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RICHARD N TAKECHI
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DOUGLAS COUNTY, NE

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**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

ARTICLE I.
RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.

2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, above or below the ground (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any

Guines Mullen Pansing
16050 Regency #200
Omaha 68114

Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling which does not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed foundation walls of all main residential structures must be constructed of or faced with brick or simulated brick. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other Improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article. Unless otherwise specially approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) perimeter fences or walls or hedges or mass plantings on Lots which have common boundaries with Golf Lots, as defined in Article II, Section 1, shall not exceed four (4) feet in height; further any fence constructed on Lots which have a common boundary with Golf Lots shall be split rail, picket, wrought iron or other open type of fencing; (iii) no hedges or mass plantings shall be permitted more than ten (10) feet in front of the front building line of the residence on a Lot; and (iv) no fence shall exceed six (6) feet in height. Nevertheless limited privacy fences constructed of wrought iron or other approved materials up to six (6) feet in height may be permitted around swimming pools, patios and the like. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.

13. No swimming pool may extend more than one foot above ground level.

14. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement. Grading plans must be submitted to and approved by Declarant prior to commencement of Improvements to any Lot. Declarant shall review the grading plans in light of commercially recognized development and engineering standards.

15. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be placed five (5) feet back of the street curb line and shall be constructed by the owner of the Lot prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.

16. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.

17. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for one (1) dog; provided always that the construction plans, specifications and the location of the proposed structure have been first approved by Declarant, or its assigns. Dog houses shall only be allowed adjacent to the rear of the building, concealed from public view. No dog runs or kennels may be constructed or installed on any Lot. No livestock or agricultural-type animals shall be allowed in Stone Creek subdivision, including pot-bellied pigs.

18. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will be maintained on any Lot so as to constitute 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 or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.

19. No Residence shall be constructed on a Lot unless the entire Lot, as originally platted, is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.

20. No temporary structure of any character, and no carport, trailer, modular home, open basement, storage or tool shed, outbuilding or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. An owner may erect a swing set, playground equipment, pool house or other non prohibited structure on a Lot only after securing the prior written approval of Declarant. No structure or dwelling shall be moved from outside Stone Creek to any Lot without the written approval of Declarant.

21. All utility service lines from each lot line to a dwelling or other Improvement shall be underground.

22. Residences on all Lots shall have a minimum front setback requirement of thirty feet (30') unless otherwise approved by Declarant.

23. Owners of Lots with a common boundary with the Golf Lots, as hereinafter defined, shall install siltation fences and/or other erosion control devices during construction and until their Lots are sodded, which siltation fences and/or erosion control devices shall be installed in a manner which will eliminate or substantially reduce erosion and runoff of soil onto the Golf Lots. Declarant hereby reserves the right to require Owners to install siltation fences or erosion control devices and measures in such locations, configurations, and designs as it may determine appropriate in its sole and absolute discretion.

24. Except as specifically approved by Declarant, no drain tile shall be constructed on the Lots that drains to the Golf Lots.

ARTICLE II.
EASEMENTS AND RESTRICTIONS
RELATING TO GOLF COURSE

1. Declarant expects that a golf course and related amenities and facilities will be constructed, operated and maintained on property with a common boundary with the Lots (the property on which such golf course is constructed shall be referred to herein as the "Golf Lots"). Declarant anticipates that the proximity of the Lots to the Golf Lots will enhance the desirability and value of the Lots to purchasers and their successors and assigns. Nevertheless, purchasers and owners of the Lots should be aware that: (i) golfers will from time to time hit golf balls from the Golf Lots onto the Lots; and (ii) normal operation and maintenance of the golf courses will involve operation of mowers and other power equipment during the evening and early morning hours.

2. The Declarant hereby declares, grants and establishes easements on the Lots in favor of the Grantees (defined below) for: (i) intrusion of errant shots onto the Lots; and (ii) intrusion of noise from mowing and other power equipment during all hours of the day and night. For this purpose, an "errant shot" shall refer to a golf shot which is hit onto any Lot.

3. The easements granted in this Article are for the use and benefit of the owner of the Golf Lots, its successors and assigns in ownership of the Golf Lots, and any lessee, licensee, permittee or invitee of the owner of the Golf Lots, further including Horgan Development Company (collectively the "Grantees"). Without limitation of the foregoing, the Grantees shall include any person or entity which contracts to operate a golf course or driving range on the Golf Lots, and any golfer who is duly authorized to play golf on the Golf Lots.

4. No Grantee shall have any liability, obligation or expense to the owner of a Lot in respect of any personal injury, bodily injury or property damage occurring as a result of an errant shot which is not: (i) intentionally or recklessly hit onto a Lot; or (ii) hit in violation of the rules established by any operator of a golf course or driving range on the Golf Lots. By accepting title to a Lot, each owner hereby covenants that it will not sue any Grantee for property damage, personal injury or bodily injury which results directly or indirectly from such an errant shot, presently or in the future. All Owners, by acceptance of delivery of a deed, assume all risks associated with errant golf balls, and all Owners agree and covenant not to make any claim or institute any action whatsoever against Declarant, the developer, the golf course designer, the golf course builder, the golf course owner, or the builder of the unit arising or resulting from any errant golf balls, any damages that may be caused thereby, or for negligent design of the golf course or siting of the unit.

5. The owner of the Golf Lots may from time to time change the configuration and layout of the golf courses or driving range on the Golf Lots. Such changes may affect the frequency, trajectory and velocity of errant shots which pass onto any individual Lot. Nevertheless, no Owner of a Lot shall have any right to object to, or in any manner limit changes to the golf courses on the Golf Lots, and the easements granted in this Article shall remain fully effective as to all of the Lots after such changes.

6. The Golf Lots are private property. Owners of Lots and their invitees shall comply with all the rules and regulations of the operator of the Golf Lots relating to use of and play on the Golf Lots.

ARTICLE III.
BOUNDARY FENCE

1. Declarant plans to construct boundary fences along the southerly boundary of the Lots bordering Fort Street known as Lots 417 through 419, inclusive (the "Boundary Fence").

2. Declarant hereby declares that the Lots identified in Article III, Section 1 (the "Boundary Lots") are subject to a permanent and exclusive right and easement in favor of Declarant and the Stone Creek Homeowners Association to maintain, repair, renew, paint, reconstruct, install and replace the Boundary Fence. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come

upon any of the Boundary Lots for the purpose of constructing, installing, painting, reconstructing, repairing, maintaining, removing, and replacing the Boundary Fence.

3. The rights and easements granted in this Article shall fully and finally terminate as to any Boundary Lot if: (i) the owner of the Boundary Lot gives written notice to the Association that the Association has failed to maintain the Boundary Fence on the owner's lot in neat and orderly condition and repair; and (ii) the Association fails to place a Boundary Fence on the owner's lot into good order and repair within ninety (90) days after the written notice.

ARTICLE IV. HOMEOWNERS ASSOCIATION

1. The Association. Stone Creek Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association") has been incorporated for the benefit of the residents of Stone Creek. The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of Stone Creek, including:

(a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks; dedicated and nondedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Stone Creek. Common Facilities may be situated on property owned or leased by the Association within the Stone Creek subdivision, on private property subject to an easement in favor of the Association, on public property, or on property dedicated to a Sanitary and Improvement District.

(b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of the Common Facility.

(c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stone Creek; and the protection and maintenance of the residential character of Stone Creek.

2. Membership and Voting. Stone Creek consists of five hundred twenty-eight (528) separate residential lots (for purposes of Article IV of this Declaration, the term "Lots" shall mean all of the residential lots which are included in the Association including the Lots as defined by this Declaration). The "Owner" of each Lot shall be a Member of this Association. For purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding however those parties having any interest in any of such Lots merely as security for the performance of an obligation (such as a contract seller, the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot. The Owner of each Lot, whether one or more persons and entities, shall be entitled to one (1) vote on each matter properly coming before the Members of the Association.

Declarant anticipates that additional phases of Stone Creek may be developed by Declarant or other developers. From time to time, without the consent or approval of an Owner or Member, the Association may, with Declarant's approval, be expanded by Declarant to include additional residential lots in any subdivision which is contiguous to any of the Lots, or which is developed as a phase of the Stone Creek Subdivision. Such expansion(s) may be effected from time to time by Declarant's recordation with the Register of Deeds of Douglas

County, Nebraska, of a Declaration of Covenants, Conditions, Restrictions and Easements, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration"), provided that if the Subsequent Phase Declaration is recorded by a person or entity other than Declarant, the inclusion of additional residential lots in the Association must be approved by Declarant. Upon the recordation of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article IV, and the owners of the additional residential lots shall be members of the Association with all rights, privileges and obligations accorded or accruing to members of the Association.

3. Purposes and Responsibilities. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

(a) The acquisition, development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

(b) The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks, public property, within or near Stone Creek.

(c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.

(d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering any Common Facility against property damage and casualty, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members.

(e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.

(f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.

(g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.

(h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.

(i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.

(j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.

4. Mandatory Duties of the Association. The Association shall:
- (a) Maintain and repair the Boundary Fence, and the signs which have or will be installed by Declarant at entrances to the Stone Creek subdivision in good repair and neat condition; and
 - (b) Maintain, repair, and replace as necessary all fences and trees, shrubs, and other natural barriers and green areas constructed on and along the mixed-use lots, so that such are in good repair and neat condition.
5. Imposition of Dues and Assessments. The Association may fix, levy and charge Owner of each Subdivision Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in the manner prescribed by the Board.
6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens.
7. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' fees, shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, costs and reasonable attorneys' fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.
8. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Section 3 of this Article.
9. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 10, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:
- (a) Sixty and no/100 Dollars (\$60.00) per Lot; or
 - (b) In each calendar year beginning on January 1, 2001, one hundred twenty-five percent (125%) of the aggregate dues charged in the previous calendar year.
10. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and related facilities. The aggregate assessments in each calendar year shall be limited in amount to Two Hundred and no/100 Dollars (\$200.00) per Lot.
11. Excess Dues and Assessments. With the approval of sixty percent (60%) of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

12. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Section 6, above.

13. Certificate as to Dues and Assessments. The Association shall, upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

14. Effect of Nonpayment of Assessments-Remedies of the Association. Any installment of dues or assessments which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall be indemnified against the interest, costs and reasonable attorneys' fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Area or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due, together with interest, costs and fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

15. Subordination of the Lien to Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust given as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessment lien.

ARTICLE V. EASEMENTS AND CHARGES

1. A perpetual license and easement is hereby reserved in favor of and granted to Omaha Public Power District, U S West telephone company, and any company which has been granted a franchise to provide a cable television system within the Lots, Metropolitan Utilities Company, and Sanitary and Improvement District No. 427 of Douglas County, Nebraska, their successors and assigns, to erect and operate, maintain, repair and renew buried or underground sewers, water and gas mains and cables, lines or conduits and other electric and telephone utility facilities for the carrying and transmission of electric current for light, heat and power and for all telephone and telegraph and message service and for the transmission of signals and sounds of all kinds including signals provided by a cable television system and the reception on, over, through, under and across a five (5) foot wide strip of land abutting the front and the side boundary lines of the Lots; an eight (8) foot wide strip of land abutting the rear boundary lines of all interior Lots and all exterior lots that are adjacent to presently platted and recorded Lots; and a sixteen (16) foot wide strip of land abutting the rear boundary lines of all exterior Lots that are not adjacent to presently platted and recorded Lots. The term exterior Lots is herein defined as those Lots forming the outer perimeter of the subdivision. The sixteen (16) foot wide easement will be reduced to an eight (8) foot wide strip when such adjacent land is surveyed, platted and recorded.

2. A perpetual easement is further reserved for the Metropolitan Utilities District of Omaha, their successors and assigns to erect, install, operate, maintain, repair and renew pipelines, hydrants and other related facilities, and to extend thereon pipes, hydrants and other related facilities and to extend therein pipes for the transmission of gas and water on, through, under and across a five (5) foot wide strip of land abutting all streets; this license being granted for the use and benefit of all present and future owners of these Lots. No permanent buildings, trees, retaining walls or loose rock walls shall be placed in the easementways but same may be used for gardens, shrubs, landscaping and other purposes that do not then or later interfere with the aforementioned uses or rights granted herein.

10

3. In the event that ninety percent (90%) of all Lots within the subdivision are not improved within five (5) years after the date on which U S West telephone company files notice that it has completed installation of telephone lines to the Lots in the subdivision (herein the "Subdivision Improvement Date"), then the telephone company may impose a connection charge on each unimproved Lot in the amount of Four Hundred Fifty and no/100 Dollars (\$450.00). A Lot shall be considered as unimproved if construction of a permanent structure has not commenced on a Lot. Construction shall be considered as having commenced if a footing inspection has been requested on the Lot in question by officials of the City or other appropriate governmental authority.

Should such charge be implemented by the telephone company and remain unpaid, then such charge may draw interest at the rate of twelve percent (12%) per annum commencing after the expiration of sixty (60) days from the time all of the following events shall have occurred: (1) the Subdivision Improvement Date, and (2) the telephone company sends each owner of record a written statement or billing for Four Hundred Fifty and no/100 Dollars (\$450.00) for each unimproved Lot.

4. Other easements are provided for in the final plat of Stone Creek which is filed in the Register of Deeds of Douglas County, Nebraska (Book 2128, Page 001).

ARTICLE VI. GENERAL PROVISIONS

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation or to recover damages or other dues of such violation. Failure by the Declarant or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

2. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or any person, firm, corporation, partnership, or entity designated in writing by HORGAN DEVELOPMENT COMPANY, in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date hereof. Thereafter this Declaration may be amended by an instrument signed by the owners of not less than sixty percent (60%) of the Lots covered by this Declaration.

3. By written consent of the Declarant for a period of five (5) years from the date hereof, any or all of the covenants, conditions, restrictions, and easements as they apply to the Lots may be waived, modified, or amended for any Lot or Lots, in any manner, for such a time period, and on such conditions, if any, which the Declarant may determine in its full and absolute discretion after considering the benefits and detriments which the waiver, modification or amendment will have on the Stone Creek subdivision and the Owner requesting the waiver. Declarant's decision on any requested waiver, modification or amendment shall be final and there shall be no right of appeal of Declarant's decision. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any requested waiver, modification, or amendment.

4. HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or its successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, the Association may appoint itself or another entity, association or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidation of any covenant by judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

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IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 8th day of December, 1999.

HORGAN DEVELOPMENT COMPANY, a Nebraska corporation,

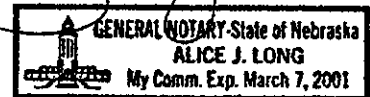
By: Robert P. Horgan

Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 8th day of December, 1999, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.

Alice J. Long
Notary Public



53914



BK 1349 PG 087-088



MISC 2000 11269

Nebr Doc
Stamp Tax

Date

\$

By

RICHARD N TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

00 AUG 23 AM 11:04

RECEIVED

**FIRST AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS OF
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

This First Amendment is made to the Declaration of Covenants, Conditions Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska (the "Declaration"), dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, by Horgan Development Company, a Nebraska corporation (the "Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska,
now known as

Lots 13 through 45, inclusive, and 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article I, Section 3, and Article I, Section 11. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed Amendment to the Declaration would have on the Lots and has concluded that the Amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits and protection afforded to the Lots by the Declaration.

Gaines, Mullen, Pansing,
+ Horgan
10050 Regency CR, Suite 200
Omaha, NE 68114

MISC

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273.50

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C/O

SCAN

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FV

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0J-37084
0J-37078

✓ 086191

NOW, THEREFORE, pursuant to the authority granted to the Declarant in Article VI, Section 2 of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article I, Section 3, is amended and replaced in its entirety to provide as follows:

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of any townhome lots as approved for development in any plat for Stone Creek, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

2. Article I, Section 11, is amended and replaced in its entirety to provide as follows:

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six (6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

3. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this First Amendment as of the 18th day of August, 2000.

HORGAN DEVELOPMENT COMPANY,
a Nebraska corporation

By: _____

Robert P. Horgan, President

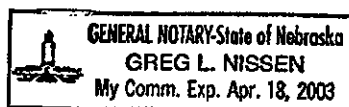
STATE OF NEBRASKA)

) ss.

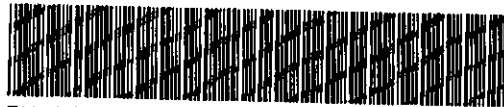
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 18th day of August, 2000, by Robert P. Horgan, President of Horgan Development Company, a Nebraska corporation, on behalf of the corporation.

78431



Notary Public



BK 1400 PG 704-705



MISC 2001 15440

RECORDED

2001 SEP 28 PM 12:48

RECEIVED

**SECOND AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

This Second Amendment is made to the Declaration of Covenants, Conditions, Restrictions and Easements for Stone Creek, a Subdivision in Douglas County, Nebraska, dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, as amended by the First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349 at Page 87 (collectively, the "Declaration") by Horgan Development Company, a Nebraska corporation ("Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska,

now known as

³⁷ Lots 13 through ⁴⁹³ 45, inclusive, and 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article I, Section 4, and adding a new Article I, Section 25. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner in which it may determine, in its full and absolute discretion, for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed amendment to the Declaration would have on the Lots and has concluded that the amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits protection afforded to the Lots by the Declaration.

JDB
Gaines, Pansing & Hogan
10050 Regency Circle, Ste. 200
Omaha, Nebraska 68114

88762

Misc
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FEE 27350.00 - 37078
FB 84-37084
BKP _____ C/O _____ COMP _____
DEL _____ SCAN CR _____

NOW, THEREFORE, pursuant to the authority granted to Declarant in Article VI, Section 2, of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article I, Section 4, is amended and replaced in its entirety to provide as follows:

4. Except as otherwise specifically approved by Declarant, the exposed front and street side(s) foundation walls and, subject to the sole determination of the Declarant, such other exposed foundation walls, of all residential structures must be constructed of or faced with brick or simulated brick. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

2. A new Article I, Section 25, is added to the Declaration to provide as follows:

25. All Lots must be fully sodded concurrently with or immediately following completion of construction of the residential structure on the Lot, as weather permits.

3. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this First Amendment as of the 16 day of September, 2001.

HORGAN DEVELOPMENT COMPANY,
a Nebraska corporation

By: 

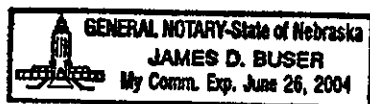
Robert P. Horgan, President

STATE OF NEBRASKA)

) ss.

COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 16 day of September, 2001, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.




Notary Public

110341

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NOW, THEREFORE, pursuant to the authority granted to Declarant in Article VI, Section 2, of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article IV, Section 6, is amended and replaced in its entirety to provide as follows:

6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot: (i) during the period such Lot is owned by the Declarant; and (ii) until such time as a house is constructed on such Lot and is first occupied. Lots owned by the Declarant on which a house has not been constructed and first occupied shall not be subject to an imposition of dues, assessments or Association liens.

2. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this Third Amendment as of the ____ day of August, 2004.

HORGAN DEVELOPMENT COMPANY,
a Nebraska corporation

By: 

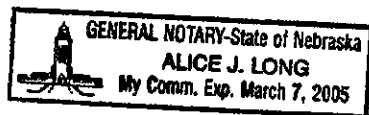
Robert P. Horgan, President

STATE OF NEBRASKA)

) ss.

COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 18th day of August, 2004, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.




Notary Public



MISC

2004110880



AUG 19 2004 13:47 P 2

**THIRD AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

Received - RICHARD TAKECHI
Register of Deeds, Douglas County, NE
8/19/2004 13:47:15.35



2004110880

This Third Amendment is made to the Declaration of Covenants, Conditions, Restrictions and Easements for Stone Creek, a Subdivision in Douglas County, Nebraska, dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, as amended by the First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349 at Page 87 and the Second Amendment to Declaration of Covenants, Conditions, Restrictions and Easements Stone Creek, a subdivision in Douglas County, Nebraska dated September 18, 2001, and recorded with the Douglas County Register of Deeds on September 28, 2001, in Book 1400 at Page 704 (collectively, the "Declaration") by Horgan Development Company, a Nebraska corporation ("Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska,

now known as

- 37 37 Lots 13 through 45, inclusive, and 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

05-37078
05-37084

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article IV, Section 6. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner in which it may determine, in its full and absolute discretion, for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed amendment to the Declaration would have on the Lots and has concluded that the amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits protection afforded to the Lots by the Declaration.

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FEE	273.50	FB	See above
BKP		C/O	COMP <i>PD</i>
DEL		SCAN	FV <i>PD</i>

PANSING HOGAN ERNST & BACHMAN LLP
COST ACCOUNT
PH. 397-6500
10250 REGENCY CIRCLE, SUITE 300
OMAHA, NE 68114

NOW, THEREFORE, pursuant to the authority granted to Declarant in Article VI, Section 2, of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article IV, Section 6, is amended and replaced in its entirety to provide as follows:

6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot: (i) during the period such Lot is owned by the Declarant; and (ii) until such time as a house is constructed on such Lot and is first occupied. Lots owned by the Declarant on which a house has not been constructed and first occupied shall not be subject to an imposition of dues, assessments or Association liens.

2. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this Third Amendment as of the ____ day of August, 2004.

HORGAN DEVELOPMENT COMPANY,
a Nebraska corporation

By: 

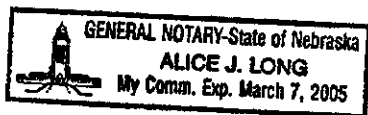
Robert P. Horgan, President

STATE OF NEBRASKA)

) ss.

COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 18 day of August, 2004, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.




Notary Public

00202684



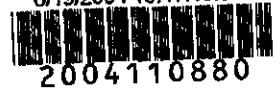
MISC 2004110880



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**THIRD AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

Received - RICHARD TAKECHI
Register of Deeds, Douglas County, NE
8/19/2004 13:47:15.35



2004110880

This Third Amendment is made to the Declaration of Covenants, Conditions, Restrictions and Easements for Stone Creek, a Subdivision in Douglas County, Nebraska, dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, as amended by the First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349 at Page 87 and the Second Amendment to Declaration of Covenants, Conditions, Restrictions and Easements Stone Creek, a subdivision in Douglas County, Nebraska dated September 18, 2001, and recorded with the Douglas County Register of Deeds on September 28, 2001, in Book 1400 at Page 704 (collectively, the "Declaration") by Horgan Development Company, a Nebraska corporation ("Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska,

now known as

- 37 493
Lots 13 through 45, inclusive, and 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

05-37078
05-37084

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article IV, Section 6. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner in which it may determine, in its full and absolute discretion, for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed amendment to the Declaration would have on the Lots and has concluded that the amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits protection afforded to the Lots by the Declaration.

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FEE 273.50 FB See above
BKP _____ C/O _____ COMP PD
DEL _____ SCAN _____ FV PD

PANSING HOGAN ERNST & BACHMAN LLP
COST ACCOUNT
PH. 397-6500
10250 REGENCY CIRCLE, SUITE 300
OMAHA, NE 68114



BK 1354 PG 118-126



MISC 2000 13560

Nebr Doc
Stamp Tax

Date

\$

By

RICHARD W. JAKUBCH
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

00 OCT -3 PM 4:11

RECEIVED

This instrument after recording to be returned to:

Daniel B. Kinnamon, Erickson & Sederstrom, P.C., Regency Westpointe, 10330 Regency Parkway Drive, Omaha, NE 68114

V080652

**DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS**

THIS DECLARATION, ("Declaration") made on the date hereinafter set forth by Horgan Development Company, a Nebraska corporation, hereinafter referred to as "Declarant."

PRELIMINARY STATEMENT:

Declarant is the owner of certain real property in Douglas County, Nebraska, which is more particularly described as:

Lots 1A, 1B, 2A, 2B, 3A, 3B, 4A, 4B, 5A, 5B, 6A, 6B, 7A, 7B, 8A, 8B, 9A, 9B, 10A, 10B, 11A, 11B, 12A, 12B, 13A, 13B, 14A, 14B, 15A, 15B, 16A, 16B, 17A, 17B, 18A, and 18B, in Stone Creek Replat I, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska; and

Lots 628 through 634, inclusive, in Stone Creek, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska

NOW, THEREFORE, Declarant hereby declares that all the properties described above and any other properties hereinafter made subject to this Declaration shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, all of which are for the purpose of enhancing and protecting the value and desirability of the properties and the enjoyment of the residents and owners thereof, and which shall run, perpetually with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, personal representatives, successors and assigns, and shall inure to the benefit of each owner thereof.

**ARTICLE I
DEFINITIONS**

Section 1. "Association" shall mean and refer to Stone Creek Townhomes Association, Inc., a Nebraska nonprofit corporation, its successors and assigns.

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DEL		SCAN	ALC FV

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Section 2. "Owner" shall mean and refer to the record owner whether one or more persons or entities, of fee simple title to any townhome Unit or Lot which is a part of the Properties, but excluding in all cases those having any such interest merely as security for the performance of any obligation. If a townhome Unit or Lot is sold under a recorded contract of sale, the purchaser (rather than the fee Owner) will be considered the Owner.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additional real properties as may hereafter be brought within the jurisdiction of the Association in accordance with the provisions of this Declaration.

Section 4. "Lot" shall mean and refer to those plots of land included in the Properties as shown as lots upon the recorded subdivision maps of Stone Creek and Stone Creek Replat I.

Section 5. "Declarant" shall mean and refer to Horgan Development Company and its successors, assigns or appointees.

Section 6. "Unit" shall mean an individual dwelling/ townhome unit situated on a Lot. Such Units are referred to collectively as "Units" and individually as "Unit".

Section 7. "Architectural Control Committee" shall mean the individual or committee appointed from time to time by the Declarant.

Section 8. "Stone Creek Declaration of Covenants" shall mean that certain Declaration of Covenants, Conditions, Restrictions and Easements of Stone Creek, dated August 18, 2000, and recorded with the Register of Deeds Office of Douglas County, Nebraska, on August 23, 2000, in the Miscellaneous Records at Book 1349, Page 089. The Stone Creek Declaration of Covenants is by this reference incorporated herein.

(Note: The Association does not and will not own any real property for the common use and enjoyment of any Owner, sometimes referred to generally as "Common Area".)

ARTICLE II MEMBERSHIP AND VOTING RIGHTS

Section 1. Every Owner of a Unit or Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Unit or Lot which is subject to assessment.

Section 2. In order to ensure that a quorum is present for all meetings of the members, and to allow for orderly management of the Association's affairs, it shall be the duty of each member to attend such meetings or execute and deliver to the Association a continuing proxy prepared by the officers of the Association. This continuing proxy shall operate in lieu of the actual attendance at the meeting by the specific member and shall be void if the member personally attends that meeting to exercise the member's right to vote. An Owner may provide a superseding proxy to be voted by his duly authorized attorney in fact for one specific meeting only. The proxy shall be subject to the terms of the Nebraska Nonprofit Corporation Act

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concerning revocability and life span of the proxy. Failure to attend personally or by proxy is a violation of this covenant.

The continuing proxy shall be voted by the President of the Association in his or her discretion at any meeting. It is noted that Nebraska law requires that members holding 1/10th of the votes entitled to be cast represented in person or by proxy shall constitute a quorum. The continuing proxy shall provide on its face that it is valid on a continuous basis for an indefinite period of time (subject to limitations in effect from time to time under the Nebraska Nonprofit Corporation Act) until revoked in writing by the specific Owner. All proxies shall be in writing and filed with the Secretary of the Association. Each proxy shall be freely revocable and shall automatically cease when the member giving such proxy shall cease to be an Owner of a Lot or at such earlier time as shall be specified in the proxy or by operation of law.

Section 3. The Association shall have two classes of voting membership:

Class A. The Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one (1) vote for each Unit or Lot owned. When more than one person holds an interest in any Unit or Lot, all such persons shall be members. The vote for such Unit or Lot shall be exercised as they determine, but in no event shall more than one (1) vote be cast with respect to any Unit or Lot.

Class B. Class B member(s) shall be the Declarant and it shall be entitled to four (4) votes for each Lot or Unit owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever occurs earlier:

- (a) When the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
- (b) On January 1, 2005; or
- (c) The written direction of Declarant.

ARTICLE III COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 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 Unit or 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 annual assessments or charges, such assessments to be established and collected as hereinafter provided. The annual assessments, together with interest, costs, and attorney's fees, shall be a charge on the land and shall be a continuing lien upon the real property against which each such assessment is made. Each such assessment, together with interest, costs, and attorney's fees, shall also be the personal obligation of the person(s) who was the Owner of such real property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to such Owner's successors in title unless expressly assumed by them, and in that event all

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successors shall take title subject to the lien for such assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments. All assessments made under this Declaration shall not be in lieu thereof but shall be in addition to any other assessments from time to time made by the Stone Creek Homeowners Association under the Stone Creek Declaration of Covenants.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively for the expenses, charges, and costs of the operation of the Association and the exterior maintenance of the Lots and Units situated thereon as more particularly described herein.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall not exceed Nine Hundred Sixty Dollars (\$960.00) per Unit or Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year by the Board of Directors without a vote of the members by a percentage of the prior years' assessment, which percentage shall not exceed the greater of ten percent (10%) of the maximum assessment for the previous year or the percentage increase in the U.S. Department of Labor Consumer Price Index (all items) for all Urban Consumers, 1993 - 94 = 100 ("CPI-U") for the month of October immediately preceding such new calendar year as compared to the CPI-U for the month of October in the prior year. If the CPI-U is discontinued or replaced, then the Board of Directors shall substitute a reasonably equivalent other index which will accomplish the same result of reflecting general consumer price changes in the United States economy.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above the percentage increase permitted in subparagraph (a) above, by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a members' meeting duly called for this purpose.

(c) The Board of Directors may in its discretion fix the annual assessment at an amount not in excess of the maximum.

Section 4. Notice and Quorum for Any Action Authorized Under Section 3. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 shall be sent to all members not less than thirty (30) days nor more than sixty (60) 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 each class of 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.

5

Section 5. Rate of Assessment. Annual assessments must be fixed, based on the status of each Lot. All Lots which have a townhome Unit completed and residents living therein will be assessed. Lots or Units under construction, which are vacant, used as models and/or unsold to third party purchasers (not the Declarant or its assigns) will not be assessed. All assessments may be collected on a monthly basis and shall be fixed at a uniform rate as to all Lots unless otherwise specifically provided herein to the contrary.

Section 6. Date of Commencement of Annual Assessments: Due Dates. The annual assessments provided for herein shall commence as to all Lots or Units on the first day of the month following the conveyance of the first townhome Unit to a third party purchaser. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot or Unit at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot or Unit have been paid. A properly executed certificate of the Association as to the status of assessments on a Unit or Lot is binding upon the Association as of the date of its issuance.

Section 7. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by maintaining his or her own Unit or Lot.

Section 8. Abatement of Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may in its discretion, abate all or any part of the assessments due in respect of any Lot or Unit. Lots or Units owned by the Declarant shall not be subject to the imposition of dues, assessments or the lien of any assessments.

Section 9. Subordination of the Lien to Mortgages/Trust Deeds. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage or first Deed of Trust. Sale or transfer of any Unit or Lot shall not affect the assessment lien. However, the sale or transfer of any Unit or Lot pursuant to a mortgage or trust deed foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot or Unit from liability for any assessments thereafter becoming due or from the lien thereof.

Section 10. Exterior Maintenance and Services. Exterior maintenance (as defined herein) of each townhome Unit and Lot shall be provided by the Association and each Owner does hereby consent and grant to the Association and its officers, employees, agents, contractors and repairmen, a perpetual and permanent easement over and across such Unit and Lot at any reasonable time to make inspections and to perform such exterior maintenance. "Exterior maintenance" shall mean the painting of exterior wood and metal building surfaces, together with maintenance of the lawns (mowing, fertilization and chemicals), garbage pickup and snow

6

removal. Exterior maintenance shall at all times be consistent with and comply with the provisions of the Stone Creek Declaration of Covenants. Exterior maintenance shall not include any repairs or maintenance of sanitary sewer, water, gas or electrical lines on Owner's Lot, roof repair or replacement, repair or maintenance of gutters, downspouts, sprinkler systems, or any damage to property of any kind normally covered by homeowners insurance policies with extended coverage including but not limited to such items as glass, garage doors, entrance doors and Owner's personal property. There shall be no exterior painting permitted of any townhome Unit by any Owner. All exterior maintenance that is not the responsibility of the Association shall be the responsibility of each Owner of a townhome Unit and Lot.

