Lots. No other improvements or permanent structures (excluding walkways, driveways) shall be placed within such easements and any fences installed shall be subject to the rights (including the right to remove where reasonably necessary without duty of replacement or reimbursement) of any public or private utility to construct, maintain, repair, or remove any necessary facilities and the right of Declarant and the property owners to provide for and maintain appropriate drainage. No fence shall be installed across any drainage easement. Regardless of whether shown on the recorded plat, each Lot shall accept surface water drainage from adjacent properties whether or not located within the Properties and each Lot shall have the right to drain its surface water to the adjacent Lots located within the Properties.

B. Additional Easement Rights. Declarant reserves unto itself, for the benefit of all Lots and Owners, an easement right, title, and authority to relocate, alter or otherwise change the location of any

drainage utility or sewer easement and to grant such further easements, licenses, and rights-of-way, temporary or permanent, exclusive or non-exclusive, surface or otherwise, as Declarant may deem necessary or appropriate, for ingress, egress, utility and similar purposes on or within any Lot or Lots or any portion of the Properties. Declarant further reserves the right to more specifically describe or to change the description of any such drainage, utility and sewer easement, or other easement, license or right-of-way by written instrument, or amendment to the Plat recorded in the Office of the Recorder of Polk County, Iowa. Each Owner shall take title subject to the right and easements reserved herein; provided, however, the rights reserved in this Section B shall not be exercised in a manner which unreasonably and adversely affects any Building or portion thereof located upon any Lot or any Owner's use of enjoyment thereof or which unreasonably restricts the rights of ingress or egress to any Lot. The rights and easements reserved by Declarant in this Section B shall run with the land.

C. Easement for Emergency Purposes. An easement is hereby dedicated and granted for use in the case of an emergency by emergency vehicles such as fire trucks, police cars, ambulances, etc., and emergency personnel, public and private, over and upon all Lots and any pedestrian walkways or sidewalks.

D. Easement for Signs and Entry Features. Declarant reserves unto itself for so long as it owns any Lot, and thereafter reserves and grants to the Owners, the right and easement to erect and maintain an entryway monument sign or signs and also for the construction and maintenance of an Entry Feature which may include the construction of Masonry columns and walls, wrought iron or similar material for fencing and landscaping at the entry to the community. Such features will be tastefully done and will be an attractive amenity for the affected lots as well as for the entire development. Such features will be maintained by the Association.

E. General Easements. Each Lot is burdened with an easement of ingress and egress for maintenance, repair and replacement of public utilities and Association Common Elements as may be shown upon any subdivision plat.

ARTICLE VIII CROSSROADS AT THE LAKES HOMEOWNERS' ASSOCIATION, INC.

A. Obligations of the Association. The Association, subject to the rights of the Owners as set forth in this Declaration, shall be responsible for the management and control, for the exclusive benefit of the Owners, of the Common Area conveyed to it and all improvements thereon, including, but not limited to the Common Elements, and shall keep the same in good, clean, attractive, and sanitary conditions, order and repair in compliance with the standards of sound property management.

No person other than the Owner of a Lot, and/or the Owner's invitees shall have the right to enter upon, use or affect an Association Responsibility Element located within a Lot, except that the Association and its designates may enter upon and within a Lot and the Building located thereon at reasonable times for the following purposes:

1. Installation, maintenance, repair, removal, replacement or inspection of an Association Responsibility Element or Common Element.
2. Enforcement of any provisions of this Declaration or the Articles of Incorporation or the Bylaws or the Association.
3. Mowing and maintenance of grass and landscaped areas.
4. Removal of snow on any sidewalks owned by the Association.
5. Maintaining any lawn irrigation or watering of any common lawn, trees or shrubbery. In the event that the need for maintenance or repair of any portion of the Common Area, the improvements thereof, or of any Association Responsibility Elements or Common Elements is caused through the willful or negligent acts of an Owner, or through the willful or negligent acts of the family, guests or invitees of an Owner, the cost of such maintenance or repair, shall be added

to and become part of the assessment to which the Owner is subject, shall be a lien upon the Lot and living unit of such Owner, and shall become due and payable upon demand.

6. Inspect the private sewer easement(s) and detention pond(s) on an annual basis, or as needed from time to time, for any defects, obstructions, or any changes to the original design, inspect and determine the depth of the basin on an annual and to maintain the effectiveness for storm water runoff control measures.

B. Membership and Voting Rights

1. Membership and Voting. Every Owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot that is subject to assessment hereunder. Ownership of a Lot shall be the sole qualification for membership. Subject to provisions of Section 2 of this Article, the Owners of a Lot shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be Members. The vote for such Lot shall be exercised as they, among themselves, determine, but in no event shall more than one vote be cast with respect to any Lot.