In the event that the need for any exterior maintenance of a Unit or the improvements thereon by the Association is caused through the willful or negligent acts or omissions of its Owner, or through the willful or negligent acts or omissions of the family, guests, or invitees of the Owner of the Unit needing such maintenance, the cost of such exterior maintenance by the Association shall be added to and become part of the assessment to which such Unit is subject under this Declaration.

With respect to those maintenance obligations that are not the responsibility of the Association, in the event an Owner of any Unit shall fail to maintain the exterior of the Owner's Unit and any other improvements situated on the Owner's Lot in a manner satisfactory to the Board of Directors, the Association, after approval by two-thirds (2/3) vote of the Board of Directors, shall have the right, through its agents and employees, to enter upon the Owner's Lot and to repair, maintain, and restore the Unit and any other improvements erected on the Owner's Lot. The cost of such exterior maintenance shall be added to and become an additional part of the assessment to which such Unit is subject under this Declaration.

Section 11. Insurance. Each townhome Owner shall provide homeowners insurance with respect to the improvements (townhome Units) in an amount equal to at least eighty percent (80%) of the full replacement value of said improvements or in an amount as may be required by any mortgage holder, whichever is higher, against loss by fire, lightning, windstorm, and other perils covered by standard extended coverage endorsement, and insurance against such other hazards in amounts as are normally carried by owners of like units. Upon request of the Association from time to time, each Owner shall provide written evidence of this insurance coverage.

ARTICLE IV PARTY WALLS

Section 1. General Rules of Law to Apply. Any wall which is built as a part of the original construction of any townhome Unit upon the Properties and placed on the dividing line between two Units shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Sharing of Repair and Maintenance. The cost of reasonable repair, maintenance and restoration of a party wall shall be shared by the Owners who make use of the such party wall in proportion to such use.

7

Section 3. Destruction by Fire or Other Casualty. If such party wall is destroyed or damaged by fire or other casualty, any Owner who has used such wall may restore it, and if the Owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use without prejudice, subject however, to the right of any Owner to call for a larger contribution from any other Owner under any rule of law regarding liability for negligent or willful acts or omissions.

Section 4. Weatherproofing. Notwithstanding any other provision of this Article, an Owner who by his negligent or willful act causes such party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 5. Right to Contribution Runs With the Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successor in title.

Section 6. Binding Arbitration. In the event of any dispute arising concerning a party wall, or under the provisions of this Article, each party to the dispute shall choose one arbitrator, and such arbitrators shall choose one additional arbitrator, and the decision of a majority of all the arbitrators shall be binding and enforceable against the parties to the dispute.

ARTICLE V

RESTRICTIONS, EASEMENTS AND MISCELLANEOUS PROVISIONS

Section 1. Restrictions. Every Owner shall have full rights of ownership and enjoyment to his individual Unit or Lot, subject to the restrictions set forth in Articles I through III, inclusive, of the Stone Creek Declaration of Covenants and to the extent not inconsistent with such provisions of the Stone Creek Declaration of Covenants, the following additional restrictions:

(a) No noxious or offensive trade or activity shall be carried on in or from any Unit or Lot, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood. No outside above-ground trash or garbage piles, burners, receptacles or incinerators shall be erected, placed or permitted on any Lot. Except while under construction, any wood storage piles and equipment shall be walled in or kept screened by adequate planting or by other means in such a manner as to conceal them from view. Trailers and recreational vehicles shall not be continuously parked on driveways or side yards.

(b) No fences (other than fences constructed by Declarant) shall be erected without the prior written consent of the Board of Directors of the Association. All Lots shall be kept free of all types of trash and debris.

(c) No trailer, basement, tent, shack, garage, barn or other building erected on any Lot shall at any time be used as a residence temporarily or permanently, nor shall any structure of a temporary character be used as a residence until all exterior construction is fully completed according to approved plans.

8

(d) No birds, snakes, cattle, horses, sheep, poultry, pigs or any other animals shall be kept or maintained on any Lot. Each Owner may, however, keep a maximum of two (2) domestic pets.

(e) All exterior lighting shall be so installed and maintained so as not to unreasonably disturb adjoining Units or adjacent Lot Owners.

(f) Except for approved chemical temporary toilets to be used only during construction, no outdoor toilets may be constructed or maintained on any Lots.

(g) All Lots and Units shall be used only for residential purposes.

ARTICLE VI ARCHITECTURAL CONTROL

No dwelling, fence (other than fences constructed by Declarant), wall, pathway, driveway, patio, patio cover or enclosure, deck, rock garden, garden, treehouse, swimming pool, television or radio antenna, satellite dishes, flag pole, solar collecting panels or equipment, tool sheds, or other external improvements, above or below the surface of the ground shall be built, erected, placed, planted, altered, or otherwise maintained or permitted to remain upon any of the Properties, nor shall any grading, excavation, or tree removal be commenced without express written approval of the Architectural Control Committee, and where applicable the express written approval of the Declarant in accordance with the requirements of Article I of the Stone Creek Declaration of Covenants

ARTICLE VII GENERAL PROVISIONS

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

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

Section 3. Term; Amendment. The covenants and restrictions of this Declaration shall run with and bind the Properties, for a term of thirty (30) years from the date this Declaration is recorded, after which time they may be automatically extended for successive periods of ten (10) years by action of not less than seventy-five percent (75%) of the Owners. Subject to complying with the provisions of Section 4 of this Article, this Declaration may be amended or canceled by an instrument signed by the Declarant and not less than seventy-five percent (75%) of the Owners. Any amendment or extension must be recorded in the real estate records to be effective.

9

Section 4. Special Declarant Rights. Declarant, its successors, assigns or appointees, reserves the right to terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, Declarant, or the Association, shall each have the right to appoint another entity or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with all the same rights, powers and authority as the original Declarant. Notwithstanding the provisions of Section 3 of this Article, no amendment of this Declaration shall modify in any manner the provisions of this Section 4 unless consented to in writing by Declarant.

Section 5. FHAVA Approval. During the period that there is a Class B membership and the loan on any Owner's Lot or Unit is made or insured by either the Federal Housing Administration or the Veterans Administration, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration as the case may be: (i) annexation of additional properties within the jurisdiction of the Association; (ii) any mortgaging or dedication of any common areas of the Association; and (iii) the amendment of this Declaration.

IN WITNESS WHEREOF, the undersigned being the Declarant herein has executed this Declaration this 21st day of Aug 2000.

DECLARANT:

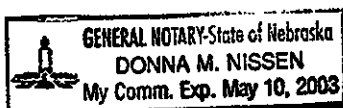
HORGAN DEVELOPMENT COMPANY, a
Nebraska corporation,

By: Robert P. Horgan

Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

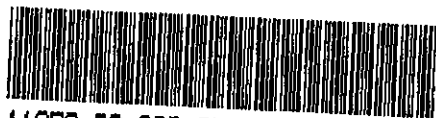
The foregoing instrument was acknowledged before me this 21st day of Aug 2000, by Robert P. Horgan, President of Horgan Development Company, on behalf of the corporation.



Donna M. Nissen
Notary Public



1349 089 MISC



11270 00 089-099

Nebr Doc Stamp Tax
Date
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By

RICHARD N TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

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**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
FOR A PART OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 1A, 1B, 2A, 2B, 3A, 3B, 4A, 4B, 5A, 5B, 6A, 6B, 7A, 7B, 8A, 8B, 9A, 9B, 10A, 10B, 11A, 11B, 12A, 12B, 13A, 13B, 14A, 14B, 15A, 15B, 16A, 16B, 17A, 17B, 18A, and 18B, Stone Creek Replat 1, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska (the "Townhome Lots").

and

Lots 628 through 634, inclusive, Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Lots are part of the Stone Creek Subdivision. The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

Gaines, Mullen, Pansina,
↓ Hogan
10050 Regency CR, Suite
Omaha, NE 68114 200

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43

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BKP C/O COMP MB
DEL SCAN AS RV

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ARTICLE I.
RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.

2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, 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 by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of Townhome Lots, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed foundation walls of all main residential structures must be constructed of or faced with brick or simulated brick. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six

(6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.

13. No swimming pool may extend more than one foot above ground level.

14. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement. Grading plans must be submitted to and approved by Declarant prior to commencement of Improvements to any Lot. Declarant shall review the grading plans in light of commercially recognized development and engineering standards.

15. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be placed five (5) feet back of the street curb line and shall be constructed by the owner of the Lot prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.

16. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.

17. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for one (1) dog; provided always that the construction plans, specifications and the location of the proposed structure have been first approved by Declarant, or its assigns. Dog houses shall only be allowed adjacent to the rear of the building, concealed from public view. No dog runs or kennels may be constructed or installed on any Lot. No livestock or agricultural-type animals shall be allowed in Stone Creek subdivision, including pot-bellied pigs.

18. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will be maintained on any Lot so as to constitute 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 or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.

19. No Residence shall be constructed on a Lot unless the entire Lot, as originally platted, is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.

20. No temporary structure of any character, and no carport, trailer, modular home, open basement, storage or tool shed, outbuilding or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. An owner may erect a swing set, playground equipment, pool house or other non prohibited structure on a Lot only after securing the prior written approval of Declarant. No structure or dwelling shall be moved from outside Stone Creek to any Lot without the written approval of Declarant.

21. All utility service lines from each lot line to a dwelling or other Improvement shall be underground.

22. Residences on all Lots shall have a minimum front setback requirement of thirty feet (30') unless otherwise approved by Declarant.

23. Owners of Lots with a common boundary with the Golf Lots, as hereinafter defined, shall install siltation fences and/or other erosion control devices during construction and until their Lots are sodded, which siltation fences and/or erosion control devices shall be installed in a manner which will eliminate or substantially reduce erosion and runoff of soil onto the Golf Lots. Declarant hereby reserves the right to require Owners to install siltation fences or erosion control devices and measures in such locations, configurations, and designs as it may determine appropriate in its sole and absolute discretion.

24. Except as specifically approved by Declarant, no drain tile shall be constructed on the Lots that drains to the Golf Lots.

ARTICLE II.
EASEMENTS AND RESTRICTIONS
RELATING TO GOLF COURSE

1. Declarant expects that a golf course and related amenities and facilities will be constructed, operated and maintained on property with a common boundary with the Lots (the property on which such golf course is constructed shall be referred to herein as the "Golf Lots"). Declarant anticipates that the proximity of the Lots to the Golf Lots will enhance the desirability and value of the Lots to purchasers and their successors and assigns. Nevertheless, purchasers and owners of the Lots should be aware that: (i) golfers will from time to time hit golf balls from the Golf Lots onto the Lots; and (ii) normal operation and maintenance of the golf courses will involve operation of mowers and other power equipment during the evening and early morning hours.

2. The Declarant hereby declares, grants and establishes easements on the Lots in favor of the Grantees (defined below) for: (i) intrusion of errant shots onto the Lots; and (ii) intrusion of noise from mowing and other power equipment during all hours of the day and night. For this purpose, an "errant shot" shall refer to a golf shot which is hit onto any Lot.

3. The easements granted in this Article are for the use and benefit of the owner of the Golf Lots, its successors and assigns in ownership of the Golf Lots, and any lessee, licensee, permittee or invitee of the owner of the Golf Lots, further including Horgan Development Company (collectively the "Grantees"). Without limitation of the foregoing, the Grantees shall include any person or entity which contracts to operate a golf course or driving range on the Golf Lots, and any golfer who is duly authorized to play golf on the Golf Lots.

4. No Grantee shall have any liability, obligation or expense to the owner of a Lot in respect of any personal injury, bodily injury or property damage occurring as a result of an errant shot which is not: (i) intentionally or recklessly hit onto a Lot; or (ii) hit in violation of the rules established by any operator of a golf course or driving range on the Golf Lots. By accepting title to a Lot, each owner hereby covenants that it will not sue any Grantee for property damage, personal injury or bodily injury which results directly or indirectly from such an errant shot, presently or in the future. All Owners, by acceptance of delivery of a deed, assume all risks associated with errant golf balls, and all Owners agree and covenant not to make any claim or institute any action whatsoever against Declarant, the developer, the golf course designer, the golf course builder, the golf course owner, or the builder of the unit arising or resulting from any errant golf balls, any damages that may be caused thereby, or for negligent design of the golf course or siting of the unit.

5. The owner of the Golf Lots may from time to time change the configuration and layout of the golf courses or driving range on the Golf Lots. Such changes may affect the frequency, trajectory and velocity of errant shots which pass onto any individual Lot. Nevertheless, no Owner of a Lot shall have any right to

object to, or in any manner limit changes to the golf courses on the Golf Lots, and the easements granted in this Article shall remain fully effective as to all of the Lots after such changes.

6. The Golf Lots are private property. Owners of Lots and their invitees shall comply with all the rules and regulations of the operator of the Golf Lots relating to use of and play on the Golf Lots.

ARTICLE III. BOUNDARY FENCE

1. Declarant plans to construct boundary fences along the westerly boundary of the Lots bordering 168th Street known as Lot 628 Stone Creek and Lots 1A, 1B, 2A, 2B, 3A, 3B, 4A, 4B, 5A and 5B, Stone Creek Replat 1 (the "Boundary Fence").

2. Declarant hereby declares that the Lots identified in Article III, Section 1 (the "Boundary Lots") are subject to a permanent and exclusive right and easement in favor of Declarant and the Stone Creek Homeowners Association to maintain, repair, renew, paint, reconstruct, install and replace the Boundary Fence. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come upon any of the Boundary Lots for the purpose of constructing, installing, painting, reconstructing, repairing, maintaining, removing, and replacing the Boundary Fence.

3. The rights and easements granted in this Article shall fully and finally terminate as to any Boundary Lot if: (i) the owner of the Boundary Lot gives written notice to the Association that the Association has failed to maintain the Boundary Fence on the owner's lot in neat and orderly condition and repair; and (ii) the Association fails to place a Boundary Fence on the owner's lot into good order and repair within ninety (90) days after the written notice.

ARTICLE IV. HOMEOWNERS ASSOCIATION

1. The Association. Stone Creek Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association") has been incorporated for the benefit of the residents of Stone Creek. The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of Stone Creek, including:

(a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks; dedicated and nondedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Stone Creek. Common Facilities may be situated on property owned or leased by the Association within the Stone Creek subdivision, on private property subject to an easement in favor of the Association, on public property, or on property dedicated to a Sanitary and Improvement District.

(b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of the Common Facility.

(c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stone Creek; and the protection and maintenance of the residential character of Stone Creek.

2. Membership and Voting. The Lots encumbered by this Declaration are part of the Stone Creek subdivision which also includes five hundred twenty-eight (528) separate residential lots that are encumbered by Declaration of Covenants dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319, at Page 416, Miscellaneous Records. For purposes of Article IV of this Declaration, the term "Lots" shall mean all of the residential lots which are included in the Association including the Lots as defined by this Declaration. The "Owner" of each Lot shall be a Member of this Association. For purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding however those parties having any interest in any of such Lots merely as security for the performance of an obligation (such as a contract seller, the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot. The Owner of each Lot, whether one or more persons and entities, shall be entitled to one (1) vote on each matter properly coming before the Members of the Association.

Declarant anticipates that additional phases of Stone Creek may be developed by Declarant or other developers. From time to time, without the consent or approval of an Owner or Member, the Association may, with Declarant's approval, be expanded by Declarant to include additional residential lots in any subdivision which is contiguous to any of the Lots, or which is developed as a part or phase of the Stone Creek Subdivision. Such expansion(s) may be effected from time to time by Declarant's recordation with the Register of Deeds of Douglas County, Nebraska, of a Declaration of Covenants, Conditions, Restrictions and Easements, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration"), provided that if the Subsequent Phase Declaration is recorded by a person or entity other than Declarant, the inclusion of additional residential lots in the Association must be approved by Declarant. Upon the recordation of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article IV, and the owners of the additional residential lots shall be members of the Association with all rights, privileges and obligations accorded or accruing to members of the Association.

3. Purposes and Responsibilities. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

(a) The acquisition, development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

(b) The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks, public property, within or near Stone Creek.

(c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.

(d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering any Common Facility against property damage and casualty, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members.

8

(e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.

(f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.

(g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.

(h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.

(i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.

(j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.

4. Mandatory Duties of the Association. The Association shall:

(a) Maintain and repair the Boundary Fence, and the signs which have or will be installed by Declarant at entrances to the Stone Creek subdivision in good repair and neat condition; and

(b) Maintain, repair, and replace as necessary all fences and trees, shrubs, and other natural barriers and green areas constructed on and along the mixed-use lots, so that such are in good repair and neat condition.

5. Imposition of Dues and Assessments. The Association may fix, levy and charge Owner of each Subdivision Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in the manner prescribed by the Board.

6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens.

7. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' fees, shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, costs and reasonable attorneys' fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.

8. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Section 3 of this Article.

9. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 10, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:

(a) Sixty and no/100 Dollars (\$60.00) per Lot; or

(b) In each calendar year beginning on January 1, 2001, one hundred twenty-five percent (125%) of the aggregate dues charged in the previous calendar year.

10. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and related facilities. The aggregate assessments in each calendar year shall be limited in amount to Two Hundred and no/100 Dollars (\$200.00) per Lot.

11. Excess Dues and Assessments. With the approval of sixty percent (60%) of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

12. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Section 6, above.

13. Certificate as to Dues and Assessments. The Association shall, upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

14. Effect of Nonpayment of Assessments-Remedies of the Association. Any installment of dues or assessments which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall be indemnified against the interest, costs and reasonable attorneys' fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Area or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due, together with interest, costs and fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

15. Subordination of the Lien to Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust given as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessment lien.

ARTICLE V.
EASEMENTS AND CHARGES

1. In the event that ninety percent (90%) of all Lots within the subdivision are not improved within five (5) years after the date on which U S West telephone company files notice that it has completed installation of telephone lines to the Lots in the subdivision (herein the "Subdivision Improvement Date"), then the telephone company may impose a connection charge on each unimproved Lot in the amount of Four Hundred Fifty and no/100 Dollars (\$450.00). A Lot shall be considered as unimproved if construction of a permanent structure has not commenced on a Lot. Construction shall be considered as having commenced if a footing inspection has been requested on the Lot in question by officials of the City or other appropriate governmental authority.

Should such charge be implemented by the telephone company and remain unpaid, then such charge may draw interest at the rate of twelve percent (12%) per annum commencing after the expiration of sixty (60) days from the time all of the following events shall have occurred: (1) the Subdivision Improvement Date, and (2) the telephone company sends each owner of record a written statement or billing for Four Hundred Fifty and no/100 Dollars (\$450.00) for each unimproved Lot.

2. Other easements are provided for in the final plat of Stone Creek which is filed in the Register of Deeds of Douglas County, Nebraska (Book 2128, Page 001).

ARTICLE VI.
GENERAL PROVISIONS

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation or to recover damages or other dues of such violation. Failure by the Declarant or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

2. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or any person, firm, corporation, partnership, or entity designated in writing by HORGAN DEVELOPMENT COMPANY, in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date hereof. Thereafter this Declaration may be amended by an instrument signed by the owners of not less than sixty percent (60%) of the Lots covered by this Declaration.

3. By written consent of the Declarant for a period of five (5) years from the date hereof, any or all of the covenants, conditions, restrictions, and easements as they apply to the Lots may be waived, modified, or amended for any Lot or Lots, in any manner, for such a time period, and on such conditions, if any, which the Declarant may determine in its full and absolute discretion after considering the benefits and detriments which the waiver, modification or amendment will have on the Stone Creek subdivision and the Owner requesting the waiver. Declarant's decision on any requested waiver, modification or amendment shall be final and there shall be no right of appeal of Declarant's decision. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any requested waiver, modification, or amendment.

4. HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or its successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, the Association may appoint itself or another entity, association or

individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidation of any covenant by judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 18th day of Aug, 2000.

HORGAN DEVELOPMENT COMPANY, a Nebraska corporation.

By: [Signature]
Robert P. Horgan, President

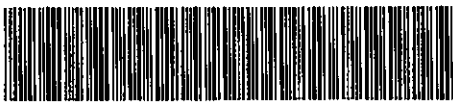
STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 18th day of August, 2000, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.



[Signature]
Notary Public

71085



1313 451 MISC



16215 99 451-452

Nebr Doc
Stamp Tax

Date

\$

By

RICHARD H. TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

99 OCT 20 PH 4: 08

RECEIVED

EASEMENT FOR STORM SEWER AND DRAINAGE

This indenture made this 20th day of October, 1999, by and between HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, and its successors (hereinafter referred to as "Grantor"), and SANITARY AND IMPROVEMENT DISTRICT NO. 427 OF DOUGLAS COUNTY, NEBRASKA, a Nebraska political subdivision, and its successors (hereinafter referred to as "Grantee").

WITNESSETH:

That Grantor, in consideration of the sum of One and no/100 Dollar (\$1.00) and other valuable consideration, receipt of which is hereby acknowledged, does hereby grant and convey to Grantee, its successors and assigns, a perpetual easement for the construction and maintenance of storm sewers and drainageways over that part of Lots 632, 633 and 634, Stone Creek, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska, more specifically located and described on Exhibit A attached hereto which is hereby incorporated in and made a part of this Easement by reference.

To have and to hold said Easement and right-of-way unto the said Grantee, its successors and assigns, in perpetuity. Grantor, its successors and assigns, shall be entitled to and do hereby reserve the right, to connect to and make reasonable and customary use of any sewer line installed and maintained by Grantee under the terms of this Easement at no expense whatsoever. The approval of this term by Grantor and its successors and assigns shall be shown by recording this document with the Douglas County Register of Deeds. This Easement and the license contained herein is given without any warranty whatsoever.

IN WITNESS WHEREOF, the Grantor has caused this Easement to be signed on the day and year first above written.

16215 B FEE 1.00 FB _____
BKP _____ C/O _____ COMP _____
ATTEST: DEL _____ SCAN BW FV _____
Donna M. Nissen
Secretary

HORGAN DEVELOPMENT COMPANY, a Nebraska corporation

By Robert P. Horgan
President

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

On this 20th day of October, 1999, before me, the undersigned, a Notary Public duly commissioned and qualified for said county, personally came Robert P. Horgan, President, and Donna M. Nissen, Secretary, respectively, of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation in the County of Douglas, State of Nebraska, and its successors, to me personally known to be the persons whose names are affixed to the foregoing instrument in that capacity and who acknowledge the same to be their voluntary act and deed as President and Secretary of the corporation.

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

Alice J. Long
Notary Public

My commission expires the 7th day of March, 2001

GAINES, MULLEN, PANSING &
HOGAN
10050 REGENCY CIRCLE, SUITE 200
OMAHA, NEBRASKA 68114

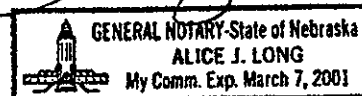
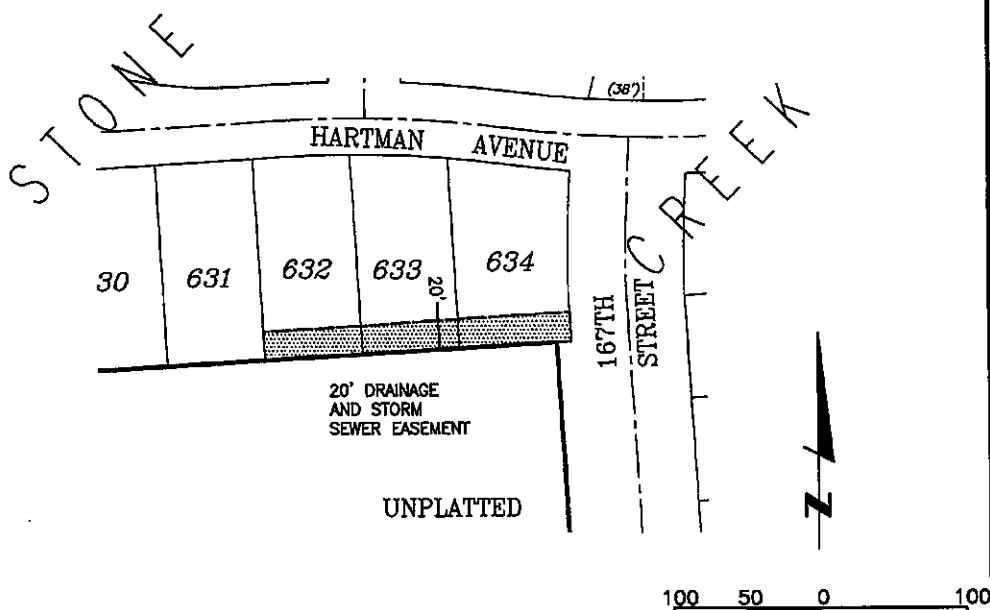


EXHIBIT A

LEGAL DESCRIPTION

A permanent easement for the construction and maintenance of drainageways and storm sewers over the South twenty foot (20') of Lots 632, 633 and 634, STONE CREEK, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.



97003\9703E178

Book _____ Page _____ Date JULY 14, 1999 DwnBy act Job Number 97045.11-040



lamp, ryneason & associates, inc.

engineers

surveyors

planners

14710 west dodge road, suite 100
omaha, nebraska 68154-2029

ph 402-498-2498
fax 402-498-2730



1319 416 MISC



18981 99 416-426

Nebr Doc
Stamp Tax

Date

\$

By

RICHARD N TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

99 DEC -9 PM 4: 10

RECEIVED

FEE 31900 05-37078

BKP _____ COMP B

DEL _____ FV _____

**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

**ARTICLE I.
RESTRICTIONS AND COVENANTS**

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.

2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, above or below the ground (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any

*Gaines Mullen Pansing
16050 Regency #200
Omaha 68114*

2

Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling which does not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed foundation walls of all main residential structures must be constructed of or faced with brick or simulated brick. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other Improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article. Unless otherwise specially approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) perimeter fences or walls or hedges or mass plantings on Lots which have common boundaries with Golf Lots, as defined in Article II, Section 1, shall not exceed four (4) feet in height; further any fence constructed on Lots which have a common boundary with Golf Lots shall be split rail, picket, wrought iron or other open type of fencing; (iii) no hedges or mass plantings shall be permitted more than ten (10) feet in front of the front building line of the residence on a Lot; and (iv) no fence shall exceed six (6) feet in height. Nevertheless limited privacy fences constructed of wrought iron or other approved materials up to six (6) feet in height may be permitted around swimming pools, patios and the like. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.

13. No swimming pool may extend more than one foot above ground level.

14. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement. Grading plans must be submitted to and approved by Declarant prior to commencement of Improvements to any Lot. Declarant shall review the grading plans in light of commercially recognized development and engineering standards.

15. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be placed five (5) feet back of the street curb line and shall be constructed by the owner of the Lot prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.

16. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.

17. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for one (1) dog; provided always that the construction plans, specifications and the location of the proposed structure have been first approved by Declarant, or its assigns. Dog houses shall only be allowed adjacent to the rear of the building, concealed from public view. No dog runs or kennels may be constructed or installed on any Lot. No livestock or agricultural-type animals shall be allowed in Stone Creek subdivision, including pot-bellied pigs.

18. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will be maintained on any Lot so as to constitute 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 or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.

19. No Residence shall be constructed on a Lot unless the entire Lot, as originally platted, is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.

20. No temporary structure of any character, and no carport, trailer, modular home, open basement, storage or tool shed, outbuilding or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. An owner may erect a swing set, playground equipment, pool house or other non prohibited structure on a Lot only after securing the prior written approval of Declarant. No structure or dwelling shall be moved from outside Stone Creek to any Lot without the written approval of Declarant.

21. All utility service lines from each lot line to a dwelling or other Improvement shall be underground.

22. Residences on all Lots shall have a minimum front setback requirement of thirty feet (30') unless otherwise approved by Declarant.

23. Owners of Lots with a common boundary with the Golf Lots, as hereinafter defined, shall install siltation fences and/or other erosion control devices during construction and until their Lots are sodded, which siltation fences and/or erosion control devices shall be installed in a manner which will eliminate or substantially reduce erosion and runoff of soil onto the Golf Lots. Declarant hereby reserves the right to require Owners to install siltation fences or erosion control devices and measures in such locations, configurations, and designs as it may determine appropriate in its sole and absolute discretion.

24. Except as specifically approved by Declarant, no drain tile shall be constructed on the Lots that drains to the Golf Lots.

ARTICLE II.
EASEMENTS AND RESTRICTIONS
RELATING TO GOLF COURSE

1. Declarant expects that a golf course and related amenities and facilities will be constructed, operated and maintained on property with a common boundary with the Lots (the property on which such golf course is constructed shall be referred to herein as the "Golf Lots"). Declarant anticipates that the proximity of the Lots to the Golf Lots will enhance the desirability and value of the Lots to purchasers and their successors and assigns. Nevertheless, purchasers and owners of the Lots should be aware that: (i) golfers will from time to time hit golf balls from the Golf Lots onto the Lots; and (ii) normal operation and maintenance of the golf courses will involve operation of mowers and other power equipment during the evening and early morning hours.

2. The Declarant hereby declares, grants and establishes easements on the Lots in favor of the Grantees (defined below) for: (i) intrusion of errant shots onto the Lots; and (ii) intrusion of noise from mowing and other power equipment during all hours of the day and night. For this purpose, an "errant shot" shall refer to a golf shot which is hit onto any Lot.

3. The easements granted in this Article are for the use and benefit of the owner of the Golf Lots, its successors and assigns in ownership of the Golf Lots, and any lessee, licensee, permittee or invitee of the owner of the Golf Lots, further including Horgan Development Company (collectively the "Grantees"). Without limitation of the foregoing, the Grantees shall include any person or entity which contracts to operate a golf course or driving range on the Golf Lots, and any golfer who is duly authorized to play golf on the Golf Lots.

4. No Grantee shall have any liability, obligation or expense to the owner of a Lot in respect of any personal injury, bodily injury or property damage occurring as a result of an errant shot which is not: (i) intentionally or recklessly hit onto a Lot; or (ii) hit in violation of the rules established by any operator of a golf course or driving range on the Golf Lots. By accepting title to a Lot, each owner hereby covenants that it will not sue any Grantee for property damage, personal injury or bodily injury which results directly or indirectly from such an errant shot, presently or in the future. All Owners, by acceptance of delivery of a deed, assume all risks associated with errant golf balls, and all Owners agree and covenant not to make any claim or institute any action whatsoever against Declarant, the developer, the golf course designer, the golf course builder, the golf course owner, or the builder of the unit arising or resulting from any errant golf balls, any damages that may be caused thereby, or for negligent design of the golf course or siting of the unit.

5. The owner of the Golf Lots may from time to time change the configuration and layout of the golf courses or driving range on the Golf Lots. Such changes may affect the frequency, trajectory and velocity of errant shots which pass onto any individual Lot. Nevertheless, no Owner of a Lot shall have any right to object to, or in any manner limit changes to the golf courses on the Golf Lots, and the easements granted in this Article shall remain fully effective as to all of the Lots after such changes.

6. The Golf Lots are private property. Owners of Lots and their invitees shall comply with all the rules and regulations of the operator of the Golf Lots relating to use of and play on the Golf Lots.

ARTICLE III.
BOUNDARY FENCE

1. Declarant plans to construct boundary fences along the southerly boundary of the Lots bordering Fort Street known as Lots 417 through 419, inclusive (the "Boundary Fence").

2. Declarant hereby declares that the Lots identified in Article III, Section 1 (the "Boundary Lots") are subject to a permanent and exclusive right and easement in favor of Declarant and the Stone Creek Homeowners Association to maintain, repair, renew, paint, reconstruct, install and replace the Boundary Fence. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come

upon any of the Boundary Lots for the purpose of constructing, installing, painting, reconstructing, repairing, maintaining, removing, and replacing the Boundary Fence.

3. The rights and easements granted in this Article shall fully and finally terminate as to any Boundary Lot if: (i) the owner of the Boundary Lot gives written notice to the Association that the Association has failed to maintain the Boundary Fence on the owner's lot in neat and orderly condition and repair; and (ii) the Association fails to place a Boundary Fence on the owner's lot into good order and repair within ninety (90) days after the written notice.

ARTICLE IV. HOMEOWNERS ASSOCIATION

1. The Association. Stone Creek Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association") has been incorporated for the benefit of the residents of Stone Creek. The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of Stone Creek, including:

(a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks; dedicated and nondedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Stone Creek. Common Facilities may be situated on property owned or leased by the Association within the Stone Creek subdivision, on private property subject to an easement in favor of the Association, on public property, or on property dedicated to a Sanitary and Improvement District.

(b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of the Common Facility.

(c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stone Creek; and the protection and maintenance of the residential character of Stone Creek.

2. Membership and Voting. Stone Creek consists of five hundred twenty-eight (528) separate residential lots (for purposes of Article IV of this Declaration, the term "Lots" shall mean all of the residential lots which are included in the Association including the Lots as defined by this Declaration). The "Owner" of each Lot shall be a Member of this Association. For purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding however those parties having any interest in any of such Lots merely as security for the performance of an obligation (such as a contract seller, the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot. The Owner of each Lot, whether one or more persons and entities, shall be entitled to one (1) vote on each matter properly coming before the Members of the Association.

Declarant anticipates that additional phases of Stone Creek may be developed by Declarant or other developers. From time to time, without the consent or approval of an Owner or Member, the Association may, with Declarant's approval, be expanded by Declarant to include additional residential lots in any subdivision which is contiguous to any of the Lots, or which is developed as a phase of the Stone Creek Subdivision. Such expansion(s) may be effected from time to time by Declarant's recordation with the Register of Deeds of Douglas

County, Nebraska, of a Declaration of Covenants, Conditions, Restrictions and Easements, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration"), provided that if the Subsequent Phase Declaration is recorded by a person or entity other than Declarant, the inclusion of additional residential lots in the Association must be approved by Declarant. Upon the recordation of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article IV, and the owners of the additional residential lots shall be members of the Association with all rights, privileges and obligations accorded or accruing to members of the Association.

3. Purposes and Responsibilities. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

(a) The acquisition, development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

(b) The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks, public property, within or near Stone Creek.

(c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.

(d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering any Common Facility against property damage and casualty, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members.

(e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.

(f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.

(g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.

(h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.

(i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.

(j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.

4. Mandatory Duties of the Association. The Association shall:
- (a) Maintain and repair the Boundary Fence, and the signs which have or will be installed by Declarant at entrances to the Stone Creek subdivision in good repair and neat condition; and
 - (b) Maintain, repair, and replace as necessary all fences and trees, shrubs, and other natural barriers and green areas constructed on and along the mixed-use lots, so that such are in good repair and neat condition.
5. Imposition of Dues and Assessments. The Association may fix, levy and charge Owner of each Subdivision Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in the manner prescribed by the Board.
6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens.
7. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' fees, shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, costs and reasonable attorneys' fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.
8. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Section 3 of this Article.
9. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 10, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:
- (a) Sixty and no/100 Dollars (\$60.00) per Lot; or
 - (b) In each calendar year beginning on January 1, 2001, one hundred twenty-five percent (125%) of the aggregate dues charged in the previous calendar year.
10. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and related facilities. The aggregate assessments in each calendar year shall be limited in amount to Two Hundred and no/100 Dollars (\$200.00) per Lot.
11. Excess Dues and Assessments. With the approval of sixty percent (60%) of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

12. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Section 6, above.

13. Certificate as to Dues and Assessments. The Association shall, upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

14. Effect of Nonpayment of Assessments-Remedies of the Association. Any installment of dues or assessments which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall be indemnified against the interest, costs and reasonable attorneys' fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Area or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due, together with interest, costs and fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

15. Subordination of the Lien to Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust given as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessment lien.

ARTICLE V. EASEMENTS AND CHARGES

1. A perpetual license and easement is hereby reserved in favor of and granted to Omaha Public Power District, U S West telephone company, and any company which has been granted a franchise to provide a cable television system within the Lots, Metropolitan Utilities Company, and Sanitary and Improvement District No. 427 of Douglas County, Nebraska, their successors and assigns, to erect and operate, maintain, repair and renew buried or underground sewers, water and gas mains and cables, lines or conduits and other electric and telephone utility facilities for the carrying and transmission of electric current for light, heat and power and for all telephone and telegraph and message service and for the transmission of signals and sounds of all kinds including signals provided by a cable television system and the reception on, over, through, under and across a five (5) foot wide strip of land abutting the front and the side boundary lines of the Lots; an eight (8) foot wide strip of land abutting the rear boundary lines of all interior Lots and all exterior lots that are adjacent to presently platted and recorded Lots; and a sixteen (16) foot wide strip of land abutting the rear boundary lines of all exterior Lots that are not adjacent to presently platted and recorded Lots. The term exterior Lots is herein defined as those Lots forming the outer perimeter of the subdivision. The sixteen (16) foot wide easement will be reduced to an eight (8) foot wide strip when such adjacent land is surveyed, platted and recorded.

2. A perpetual easement is further reserved for the Metropolitan Utilities District of Omaha, their successors and assigns to erect, install, operate, maintain, repair and renew pipelines, hydrants and other related facilities, and to extend thereon pipes, hydrants and other related facilities and to extend therein pipes for the transmission of gas and water on, through, under and across a five (5) foot wide strip of land abutting all streets; this license being granted for the use and benefit of all present and future owners of these Lots. No permanent buildings, trees, retaining walls or loose rock walls shall be placed in the easementways but same may be used for gardens, shrubs, landscaping and other purposes that do not then or later interfere with the aforementioned uses or rights granted herein.

3. In the event that ninety percent (90%) of all Lots within the subdivision are not improved within five (5) years after the date on which U S West telephone company files notice that it has completed installation of telephone lines to the Lots in the subdivision (herein the "Subdivision Improvement Date"), then the telephone company may impose a connection charge on each unimproved Lot in the amount of Four Hundred Fifty and no/100 Dollars (\$450.00). A Lot shall be considered as unimproved if construction of a permanent structure has not commenced on a Lot. Construction shall be considered as having commenced if a footing inspection has been requested on the Lot in question by officials of the City or other appropriate governmental authority.

Should such charge be implemented by the telephone company and remain unpaid, then such charge may draw interest at the rate of twelve percent (12%) per annum commencing after the expiration of sixty (60) days from the time all of the following events shall have occurred: (1) the Subdivision Improvement Date, and (2) the telephone company sends each owner of record a written statement or billing for Four Hundred Fifty and no/100 Dollars (\$450.00) for each unimproved Lot.

4. Other easements are provided for in the final plat of Stone Creek which is filed in the Register of Deeds of Douglas County, Nebraska (Book 2128, Page 001).

ARTICLE VI. GENERAL PROVISIONS

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation or to recover damages or other dues of such violation. Failure by the Declarant or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

2. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or any person, firm, corporation, partnership, or entity designated in writing by HORGAN DEVELOPMENT COMPANY, in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date hereof. Thereafter this Declaration may be amended by an instrument signed by the owners of not less than sixty percent (60%) of the Lots covered by this Declaration.

3. By written consent of the Declarant for a period of five (5) years from the date hereof, any or all of the covenants, conditions, restrictions, and easements as they apply to the Lots may be waived, modified, or amended for any Lot or Lots, in any manner, for such a time period, and on such conditions, if any, which the Declarant may determine in its full and absolute discretion after considering the benefits and detriments which the waiver, modification or amendment will have on the Stone Creek subdivision and the Owner requesting the waiver. Declarant's decision on any requested waiver, modification or amendment shall be final and there shall be no right of appeal of Declarant's decision. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any requested waiver, modification, or amendment.

4. HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or its successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, the Association may appoint itself or another entity, association or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidity of any covenant by judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

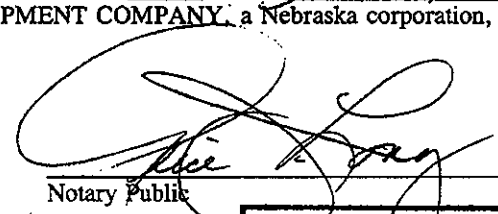
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IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 8th day of December, 1999.

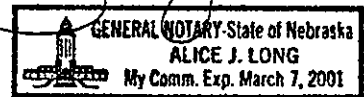
HORGAN DEVELOPMENT COMPANY, a Nebraska corporation,

By: 
Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 8th day of December, 1999, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.


Notary Public



53914



BK 1394 PG 056-066



MISC 2001 12185

RICHARD N. TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

01 AUG -9 PM 3:38

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**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
FOR A PART OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 541 through 600, inclusive, Stone Creek, a subdivision, as surveyed,
platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Lots are part of the Stone Creek Subdivision. The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

ARTICLE I.
RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.

2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, above or below the ground (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any

Res. JDB
Gaines, Pansing & Hogan
10050 Regency Circle, Ste. 200
Omaha, Nebraska 68114

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✓ 2021.

Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of Townhome Lots, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed front and street side(s) foundation walls, and subject to the sole determination of Declarant, such other exposed foundation walls, of all main residential structures must be constructed of or faced with brick or simulated brick or stone or simulated stone. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six (6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.

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13. No swimming pool may extend more than one foot above ground level.
 14. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement. Grading plans must be submitted to and approved by Declarant prior to commencement of Improvements to any Lot. Declarant shall review the grading plans in light of commercially recognized development and engineering standards.
 15. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be placed five (5) feet back of the street curb line and shall be constructed by the owner of the Lot prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.
 16. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.
 17. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for one (1) dog; provided always that the construction plans, specifications and the location of the proposed structure have been first approved by Declarant, or its assigns. Dog houses shall only be allowed adjacent to the rear of the building, concealed from public view. No dog runs or kennels may be constructed or installed on any Lot. No livestock or agricultural-type animals shall be allowed in Stone Creek subdivision, including pot-bellied pigs.
 18. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will be maintained on any Lot so as to constitute 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 or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.
 19. No Residence shall be constructed on a Lot unless the entire Lot, as originally platted, is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.
 20. No temporary structure of any character, and no carport, trailer, modular home, open basement, storage or tool shed, outbuilding or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. An owner may erect a swing set, playground equipment, pool house or other non prohibited structure on a Lot only after securing the prior written approval of Declarant. No structure or dwelling shall be moved from outside Stone Creek to any Lot without the written approval of Declarant.
 21. All utility service lines from each lot line to a dwelling or other Improvement shall be underground.
 22. Residences on all Lots shall have a minimum front setback requirement of thirty feet (30') unless otherwise approved by Declarant.
 23. Owners of Lots with a common boundary with the Golf Lots, as hereinafter defined, shall install siltation fences and/or other erosion control devices during construction and until their Lots are sodded, which siltation fences and/or erosion control devices shall be installed in a manner which will eliminate or substantially reduce erosion and runoff of soil onto the Golf Lots. Declarant hereby reserves the right to require Owners to

5

install siltation fences or erosion control devices and measures in such locations, configurations, and designs as it may determine appropriate in its sole and absolute discretion.

24. Except as specifically approved by Declarant, no drain tile shall be constructed on the Lots that drain to the Golf Lots.

25. All Lots must be fully sodded concurrently with or immediately following completion of construction of the residential structure on the Lot, as weather permits.

ARTICLE II.
EASEMENTS AND RESTRICTIONS
RELATING TO GOLF COURSE

1. Declarant expects that a golf course and related amenities and facilities will be constructed, operated and maintained on property with a common boundary with the Lots (the property on which such golf course is constructed shall be referred to herein as the "Golf Lots"). Declarant anticipates that the proximity of the Lots to the Golf Lots will enhance the desirability and value of the Lots to purchasers and their successors and assigns. Nevertheless, purchasers and owners of the Lots should be aware that: (i) golfers will from time to time hit golf balls from the Golf Lots onto the Lots; and (ii) normal operation and maintenance of the golf courses will involve operation of mowers and other power equipment during the evening and early morning hours.

2. The Declarant hereby declares, grants and establishes easements on the Lots in favor of the Grantees (defined below) for: (i) intrusion of errant shots onto the Lots; and (ii) intrusion of noise from mowing and other power equipment during all hours of the day and night. For this purpose, an "errant shot" shall refer to a golf shot which is hit onto any Lot.

3. The easements granted in this Article are for the use and benefit of the owner of the Golf Lots, its successors and assigns in ownership of the Golf Lots, and any lessee, licensee, permittee or invitee of the owner of the Golf Lots, further including Horgan Development Company (collectively the "Grantees"). Without limitation of the foregoing, the Grantees shall include any person or entity which contracts to operate a golf course or driving range on the Golf Lots, and any golfer who is duly authorized to play golf on the Golf Lots.

4. No Grantee shall have any liability, obligation or expense to the owner of a Lot in respect of any personal injury, bodily injury or property damage occurring as a result of an errant shot which is not: (i) intentionally or recklessly hit onto a Lot; or (ii) hit in violation of the rules established by any operator of a golf course or driving range on the Golf Lots. By accepting title to a Lot, each owner hereby covenants that it will not sue any Grantee for property damage, personal injury or bodily injury which results directly or indirectly from such an errant shot, presently or in the future. All Owners, by acceptance of delivery of a deed, assume all risks associated with errant golf balls, and all Owners agree and covenant not to make any claim or institute any action whatsoever against Declarant, the developer, the golf course designer, the golf course builder, the golf course owner, or the builder of the unit arising or resulting from any errant golf balls, any damages that may be caused thereby, or for negligent design of the golf course or siting of the unit.

5. The owner of the Golf Lots may from time to time change the configuration and layout of the golf courses or driving range on the Golf Lots. Such changes may affect the frequency, trajectory and velocity of errant shots which pass onto any individual Lot. Nevertheless, no Owner of a Lot shall have any right to object to, or in any manner limit changes to the golf courses on the Golf Lots, and the easements granted in this Article shall remain fully effective as to all of the Lots after such changes.

6. The Golf Lots are private property. Owners of Lots and their invitees shall comply with all the rules and regulations of the operator of the Golf Lots relating to use of and play on the Golf Lots.

ARTICLE III.
BOUNDARY FENCE

1. Declarant plans to construct boundary fences along the westerly boundary of the Lots bordering 168th Street known as Lots 545, 546, 547, 552, 553 and 554 and along the southerly boundary of the Lots bordering Fort Street known as Lots 554 through 562, inclusive, Stone Creek (the "Boundary Fence").

2. Declarant hereby declares that the Lots identified in Article III, Section 1 (the "Boundary Lots") are subject to a permanent and exclusive right and easement in favor of Declarant and the Stone Creek Homeowners Association to maintain, repair, renew, paint, reconstruct, install and replace the Boundary Fence. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come upon any of the Boundary Lots for the purpose of constructing, installing, painting, reconstructing, repairing, maintaining, removing, and replacing the Boundary Fence.

3. The rights and easements granted in this Article shall fully and finally terminate as to any Boundary Lot if: (i) the owner of the Boundary Lot gives written notice to the Association that the Association has failed to maintain the Boundary Fence on the owner's lot in neat and orderly condition and repair; and (ii) the Association fails to place a Boundary Fence on the owner's lot into good order and repair within ninety (90) days after the written notice.

ARTICLE IV.
HOMEOWNERS ASSOCIATION

1. The Association. Stone Creek Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association") has been incorporated for the benefit of the residents of Stone Creek. The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of Stone Creek, including:

(a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks; dedicated and nondedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Stone Creek. Common Facilities may be situated on property owned or leased by the Association within the Stone Creek subdivision, on private property subject to an easement in favor of the Association, on public property, or on property dedicated to a Sanitary and Improvement District.

(b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of the Common Facility.

(c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stone Creek; and the protection and maintenance of the residential character of Stone Creek.

2. Membership and Voting. The Lots encumbered by this Declaration are part of the Stone Creek subdivision which also includes residential lots that are encumbered by Declaration of Covenants dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319, at Page 416, Miscellaneous Records, and by Declaration of Covenants, Conditions, Restrictions and Easements for a Part

of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349, at Page 89, Miscellaneous Records. For purposes of Article IV of this Declaration, the term "Lots" shall mean all of the residential lots which are included in the Association including the Lots as defined by this Declaration. The "Owner" of each Lot shall be a Member of this Association. For purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding however those parties having any interest in any of such Lots merely as security for the performance of an obligation (such as a contract seller, the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot. The Owner of each Lot, whether one or more persons and entities, shall be entitled to one (1) vote on each matter properly coming before the Members of the Association.

Declarant anticipates that additional phases of Stone Creek may be developed by Declarant or other developers. From time to time, without the consent or approval of an Owner or Member, the Association may, with Declarant's approval, be expanded by Declarant to include additional residential lots in any subdivision which is contiguous to any of the Lots, or which is developed as a part or phase of the Stone Creek Subdivision. Such expansion(s) may be effected from time to time by Declarant's recordation with the Register of Deeds of Douglas County, Nebraska, of a Declaration of Covenants, Conditions, Restrictions and Easements, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration"), provided that if the Subsequent Phase Declaration is recorded by a person or entity other than Declarant, the inclusion of additional residential lots in the Association must be approved by Declarant. Upon the recordation of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article IV, and the owners of the additional residential lots shall be members of the Association with all rights, privileges and obligations accorded or accruing to members of the Association.

3. Purposes and Responsibilities. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

(a) The acquisition, development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

(b) The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks, public property, within or near Stone Creek.

(c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.

(d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering any Common Facility against property damage and casualty, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members.

(e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.

(f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.

(g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.

(h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.

(i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.

(j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.

4. Mandatory Duties of the Association. The Association shall:

(a) Maintain and repair the Boundary Fence, and the signs which have or will be installed by Declarant at entrances to the Stone Creek subdivision in good repair and neat condition; and

(b) Maintain, repair, and replace as necessary all fences and trees, shrubs, and other natural barriers and green areas constructed on and along the mixed-use lots, so that such are in good repair and neat condition.

5. Imposition of Dues and Assessments. The Association may fix, levy and charge Owner of each Subdivision Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in the manner prescribed by the Board.

6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens.

7. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' fees, shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, costs and reasonable attorneys' fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.

8. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Section 3 of this Article.

9. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 10, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:

(a) Sixty and no/100 Dollars (\$60.00) per Lot; or

(b) In each calendar year beginning on January 1, 2002, one hundred twenty-five percent (125 %) of the aggregate dues charged in the previous calendar year.

10. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and related facilities. The aggregate assessments in each calendar year shall be limited in amount to Two Hundred and no/100 Dollars (\$200.00) per Lot.

11. Excess Dues and Assessments. With the approval of sixty percent (60%) of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

12. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Section 6, above.

13. Certificate as to Dues and Assessments. The Association shall, upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

14. Effect of Nonpayment of Assessments-Remedies of the Association. Any installment of dues or assessments which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall be indemnified against the interest, costs and reasonable attorneys' fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Area or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due, together with interest, costs and fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

15. Subordination of the Lien to Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust given as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessment lien.

ARTICLE V. EASEMENTS AND CHARGES

1. In the event that ninety percent (90%) of all Lots within the subdivision are not improved within five (5) years after the date on which U S West telephone company files notice that it has completed installation of telephone lines to the Lots in the subdivision (herein the "Subdivision Improvement Date"), then the telephone company may impose a connection charge on each unimproved Lot in the amount of Four Hundred Fifty and

no/100 Dollars (\$450.00). A Lot shall be considered as unimproved if construction of a permanent structure has not commenced on a Lot. Construction shall be considered as having commenced if a footing inspection has been requested on the Lot in question by officials of the City or other appropriate governmental authority.

Should such charge be implemented by the telephone company and remain unpaid, then such charge may draw interest at the rate of twelve percent (12%) per annum commencing after the expiration of sixty (60) days from the time all of the following events shall have occurred: (1) the Subdivision Improvement Date, and (2) the telephone company sends each owner of record a written statement or billing for Four Hundred Fifty and no/100 Dollars (\$450.00) for each unimproved Lot.

2. Other easements are provided for in the final plat of Stone Creek which is filed in the Register of Deeds of Douglas County, Nebraska (Book 2128, Page 001).

ARTICLE VI. GENERAL PROVISIONS

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation or to recover damages or other dues of such violation. Failure by the Declarant or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

2. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or any person, firm, corporation, partnership, or entity designated in writing by HORGAN DEVELOPMENT COMPANY, in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date hereof. Thereafter this Declaration may be amended by an instrument signed by the owners of not less than sixty percent (60%) of the Lots covered by this Declaration.

3. By written consent of the Declarant for a period of five (5) years from the date hereof, any or all of the covenants, conditions, restrictions, and easements as they apply to the Lots may be waived, modified, or amended for any Lot or Lots, in any manner, for such a time period, and on such conditions, if any, which the Declarant may determine in its full and absolute discretion after considering the benefits and detriments which the waiver, modification or amendment will have on the Stone Creek subdivision and the Owner requesting the waiver. Declarant's decision on any requested waiver, modification or amendment shall be final and there shall be no right of appeal of Declarant's decision. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any requested waiver, modification, or amendment.

4. HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or its successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, the Association may appoint itself or another entity, association or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidation of any covenant by judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 6th day of AUGUST, 2001.

HORGAN DEVELOPMENT COMPANY, a Nebraska corporation,

By: *Robert P. Horgan*
Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 6th day of AUGUST, 2001, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.



Donna M. Nissen
Notary Public

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**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
FOR A PART OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 541 through 600, inclusive, Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Lots are part of the Stone Creek Subdivision. The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

ARTICLE I.
RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.

2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, above or below the ground (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any

Ret. JDB
Gaines, Pansing & Hogan
10050 Regency Circle, Ste. 200
Omaha, Nebraska 68114

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Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of Townhome Lots, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed front and street side(s) foundation walls, and subject to the sole determination of Declarant, such other exposed foundation walls, of all main residential structures must be constructed of or faced with brick or simulated brick or stone or simulated stone. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other Improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six (6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.

13. No swimming pool may extend more than one foot above ground level.
14. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement. Grading plans must be submitted to and approved by Declarant prior to commencement of Improvements to any Lot. Declarant shall review the grading plans in light of commercially recognized development and engineering standards.
15. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be placed five (5) feet back of the street curb line and shall be constructed by the owner of the Lot prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.
16. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.
17. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for one (1) dog; provided always that the construction plans, specifications and the location of the proposed structure have been first approved by Declarant, or its assigns. Dog houses shall only be allowed adjacent to the rear of the building, concealed from public view. No dog runs or kennels may be constructed or installed on any Lot. No livestock or agricultural-type animals shall be allowed in Stone Creek subdivision, including pot-bellied pigs.
18. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will be maintained on any Lot so as to constitute 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 or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.
19. No Residence shall be constructed on a Lot unless the entire Lot, as originally platted, is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.
20. No temporary structure of any character, and no carport, trailer, modular home, open basement, storage or tool shed, outbuilding or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. An owner may erect a swing set, playground equipment, pool house or other non prohibited structure on a Lot only after securing the prior written approval of Declarant. No structure or dwelling shall be moved from outside Stone Creek to any Lot without the written approval of Declarant.
21. All utility service lines from each lot line to a dwelling or other Improvement shall be underground.
22. Residences on all Lots shall have a minimum front setback requirement of thirty feet (30') unless otherwise approved by Declarant.
23. Owners of Lots with a common boundary with the Golf Lots, as hereinafter defined, shall install siltation fences and/or other erosion control devices during construction and until their Lots are sodded, which siltation fences and/or erosion control devices shall be installed in a manner which will eliminate or substantially reduce erosion and runoff of soil onto the Golf Lots. Declarant hereby reserves the right to require Owners to

install siltation fences or erosion control devices and measures in such locations, configurations, and designs as it may determine appropriate in its sole and absolute discretion.

24. Except as specifically approved by Declarant, no drain tile shall be constructed on the Lots that drain to the Golf Lots.

25. All Lots must be fully sodded concurrently with or immediately following completion of construction of the residential structure on the Lot, as weather permits.

ARTICLE II.
EASEMENTS AND RESTRICTIONS
RELATING TO GOLF COURSE

1. Declarant expects that a golf course and related amenities and facilities will be constructed, operated and maintained on property with a common boundary with the Lots (the property on which such golf course is constructed shall be referred to herein as the "Golf Lots"). Declarant anticipates that the proximity of the Lots to the Golf Lots will enhance the desirability and value of the Lots to purchasers and their successors and assigns. Nevertheless, purchasers and owners of the Lots should be aware that: (i) golfers will from time to time hit golf balls from the Golf Lots onto the Lots; and (ii) normal operation and maintenance of the golf courses will involve operation of mowers and other power equipment during the evening and early morning hours.

2. The Declarant hereby declares, grants and establishes easements on the Lots in favor of the Grantees (defined below) for: (i) intrusion of errant shots onto the Lots; and (ii) intrusion of noise from mowing and other power equipment during all hours of the day and night. For this purpose, an "errant shot" shall refer to a golf shot which is hit onto any Lot.

3. The easements granted in this Article are for the use and benefit of the owner of the Golf Lots, its successors and assigns in ownership of the Golf Lots, and any lessee, licensee, permittee or invitee of the owner of the Golf Lots, further including Horgan Development Company (collectively the "Grantees"). Without limitation of the foregoing, the Grantees shall include any person or entity which contracts to operate a golf course or driving range on the Golf Lots, and any golfer who is duly authorized to play golf on the Golf Lots.

4. No Grantee shall have any liability, obligation or expense to the owner of a Lot in respect of any personal injury, bodily injury or property damage occurring as a result of an errant shot which is not: (i) intentionally or recklessly hit onto a Lot; or (ii) hit in violation of the rules established by any operator of a golf course or driving range on the Golf Lots. By accepting title to a Lot, each owner hereby covenants that it will not sue any Grantee for property damage, personal injury or bodily injury which results directly or indirectly from such an errant shot, presently or in the future. All Owners, by acceptance of delivery of a deed, assume all risks associated with errant golf balls, and all Owners agree and covenant not to make any claim or institute any action whatsoever against Declarant, the developer, the golf course designer, the golf course builder, the golf course owner, or the builder of the unit arising or resulting from any errant golf balls, any damages that may be caused thereby, or for negligent design of the golf course or siting of the unit.

5. The owner of the Golf Lots may from time to time change the configuration and layout of the golf courses or driving range on the Golf Lots. Such changes may affect the frequency, trajectory and velocity of errant shots which pass onto any individual Lot. Nevertheless, no Owner of a Lot shall have any right to object to, or in any manner limit changes to the golf courses on the Golf Lots, and the easements granted in this Article shall remain fully effective as to all of the Lots after such changes.

6. The Golf Lots are private property. Owners of Lots and their invitees shall comply with all the rules and regulations of the operator of the Golf Lots relating to use of and play on the Golf Lots.

6

ARTICLE III.
BOUNDARY FENCE

1. Declarant plans to construct boundary fences along the westerly boundary of the Lots bordering 168th Street known as Lots 545, 546, 547, 552, 553 and 554 and along the southerly boundary of the Lots bordering Fort Street known as Lots 554 through 562, inclusive, Stone Creek (the "Boundary Fence").

2. Declarant hereby declares that the Lots identified in Article III, Section 1 (the "Boundary Lots") are subject to a permanent and exclusive right and easement in favor of Declarant and the Stone Creek Homeowners Association to maintain, repair, renew, paint, reconstruct, install and replace the Boundary Fence. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come upon any of the Boundary Lots for the purpose of constructing, installing, painting, reconstructing, repairing, maintaining, removing, and replacing the Boundary Fence.

3. The rights and easements granted in this Article shall fully and finally terminate as to any Boundary Lot if: (i) the owner of the Boundary Lot gives written notice to the Association that the Association has failed to maintain the Boundary Fence on the owner's lot in neat and orderly condition and repair; and (ii) the Association fails to place a Boundary Fence on the owner's lot into good order and repair within ninety (90) days after the written notice.

ARTICLE IV.
HOMEOWNERS ASSOCIATION

1. The Association. Stone Creek Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association") has been incorporated for the benefit of the residents of Stone Creek. The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of Stone Creek, including:

(a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks; dedicated and nondedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Stone Creek. Common Facilities may be situated on property owned or leased by the Association within the Stone Creek subdivision, on private property subject to an easement in favor of the Association, on public property, or on property dedicated to a Sanitary and Improvement District.

(b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of the Common Facility.

(c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stone Creek; and the protection and maintenance of the residential character of Stone Creek.

2. Membership and Voting. The Lots encumbered by this Declaration are part of the Stone Creek subdivision which also includes residential lots that are encumbered by Declaration of Covenants dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319, at Page 416, Miscellaneous Records, and by Declaration of Covenants, Conditions, Restrictions and Easements for a Part

of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349, at Page 89, Miscellaneous Records. For purposes of Article IV of this Declaration, the term "Lots" shall mean all of the residential lots which are included in the Association including the Lots as defined by this Declaration. The "Owner" of each Lot shall be a Member of this Association. For purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding however those parties having any interest in any of such Lots merely as security for the performance of an obligation (such as a contract seller, the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot. The Owner of each Lot, whether one or more persons and entities, shall be entitled to one (1) vote on each matter properly coming before the Members of the Association.

Declarant anticipates that additional phases of Stone Creek may be developed by Declarant or other developers. From time to time, without the consent or approval of an Owner or Member, the Association may, with Declarant's approval, be expanded by Declarant to include additional residential lots in any subdivision which is contiguous to any of the Lots, or which is developed as a part or phase of the Stone Creek Subdivision. Such expansion(s) may be effected from time to time by Declarant's recordation with the Register of Deeds of Douglas County, Nebraska, of a Declaration of Covenants, Conditions, Restrictions and Easements, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration"), provided that if the Subsequent Phase Declaration is recorded by a person or entity other than Declarant, the inclusion of additional residential lots in the Association must be approved by Declarant. Upon the recordation of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article IV, and the owners of the additional residential lots shall be members of the Association with all rights, privileges and obligations accorded or accruing to members of the Association.

3. Purposes and Responsibilities. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

- (a) The acquisition, development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.
- (b) The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks, public property, within or near Stone Creek.
- (c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.
- (d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering any Common Facility against property damage and casualty, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members.
- (e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.

8

(f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.

(g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.

(h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.

(i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.

(j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.

4. Mandatory Duties of the Association. The Association shall:

(a) Maintain and repair the Boundary Fence, and the signs which have or will be installed by Declarant at entrances to the Stone Creek subdivision in good repair and neat condition; and

(b) Maintain, repair, and replace as necessary all fences and trees, shrubs, and other natural barriers and green areas constructed on and along the mixed-use lots, so that such are in good repair and neat condition.

5. Imposition of Dues and Assessments. The Association may fix, levy and charge Owner of each Subdivision Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in the manner prescribed by the Board.

6. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens.

7. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' fees, shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, costs and reasonable attorneys' fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.

8. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Section 3 of this Article.

9. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 10, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:

(a) Sixty and no/100 Dollars (\$60.00) per Lot; or

(b) In each calendar year beginning on January 1, 2002, one hundred twenty-five percent (125%) of the aggregate dues charged in the previous calendar year.

10. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and related facilities. The aggregate assessments in each calendar year shall be limited in amount to Two Hundred and no/100 Dollars (\$200.00) per Lot.

11. Excess Dues and Assessments. With the approval of sixty percent (60%) of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

12. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Section 6, above.

13. Certificate as to Dues and Assessments. The Association shall, upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

14. Effect of Nonpayment of Assessments-Remedies of the Association. Any installment of dues or assessments which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of sixteen percent (16%) per annum, compounded annually. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall be indemnified against the interest, costs and reasonable attorneys' fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Area or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due, together with interest, costs and fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

15. Subordination of the Lien to Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust given as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessment lien.