2. Declarant as Sole Voting Member. Notwithstanding any other provision of this Declaration, Declarant shall be the sole voting Member of the Association for so long as it holds title to any Lot in Crossroads at The Lakes Plat 2, or until Declarant waives, in writing, its right to be the sole voting Member. As such sole voting Member, Declarant shall have the right to elect all Directors of the Association and to cast all votes as it deems appropriate. Each Owner by acceptance of a deed to a Lot shall be deemed to have released Declarant from all claims with respect to actions taken or not taken while Declarant controls the Association.

3. Board of Directors. The voting Members shall elect a Board of Directors of the Association as prescribed by the Association's By-Laws. The Board of Directors shall manage the affairs of the Association.

4. Suspension of Voting Rights. The Association shall suspend the voting rights of a Member for any period during which any assessment hereunder against the Member's Lot remains unpaid and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations.

5. Notice of Member's Meeting. Unless the Articles of Incorporation or the By-Laws otherwise provide, written notice stating the place, day, and hour of the meeting and, in case of a special meeting, the purpose or purposes for which the meeting is called, shall be delivered no less than five (5) nor more than fifty (50) days before the date of the meeting, either personally or by mail, by or at the direction of the president or secretary, or the officer or persons calling the meetings, to each Member entitled to vote at such meeting. If mailed, such notice shall be deemed to be delivered when deposited in the United States Mail addressed to the Member at the Member's address as it appears on the records of the Association, with postage thereon prepaid. So long as Declarant is the sole voting member of the Association, no regular or special membership meeting of the Association need be held.

6. Duration. No dissolution of the Association shall occur unless another association or equivalent entity has been created to succeed to the duties and responsibilities of the Association under this Declaration.

C. Covenant for Maintenance Assessments

1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) monthly or annual assessments or charges, (2) special assessments for capital improvements and operating deficits, and (3) special assessments as

provided in this Article VIII; such assessments to be established and collected as hereinafter provided. The monthly or annual and special assessments, together with interest, late charges, costs and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, late charges, costs, and reasonable attorney's fees, shall also be the joint and several personal obligation of each person who was the Owner of such property at the time when the assessment fell due. Each Owner shall be responsible for a portion of such expenses equal to one over the number of single family living unit homes completed for occupancy.

2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the health, safety, and welfare of the residents in the Properties and for the Improvements, maintenance, repair, replacement, removal and demolition of Association Responsibility Elements, the Common Elements, and for other purposes specifically provided herein.

3. Initiation Fee. At the Closing of the initial Lot sale, after the residence has been constructed, and the title is transferred to the homeowner, the new Owner shall pay to the Association an initiation fee of \$400.

4. Maximum Assessments. Until January 31 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment for each Owner shall be \$200.00. Thereafter, the maximum annual assessment may be increased, but such increase shall not be more than ten percent (10%) greater than the maximum assessment for the previous year for the aggregate of all items included in the annual assessment, without a vote of a majority of Members who are voting in person or by proxy, at a meeting duly called for this purpose. The Board of Directors shall fix the annual assessment at an amount not in excess of the maximum.

A portion of such annual assessments may be set aside or otherwise allocated in a separate reserve fund for the purpose of providing repair, replacement, removal and demolition of the Common Elements, the Association Responsibility Elements, or any capital improvement that the Association is required to maintain. The Directors of the Association shall be responsible for establishing the funding levels required.

Once the Declarant or Association, as applicable, has given the Owners written notice of any change in the annual assessment or any special assessment, the Declarant and Association shall not be required to submit annual statements for assessments to any Owner. All annual payments (and any special assessments that can be paid on an annual basis) shall be made annually on or before January 31. Any special assessments that cannot be paid on an annual basis shall be due and paid as stated in the notice of such special assessment, which due date can be no sooner than thirty (30) days after such notice is mailed to Owners.

5. Special Assessments for Capital Improvements and Operating Deficits; Fines. In addition to the annual assessments authorized above, the Association may levy a special assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement that the Association is required to maintain or for operating deficits that the Association may from time to time incur, provided that any such assessments shall have the assent of a majority of the votes of all classes of Members who are voting in person or by proxy at a meeting duly called for this purpose, with regard to class designation. If the Board of Directors adopts any schedule of fines as a remedy for violation of the rules and regulations of the Association or this Declaration, then the imposition of any such fine after notice and a hearing before the Board of Directors shall be a special assessment against the Owner found to be in violation and the Lot owned by such Owner.

6. Notice and Quorum for Any Action Authorized Under Section 3 and 4. Written Notice of any meeting called for the purpose of taking any action authorized under Section 3 and 4 shall

be sent to all Members not less than five (5) days nor more than fifty (50) days in advance of the meeting. At the first such meeting called, the presence of Members or of proxies entitled to cast sixty percent (60%) of all the votes of the membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

7. Uniform Rate of Assessment. Both annual and special assessments (except for fines) must be fixed at a uniform rate for all Townhome Lots and for all Single-Family Lots and may be collected on a monthly basis. Current rates are as depicted on the attached Exhibit "A."