ARTICLE V. EASEMENTS AND CHARGES

1. In the event that ninety percent (90%) of all Lots within the subdivision are not improved within five (5) years after the date on which U S West telephone company files notice that it has completed installation of telephone lines to the Lots in the subdivision (herein the "Subdivision Improvement Date"), then the telephone company may impose a connection charge on each unimproved Lot in the amount of Four Hundred Fifty and

no/100 Dollars (\$450.00). A Lot shall be considered as unimproved if construction of a permanent structure has not commenced on a Lot. Construction shall be considered as having commenced if a footing inspection has been requested on the Lot in question by officials of the City or other appropriate governmental authority.

Should such charge be implemented by the telephone company and remain unpaid, then such charge may draw interest at the rate of twelve percent (12%) per annum commencing after the expiration of sixty (60) days from the time all of the following events shall have occurred: (1) the Subdivision Improvement Date, and (2) the telephone company sends each owner of record a written statement or billing for Four Hundred Fifty and no/100 Dollars (\$450.00) for each unimproved Lot.

2. Other easements are provided for in the final plat of Stone Creek which is filed in the Register of Deeds of Douglas County, Nebraska (Book 2128, Page 001).

ARTICLE VI. GENERAL PROVISIONS

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation or to recover damages or other dues of such violation. Failure by the Declarant or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

2. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or any person, firm, corporation, partnership, or entity designated in writing by HORGAN DEVELOPMENT COMPANY, in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date hereof. Thereafter this Declaration may be amended by an instrument signed by the owners of not less than sixty percent (60%) of the Lots covered by this Declaration.

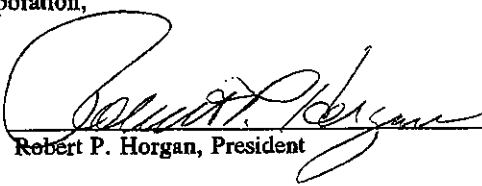
3. By written consent of the Declarant for a period of five (5) years from the date hereof, any or all of the covenants, conditions, restrictions, and easements as they apply to the Lots may be waived, modified, or amended for any Lot or Lots, in any manner, for such a time period, and on such conditions, if any, which the Declarant may determine in its full and absolute discretion after considering the benefits and detriments which the waiver, modification or amendment will have on the Stone Creek subdivision and the Owner requesting the waiver. Declarant's decision on any requested waiver, modification or amendment shall be final and there shall be no right of appeal of Declarant's decision. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any requested waiver, modification, or amendment.

4. HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, or its successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, the Association may appoint itself or another entity, association or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidity of any covenant by judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 6th day of AUGUST, 2001.

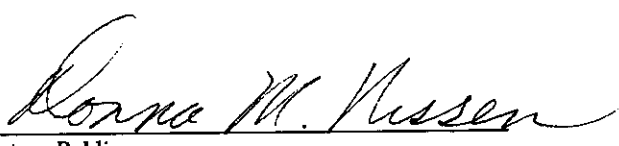
HORGAN DEVELOPMENT COMPANY, a Nebraska corporation,

By: 
Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 6th day of AUGUST, 2001, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.




Notary Public

105396

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**DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
FOR A PART OF STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

THIS DECLARATION, made on the date hereinafter set forth, is made by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Douglas County, Nebraska and described as follows:

Lots 541 through 600, inclusive, Stone Creek, a subdivision, as surveyed,
platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

The Lots are part of the Stone Creek Subdivision. The Declarant desires to provide for the preservation of the values and amenities of Stone Creek, for the maintenance of the character and residential integrity of Stone Creek, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stone Creek.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots are, and each Lot is and shall be subject to all and each of the following conditions and other terms:

ARTICLE I.

RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility, or for a church, school or park, or for other non-profit use.
2. No residence, building, fence, wall, driveway, patio, patio enclosure, swimming pool, dog house, pool house, flag pole, or other external improvement, including landscaping, above or below the ground (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any

W. JDB
Gaines, Pansing & Hogan
10050 Regency Circle, Ste. 200
Omaha, Nebraska 68114

Lot, nor shall any grading or excavation for any Improvement be commenced, except for Improvements which have been approved by Declarant as follows:

(a) An Owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans, detailed landscaping plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall include a description type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

(b) Declarant shall review such plans in light of the conditions and restrictions in Article I of this Declaration and in relation to the type and exterior of improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the improvements constructed within the Stone Creek subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. By way of illustration, and not of limitation, it is intended that the architecture of the residential structures constructed shall be consistent with the architecture found in the Torrey Pines, Pacific Springs, and Hillsborough subdivisions in Douglas County, Nebraska. Atypical improvements and home designs such as dome houses, A-frame houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement.

(c) Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

(d) No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or to control, direct or influence the acts of the Declarant with respect to the approval or disapproval of any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in this Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of Townhome Lots, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

4. Except as otherwise specifically approved by Declarant, the exposed front and street side(s) foundation walls, and subject to the sole determination of Declarant, such other exposed foundation walls, of all main residential structures must be constructed of or faced with brick or simulated brick or stone or simulated stone. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

5. No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a lot as "For Sale"; 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. The foregoing restriction in this Article I, Section 5 shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, or its agents and assigns, during the development and sale of Lots.

6. No exterior television or radio antenna or satellite receiving dish of any type shall be permitted on any Lot, provided, however, an antenna or dish that is designed to receive over-the-air programming signals that does not exceed one meter in diameter and that is attached directly to the residence, may be permitted if the location and size of the proposed antenna or dish is approved by Declarant.

7. No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.

8. No boat, 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 part of a Lot (other than in an enclosed structure) for more than twenty (20) 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 or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Article I, Section 8 shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.

9. No incinerator, trash burner or fuel tank shall be permitted on any Lot. No garbage or trash can or container shall be permitted outside, except for pickup purposes. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards.

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

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six (6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

12. No tennis courts shall be allowed on any residential lots. The location of basketball backboards shall be subject to the approval of Declarant.



BK 1394 PG 193-201



MISC 2001 12293

RICHARD H. TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

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RECEIVED

**DECLARATION OF COVENANTS,
CONDITIONS, RESTRICTIONS, AND EASEMENTS
OF VILLAS AT STONE CREEK**

MISC. ^{F9} 60
FEE 75.00 FB 0J-37098
BKP _____ C/O _____ COMP ☒
DEL _____ SCAN ☒ FV _____

THIS DECLARATION, ("Declaration") made on the date hereinafter set forth by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as "Declarant," and HALLMARQ CONSTRUCTION, INC., a Nebraska corporation ("Hallmarq").

Preliminary Statement

Declarant owns the real estate in Douglas County, Nebraska, which is more particularly described as follows:

Lots 541 through 600, inclusive, in Stone Creek, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska.

Declarant and Hallmarq desire to provide for the preservation of the values and amenities of the Stone Creek residential lots, and for the maintenance of the residential character thereof.

NOW, THEREFORE, Declarant and Hallmarq hereby declare that all the real estate described above and any other real estate hereinafter made subject to this Declaration shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, all of which are for the purpose of enhancing and protecting the value and desirability of the properties and the enjoyment of the residents and owners thereof, and which shall run with the real estate and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, personal representatives, successors and assigns, and shall inure to the benefit of each owner thereof.

**ARTICLE I
DEFINITIONS**

Section 1. "Association" shall mean and refer to Villas at Stone Creek Owners Association, Inc., a Nebraska nonprofit corporation, its successors and assigns.

for: James D. Buser
GAINES, PANSING & HOGAN
10050 Regency Circle, Suite 200
Omaha, Nebraska 68102

✓ 2546.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of fee simple title to a Lot but excluding, however, those persons or entities having any interest in any of such Lots merely as a security for the performance of an obligation. The purchaser of a Lot under a land contract or similar instrument shall be considered the Owner.

Section 3. "Properties" shall mean and refer to the real property in Douglas County, Nebraska, described as follows:

Lots 541 through 600, inclusive, in Stone Creek, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska.

Section 4. "Lot" shall mean and refer to the individual platted lots which in total constitute the Properties, as such individual lots may from time to time be reconfigured by a legally completed and recorded replat or administrative subdivision.

Section 5. "Declarant" shall mean and refer to Horgan Development Company and its successors, assigns or appointees.

Section 6. "townhome unit" shall mean an individual dwelling/townhome unit situated on a Lot.

Section 7. "Architectural Control Committee" shall mean the individual or committee appointed from time to time by the Declarant or in the event Declarant terminates its status as Declarant herein in accordance with the provisions of Article VI, Section 4, then the individual or committee appointed from time to time by the Board of Directors of the Association.

Section 8. "Stone Creek Declaration of Covenants" shall mean the Declaration of Covenants, Conditions, Restrictions and Easements for a Part of Stone Creek dated August 6, 2001, and recorded with the Register of Deeds of Douglas County, Nebraska, on August 9, 2001, in the Miscellaneous Records at Book 1394, Page 56. The Stone Creek Declaration of Covenants are by this reference incorporated herein.

ARTICLE II MEMBERSHIP AND VOTING RIGHTS

Section 1. 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.

Section 2. In order to ensure that a quorum is present for all meetings of the members, and to allow for orderly management of the Association's affairs, it shall be the duty of each member to attend such meetings or execute and deliver to the Association a continuing proxy

prepared by the officers of the Association. This continuing proxy shall operate in lieu of the actual attendance at the meeting by the specific member and shall be void if the member personally attends that meeting to exercise the member's right to vote. An Owner may provide a superseding proxy to be voted by his duly authorized attorney in fact for one specific meeting only. The proxy shall be subject to the terms of the Nebraska Nonprofit Corporation Act concerning revocability and life span of the proxy. Failure to attend personally or by proxy is a violation of this covenant. The continuing proxy shall be voted by the President of the Association in his or her discretion at any meeting. The continuing proxy shall provide on its face that it is valid on a continuous basis for an indefinite period of time (subject to limitations in effect from time to time under the Nebraska Nonprofit Corporation Act) until revoked in writing by the specific Owner. All proxies shall be in writing and filed with the Secretary of the Association. Each proxy shall be freely revocable and shall automatically cease when the member giving such proxy shall cease to be an Owner of a Lot or at such earlier time as shall be specified in the proxy or by operation of law.

Section 3. The Association shall have two classes of voting membership:

Class A. The Class A members shall be all Owners, with the exception of the Declarant and Hallmarq, and shall be entitled to one (1) 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 determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

Class B. Class B member(s) shall be the Declarant and Hallmarq and they shall be entitled to twelve (12) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever occurs earlier:

(a) When the total votes outstanding in the Class A membership equal or exceed the total votes outstanding in the Class B membership; or

(b) On January 1, 2010.

**ARTICLE III
COVENANTS FOR MAINTENANCE ASSESSMENTS**

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association annual assessments or charges, such assessments to be established and collected as hereinafter provided. The annual assessments, together with interest, costs, and attorney's fees, shall be a charge on the Owner's Lot and shall be a continuing lien upon the Lot against when each such assessment is made. Each such assessment, together with interest, costs, and attorney's fees, shall also be the personal



BK 1394 PG 193-201



MISC 2001 12293

RICHARD N. TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

01 AUG 10 PM 3:47

RECEIVED

DECLARATION OF COVENANTS,
CONDITIONS, RESTRICTIONS, AND EASEMENTS
OF VILLAS AT STONE CREEK

MISC. ^{F9} 60
 FEE 75.00 FB 05-37078
 BKP _____ C/O _____ COMP ☒
 DEL _____ SCAN ☒ FV _____

THIS DECLARATION, ("Declaration") made on the date hereinafter set forth by HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, hereinafter referred to as "Declarant," and HALLMARQ CONSTRUCTION, INC., a Nebraska corporation ("Hallmarq").

Preliminary Statement

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Declarant and Hallmarq desire to provide for the preservation of the values and amenities of the Stone Creek residential lots, and for the maintenance of the residential character thereof.

NOW, THEREFORE, Declarant and Hallmarq hereby declare that all the real estate described above and any other real estate hereinafter made subject to this Declaration shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, all of which are for the purpose of enhancing and protecting the value and desirability of the properties and the enjoyment of the residents and owners thereof, and which shall run with the real estate and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, personal representatives, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I
DEFINITIONS

Section 1. "Association" shall mean and refer to Villas at Stone Creek Owners Association, Inc., a Nebraska nonprofit corporation, its successors and assigns.

For: James D. Buser
 GAINES, PANSING & HOGAN
 10050 Regency Circle, Suite 200
 Omaha, Nebraska 68102

✓ 2546

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of fee simple title to a Lot but excluding, however, those persons or entities having any interest in any of such Lots merely as a security for the performance of an obligation. The purchaser of a Lot under a land contract or similar instrument shall be considered the Owner.

Section 3. "Properties" shall mean and refer to the real property in Douglas County, Nebraska, described as follows:

Lots 541 through 600, inclusive, in Stone Creek, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska.

Section 4. "Lot" shall mean and refer to the individual platted lots which in total constitute the Properties, as such individual lots may from time to time be reconfigured by a legally completed and recorded replat or administrative subdivision.

Section 5. "Declarant" shall mean and refer to Horgan Development Company and its successors, assigns or appointees.

Section 6. "townhome unit" shall mean an individual dwelling/townhome unit situated on a Lot.

Section 7. "Architectural Control Committee" shall mean the individual or committee appointed from time to time by the Declarant or in the event Declarant terminates its status as Declarant herein in accordance with the provisions of Article VI, Section 4, then the individual or committee appointed from time to time by the Board of Directors of the Association.

Section 8. "Stone Creek Declaration of Covenants" shall mean the Declaration of Covenants, Conditions, Restrictions and Easements for a Part of Stone Creek dated August 6, 2001, and recorded with the Register of Deeds of Douglas County, Nebraska, on August 9, 2001, in the Miscellaneous Records at Book 1394, Page 56. The Stone Creek Declaration of Covenants are by this reference incorporated herein.

ARTICLE II MEMBERSHIP AND VOTING RIGHTS

Section 1. 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.

Section 2. In order to ensure that a quorum is present for all meetings of the members, and to allow for orderly management of the Association's affairs, it shall be the duty of each member to attend such meetings or execute and deliver to the Association a continuing proxy

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prepared by the officers of the Association. This continuing proxy shall operate in lieu of the actual attendance at the meeting by the specific member and shall be void if the member personally attends that meeting to exercise the member's right to vote. An Owner may provide a superseding proxy to be voted by his duly authorized attorney in fact for one specific meeting only. The proxy shall be subject to the terms of the Nebraska Nonprofit Corporation Act concerning revocability and life span of the proxy. Failure to attend personally or by proxy is a violation of this covenant. The continuing proxy shall be voted by the President of the Association in his or her discretion at any meeting. The continuing proxy shall provide on its face that it is valid on a continuous basis for an indefinite period of time (subject to limitations in effect from time to time under the Nebraska Nonprofit Corporation Act) until revoked in writing by the specific Owner. All proxies shall be in writing and filed with the Secretary of the Association. Each proxy shall be freely revocable and shall automatically cease when the member giving such proxy shall cease to be an Owner of a Lot or at such earlier time as shall be specified in the proxy or by operation of law.

Section 3. The Association shall have two classes of voting membership:

Class A. The Class A members shall be all Owners, with the exception of the Declarant and Hallmarq, and shall be entitled to one (1) 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 determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

Class B. Class B member(s) shall be the Declarant and Hallmarq and they shall be entitled to twelve (12) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever occurs earlier:

(a) When the total votes outstanding in the Class A membership equal or exceed the total votes outstanding in the Class B membership; or

(b) On January 1, 2010.

ARTICLE III COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association annual assessments or charges, such assessments to be established and collected as hereinafter provided. The annual assessments, together with interest, costs, and attorney's fees, shall be a charge on the Owner's Lot and shall be a continuing lien upon the Lot against when each such assessment is made. Each such assessment, together with interest, costs, and attorney's fees, shall also be the personal

4

obligation of the person(s) who was the Owner of such Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to such Owner's successors in title unless expressly assumed by them, and in that event all successors shall take title subject to the lien for such assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively for the expenses, charges, and costs of the operation of the Association and the exterior maintenance services of the Lots situated thereon as described in Article III, Section 10.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to a person other than Declarant or Hallmarq, the maximum annual assessment shall not exceed One Thousand Two Hundred and No/100 Dollars (\$1,200.00) per Unit or Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased by the Board of Directors of the Association each year without a vote of the members, provided that the amount of the increase does not exceed ten percent (10%) of the total assessment for the previous year.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above the percentage increase permitted in subparagraph (a) above upon recommendation of the Board of Directors of the Association, followed by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors shall fix the annual assessment at an amount not in excess of the maximum.

Section 4. Notice and Quorum for Any Action Authorized Under Section 3. Written notice of any meeting called for the purpose of members taking any action authorized under Article III, Section 3(b) shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast more than fifty percent (50%) of the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, at which the presence of members or proxies entitled to cast at least ten percent (10%) of the votes of each class of membership shall constitute a quorum. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 5. Rate of Assessment. Annual assessments must be fixed, based on the status of each Lot. All Lots which have a townhome unit completed and which have been transferred by the builder of the townhome unit shall be assessed. Lots on which townhome units are under construction, which have a townhome unit used as a model or which have not been sold by the builder to third party purchasers shall not be subject to assessment.

Section 6. Date of Commencement of Annual Assessments: Due Dates. The annual assessments provided for herein shall commence as to Lots on the first day of the month following the date on which they are to be assessed. All assessments shall be collected in advance on an annual, quarterly or monthly basis as from time to time determined by the Board of Directors of the Association. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot or Unit at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment and the due dates shall be sent to every Owner subject thereto. The Association shall, upon demand and for a reasonable charge (not to exceed \$25), furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

Section 7. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the then maximum legal rate for individuals allowable in the State of Nebraska. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by maintaining his or her own Lot.

Section 8. Abatement of Assessments. Notwithstanding any other provision of this Declaration, (i) the Board of Directors may in its discretion, abate all or any part of the assessments due in respect of any Lot; and (ii) Lots owned by the Declarant shall not be subject to the imposition of dues, assessments or the lien of any assessments.

Section 9. Subordination of the Lien to Mortgages/Trust Deeds. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage or first Deed of Trust. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to a mortgage or trust deed foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

Section 10. Exterior Maintenance Services. Exterior maintenance services (as defined in this Section 10) of each townhome unit and Lot shall be provided by the Association. The Declarant does hereby reserve and each Owner does hereby consent and grant to the Association and its officers, employees, agents, contractors and repairmen, a

perpetual and permanent easement over and across such townhome unit and Lot at any reasonable time to make inspections and to perform such exterior maintenance services. "Exterior maintenance services" shall mean only the mowing, fertilization and application of chemicals to lawns, garbage pickup and driveway snow removal. Exterior maintenance services shall at all times be consistent with and comply with the provisions of the Stone Creek Declaration of Covenants. Exterior maintenance shall not include, without limitation, any painting, window cleaning, repairs or maintenance of sanitary sewer, water, gas or electrical lines on Owner's Lot, roof repair or replacement, repair or maintenance of gutters, downspouts, sprinkler systems, landscaping, or any damage to property of any kind normally covered by homeowners insurance policies with extended coverage including but not limited to such items as glass, garage doors, entrance doors and Owner's personal property. All maintenance services that are not the responsibility of the Association shall be the responsibility of each Owner of a townhome unit and Lot. In the event that the need for any exterior maintenance services is caused through the negligent acts or omissions of an Owner, or through the negligent acts or omissions of the family, guests, or invitees of an Owner, the cost of such exterior maintenance services by the Association shall be the personal obligation of the Owner of the Lot and shall be in addition to the assessment to which such Lot is subject under this Declaration.

Section 11. Insurance. Each townhome unit Owner shall provide homeowners insurance with respect to the improvements (townhome units) in an amount equal to at least the full replacement value of said improvements or in an amount as may be required by any mortgage holder, whichever is higher, against loss by fire, lightning, windstorm, and other perils covered by standard extended coverage endorsement, and insurance against such other hazards in amounts as are normally carried by owners of like units. Upon request of the Association from time to time, each Owner shall provide written evidence of this insurance coverage.

ARTICLE IV RESTRICTIONS, EASEMENTS AND MISCELLANEOUS PROVISIONS

Section 1. Restrictions. Subject to the restrictions set forth in the Stone Creek Declaration of Covenants, every Owner shall have full rights of ownership and enjoyment to his Lot, and to the extent not inconsistent with Article I of the Stone Creek Declaration of Covenants, subject to the following additional restrictions:

(a) No noxious or offensive trade or activity shall be carried on in or from any Lot, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood. No outside above-ground trash or garbage piles, burners, receptacles or incinerators shall be erected, placed or permitted on any Lot. Except while under construction, any wood storage piles and equipment shall be walled in or kept screened by adequate planting or by other means in such a manner as to conceal them from view. Trailers and recreational vehicles shall not be regularly or continuously parked on driveways or side yards.

(b) No fences (other than fences constructed by Declarant) shall be erected without the prior written consent of the Board of Directors of the Association. All Lots shall be kept free of all types of trash and debris.

(c) No trailer, basement, tent, shack, garage, barn or other building erected on any Lot shall at any time be used as a residence temporarily or permanently, nor shall any structure of a temporary character be used as a residence until all exterior construction is fully completed according to approved plans.

(d) No birds, snakes, cattle, horses, sheep, poultry, pigs or any other animals shall be kept or maintained on any Lot. Each Owner may, however, keep a maximum of two (2) domestic pets.

(e) All exterior lighting shall be so installed and maintained so as not to unreasonably disturb adjacent Lot Owners.

(f) Except for approved chemical temporary toilets to be used only during construction, no outdoor toilets may be constructed or maintained on any Lots.

(f) All Lots shall be used for residential purposes.

ARTICLE V ARCHITECTURAL CONTROL

No dwelling, fence (other than fences constructed by Declarant), wall, pathway, driveway, patio, patio cover or enclosure, deck, rock garden, garden, treehouse, swimming pool, television or radio antenna, satellite dish, flag pole, solar collecting panels or equipment, tool shed, or other external improvements (including landscaping) above or below the surface of the ground shall be built, erected, placed, planted, altered, or otherwise maintained or permitted to remain upon any of the Properties, nor shall any grading, excavation, or tree removal be commenced without express written approval of the Architectural Control Committee.

ARTICLE VI GENERAL PROVISIONS

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

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

Section 3. Term; Amendment. The covenants and restrictions of this Declaration shall run with and bind the Properties for a term of thirty (30) years from the date this Declaration is recorded, after which time they may be automatically extended for successive periods of ten (10) years by action of not less than seventy-five percent (75%) of the Owners. Subject to complying with the provisions of Section 4 of this Article VI, for a period of five (5) years following the date of this Declaration, this Declaration may be amended, modified or dissolved by an instrument signed by the Declarant. Any amendment, modification or extension must be recorded in the office of the Register of Deeds to be effective.

Section 4. Special Declarant Rights. Declarant, its successors, assigns or appointees, reserves the right to terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, Declarant, or should the Declarant fail to make an appointment, the Association, shall have the right to appoint another entity or individual to serve as Declarant, and such appointee shall thereafter serve as Declarant with all the same powers and authority as the original Declarant. Notwithstanding the provisions of Section 3 of this Article VI, no amendment of this Declaration shall modify in any manner the provisions of this Section 4 unless consented to in writing by Declarant.

IN WITNESS WHEREOF, the undersigned being the Declarant herein has executed this Declaration this 6th day of August, 2001.

HORGAN DEVELOPMENT COMPANY, a
Nebraska limited corporation, "Declarant"

By: 

Robert P. Horgan, President

HALLMARQ CONSTRUCTION, INC., a
Nebraska corporation, "Hallmarq"

By: 

Michael J. Hall, President

BK 1400 PG 704-705

MISC 2001 15440

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SECOND AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA

This Second Amendment is made to the Declaration of Covenants, Conditions, Restrictions and Easements for Stone Creek, a Subdivision in Douglas County, Nebraska, dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, as amended by the First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska, dated August 18, 2000, and recorded with the Douglas County Register of Deeds on August 23, 2000, in Book 1349 at Page 87 (collectively, the "Declaration") by Horgan Development Company, a Nebraska corporation ("Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, plat^{ed} and recorded in Douglas County, Nebraska,

now known as

³⁰ Lots 13 through 45, inclusive, and ⁴⁹³ 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, plat^{ed} and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, plat^{ed} and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article I, Section 4, and adding a new Article I, Section 25. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner in which it may determine, in its full and absolute discretion, for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed amendment to the Declaration would have on the Lots and has concluded that the amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits protection afforded to the Lots by the Declaration.

JDB
Gaines, Pansing & Hogan
10050 Regency Circle, Ste. 200
Omaha, Nebraska 68114

Wisc
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FEE 27350.00 - 37078
FB 64-37084
BNP C/O COMP
DEL SCAN CR PV

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NOW, THEREFORE, pursuant to the authority granted to Declarant in Article VI, Section 2, of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article I, Section 4, is amended and replaced in its entirety to provide as follows:

4. Except as otherwise specifically approved by Declarant, the exposed front and street side(s) foundation walls and, subject to the sole determination of the Declarant, such other exposed foundation walls, of all residential structures must be constructed of or faced with brick or simulated brick. All driveways must be constructed of concrete, brick, paving stone, or laid stone. All foundations shall be constructed of concrete, brick or stone. The roof of all improvements shall be covered with Tamco Heritage II weathered wood asphalt shingles, or other shingle colors and materials approved in writing by Declarant. Hardboard, pressed wood, bonded wood, and like type shingles will not be approved by Declarant for coverage of any roof.

2. A new Article I, Section 25, is added to the Declaration to provide as follows:

25. All Lots must be fully sodded concurrently with or immediately following completion of construction of the residential structure on the Lot, as weather permits.

3. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this First Amendment as of the 16 day of September, 2001.

HORGAN DEVELOPMENT COMPANY,
a Nebraska Corporation

By: [Signature]
Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 16 day of September, 2001, by Robert P. Horgan, President of HORGAN DEVELOPMENT COMPANY, a Nebraska corporation, on behalf of the corporation.



[Signature]
Notary Public

110341



BK 1349 PG 087-088



MISC 2000 11269

**Nebr Doc
Stamp Tax**

Date

\$

By

RICHARD N TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

00 AUG 23 AM 11:04

RECEIVED

**FIRST AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS OF
STONE CREEK, A SUBDIVISION
IN DOUGLAS COUNTY, NEBRASKA**

This First Amendment is made to the Declaration of Covenants, Conditions Restrictions and Easements of Stone Creek, a Subdivision in Douglas County, Nebraska (the "Declaration"), dated December 8, 1999, and recorded with the Douglas County Register of Deeds on December 9, 1999, in Book 1319 at Page 416, Miscellaneous Records, by Horgan Development Company, a Nebraska corporation (the "Declarant").

Preliminary Statement

The Declaration was made by Declarant in connection with the development of the real estate legally described as follows:

Lots 13 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska,

now known as

Lots 13 through 45, inclusive, and 48 through 540, inclusive, in Stone Creek, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska, and Lot 1, Stone Creek Replat 2, a subdivision, as surveyed, platted and recorded in Douglas County, Nebraska.

Such lots are herein referred to collectively as the "Lots" and individually as each "Lot."

Declarant has considered amendment of the Declaration for purposes of amending Article I, Section 3, and Article I, Section 11. Article VI, Section 2, allows the Declarant to amend the Declaration in any manner which it may determine in its full and absolute discretion for a period of five (5) years from the date of the Declaration. Declarant has investigated the impact which the proposed Amendment to the Declaration would have on the Lots and has concluded that the Amendments would further the preservation of Stone Creek, would further the maintenance of the character and residential integrity of Stone Creek, and would further the benefits and protection afforded to the Lots by the Declaration.

Gaines, mullen, Pansing,
+ Hogan
10050 Regency CR, Suite 200
Omaha, NE 68114

MISC

FREE

FB

ВКР

C/

end

DEL

SC

5V

5V

525

✓ BSE 191

NOW, THEREFORE, pursuant to the authority granted to the Declarant in Article VI, Section 2 of the Declaration, Declarant hereby amends and supplements the Declaration as follows:

1. Article I, Section 3, is amended and replaced in its entirety to provide as follows:

3. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling or, in the case of any townhome lots as approved for development in any plat for Stone Creek, one attached single-family dwelling, which single-family residences shall not exceed two and one-half stories in height.

2. Article I, Section 11, is amended and replaced in its entirety to provide as follows:

11. All fences must be approved by Declarant pursuant to Section 2 of this Article I. Unless otherwise specifically approved by Declarant: (i) no fence shall extend beyond the center line of the main residence structure on the Lot; (ii) approved perimeter fences on Lots which have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood split-rail, wood picket, or other open type fencing approved by Declarant not to exceed four (4) feet in height or open wrought iron fence not to exceed six (6) feet; (iii) approved perimeter fences on Lots that do not have a common boundary with Golf Lots, as defined in Article II, Section 1, must be constructed of wood, wrought iron or other material approved by Declarant not to exceed six (6) feet in height; and (iv) no hedges or mass plantings (trees are not considered mass plantings) shall be permitted more than ten (10) feet in front of the building line of the residence on a Lot. Chain link fences will not be allowed.

3. Except as amended and modified herein, the Declaration shall remain in full force and effect according to its terms.

IN WITNESS WHEREOF, the Declarant has executed this First Amendment as of the 18th day of August, 2000.

HORGAN DEVELOPMENT COMPANY,
a Nebraska corporation

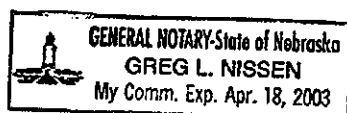
By: 

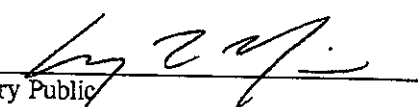
Robert P. Horgan, President

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 18th day of August, 2000, by Robert P. Horgan, President of Horgan Development Company, a Nebraska corporation, on behalf of the corporation.

78431




Notary Public



2131 450 DEED



12456 99 450-480

Nebr Doc Stamp Tax
Date
\$
By

RICHARD N. TAKECHI
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

99 SEP -1 AM 11:11

RECEIVED

**THIS PAGE INCLUDED FOR INDEXING
PAGE DOWN FOR BALANCE OF INSTRUMENT**

12456 F
FEE 472.50 FB 01-60000-01d
BNP 34-16-11 C/O COMP BU
DEL SCAN dc FV

STONE

LOTS 1 THROUGH
PLATTING OF PART
16 NORTH, RANGE
DOUGLAS

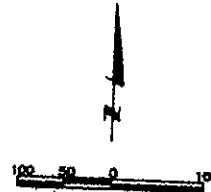
UNPLATTED

SEE CURVE 1/4
SEC. 24, T16N, R16E

NOTES

1. ALL DISTANCES ARE SHOWN IN FEET.
2. ALL DISTANCES SHOWN ALONG CURVES ARE ARC DISTANCES NOT CHORD DISTANCES.
3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED (M.R.).
5. DISTANCES AND ANGLES SHOWN IN PARENTHESES REFER TO EXISTENTS.
6. ALL CUL-DE-SAC RWD ARE 60 FEET UNLESS NOTED OTHERWISE.
7. ALL CUL-DE-SAC THROUGH RWD ARE 120 FEET UNLESS NOTED OTHERWISE.
8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
9. LOTS 554 THROUGH 562, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
10. LOTS 552, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO TOWN STREET.
11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO TOWN STREET.
12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO TOWN STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO TOWN STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO EA STREET.
18. LOTS 9 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO TOWN STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO TOWN STREET.

20. THE ACCESS REFERRED TO IN ITEMS 16, 17 AND 19 ABOVE WILL BE RIGHT IN / LEFT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIAN.



CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C01	368.44	83.42	83.37	88°35'07"
C02	368.44	278.02	278.01	28°40'14"
C03	100.00	35.02	34.84	20°03'46"
C04	350.00	178.82	177.05	28°28'15"
C05	150.00	98.25	94.61	36°45'36"
C06	350.00	367.51	340.03	88°02'37"
C07	300.00	240.52	238.21	27°33'41"
C08	800.00	48.84	48.64	03°18'08"
C09	800.00	378.11	375.57	27°08'06"
C10	100.00	170.77	150.77	97°50'45"
C11	800.00	270.30	268.02	25°48'41"
C12	800.00	112.00	111.63	10°41'42"
C13	600.00	137.30	136.85	15°01'17"
C14	400.00	80.00	84.93	12°11'19"
C15	400.00	333.04	323.51	47°42'18"
C16	300.00	178.34	176.88	34°18'04"
C17	300.00	133.12	132.04	20°23'30"
C18	400.00	135.00	134.38	18°20'14"
C19	300.00	71.81	71.04	13°42'52"
C20	500.00	180.17	178.20	20°38'45"
C21	500.00	328.22	322.36	37°36'41"
C22	150.00	13.72	13.71	49°30'42"
C23	150.00	13.72	13.71	05°14'20"
C24	400.00	115.10	114.70	16°25'11"
C25	200.00	91.86	91.06	28°18'58"
C101	150.00	139.46	134.52	57°16'59"

160TH STREET

UNPLATTED

N86°48'01"E
764.93'

362'

352.93'

N03°25'53"W
180.50'
S02°40'54"E

N07°00'00"E
534.07'

164.73'

150'

150'

150'

150'

150'

102.05'
S86°47'34"W

N03°25'53"W
374.80'
S74.80'

STONE

LOTS 1 THROUGH

16 NORTH, RANGE

DOUGLAS

UNPLATTED

SP. COR. BY 1/4
SEC. 24, T16N, R11E

NOTES

1. ALL DISTANCES ARE SHOWN IN DECIMAL FEET.
2. ALL DISTANCES SHOWN ALONG CURVES ARE ARC DISTANCES NOT CHORD DISTANCES.
3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED (O.A.).
5. DISTANCES AND ANGLES SHOWN IN PARENTHESES REFER TO EXISTENTS.
6. ALL CUL-DE-SAC RADIUS ARE 40 FEET UNLESS NOTED OTHERWISE.
7. ALL CUL-DE-SAC THROAT RADIUS ARE 120 FEET UNLESS NOTED OTHERWISE.
8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
9. LOTS 504 THROUGH 508, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
10. LOTS 552, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
18. LOTS 9 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 16TH STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 16TH STREET.

20. THE ACCESS REFERRED TO IN NOTE 18, 19 AND 20 ABOVE WILL BE FIRST SET OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIAN.



CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C1	500.00'	53.42'	93.33'	08°50'47"
C2	500.00'	278.62'	278.51'	28°40'10"
C3	100.00'	35.02'	34.84'	20°03'48"
C4	300.00'	178.62'	177.25'	28°28'15"
C5	150.00'	98.25'	94.81'	36°43'58"
C6	300.00'	381.51'	340.03'	88°04'37"
C7	500.00'	240.52'	238.21'	27°33'41"
C8	800.00'	48.84'	45.84'	03°18'08"
C9	100.00'	378.11'	375.57'	27°08'06"
C10	800.00'	170.77'	150.77'	97°50'45"
C11	800.00'	270.50'	268.02'	28°48'41"
C12	800.00'	112.00'	111.63'	10°41'62"
C13	800.00'	157.30'	156.85'	15°01'17"
C14	400.00'	80.09'	84.93'	12°11'19"
C15	400.00'	333.04'	323.51'	47°42'18"
C16	300.00'	178.34'	176.88'	34°18'04"
C17	300.00'	133.12'	132.04'	28°28'30"
C18	400.00'	135.00'	134.35'	18°20'14"
C19	300.00'	71.81'	71.84'	13°42'52"
C20	500.00'	158.17'	178.20'	20°38'48"
C21	500.00'	328.22'	322.26'	37°38'41"
C22	150.00'	129.62'	128.63'	48°30'42"
C23	150.00'	13.72'	13.71'	08°14'20"
C24	400.00'	115.10'	114.70'	18°28'11"
C25	200.00'	91.86'	91.08'	28°18'58"
C101	150.00'	139.48'	134.52'	53°16'50"

16TH STREET

N85°48'01"E
764.93'

LOT 12
3.00 AC.

UNPLATTED

N87°00'20"E
534.07'

S02°40'54"W
160.50'

N03°23'32"W
374.80'

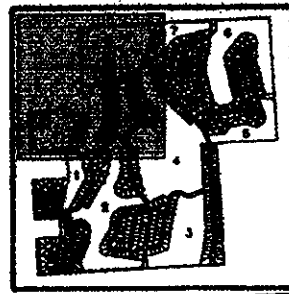
102.05'
102.05'
S86°47'34"W



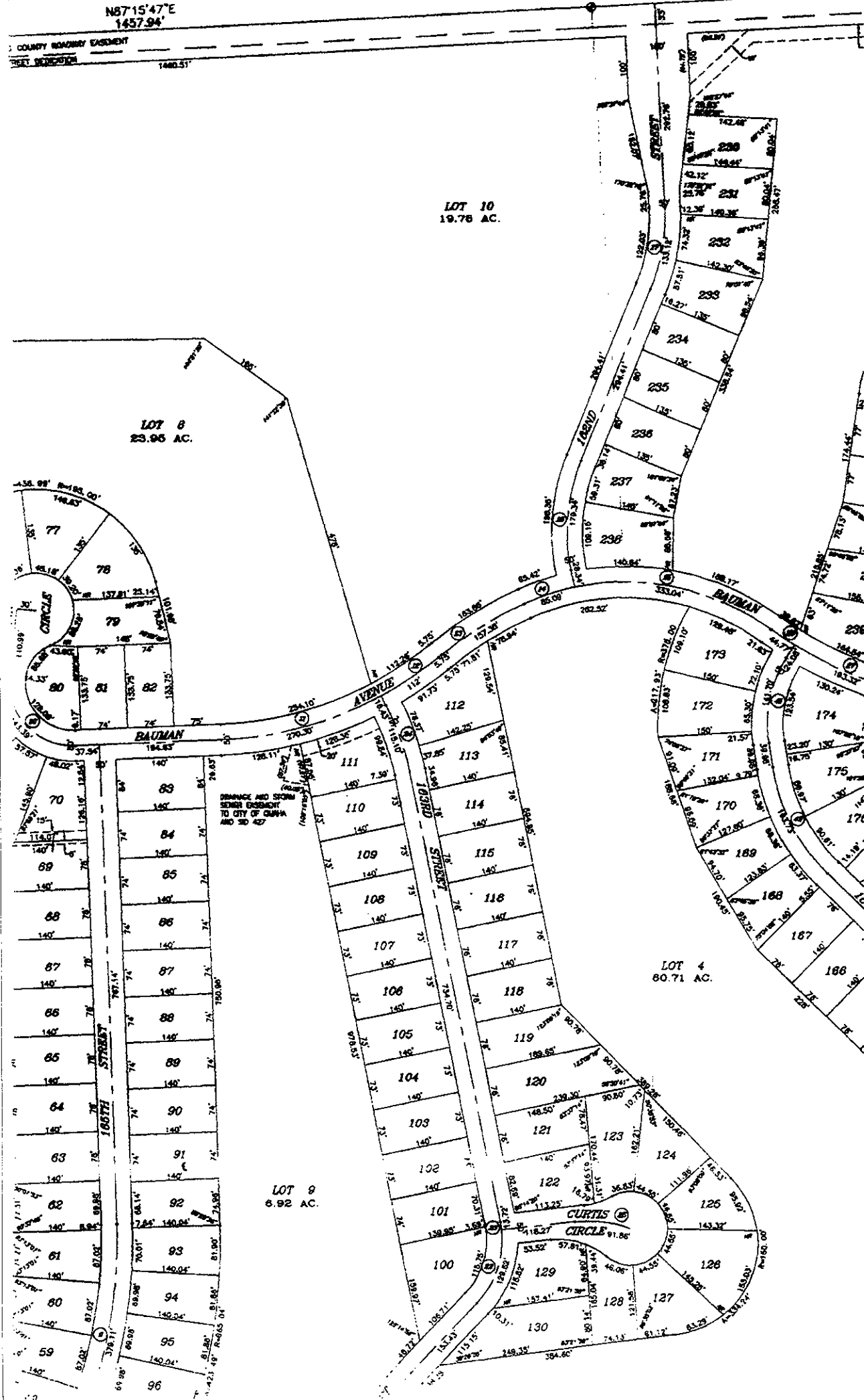
REEK

BEING A
TOWNSHIP
E 6TH P.M.
SKA

BY COR. NE 1/4
SEC. 34 T18N R11E



drawn by
designed by
rechecked by
revisions
published
survey
reference
notes



lamp, rymearson & associates, inc.
1712 W. WISCONSIN ST., SUITE 200
ST. LOUIS, MO 63103
PH 434-488-5448
FAX 434-488-8780

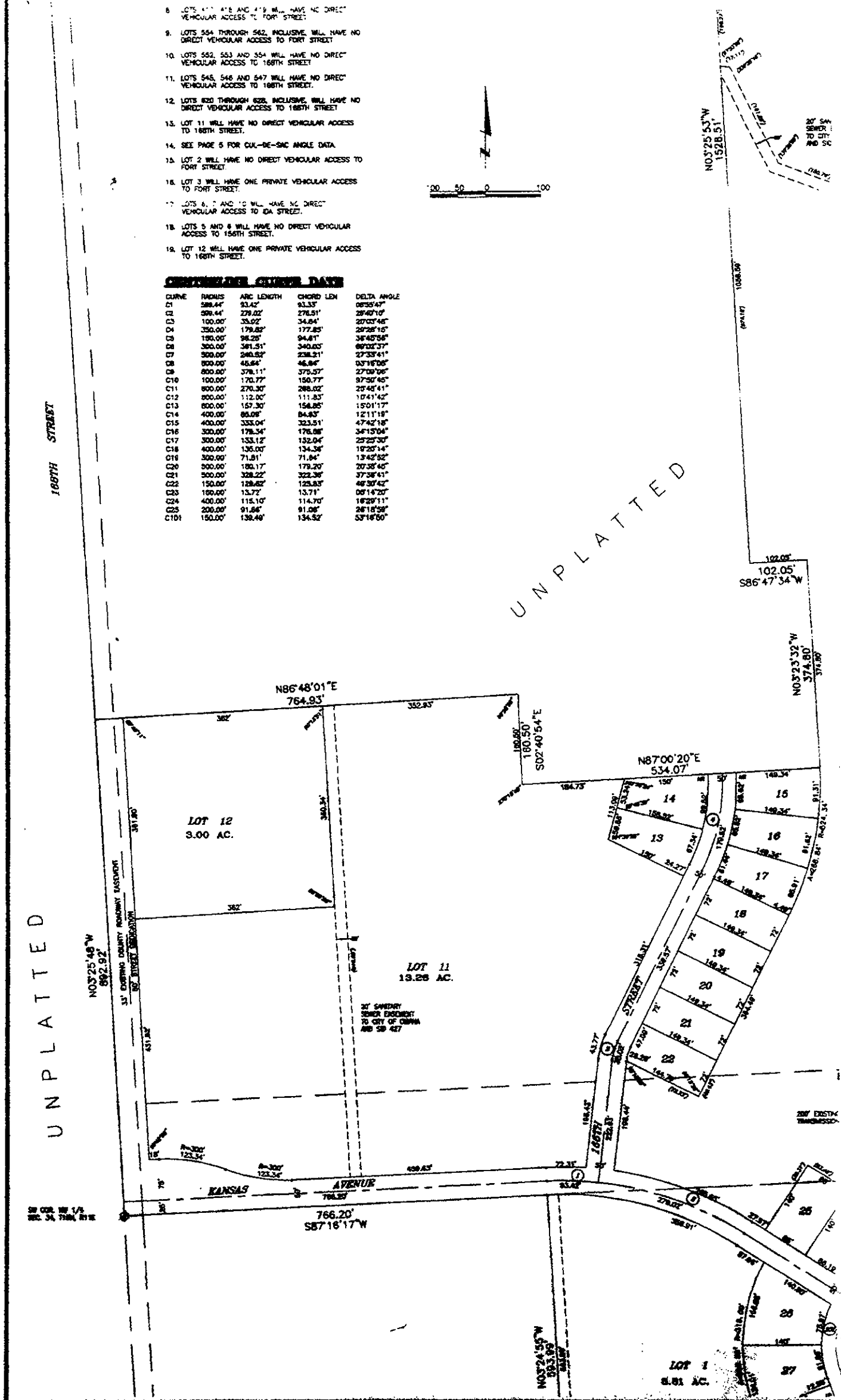
STONE CREEK
DOUGLAS COUNTY, MINNESOTA

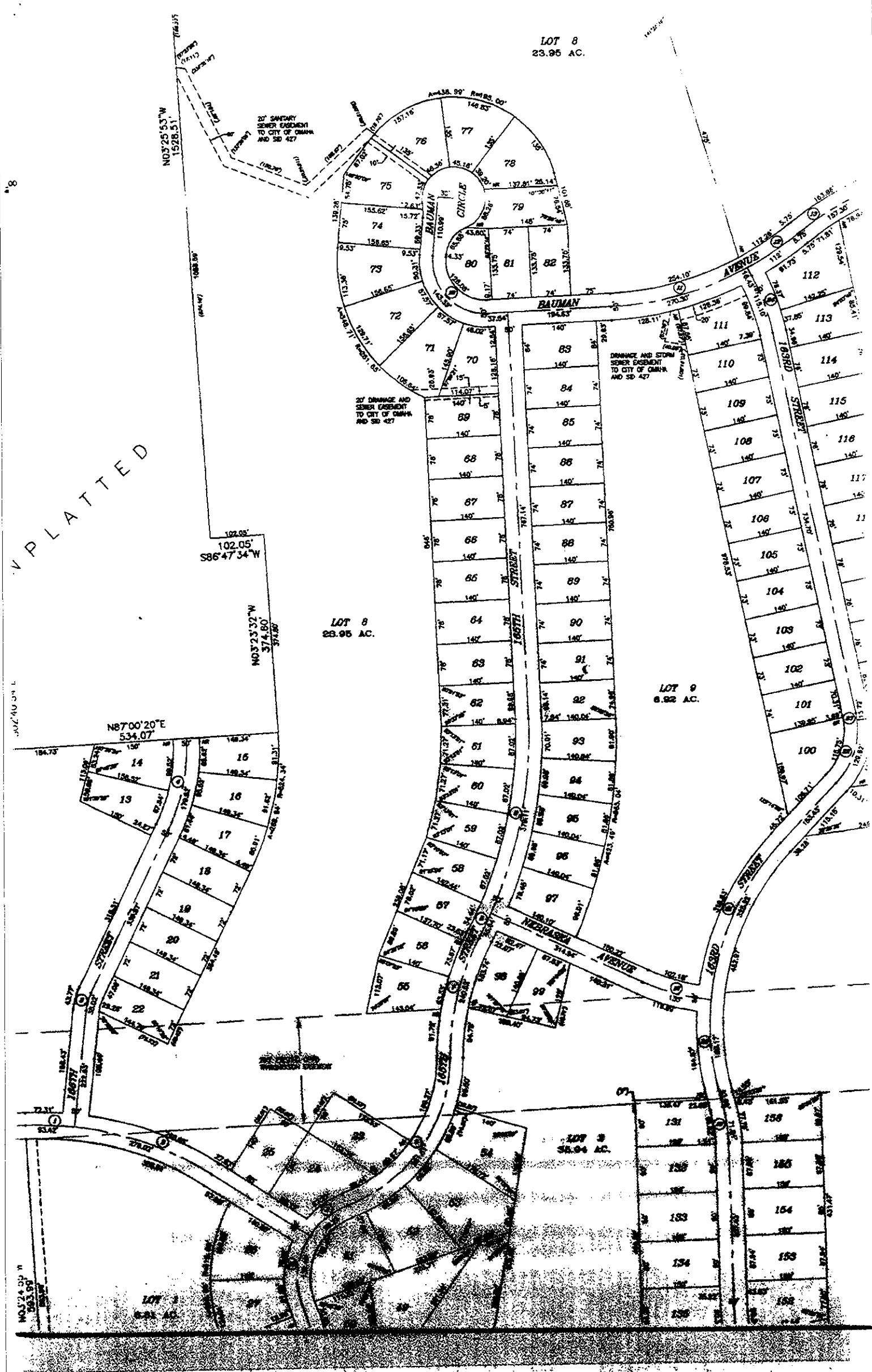
FINAL PLAT

6. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
9. LOTS 554 THROUGH 562, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
10. LOTS 552, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
18. LOTS 5 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 168TH STREET.

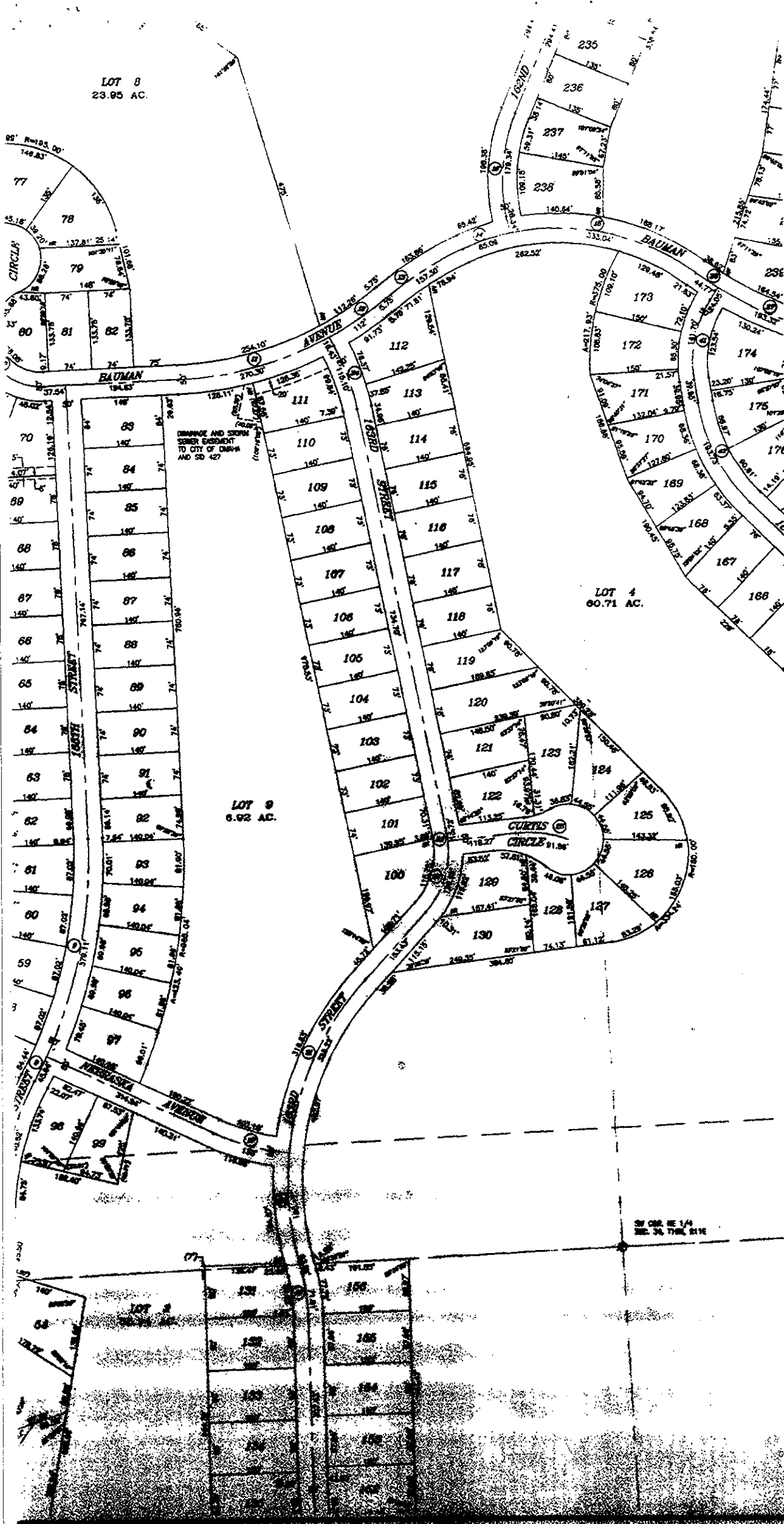
CHORD AND CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C1	588.44'	93.42'	93.33'	08°55'47"
C2	588.44'	229.02'	278.51'	28°40'10"
C3	100.00'	35.02'	34.84'	20°03'48"
C4	350.00'	179.82'	177.85'	20°28'16"
C5	190.00'	98.28'	94.41'	38°45'58"
C6	300.00'	591.51'	540.03'	69°02'37"
C7	300.00'	240.52'	238.21'	27°33'41"
C8	800.00'	45.64'	45.84'	03°18'08"
C9	800.00'	378.11'	375.57'	27°09'06"
C10	100.00'	170.77'	150.77'	97°50'45"
C11	800.00'	270.30'	268.02'	28°45'41"
C12	800.00'	112.00'	111.83'	10°41'42"
C13	800.00'	157.30'	156.85'	15°01'17"
C14	400.00'	65.08'	64.83'	12°11'18"
C15	400.00'	335.04'	323.51'	47°42'18"
C16	300.00'	178.54'	176.88'	34°15'04"
C17	300.00'	133.12'	132.04'	25°25'30"
C18	400.00'	135.00'	134.34'	19°25'14"
C19	300.00'	71.81'	71.84'	13°42'52"
C20	500.00'	180.17'	179.20'	20°38'48"
C21	500.00'	328.22'	322.38'	37°58'41"
C22	150.00'	128.62'	125.83'	48°30'42"
C23	100.00'	13.72'	13.71'	08°14'20"
C24	400.00'	115.10'	114.70'	18°29'11"
C25	200.00'	91.86'	91.08'	28°18'58"
C101	150.00'	138.48'	134.52'	53°16'50"





LOT 8
23.95 AC.



Lamp, Rynearson & Associates
engineers
surveyors

1470 West Dodge Road, Suite 100
Omaha, Nebraska 68104-2000

STONE CREEK
DOUGLAS COUNTY, NEBRASKA

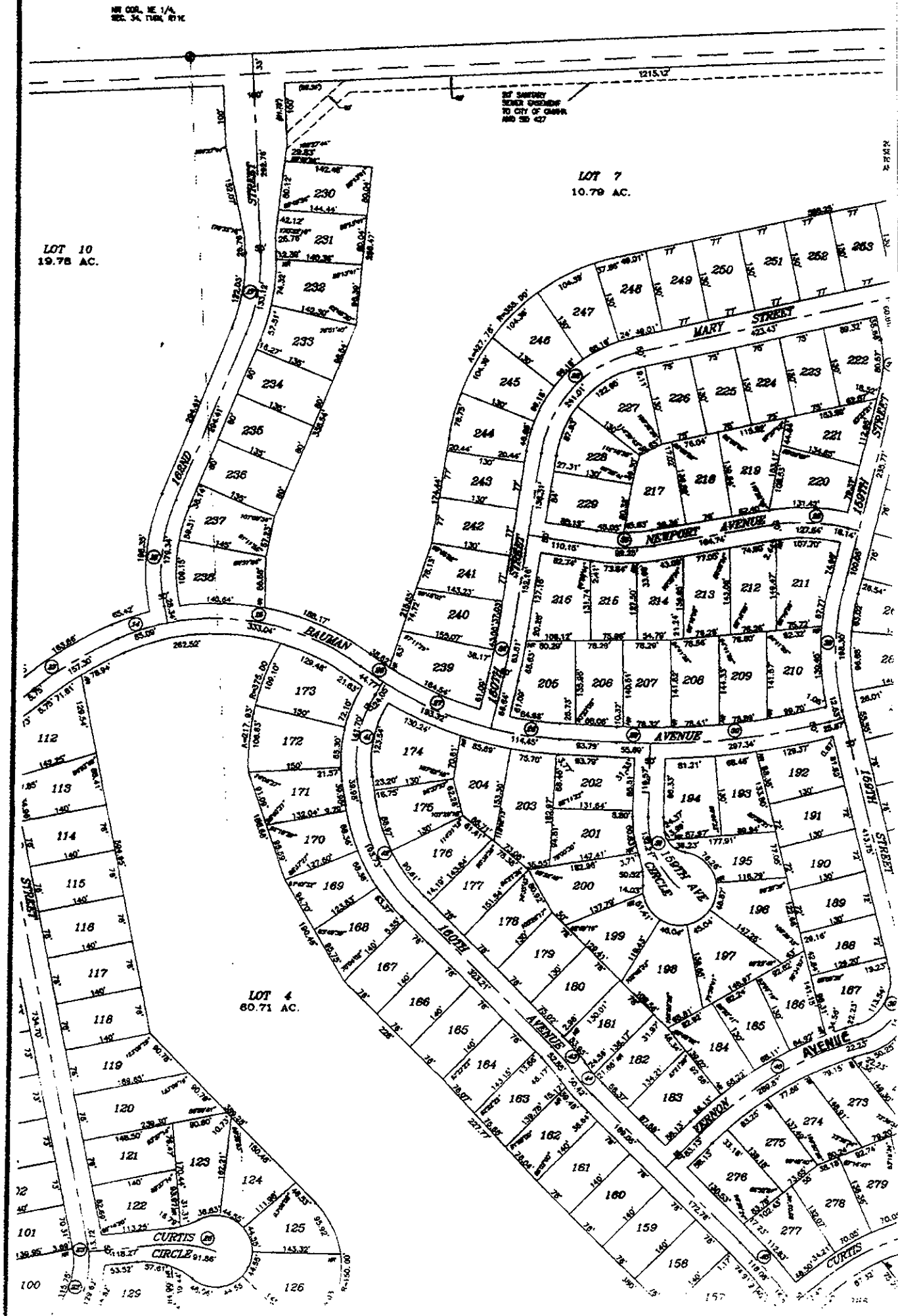
FINAL PLAT

2025 Recording Fee
\$7000.00 - 003
Book Page

DATE
FILED

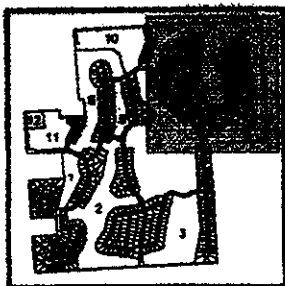
STOP

LOTS 1 THF
PLATTING OF
16 NORTH, F
DOU



REEK

SIVE, BEING A
34, TOWNSHIP
THE 6TH P.M.
BRASKA



BE COR. NE 1/4
SEC. 34 T10N, R17E

UNPLATTED

STREET

30' EXISTING COUNTY HIGHWAY EASEMENT
SEE STREET RECORDS

30' EASEMENT
SEWER EASEMENT
TO CITY OF OMAHA
AND SD 427

LOT 6
31.70 AC.

100 50 0 100

30' EASEMENT
SEWER EASEMENT
TO CITY OF OMAHA
AND SD 427

LOT 6
31.70 AC.

LOT 6
31.70 AC.

UNPLATTED

1541.10'
S03°16'37"E

STREET

100TH

PARK

STONE

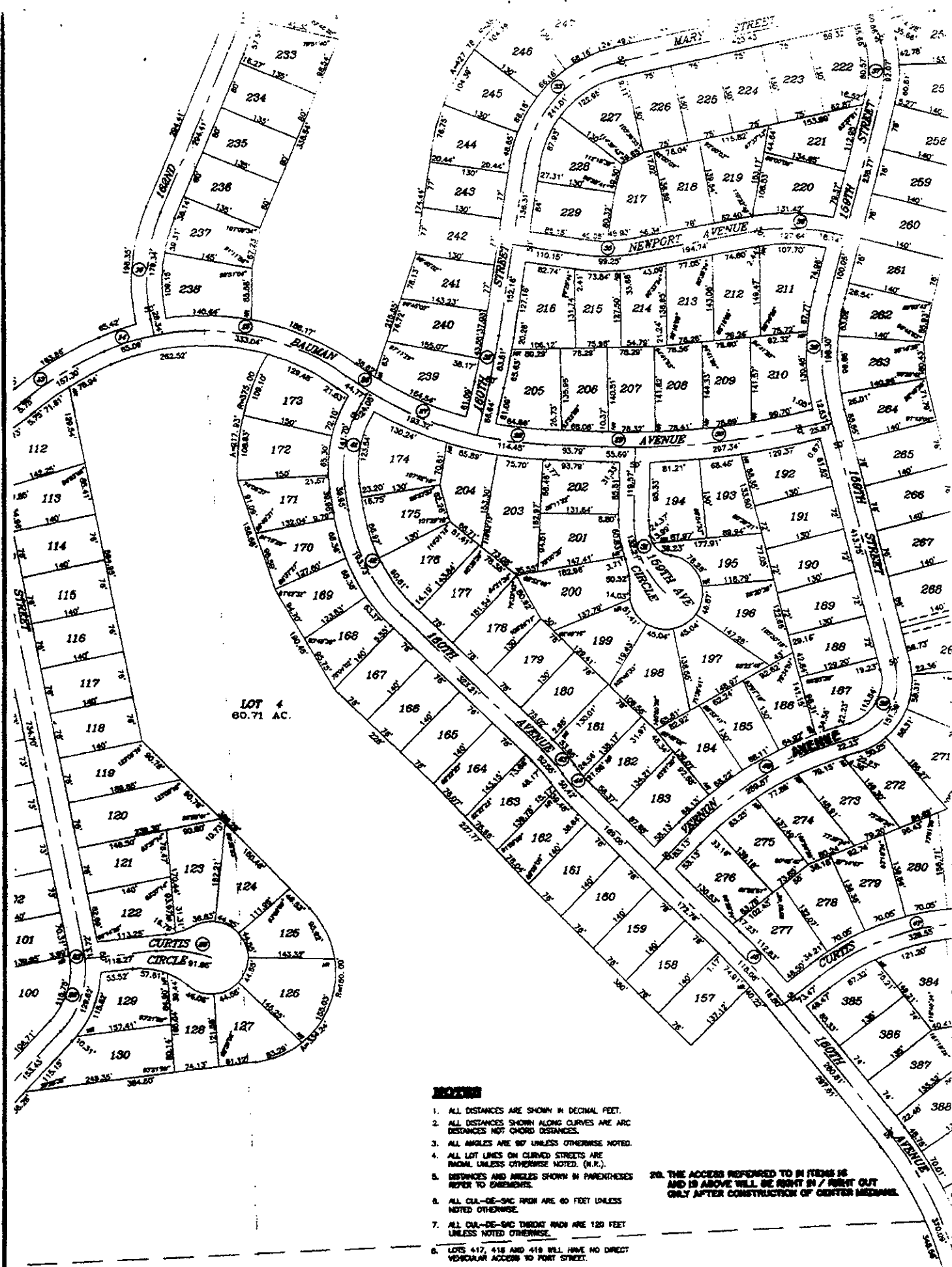
lamp, rymearson & associates, inc.