8. Date of Commencement of Annual Assessments; Due Dates. The initial Annual Assessment shall be at the Closing of the transfer of title from the Declarant to the initial Purchaser, and on the 31st of January each year thereafter. LOTS OWNED BY THE DECLARANT THAT DO NOT HAVE COMPLETED LIVING UNITS CONSTRUCTED THEREON AND COMPLETED UNITS OWNED BY THE DECLARANT THAT ARE NOT SOLD, LEASED OR OCCUPIED OR THAT ARE USED AS MODEL UNITS OR SALES OFFICES SHALL BE EXEMPT FROM THE ASSESSMENTS DESCRIBED IN THIS ARTICLE IV AND THE ASSESSMENTS DESCRIBED IN ARTICLE VII. The maintenance responsibilities of the Association as to each Lot shall commence concurrently with the commencement of annual assessments. The insurance assessment provided for in Article VII shall commence as to each Lot on the date of conveyance of said Lot to an Owner (with a pro rata portion of portion thereof for the first year if the closing date is after the first of the year). The Board of Directors shall fix any increase in the amount of annual assessment at least thirty (30) days in advance of the effective date of such increase. Written notice of special assessments and such other assessment notices as the Directors shall deem appropriate shall be sent to every Owner subject thereto. The due dates for all assessments shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate in a recordable form signed by an officer of the Association setting forth whether the assessment on a specified Lot have been paid. A properly executed certificate from the Association regarding the status of assessments on a Lot shall be binding upon the Association as of the date of its issuance.

9. Effect of Nonpayment of Assessments; Remedies of the Association. Any monthly assessment not paid by January 31st and any special assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of twelve percent (12%) per annum or at the highest rate allowed by Iowa law, whichever is lower. In addition, any such assessment not paid within said time periods shall be delinquent and shall be assessed a late charge not exceeding ten percent (10%) of the delinquent assessment or ten dollars (\$10.00), whichever is greater. Any such late charge and interest on a delinquent payment shall also be part of the assessment against the Lot and subject to the lien for assessments created by this Declaration. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property in the manner provided for foreclosure of mortgage, or both, and there shall be added to the amount of such assessment all cost and expenses incurred by the association in collecting said assessments, including reasonable attorney's fees, whether or not legal action is required in connection therewith. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Elements or abandonment of the Owner's lot.

10. Subordination of Assessments Liens. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. The assessment shall be paid prior to or at the closing of sale or transfer of any Lot. The sale or transfer of any Lot shall not terminate the assessment lien against such Lot; provided, however, the sale or transfer of any Lot pursuant to the

foreclosure of any first mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments against such Lot that became due prior to the date of such sale or transfer.

ARTICLE IX GENERAL PROVISIONS

A. Right of Enforcement. In the event of a violation, or threatened violation, of any of the covenants, conditions and restrictions herein enumerated, Declarant, the persons in ownership from time to time of the Lots and all parties claiming under them, and the Association shall have the right to enforce the covenants, conditions and restrictions contained herein, and shall be entitled to recover reasonable attorney's fees and the costs and expenses incurred as a result thereof.

B. Amendment. Declarant may amend this Declaration at any time without the approval by the other Owners so long as Declarant has any ownership interest in any Lot. Thereafter, this Declaration may be amended or changed at any time by an instrument recorded in the Office of the Recorder of Polk County, Iowa, signed or approved in writing by at least two-thirds (2/3) of the then Owners. This Declaration may also be amended by Declarant, if it then has any ownership interest in the Properties, at any time within four (4) years after the recordation hereof in order to satisfy the requirements of any of the Federal Mortgage Agencies. Any such amendments shall be recorded and shall be subject to the prior written approval of any of the Federal Mortgage Agencies having an interest in the Properties or any portion thereof.

C. Covenants Binding and Running with the Land; Duration. Each of the conditions, covenants, easements, indentures, restrictions and reservations contained in this Declaration shall be binding upon and inure to the benefit of Declarant, the Association, and the Owners of each Lot in the Properties, and their successors and assigns and all parties and persons claiming under any of them, and shall be deemed covenants that run with the land, and shall continue for the applicable periods specified in this Declaration.

The easements granted in or pursuant to this Declaration, any other provisions of this Declaration expressly incorporated in any Section of this Declaration granting such easements to the extent applicable to such easements, and any other covenants, indentures, restrictions and reservations of this Declaration that are reasonably or necessarily incidental to the benefit or burden of such easement rights, including any rights of assessment or for liens for the payment of costs associated therewith, shall continue in perpetuity, unless sooner modified or terminated as provided in this Declaration.