1472 W. 100TH ST., SUITE 200
OMAHA, NE 68154
TEL: 408-488-8448
FAX: 408-488-8700

STATE OF NEBRASKA
COUNTY OF DOUGLAS

FINAL PLAT



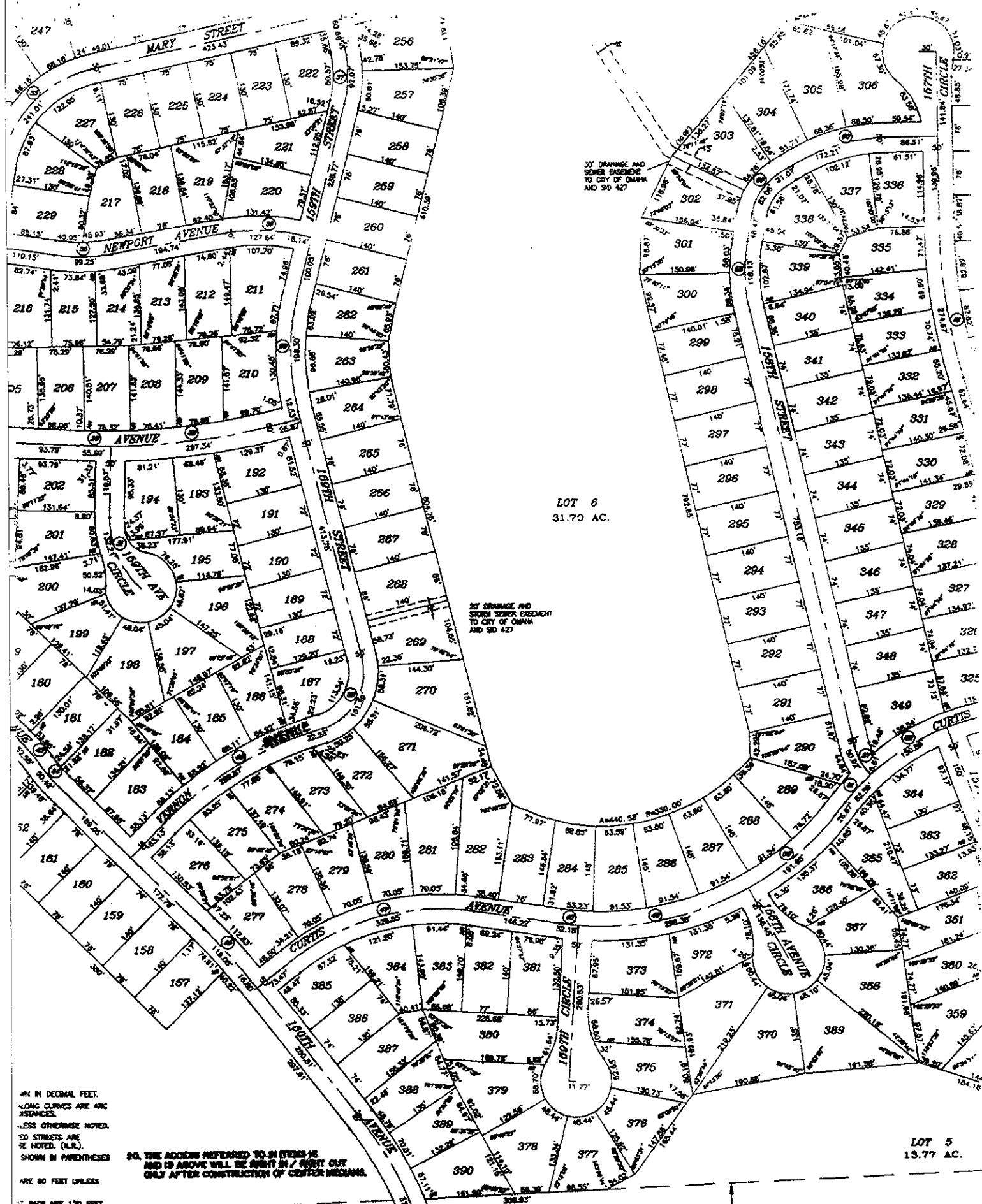
NOTES

1. ALL DISTANCES ARE SHOWN IN DECIMAL FEET.
2. ALL DISTANCES SHOWN ALONG CURVES ARE ARC DISTANCES NOT CHORD DISTANCES.
3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED. (N.R.).
5. DISTANCES AND ANGLES SHOWN IN PARENTHESES REFER TO EASEMENTS.
6. ALL CUL-DE-SAC RADII ARE 60 FEET UNLESS NOTED OTHERWISE.
7. ALL CUL-DE-SAC THROTT RADII ARE 120 FEET UNLESS NOTED OTHERWISE.
8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
9. LOTS 554 THROUGH 562, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
10. LOTS 552, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 160TH STREET.
11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 160TH STREET.
12. LOTS 530 THROUGH 538, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 160TH STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 160TH STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 150TH STREET.
18. LOTS 8 AND 9 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 150TH STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 160TH STREET.

20. THE ACCESS REFERRED TO IN ITEMS 16 AND 19 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIAN.

SEE CUL. DE. SAC
SEC. 34, T10N, R17E

138.87	8.11
445	
140	
445	
140	
444	
140	
443	



LOT 6
31.70 AC.

LOT 5
13.77 AC.

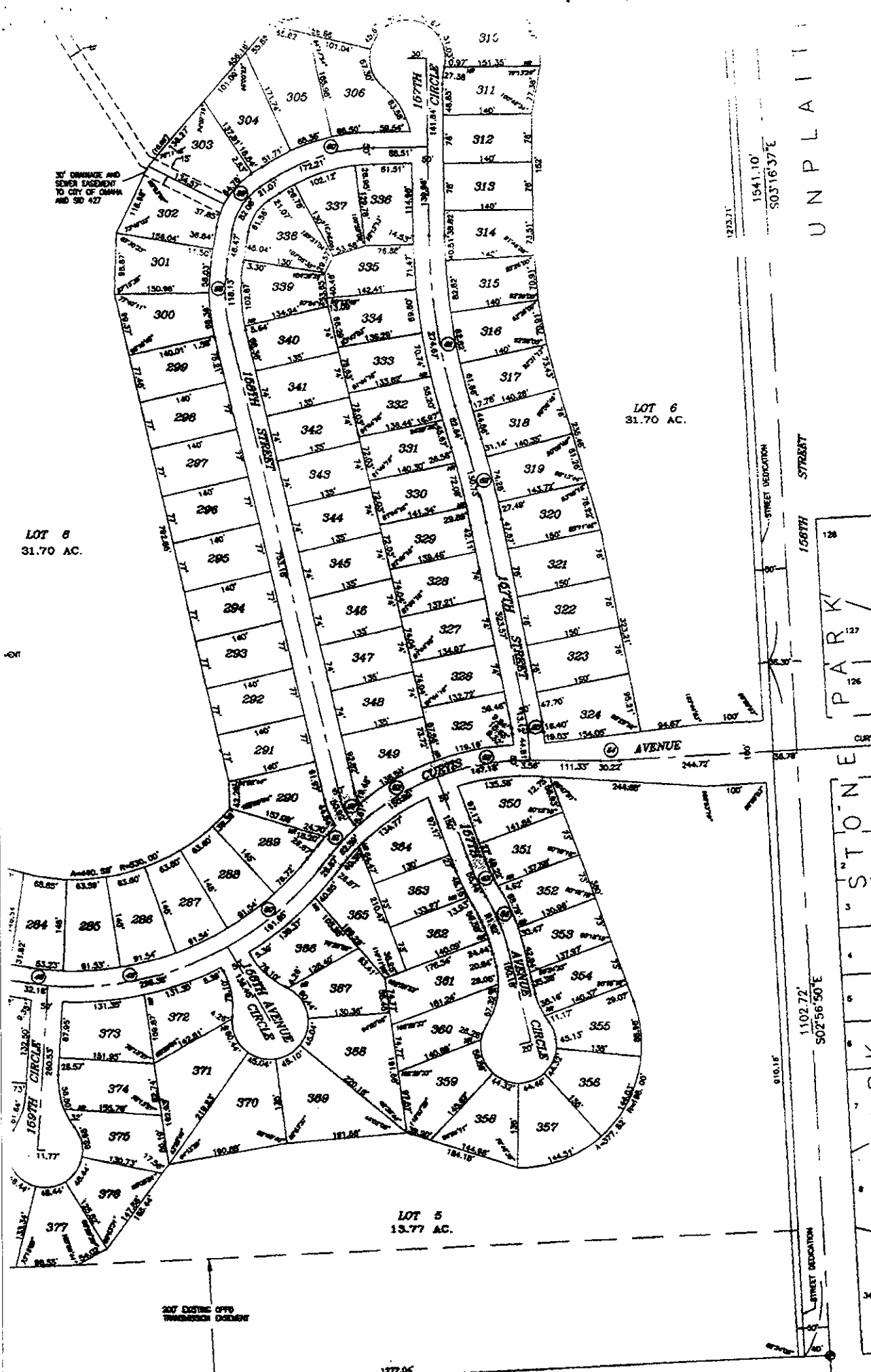
ALL IN DECIMAL FEET.
LONG CURVES ARE ARC
DISTANCES.
LESS OTHERWISE NOTED,
STREETS ARE
SHOWN IN PARENTHESES
ARE 80 FEET UNLESS
NOTED ARE 120 FEET

SO, THE ACCESS REFERRED TO IN ITEMS 16
AND 17 ABOVE WILL BE RIGHT IN / RIGHT OUT
ONLY AFTER CONSTRUCTION OF CENTER MEDIAN.

WILL HAVE NO DIRECT
RT STREET.
INCLUSIVE, WILL HAVE NO
S TO FORT STREET
WILL HAVE NO DIRECT
5TH STREET.
WILL HAVE NO DIRECT
5TH STREET.
INCLUSIVE, WILL HAVE NO
TO 16TH STREET
EAST VEHICULAR ACCESS
-SAC ANGLE DATA
EAST VEHICULAR ACCESS TO
WASTE VEHICULAR ACCESS
HAVE NO DIRECT
STREET.
NO DIRECT VEHICULAR
WASTE VEHICULAR ACCESS

20' EXISTING OPPO
TRANSMISSION EASEMENT

CURVE DATA				
CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C26	800.00'	44.77'	44.76'	04°16'32"
C27	800.00'	193.32'	192.48'	18°27'57"
C28	800.00'	114.43'	114.28'	17°53'47"
C29	1200.00'	56.88'	56.48'	02°36'32"
C30	1200.00'	297.34'	296.38'	17°11'50"
C31	150.00'	132.31'	127.87'	50°30'02"
C32	1000.00'	83.61'	83.78'	04°48'08"
C33	200.00'	241.01'	226.88'	69°02'38"
C34	300.00'	428.08'	387.21'	80°23'04"
C35	300.00'	86.28'	86.88'	18°57'20"
C36	300.00'	127.44'	126.88'	24°22'38"
C37	300.00'	82.07'	81.58'	28°22'38"
C38	400.00'	188.30'	186.28'	28°24'17"
C39	400.00'	181.38'	177.34'	28°44'17"
C40	800.00'	287.03'	287.03'	27°40'48"
C41	200.00'	161.78'	158.78'	40°38'38"
C42	300.00'	193.73'	190.38'	37°00'01"
C43	300.00'	82.85'	82.48'	10°02'11"



CURVE DATA				CURVE DATA			
CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE	CURVE	RADIUS	ARC LENGTH
C01	800.00	44.77	44.78	00°18'32"	C44	300.00	30.42
C02	800.00	183.32	183.40	08°18'32"	C45	1000.00	118.00
C03	800.00	114.45	114.50	05°00'00"	C46	800.00	370.20
C04	1200.00	55.89	55.87	02°30'32"	C47	800.00	328.20
C05	1200.00	297.34	298.30	14°11'32"	C48	300.00	32.18
C06	130.00	132.21	127.97	30°30'32"	C49	300.00	284.35
C07	1000.00	83.81	83.79	04°00'00"	C50	800.00	194.80
C08	300.00	241.01	238.00	09°00'00"	C51	800.00	62.80
C09	300.00	430.80	387.21	09°00'00"	C52	400.00	100.00
C10	300.00	98.20	98.00	03°00'00"	C53	400.00	147.30
C11	300.00	127.84	126.80	03°00'00"	C54	300.00	30.20
C12	300.00	82.07	81.30	03°00'00"	C55	300.00	35.80
C13	400.00	198.30	198.30	09°00'00"	C56	300.00	35.80
C14	100.00	181.30	137.30	09°00'00"	C57	300.00	91.30
C15	800.00	288.87	287.00	03°00'00"	C58	180.00	58.30
C16	300.00	141.70	138.70	03°00'00"	C59	300.00	117.30
C17	180.00	183.70	180.30	03°00'00"	C60	300.00	148.30
C18	300.00	32.00	31.40	03°00'00"	C61	1800.00	274.00
					C62	1800.00	130.70
					C63	100.00	13.11

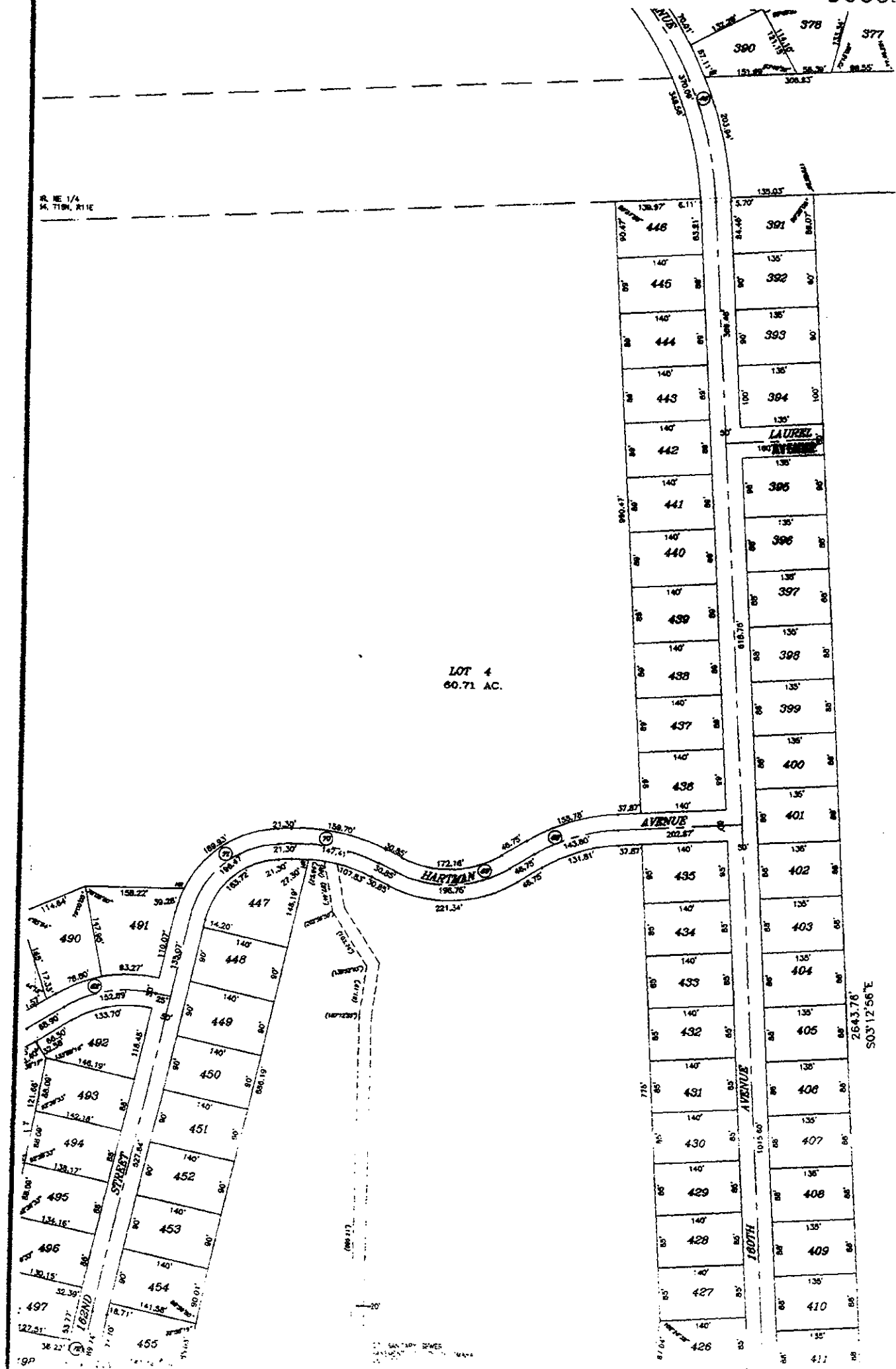
lamp, ryneerson & assoc
 14770 west dodge road, suite 100
 omaha, nebraska 68164-2006

STONE CREEK
DOUGLAS COUNTY, NEBRASKA

FINAL PLAT

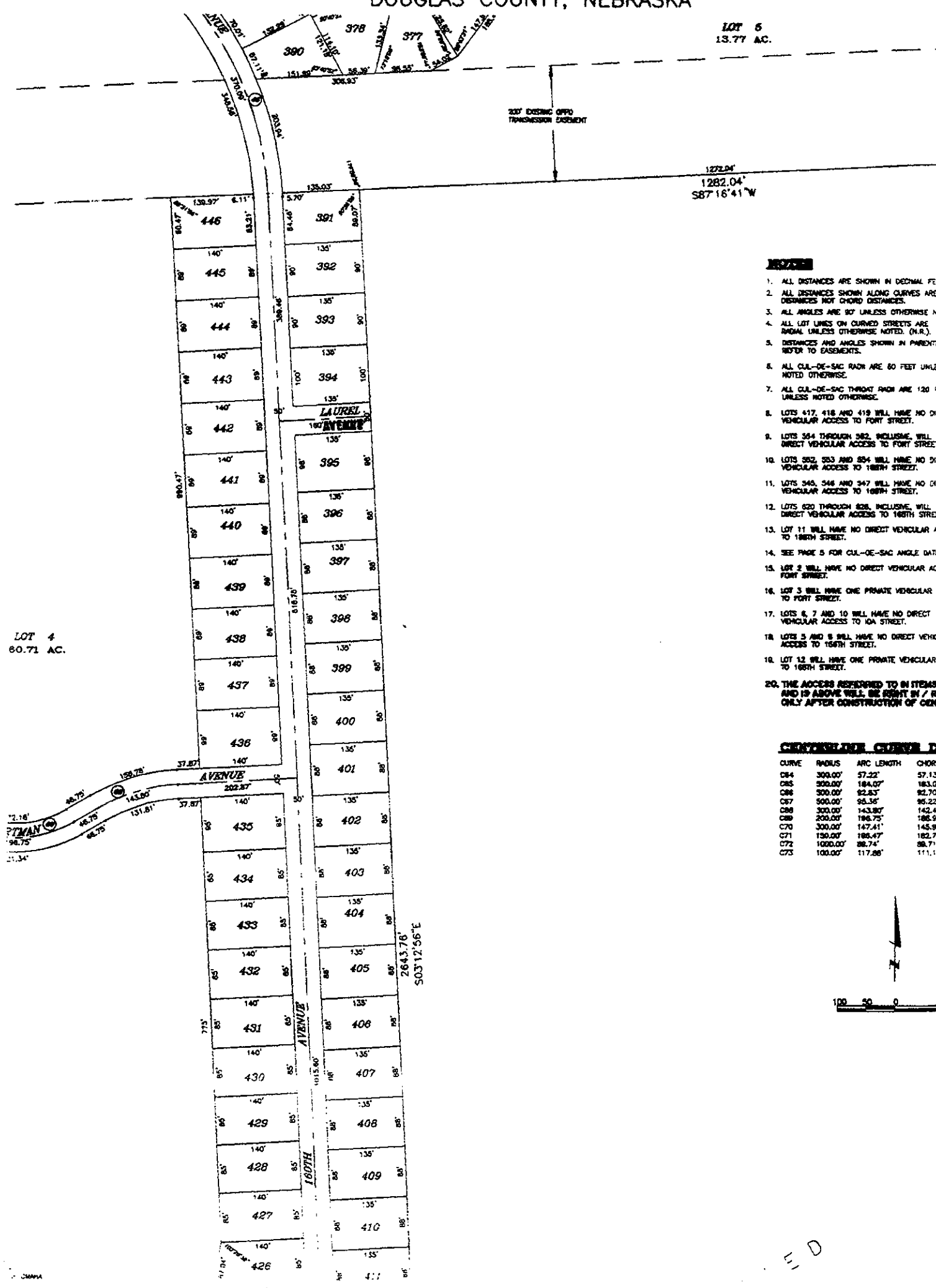
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 2 of 5

LOTS 1 THRC
PLATTING OF F
16 NORTH, RA
DOUGL



STONE CREEK

LOTS 1 THROUGH 634, INCLUSIVE, BEING A
PLATTING OF PART OF SECTION 34, TOWNSHIP
16 NORTH, RANGE 11 EAST OF THE 6TH P.M.
DOUGLAS COUNTY, NEBRASKA



- NOTES**
1. ALL DISTANCES ARE SHOWN IN DECIMAL FEET.
 2. ALL DISTANCES SHOWN ALONG CURVES ARE CHORD DISTANCES.
 3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
 4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED. (N.R.).
 5. DISTANCES AND ANGLES SHOWN IN PARENTS REFER TO EASEMENTS.
 6. ALL CUL-DE-SAC RADII ARE 80 FEET UNLESS NOTED OTHERWISE.
 7. ALL CUL-DE-SAC THROAT RADII ARE 120 FEET UNLESS NOTED OTHERWISE.
 8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 9. LOTS 344 THROUGH 362, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 10. LOTS 362, 363 AND 364 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 11. LOTS 345, 346 AND 347 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
 15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
 17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 18. LOTS 5 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 180TH STREET.
 20. THE ACCESS REFERRED TO IN ITEMS 1, 15 AND 19 ABOVE WILL BE RIGHT IN / REC ONLY AFTER CONSTRUCTION OF CURB.

CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD
C64	300.00'	57.22'	57.13'
C65	300.00'	184.07'	183.02'
C66	300.00'	82.83'	82.70'
C67	300.00'	95.36'	95.22'
C68	300.00'	143.80'	142.42'
C69	200.00'	196.75'	196.51'
C70	300.00'	147.41'	145.94'
C71	150.00'	186.47'	182.72'
C72	1000.00'	26.74'	26.71'
C73	100.00'	117.86'	111.11'

REEK

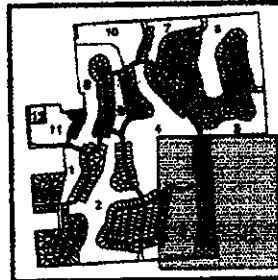
E, BEING A
1, TOWNSHIP
HE 6TH P.M.
SKA

LOT 5
13.77 AC.

1272.04'
1282.04'
S87°16'41"W

SE COR. NE 1/4,
SEC. 34, T18N, R11E

STONE
STREET

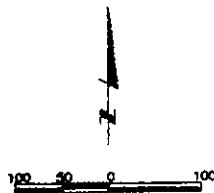


NOTES

1. ALL DISTANCES ARE SHOWN IN DECIMAL FEET.
2. ALL DISTANCES SHOWN ALONG CURVES ARE ARC DISTANCES NOT CHORD DISTANCES.
3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED. (N.R.).
5. DISTANCES AND ANGLES SHOWN IN PARENTHESES REFER TO EASEMENTS.
6. ALL CUL-DE-SAC RADII ARE 80 FEET UNLESS NOTED OTHERWISE.
7. ALL CUL-DE-SAC THROAT RADII ARE 120 FEET UNLESS NOTED OTHERWISE.
8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
9. LOTS 564 THROUGH 562, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
10. LOTS 552, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 108TH STREET.
11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 108TH STREET.
12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 108TH STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 108TH STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 104 STREET.
18. LOTS 5 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 108TH STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 108TH STREET.
20. THE ACCESS REFERRED TO IN ITEMS 16 AND 19 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIANS.

CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C84	300.00'	57.22'	57.13'	10°36'40"
C85	300.00'	184.07'	183.05'	21°06'33"
C86	300.00'	92.83'	92.70'	10°36'10"
C87	300.00'	95.36'	95.22'	10°56'40"
C88	300.00'	143.80'	142.42'	27°27'48"
C89	200.00'	198.75'	188.81'	56°21'52"
C70	300.00'	147.41'	145.94'	28°09'15"
C71	150.00'	106.47'	102.72'	78°02'41"
C72	1000.00'	88.74'	88.71'	05°06'31"
C73	100.00'	117.88'	111.17'	67°32'24"



UNPLATTED

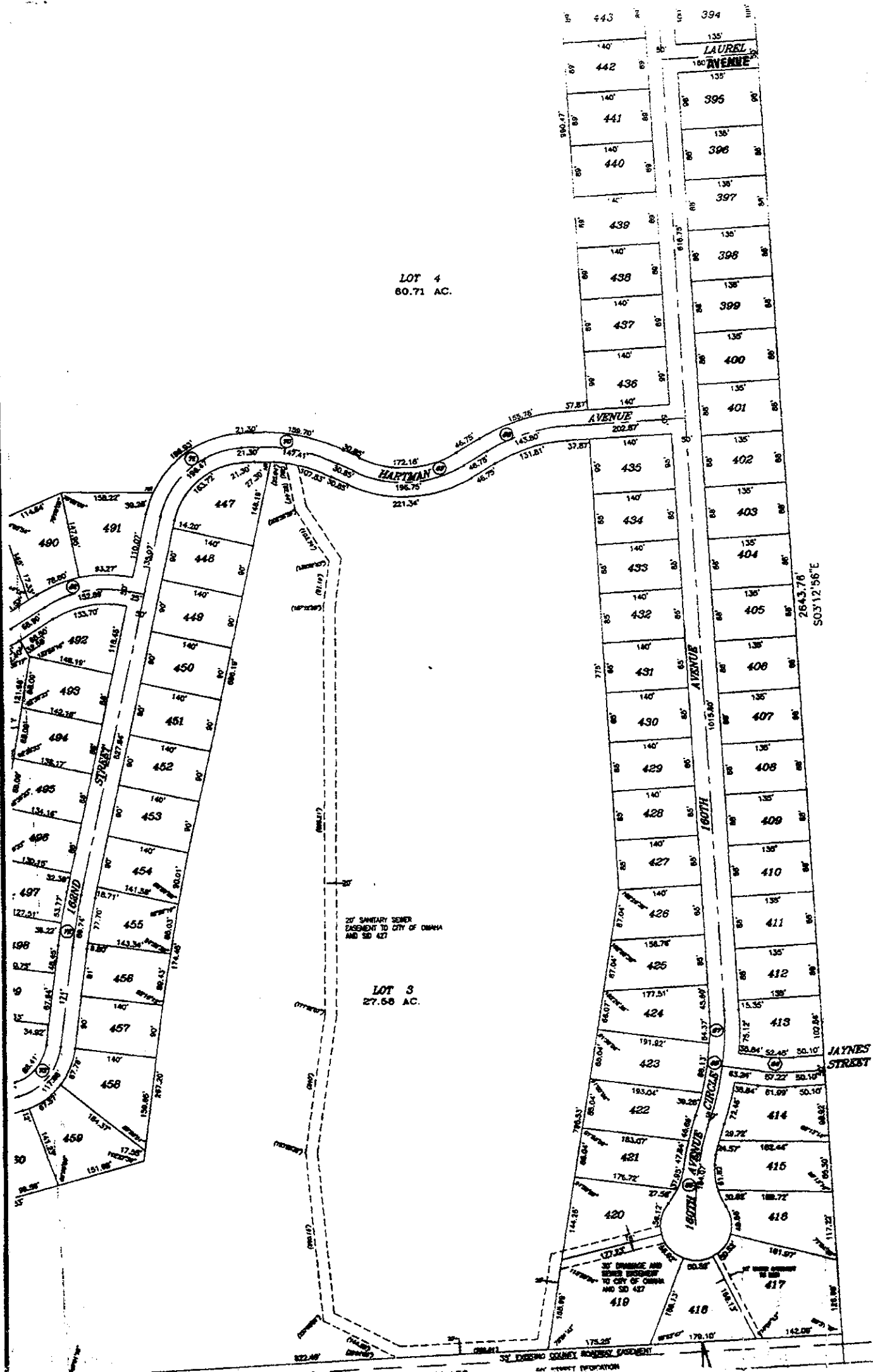
drawn by
designed by
reviewed by
revision
DATE
PROJECT NO.
SHEET NO.
SHEET TOTAL

lamp, ryneerson & associates, inc.
PLANNERS
SURVEYORS
1470 WEST 10TH STREET, SUITE 100
OMAHA, NE 68104
TEL: 402-499-8888
FAX: 402-499-8780



STONE CREEK
DOUGLAS COUNTY, NEBRASKA

FINAL PLAT



LOT 4
60.71 AC.

LOT 3
27.56 AC.

LAUREL AVENUE

HARTMAN AVENUE

160TH AVENUE

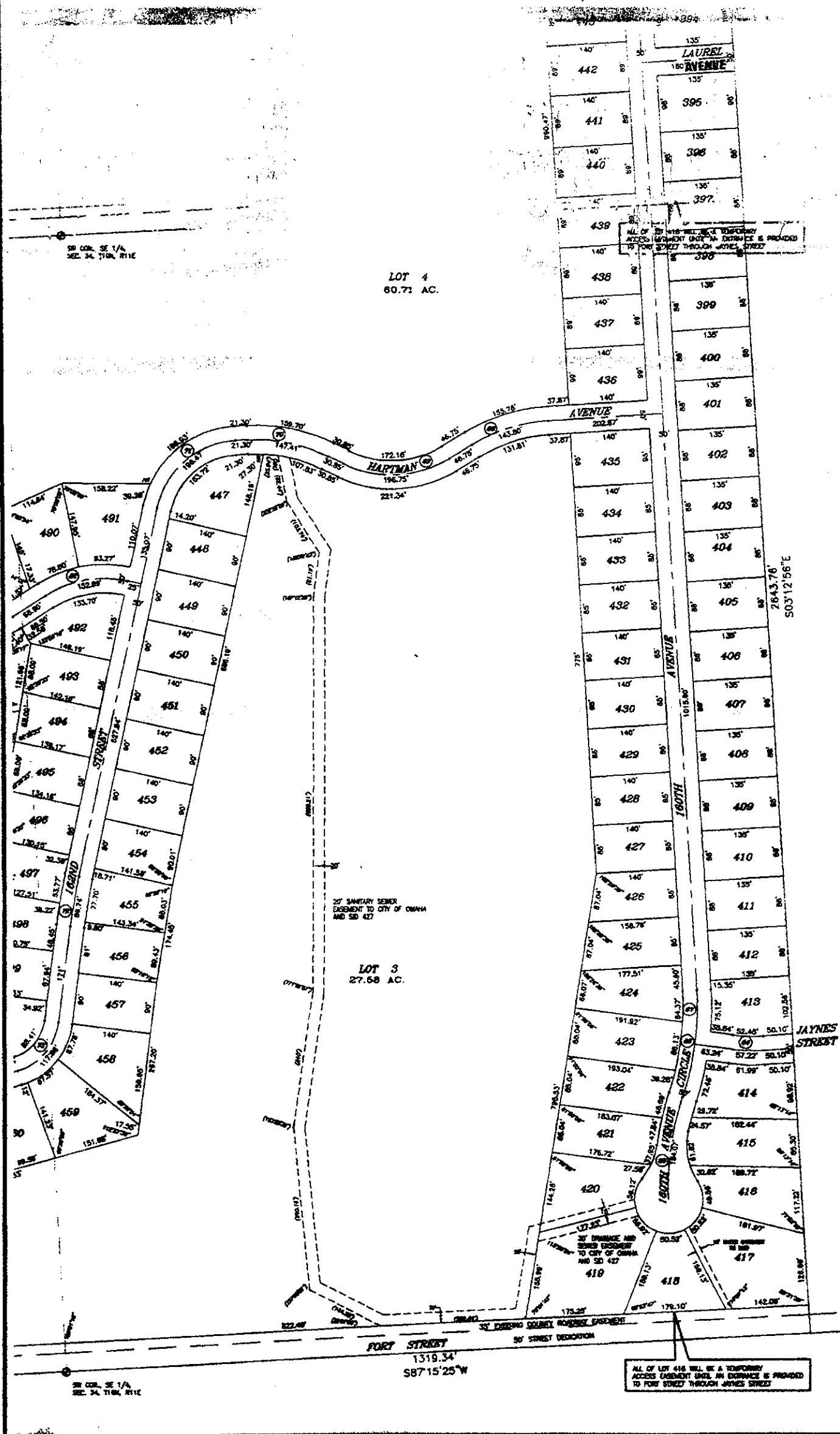
JAYNES STREET

20' SANITARY SEWER
EASEMENT TO CITY OF OHIO
AND SD 427

20' DRAINAGE AND
SEWER EASEMENT
TO CITY OF OHIO
AND SD 427

ST. JOSEPH COUNTY EASEMENT
ST. JOSEPH COUNTY EASEMENT

AS SHOWN
ON PLAT
AND DISTANCE
AND DIRECTION
OF LINES SHOWN



SE COR. SE 1/4,
SEC. 34, T10N, R12E

LOT 4
60.71 AC.

20' SANITARY SEWER
EASEMENT TO CITY OF OHIO
AND SD 427

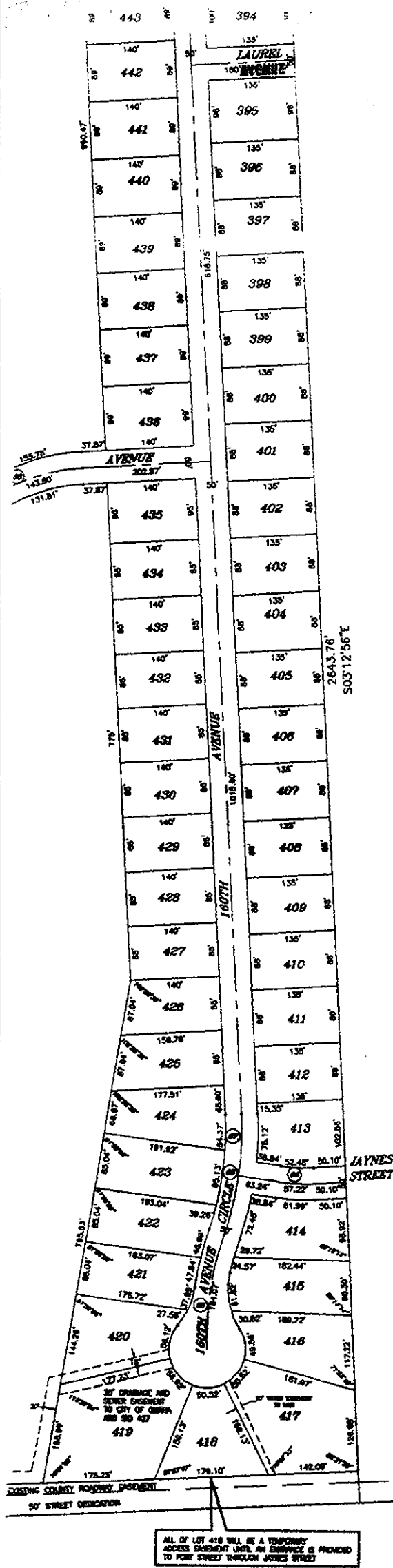
LOT 3
27.68 AC.

FORT STREET
1319.34'
S87°15'25"W

SE COR. SE 1/4,
SEC. 34, T10N, R12E

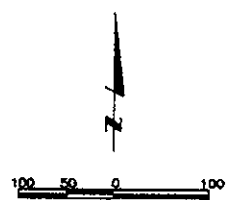
ALL OF LOT 416 WILL BE A TEMPORARY
ACCESS EASEMENT UNTIL AN EASEMENT IS PROVIDED
TO FORT STREET THROUGH JAYNES STREET

ALL OF LOT 416 WILL BE A TEMPORARY
ACCESS EASEMENT UNTIL AN EASEMENT IS PROVIDED
TO FORT STREET THROUGH JAYNES STREET



- ALL CUL-DE-SAC THROAT RACS ARE 120 FEET UNLESS NOTED OTHERWISE.
- 8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 - 9. LOTS 504 THROUGH 502, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 - 10. LOTS 502, 553 AND 554 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 - 11. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 - 12. LOTS 520 THROUGH 528, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 - 13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 - 14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
 - 15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
 - 16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
 - 17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 180TH STREET.
 - 18. LOTS 5 AND 6 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 156TH STREET.
 - 19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 180TH STREET.
20. THE ACCESS REFERRED TO IN ITEMS 16 AND 19 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIAN.

CURVE DATA				
CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C64	300.00'	57.22'	57.13'	10°35'40"
C65	500.00'	184.07'	183.03'	21°05'33"
C66	500.00'	92.83'	92.70'	10°38'15"
C67	500.00'	95.36'	95.22'	10°55'40"
C68	300.00'	143.80'	142.42'	27°27'48"
C69	200.00'	198.75'	198.51'	56°21'52"
C70	300.00'	147.41'	145.94'	28°09'18"
C71	150.00'	196.47'	182.72'	75°02'41"
C72	1000.00'	88.74'	88.71'	05°08'31"
C73	100.00'	117.88'	111.17'	67°32'24"



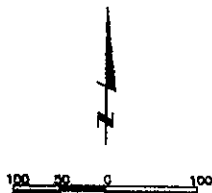
UNPLATTED
E 1/2, SE 1/4
SEC. 34, T16N, R11E

UNPLATTED

1. ALL CUL-DE-SAC THROAT RADIUS ARE 20 FEET UNLESS NOTED OTHERWISE.
2. ALL CUL-DE-SAC THROAT RADIUS ARE 20 FEET UNLESS NOTED OTHERWISE.
3. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
4. LOTS 554 THROUGH 562, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
5. LOTS 562, 563 AND 564 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
6. LOTS 545, 546 AND 547 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
7. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
8. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
9. SEE PAGE 3 FOR CUL-DE-SAC ANGLE DATA.
10. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO FORT STREET.
11. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO FORT STREET.
12. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
13. LOTS 5 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
14. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 168TH STREET.
15. THE ACCESS REFERRED TO IN ITEMS 10 AND 14 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIANS.

CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C64	300.00'	57.22'	57.13'	10°35'40"
C65	300.00'	184.07'	183.03'	21°05'33"
C66	300.00'	92.83'	92.70'	10°38'15"
C67	300.00'	95.36'	95.22'	10°35'40"
C68	300.00'	143.80'	142.42'	27°27'48"
C69	300.00'	186.75'	185.51'	36°21'32"
C70	300.00'	147.41'	145.94'	28°08'15"
C71	130.00'	186.47'	182.72'	79°02'41"
C72	1000.00'	88.74'	88.71'	05°08'31"
C73	100.00'	117.86'	111.17'	67°32'24"



UNPLATTED

E 1/2, SE 1/4
SEC. 34, T16N, R11E

UNPLATTED

T E D

SE 1/4, SE 1/4
SEC. 34, T16N, R11E

lamp, rymerson & asso.
engineers
surveyors

14770 west dodge road, suite 100
omaha, nebraska 68164-8086

STONE CREEK
DOUGLAS COUNTY, NEBRASKA

FINAL PLAT

job number-lease
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book page
date
FEB. 12, 1996
sheet
3 of 5

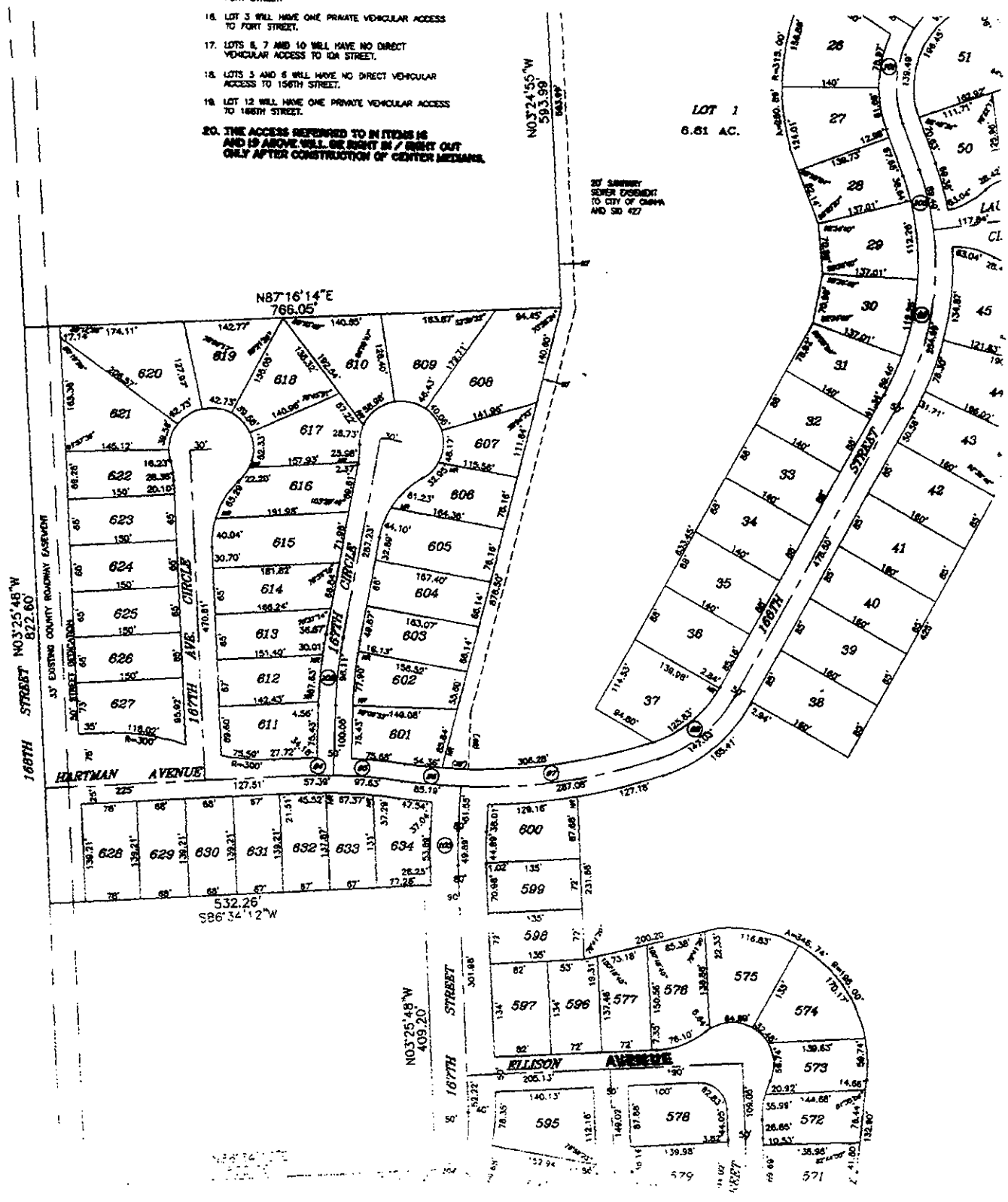
STONE

LOTS 1 THROUGH
PLATTING OF PART
16 NORTH, RANGE
DOUGLAS C

NOTES

1. ALL DISTANCES ARE SHOWN IN DECIMAL FEET.
2. ALL DISTANCES SHOWN ALONG CURVES ARE ARC DISTANCES NOT CHORD DISTANCES.
3. ALL ANGLES ARE 90° UNLESS OTHERWISE NOTED.
4. ALL LOT LINES ON CURVED STREETS ARE RADIAL UNLESS OTHERWISE NOTED (NLR).
5. DISTANCES AND ANGLES SHOWN IN PARENTHESES REFER TO DISSEMENTS.
6. ALL CUL-DE-SAC RADII ARE 80 FEET UNLESS NOTED OTHERWISE.
7. ALL CUL-DE-SAC THROAT RADII ARE 120 FEET UNLESS NOTED OTHERWISE.
8. LOTS 417, 418 AND 419 WILL HAVE NO DIRECT VEHICULAR ACCESS TO PORT STREET.
9. LOTS 304 THROUGH 362, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO PORT STREET.
10. LOTS 352, 353 AND 354 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
11. LOTS 345, 346 AND 347 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
12. LOTS 620 THROUGH 628, INCLUSIVE, WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
13. LOT 11 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
14. SEE PAGE 5 FOR CUL-DE-SAC ANGLE DATA.
15. LOT 2 WILL HAVE NO DIRECT VEHICULAR ACCESS TO PORT STREET.
16. LOT 3 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO PORT STREET.
17. LOTS 6, 7 AND 10 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
18. LOTS 3 AND 8 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 168TH STREET.
19. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 168TH STREET.
20. THE ACCESS REFERRED TO IN ITEMS 16 AND 19 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIANS.

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DE
C71	150.00'	196.47'	182.72'	75°
C72	1000.00'	86.74'	86.71'	05°
C73	100.00'	117.88'	111.17'	07°
C74	200.00'	64.22'	63.85'	18°
C75	200.00'	103.14'	102.00'	29°
C76	150.00'	83.22'	82.91'	34°
C77	180.00'	201.33'	188.61'	115°
C78	400.00'	182.80'	161.48'	23°
C79	150.00'	197.13'	183.25'	75°
C80	600.00'	145.82'	145.46'	13°
C81	300.00'	88.88'	88.35'	12°
C82	198.22'	152.28'	146.16'	43°
C83	800.00'	28.81'	28.81'	02°
C84	448.34'	115.42'	115.10'	14°
C85	800.00'	63.18'	63.13'	06°
C86	1000.00'	118.08'	115.02'	06°
C87	294.88'	148.38'	145.84'	28°
C88	300.00'	198.85'	196.27'	35°
C89	300.00'	200.18'	198.44'	36°
C90	300.00'	41.78'	41.73'	07°
C91	900.00'	182.85'	162.42'	10°

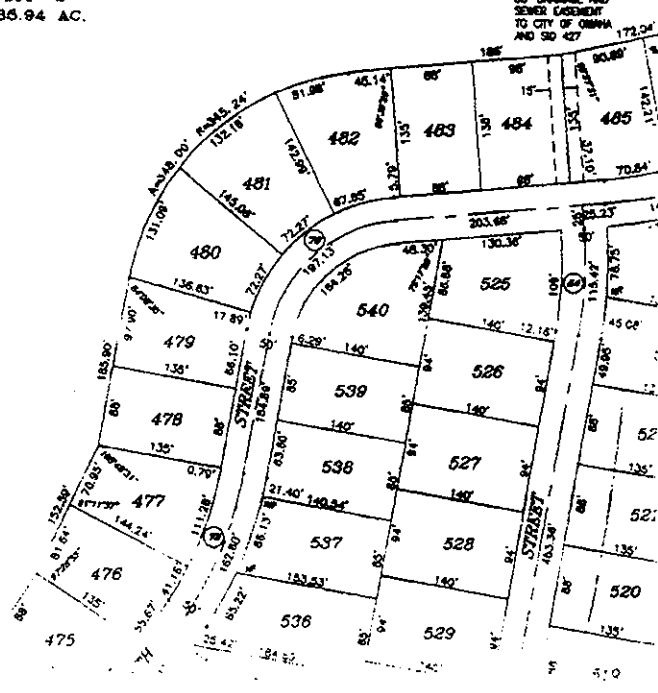
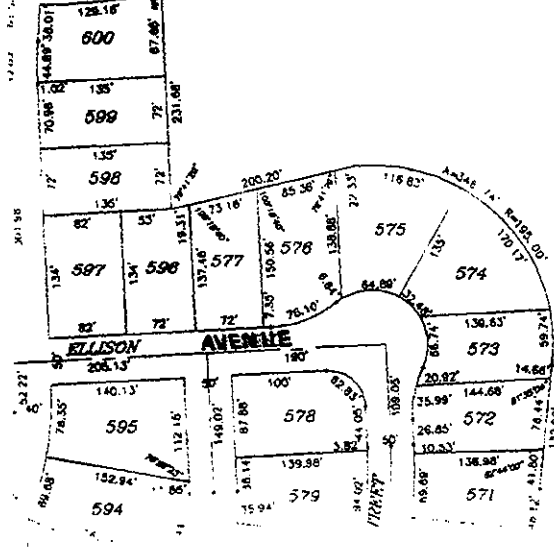
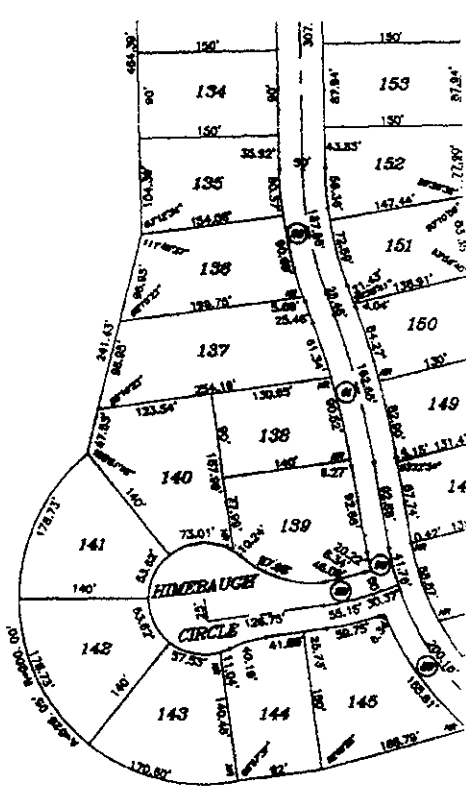
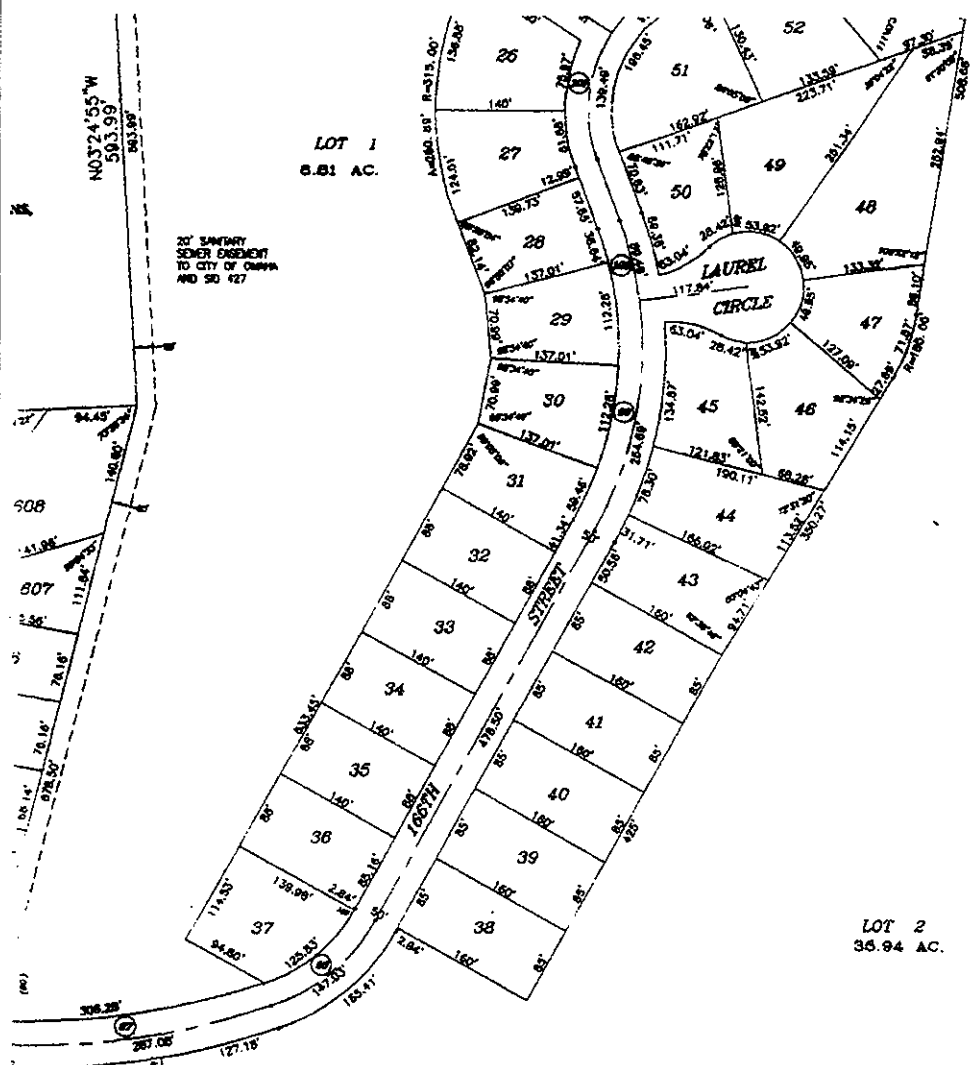


STONE CREEK

LOTS 1 THROUGH 634, INCLUSIVE, BEING A
PLATTING OF PART OF SECTION 34, TOWNSHIP
16 NORTH, RANGE 11 EAST OF THE 6TH P.M.
DOUGLAS COUNTY, NEBRASKA

CURVE DATA

CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE	CURVE	RADIUS	ARC LENGTH	CHORD LEN	DELTA ANGLE
C71	150.00'	196.47'	162.72'	75°02'41"	C82	400.00'	137.55'	136.87'	19°42'07"
C72	1000.00'	86.74'	86.71'	05°08'31"	C83	300.00'	56.15'	55.07'	10°31'58"
C73	100.00'	117.86'	111.17'	67°32'24"	C84	800.00'	57.36'	57.36'	04°08'37"
C74	200.00'	64.22'	63.85'	16°23'58"	C85	800.00'	97.63'	97.63'	06°58'33"
C75	300.00'	103.14'	102.00'	29°32'52"	C86	800.00'	85.18'	85.18'	08°08'00"
C76	150.00'	85.22'	87.91'	34°04'41"	C87	800.00'	287.00'	285.54'	29°33'38"
C77	100.00'	201.33'	188.01'	118°21'15"	C88	200.00'	147.03'	143.74'	42°07'18"
C78	400.00'	182.90'	181.48'	23°17'27"	C89	400.00'	254.89'	250.41'	38°25'52"
C79	150.00'	197.13'	183.35'	75°17'59"	C90	400.00'	86.48'	86.30'	12°48'07"
C80	800.00'	145.62'	145.46'	15°58'29"	C91	180.00'	134.62'	134.62'	53°16'50"
C81	300.00'	96.89'	95.33'	12°44'12"	C92	800.00'	96.11'	96.00'	09°22'08"
C82	189.22'	132.86'	146.16'	43°58'18"	C93	500.00'	48.89'	48.87'	05°43'03"
C83	800.00'	28.81'	28.81'	02°03'48"	C94	300.00'	186.72'	183.72'	33°38'38"
C84	448.84'	115.42'	115.10'	14°42'02"	C95	300.00'	50.06'	50.00'	09°33'37"
C85	800.00'	63.15'	63.15'	08°01'32"	C96	770.00'	341.59'	338.79'	29°25'04"
C86	1000.00'	115.02'	98.35'	08°35'38"	C97	100.00'	45.55'	45.16'	28°05'02"
C87	236.96'	148.38'	148.64'	28°37'31"	C98	100.00'	141.71'	130.15'	61°11'44"
C88	300.00'	198.95'	196.27'	38°11'13"	C99	390.00'	207.24'	204.81'	32°28'43"
C89	300.00'	200.16'	196.46'	38°13'37"	C100	500.00'	348.46'	341.47'	38°55'57"
C90	300.00'	41.76'	41.73'	07°58'33"	C101	580.00'	367.32'	369.80'	39°14'58"
C91	900.00'	182.85'	182.42'	10°21'18"	C102	200.00'	136.36'	136.58'	39°56'57"



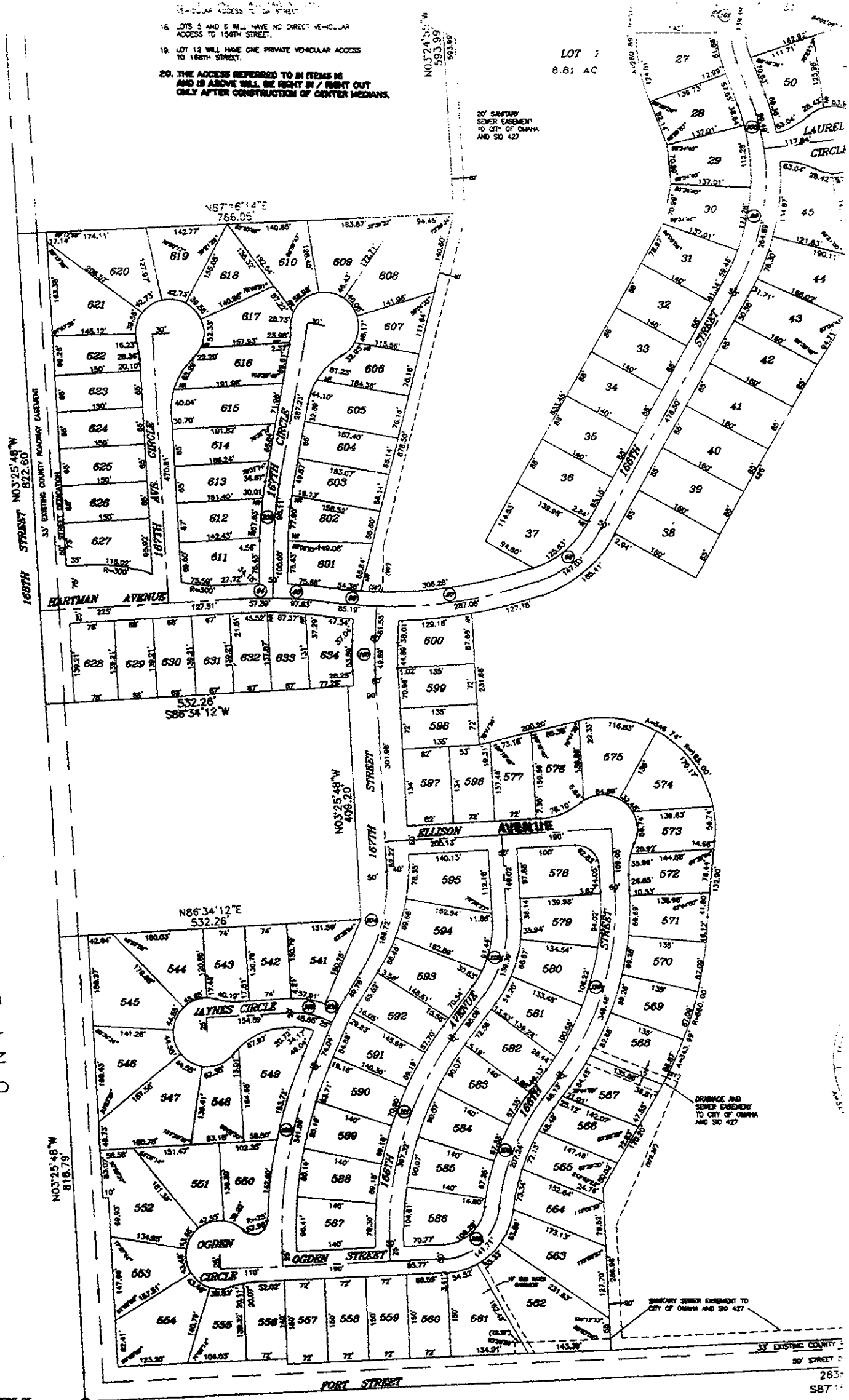
16. LOTS 5 AND 6 WILL HAVE NO DIRECT VEHICULAR ACCESS TO 166TH STREET.
18. LOT 12 WILL HAVE ONE PRIVATE VEHICULAR ACCESS TO 166TH STREET.
20. THE ACCESS REFERRED TO IN ITEMS 16 AND 18 ABOVE WILL BE RIGHT IN / RIGHT OUT ONLY AFTER CONSTRUCTION OF CENTER MEDIANS.

LOT 1
8.81 AC

20' SANITARY SEWER EASEMENT TO CITY OF OMAHA AND SD 427

UNPLATTED

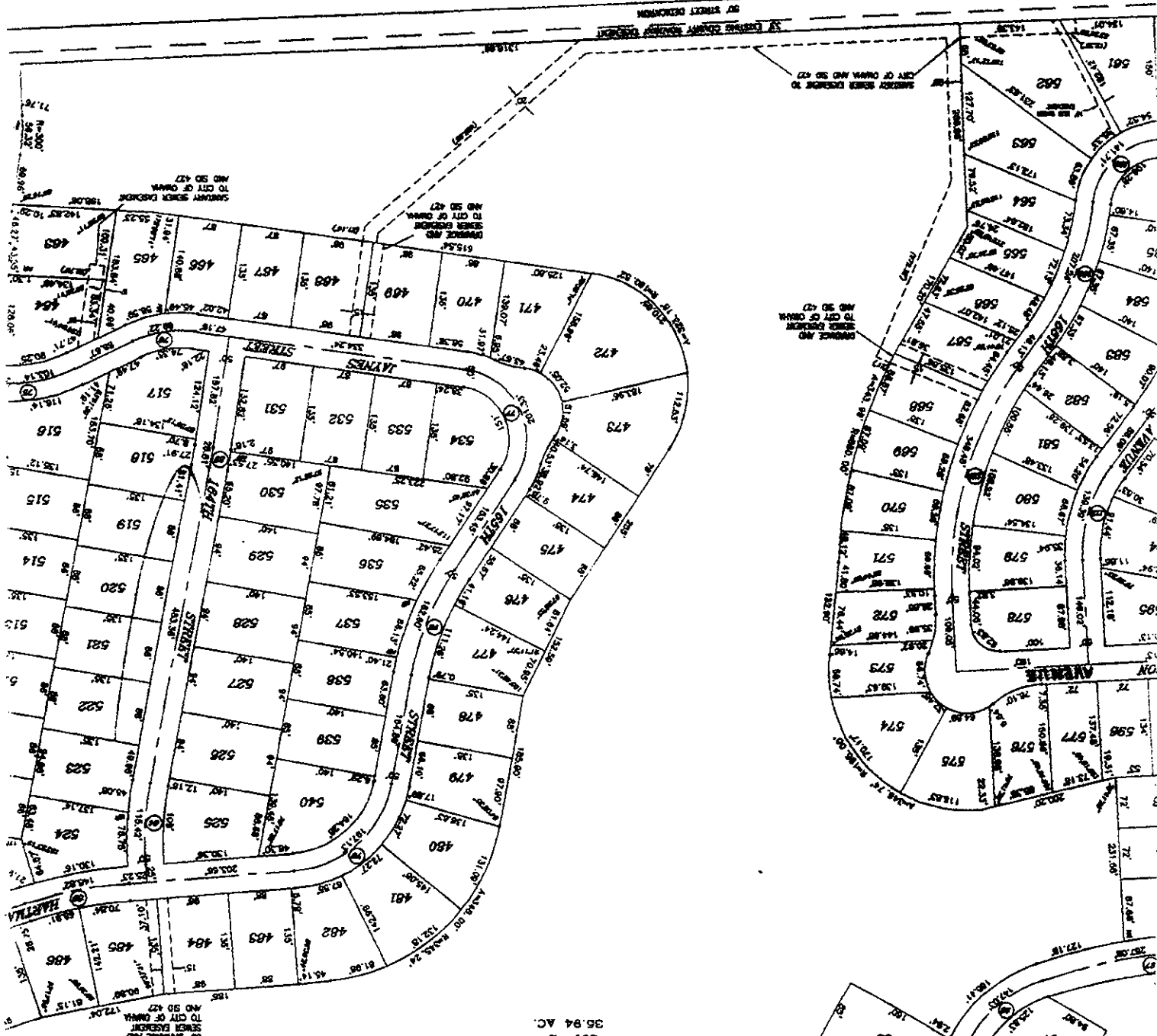
POINT OF BEGINNING
2ND COR. 29 1/4
SEC. 34, T14N, R1E