Except as provided in the preceding paragraph of this Section, the covenants, indentures, restrictions and reservations in this Declaration shall be for an initial period of twenty-one (21) years from the date of recordation in the Office of the Recorder of Polk County, Iowa, and shall automatically extend for successive periods of twenty-one (21) years each unless prior to the expiration of any such twenty-one-year period it is amended or changed in whole or part as hereinabove provided. Invalidation of any of the covenants, conditions and restrictions of this Declaration by judgment or decree shall in no way affect any of the remaining provisions hereof, but the same shall remain in full force and effect.

It is the intent that, notwithstanding anything in the Code of Iowa to the contrary, all of the conditions, covenants, easements, indentures, restrictions and reservations contained in this Declaration shall be covenants running with the land for the full period specified in this Declaration without further action by either Declarant, the Association, or any Owner of any Lot in the Crossroads at The Lakes Plat 2. However, in the event that Section 614.24 of the Code of Iowa, as the same may be amended or replaced, may require that a verified claim be filed in the office of the Recorder for Polk County, Iowa prior to the Twenty-first anniversary of the date of this Declaration or the twenty-first anniversary of the last filing of such verified claim in order to continue all or some of the covenants of this Declaration, including, but not limited to, any covenant, term, provision or restriction that is or may be considered a use restriction, reversion or right of reverter, in effect throughout the applicable periods specified in this Declaration, then:

1. the Association, or the Owners of the Lots acting jointly or severally, may file all verified claims necessary to keep all of the conditions, covenants, easements, indentures, restrictions and reservations contained in this Declaration throughout the applicable periods specified in this

Declaration, and each Owner a Lot, by virtue of its acceptance of deed to such Lot, shall be deemed to have granted a power of attorney to the Association, as the agent or attorney in fact for such Owner, to file such verified claim on behalf of such Owner, which power of attorney is coupled with an interest and irrevocable;

2. a verified claim filed by the Association or any Owner of a Lot in the Crossroads at The Lakes Plat 2 shall be valid binding upon the Association and all the then Owners of Lots in the Crossroads at The Lakes Plat 2, (the "Interested Parties"), and their successors and assigns, with the same effect as if executed by all such persons, and in order to facilitate filing of any verified claim required to so continue all or any of the conditions, covenants, easements, indentures, restrictions and reservations contained in this Declaration throughout the applicable periods specified in this Declaration in full force and effect, the Association and each Owner of a Lot is hereby irrevocably appointed the attorney-in-fact for all of the other Interested Parties for the purpose of filing any such verified;

3. that in the event of any defect in the verified claim or its filing and recording in the Office of the Recorder for Polk County, Iowa, no interested person or any claiming, by, through or under an interested person shall be entitled to assert such defect as a basis to avoid its duties and obligations under this Declaration unless, if such defect is in a claim prepared by any interested party, such defect is not corrected within thirty (30) days after notice of such defect to all interested parties;

4. that each interested party by acquisition of its interest in the Crossroads at The Lakes Plat 2, or under third Declaration, whether or not expressly provided in any instrument creating such interest, hereby waives its right to assert the failure to file any verified claim required by the Code of Iowa as legal basis to avoid any duty or obligation upon its and its respective portion of the Crossroads at The Lakes Plat 2 throughout the applicable period specified in this Declaration

ARTICLE X ADDITION AND REMOVAL OF PROPERTY

A. Subjecting Additional Land to Declaration. Declarant shall have the irrevocable right to subject additional land to the terms of this Declaration at any time in the future without the consent of the Property Owners of Crossroads at The Lakes Plat 2. The additional land shall be automatically subject to the applicable terms and conditions of this Declaration. Declarant shall signify the addition of land by filing an amendment to this Declaration with the Recorder of Polk County, Iowa. No approval of the Property Owners or any other person shall be necessary.

B. Removing Land from Operation of Declaration. Declarant shall have the right now and in the future to remove any portion of the Property from the operation of this Declaration provided that the portion so removed has not yet been platted into individual lots and a plat for that portion has not been filed of record with the Auditor of Polk County, Iowa. Declarant shall signify any removals by filing an amendment to this Declaration with the Recorder of Polk County, Iowa. No approval of the Property Owners or any other person shall be necessary.

IN WITNESS WHEREOF, Kimberley Development Corporation, as Declarant, has caused this Declaration to be executed this as the day and year first above stated.

"DECLARANT" Kimberley Development Corporation


By: Jenna Kimberley, Vice President

STATE OF IOWA)

) SS:

COUNTY OF POLK)

This instrument was acknowledged before me on August 20th, 2019, 2019 by Jenna Kimberley, as Vice President of Kimberley Development Corporation.



Notary Public in and for said State