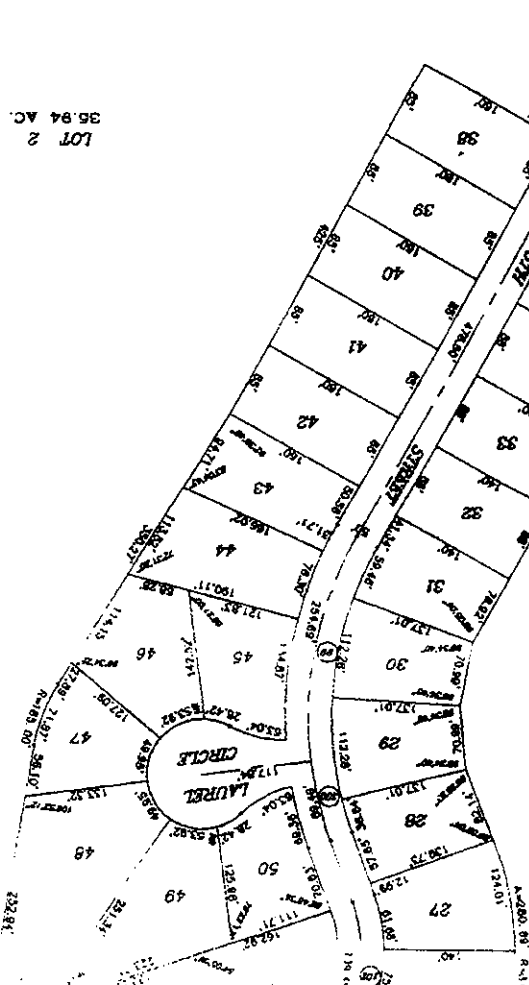
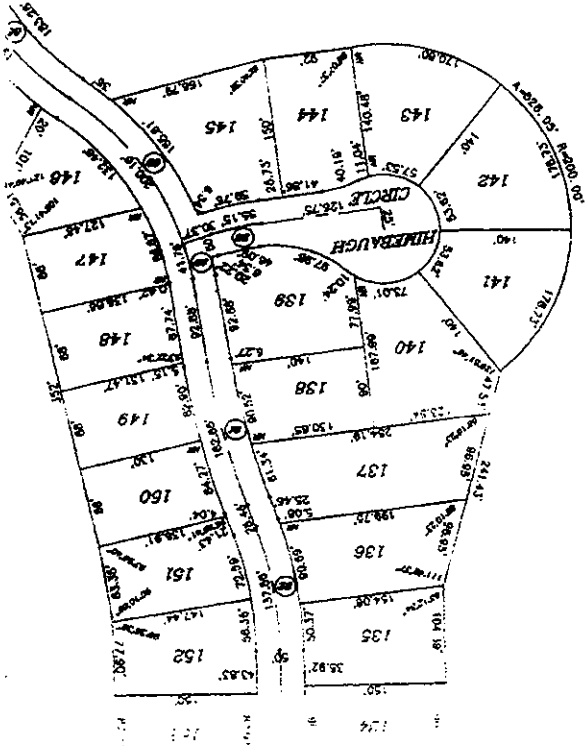
283-
S87-11

UNPLATTED

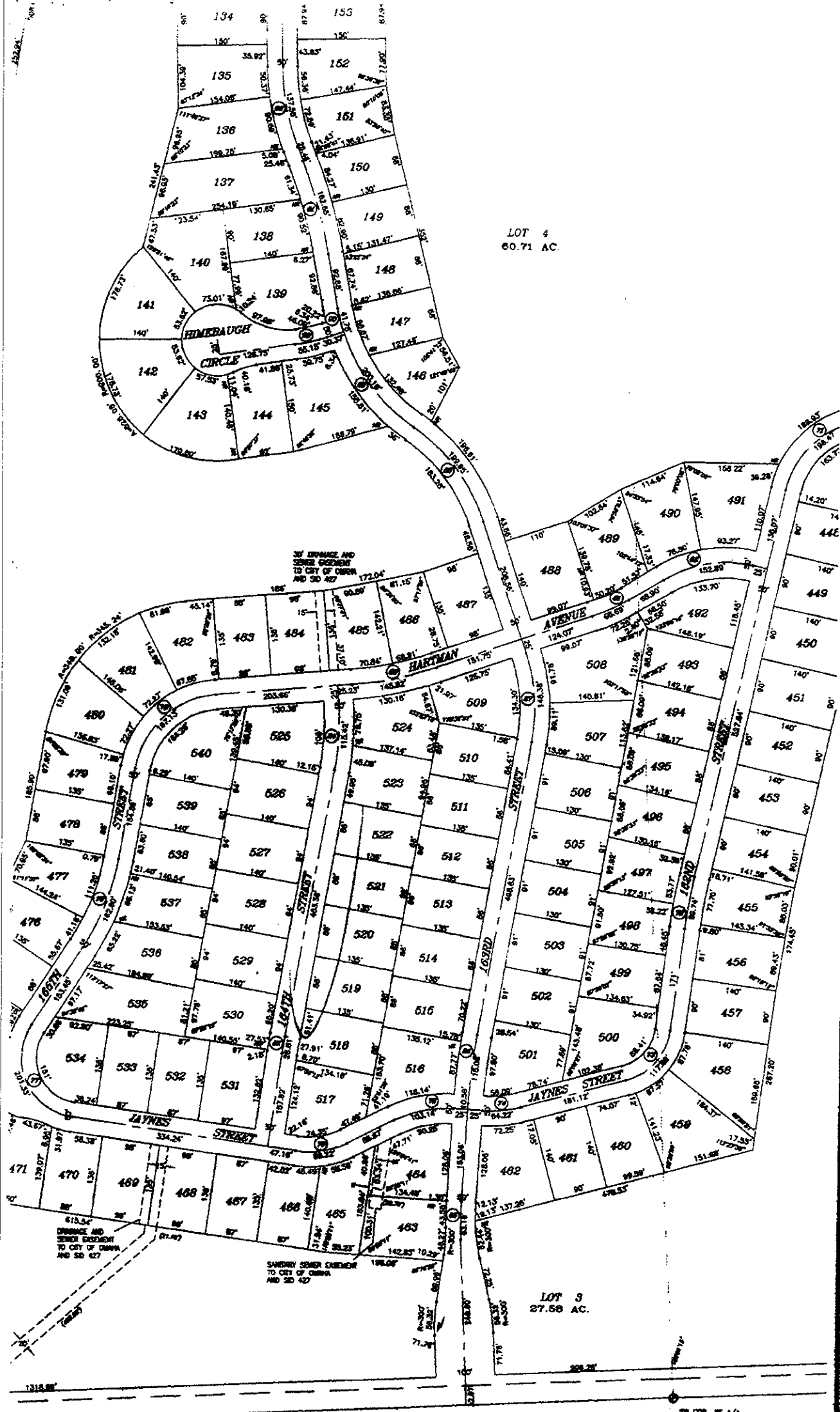
2638.88
58715.10 W



LOT 2
35.84 AC.



LOT 1
8.81 AC.



lamp, rymearson & assoc
 engineers
 1470 west dodge road, suite 100
 omaha, nebraska 68104-8006

STONE CREEK
DOUGLAS COUNTY, NEBRASKA

FINAL PLAT


N PLATTED

2003-01-20
 27003.01-203
 book page
 date
 FEB 12, 1998
 sheet
 4 of 5

LOTS 1 THROUGH
PLATTING OF
TOWNSHIP 16 NO
THE 6TH P.M., DO

LAND SURVEYORS CERTIFICATE

[illegible]


Robert D. Proetz, L.S. 579

April, 1998



Discussion

[illegible]

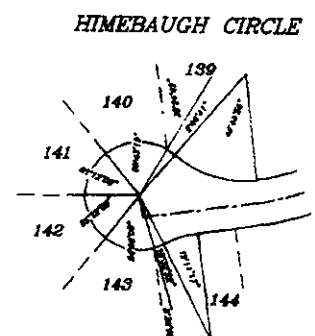
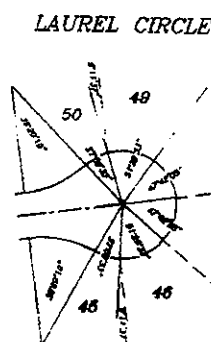
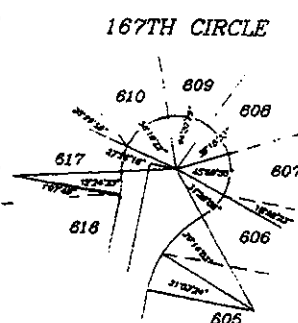
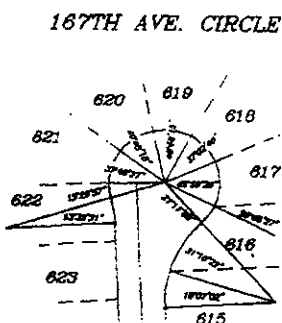
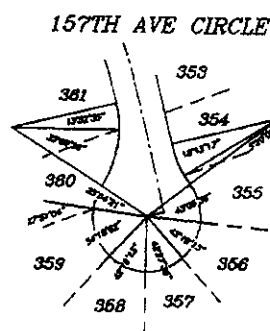
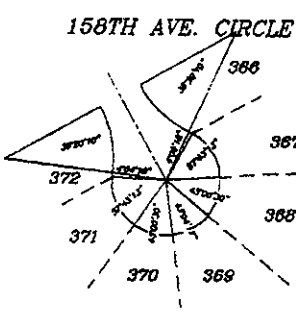
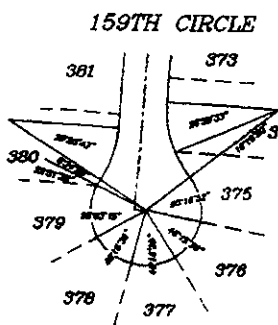
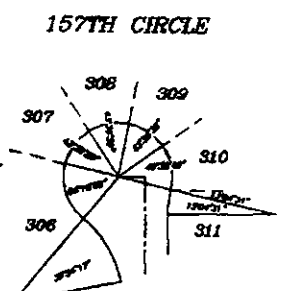
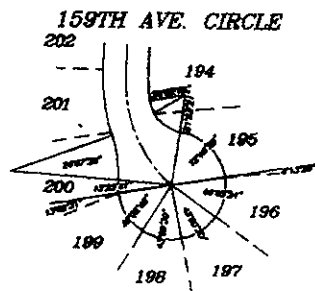
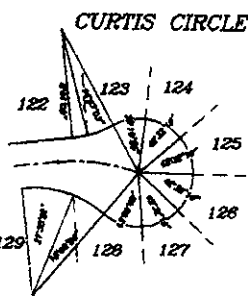
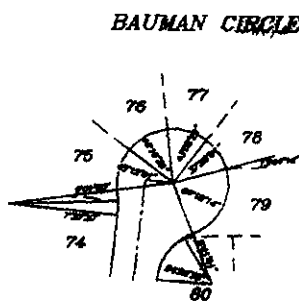
Horgan Development Company
A Nebraska corporation, OWNER

Kent Elmore

Robert P. Morgan, President

Robert H. Jones

Robert P. Hanson



ELLISON AVE 166TH ST

JAYNES CIRCLE

OGDEN CIRCLE

STONE CREEK

LOTS 1 THROUGH 634, INCLUSIVE, BEING A
PLATTING OF PART OF SECTION 34,
TOWNSHIP 16 NORTH, RANGE 11 EAST OF
THE 6TH P.M., DOUGLAS COUNTY, NEBRASKA

DEDICATION

KNOW ALL MEN BY THESE PRESENTS: That the Horgan Development Company, a Nebraska corporation, Robert P. Horgan, Donna M. Horgan, Marjorie C. Horgan, Greg L. Horgan, Richard A. Horgan, and Nick G. Horgan, a single person, OWNERS, and First National Bank of Omaha, a national banking association, MORTGAGEES, of the land described within the Land Surveyor's Certificate and embraced within this plat, have caused said land to be subdivided into lots and streets to be numbered and named as shown hereon, and subdivision to be hereafter known as STONE CREEK, and we do hereby certify and approve of the plat and do hereby grant the easements shown on the plat. We do further grant a perpetual easement to the Omaha Public Power District and U.S. West Communications and to any company which has been granted a franchise under the authority of the City Council of Omaha, Nebraska, to provide a Cable Television System in the area to be subdivided, their successors and assigns, to erect, operate, maintain, repair and renew poles, wires, crossarms, dampers and anchors, cables, conduits and other related facilities; and to extend thereon wires or cables for the carrying and transmission of electric current for light, heat, and power and for the transmission of signals and sounds of all kinds including signals provided by cable television systems, and the reception thereof, over, through, under, and across a five foot (5') wide strip of land abutting the front and side boundary lot lines, an eight foot (8') wide strip of land abutting the rear boundary line of all interior lots; and all exterior lots that are adjacent to presently platted and recorded lots; and a sixteen foot (16') wide strip of land abutting the rear boundary line of all exterior lots that are not adjacent to presently platted and recorded lots. The term "exterior lots" is herein defined as those lots forming the outer perimeter of the above described subdivision. Said sixteen foot (16') wide easement will be reduced to an eight foot (8') wide easement when the adjacent land is surveyed, platted and recorded. We do further grant a perpetual easement to the Metropolitan Utility District of Omaha, their successors and assigns, to erect, install, operate, maintain, repair and renew, pipelines, hydrants, and other related facilities, and to extend thereon pipes for the transmission of gas and water in, through, under and across a five foot (5') wide strip of land abutting all out-to-aces. No permanent buildings, trees, retaining walls, or loose rock walls shall be placed in the above described easement ways, but the same may be used for gardens, shrubs, landscaping, and other purposes that do not then or later interfere with the aforesaid use or rights herein granted.

Horgan Development Company
A Nebraska corporation, OWNER

Robert P. Horgan
Robert P. Horgan, President
Robert P. Horgan
Robert P. Horgan
Marjorie C. Horgan
Marjorie C. Horgan

OWNER

Nick G. Horgan
Nick G. Horgan, a single person
Donna M. Horgan
Donna M. Horgan
Greg L. Horgan
Greg L. Horgan

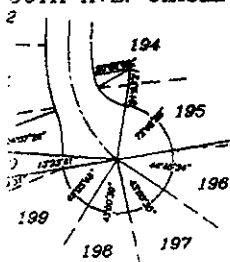
First National Bank of Omaha
A national banking association, MORTGAGEES

Robert A. Horgan
Robert A. Horgan, President
Richard A. Horgan
Richard A. Horgan
Nick G. Horgan
Nick G. Horgan

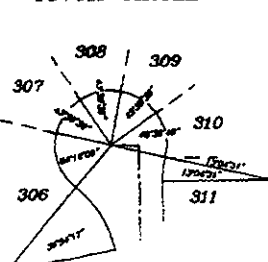
ment monuments have
posted with the City of
and ends of all curves
(note) being a platting
easements, described as
03°25'48" East (bearing)
the Southwest Quarter
9.20 feet parallel with
4°12' West for 532.56
1.50 feet along the west
North 03°24'35" West
West for 755.20 feet to
12.92 feet along the
40°54' East for 160.30
thence South 86°47'34"
west Quarter of Section
Quarter of Section 34;
west right of way line
thence South 02°56'50"
Quarter of Section 34;
a Southeast Quarter of
at Quarter of Section
including 7.70 acres



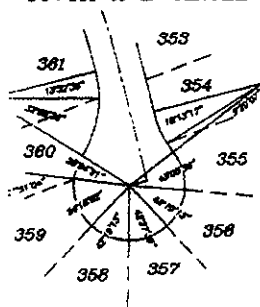
59TH AVE. CIRCLE



157TH CIRCLE



157TH AVE CIRCLE



EEK

, BEING A
IN 34,
EAST OF
NEBRASKA

corporation, Robert P. Horgan,
a single person, OWNER, and
arbitrator within the Land Surveyor's
and streets to be numbered and
as hereby duly and approve of
the streets as shown on
attached plat to the Omaha
wanted a franchise under the
the city to be subdivided, their
downings and anchors,
conveying and transmission of
of lands including signals
across a five foot (5') wide strip
outletting the rear boundary
road lot, and a sixteen foot
space to presently platted and
arbitrator of the above described
deed, when the adjacent
Vermilion Utilities District of
pipelines, hydrants, and other
rough, under and across a five
ing walls, or loose rock walls
sons, shrubs, landscaping, and
printed.

Bank of Omaha
acting as MORTGAGEE
of the above described
property.

in place of
Notary

ACKNOWLEDGMENT OF NOTARIES

State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Robert P. Horgan, who is personally known to me to be the identical
person whose name is affixed to the above instrument as President of HORGAN DEVELOPMENT COMPANY, a Nebraska
Corporation, OWNER, and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed as
such Officer and the voluntary act and deed of said Corporation.

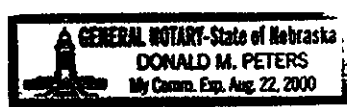
Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Nick G. Bitens, a single person, who is personally known to me to be
the identical person whose name is affixed to the above instrument as OWNER and he did acknowledge his execution of
the foregoing Dedication to be his voluntary act and deed.

Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 2 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared ROBERT J. HORGAN, who is personally known to me to be the
identical person whose name is affixed to the above instrument as Vice-President of FIRST INDUSTRIAL BROS. OF OMAHA,
MORTGAGEE, and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed as such
Officer and the voluntary act and deed of said Corporation.

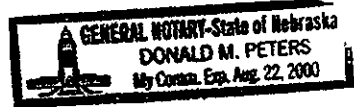
Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Robert P. Horgan who is personally known to me to be the identical
person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing Dedication
to be his voluntary act and deed.

Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Donna M. Horgan who is personally known to me to be the identical
person whose name is affixed to the above instrument and she did acknowledge her execution of the foregoing Dedication
to be her voluntary act and deed.

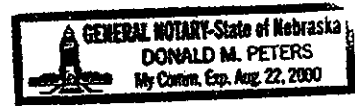
Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Marjorie C. Horgan who is personally known to me to be the
identical person whose name is affixed to the above instrument and she did acknowledge her execution of the foregoing
Dedication to be her voluntary act and deed.

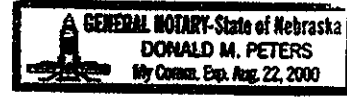
Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 1 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Greg L. Vason who is personally known to me to be the identical
person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing Dedication
to be his voluntary act and deed.

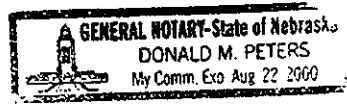
Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



State of Nebraska }
County of Douglas } SS

On this 2 day of April, 1995, A.D., before me, a Notary Public, duly
commissioned and qualified for said County, appeared Richard M. Collock who is personally known to me to be the
identical person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing
Dedication to be his voluntary act and deed.

Witness my hand and official seal the date last aforesaid.
Donald M. Peters
Notary Public



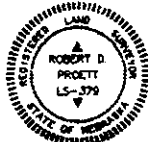
drawn by
designed by
revised by
revisions
photocopy
notarize
reference

lamp, ryneerson & associates, inc.

FINAL PLAT

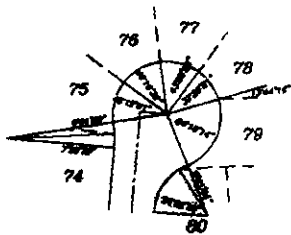
Robert D. Proett, L.S. 379

April, 1998
Date

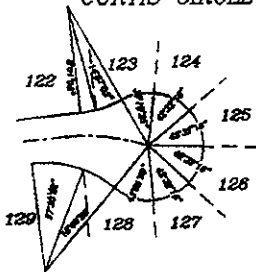


Robert P. Morgan, President
Robert P. Morgan
Marjorie C. Morgan
Donna M. Miller
Nora G. Brown, O.P.
City of Omaha

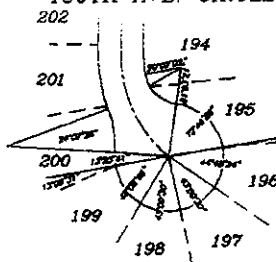
BAUMAN CIRCLE



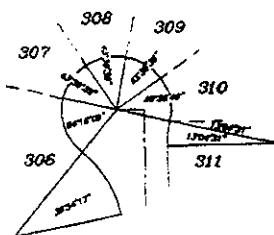
CURTIS CIRCLE



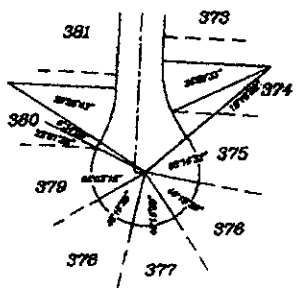
159TH AVE. CIRCLE



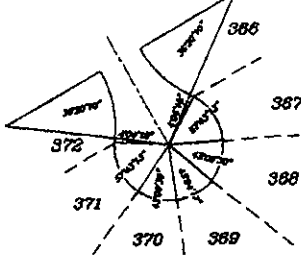
157TH CIRCLE



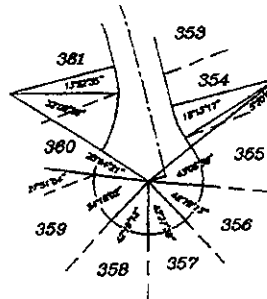
159TH CIRCLE



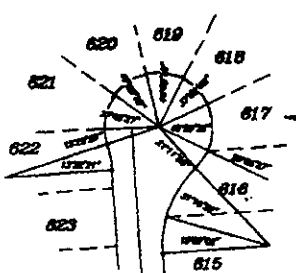
158TH AVE. CIRCLE



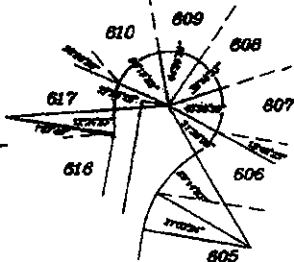
157TH AVE CIRCLE



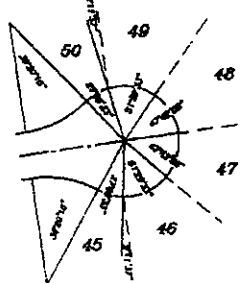
167TH AVE. CIRCLE



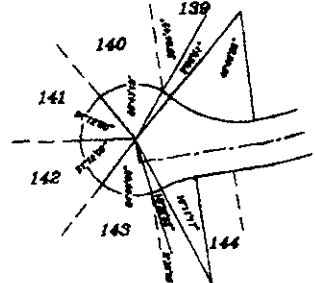
167TH CIRCLE



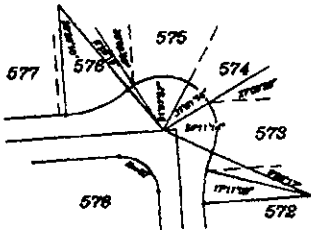
LAUREL CIRCLE



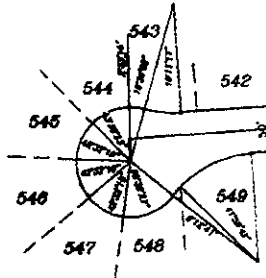
HIMBAUGH CIRCLE



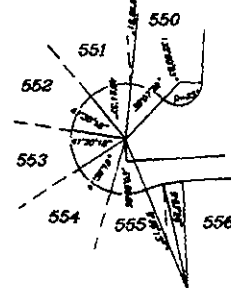
ELLISON AVE./166TH ST



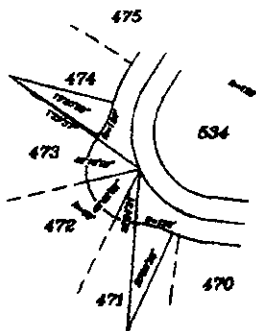
JAYNES CIRCLE



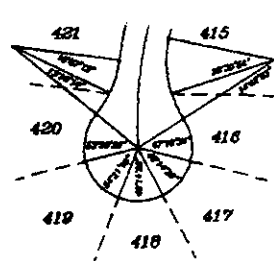
OGDEN CIRCLE



165TH ST/JAYNES ST.



160TH AVE. CIRCLE



APPROVAL OF OMAHA CITY PLANNING BOARD
This plot of STONE CREEK was approved by the CITY PLANNING BOARD on 1998
Chairman, CITY PLANNING BOARD
APPROVAL OF OMAHA CITY COUNCIL
This plot of STONE CREEK was approved and adopted by the CITY COUNCIL on March 1998
President
City of Omaha

Hogson Development Company
A Nebraska corporation, OWNER

Robert P. Hogson
Robert P. Hogson, President

Robert P. Hogson
Robert P. Hogson

Marjorie C. Hogson
Marjorie C. Hogson

OWNER

Mike O. Bizzas
Mike O. Bizzas, a single person

Donna M. Bizzas
Donna M. Bizzas

Greg L. Bizzas
Greg L. Bizzas

First National Bank of Omaha
A Nebraska banking corporation, MORTGAGEE

Robert J. Harkins
Robert J. Harkins, Vice-President

Richard M. Patrick
Richard M. Patrick

On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

State of Nebraska }
County of Douglas } SS
On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

State of Nebraska }
County of Douglas } SS
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Robert P. Hogson
Notary Public

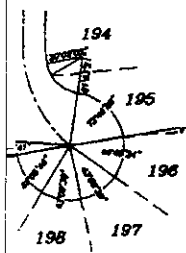
State of Nebraska }
County of Douglas } SS
On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

State of Nebraska }
County of Douglas } SS
On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

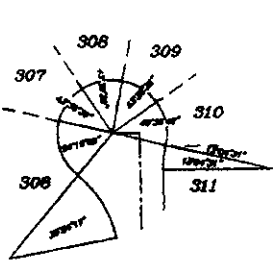
State of Nebraska }
County of Douglas } SS
On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

State of Nebraska }
County of Douglas } SS
On this 1 day of April, 1998, I, Robert P. Hogson, Commissioner and qualified for said County, appeared, the identical person whose name is affixed to the above foregoing Dedication to be his voluntary act and deed. Witness my hand and official seal the day last aforesaid.
Robert P. Hogson
Notary Public

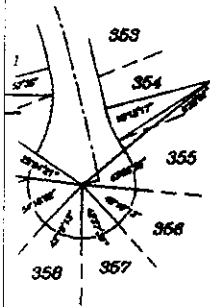
1 AVE. CIRCLE



157TH CIRCLE



7TH AVE CIRCLE

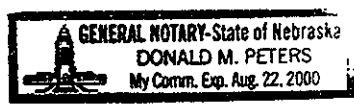


Notary Public
 State of Nebraska
 Douglas County
 Notary Public
 Donald M. Peters
 My Comm. Exp. Aug. 22, 2000

On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Robert J. Horgan, who is personally known to me to be the identical person whose name is affixed to the above instrument as OWNER and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed.

Witness my hand and official seal the day last aforesaid.

Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Robert J. Horgan, who is personally known to me to be the identical person whose name is affixed to the above instrument as Vice-President of FIRST NATIONAL BANK OF OMAHA, NEBRASKA, and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed as such Officer and the voluntary act and deed of said corporation.

Witness my hand and official seal the day last aforesaid.

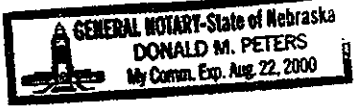
Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Robert J. Horgan, who is personally known to me to be the identical person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed.

Witness my hand and official seal the day last aforesaid.

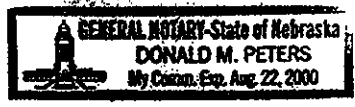
Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Donna M. Horgan who is personally known to me to be the identical person whose name is affixed to the above instrument and she did acknowledge her execution of the foregoing Dedication to be her voluntary act and deed.

Witness my hand and official seal the day last aforesaid.

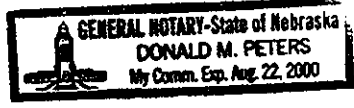
Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Marjorie C. Horgan who is personally known to me to be the identical person whose name is affixed to the above instrument and she did acknowledge her execution of the foregoing Dedication to be her voluntary act and deed.

Witness my hand and official seal the day last aforesaid.

Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 1 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Greg L. Horgan who is personally known to me to be the identical person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed.

Witness my hand and official seal the day last aforesaid.

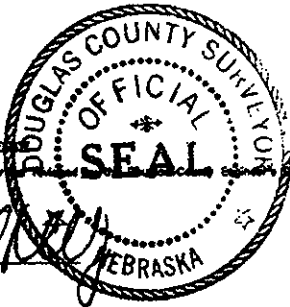
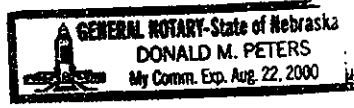
Notary Public



State of Nebraska }
 County of Douglas } SS
 On this 3 day of April, 1998, A.D., before me, a Notary Public, duly commissioned and qualified for said County, appeared Richard M. Pollock who is personally known to me to be the identical person whose name is affixed to the above instrument and he did acknowledge his execution of the foregoing Dedication to be his voluntary act and deed.

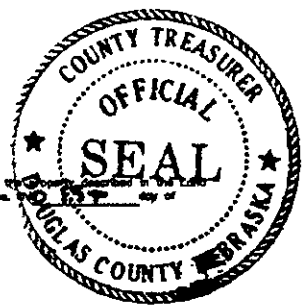
Witness my hand and official seal the day last aforesaid.

Notary Public



COUNTY ENGINEER'S CERTIFICATE
 This plat of STONE CREEK was examined by me on the 5/19/98 day of May, 1998, and I find that it conforms to the design standards of the State of Nebraska.

County Engineer



COUNTY TREASURER'S CERTIFICATE
 THIS IS TO CERTIFY THAT I find no regular nor special taxes due or delinquent against the property described in the plat, as shown by the records of this office, on the 5/19/98 day of May, 1998.

County Treasurer

APPROVAL OF CITY ENGINEER OF OMAHA
 I HEREBY APPROVE this plat of STONE CREEK (Lys 1 through 634, inclusive) as to the design standards this day of May, 1998.

City Engineer

I HEREBY CERTIFY THAT adequate provisions have been made for the compliance with Chapter 53 of the Omaha Municipal Code.

City Engineer

Lamp, Rynearson & Associates
 14170 West Dodge Road, Suite 100
 Omaha, Nebraska 68134-8006
STONE CREEK
DOUGLAS COUNTY, NEBRASKA

FINAL PLAT

Job number-Date
 87003.01-003
 book page
 date
 FEB. 12, 1999
 sheet
 5 of 5

Plat and Dedication,
Filed _____, in Book _____ at Page _____, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

Any additional info.

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

Dated 8-6-01 Filed 8-9-01, in Book 1394 at Page 52, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

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

Does it include the following ?? Possible Telephone Connection Charge Yes or No

Any additional info.

Golf Lot Easements

Easement Right of Way 1st, 2nd 3rd or _____ Amendment to Declaration of Covenants, Conditions, Restrictions and Easements
Dated 8-6-01 Filed 8-16-01, in Book 1394 at Page 193, Instrument No. _____

Stone Creek

Plat and Dedication,
Filed _____, in Book _____ at Page _____, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

Any additional info.

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

Dated 8-6-01 Filed 8-9-01, in Book 1394 at Page 52, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

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

Does it include the following ?? Possible Telephone Connection Charge Yes or No

Any additional info.

Golf Lot Easements

Easement Right of Way 1st, 2nd 3rd or Amendment to Declaration of Covenants, Conditions, Rest Easements
Dated 8-6-01 Filed 8-10-01, in Book 1394 at Page 193, Instrument No. _____

Stone Creek

Plat and Dedication,
Filed _____, in Book _____ at Page _____, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

Any additional info.

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

Dated 8-6-01 Filed 8-9-01, in Book 1394 at Page 52, Instrument No. _____
Grants a perpetual easement in favor of
Omaha Public Power District,
U.S. West Communications
Northwestern Bell Telephone Company
and any cable company granted a cable television franchise system,
and/or

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

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

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

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

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

Does it include the following ?? Possible Telephone Connection Charge Yes or No

Any additional info.

Golf Lot Easements

Easement Right of Way 1st, 2nd 3rd or Amendment to Declaration of Coven, Condi's, Rest Eas
Dated 8-6-01 Filed 8-10-01, in Book 1394 at Page 193, Instrument No. _____

Stone Creek

Stone Creek

Plat and Dedication:

Filed 9-1-99, in Book 2131 at Page 450, Instrument No. _____

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

for utility, installation and maintenance

☒ on, over, through, under and across
or

a 5 foot wide strip of land abutting the front and the side boundary lines of all lots;

an 8 foot wide strip of land abutting the rear boundary line of all interior lots;

and a 16 foot wide strip of land abutting the rear boundary line of all exterior lots.

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

Also grants an easement to Metropolitan Utilities District _____ for utility,
installation and maintenance on, through, under and across a 5 foot wide strip of land
abutting all cul-de-sac streets.

Any additional info,

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

Filed 8-9-01, in Book 1394 at Page 56, Instrument No. _____

Omaha Public Power District,

U.S. West Communications

Northwestern Bell Telephone Company

and any cable company granted a cable television franchise system,
and /or

for utility, installation and maintenance

on, over, through, under and across
or

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

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

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

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

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

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

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

Any additional info.

Easement for Golf lots for the use
and benefit of the owner for intrusion of errant shot
on the lots and intrusion of noise from mowing & other

Easement Right of Way 1st, 2nd 3rd or _____ Amendment to _____

Dated _____ Filed _____, Book _____ at Page _____, Instrument No. _____

power equipment.

1394-193 Deed filed 8-10-01 of Villas at Stone Creek
(Architectural Control)