

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
OF RIVERVIEW SHORES**

THESE DECLARTIONS, made on the date shown on the close of this instrument, by the signatories hereto who are described as Declarant,

WITNESSETH:

WHEREAS, Declarant, whether one or more, is the owner of certain property in Dodge County, Nebraska, more particularly described as follows:

See Exhibit "A" attached hereto,

WHEREAS, said real estate has been platted into a residential subdivision to be known as Riverview Shores, herein called Property, and,

WHEREAS, Declarant desires to make all of Property, together with such additions thereto as may hereafter be platted, to be within the jurisdiction of these Declarations and subject to the covenants, conditions and restrictions hereinafter set forth, and,

WHEREAS, Declarant desires to provide for the preservation of the values and amenities of Property, for the maintenance of the residential character of Property and for the acquisition, construction and maintenance of the streets, easements, and common areas of Property for the use and enjoyment of the residents of Property,

NOW, THEREFORE, Declarant hereby declares that all of Property shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purposes of enhancing and protecting the value, desirability, and attractiveness of owning Property, or any portion thereof, and for the enjoyment of the residents of Property. These restrictions, covenants, conditions, and easements shall run with all of the real estate in Property and shall be binding on all parties having any right, title of interest in Property, or any part thereof, their heirs, personal representatives, successors and assigns, and shall insure to the benefit of each owner thereof.

ARTICLE I.
DEFINITIONS

Section 1.01. "Association" shall mean and refer to the RIVERVIEW SHORES ASSOCIATION, its successors and assigns, which at present is an unincorporated association of Owners of Lots in Property.

Section 1.02. "Owner" shall mean and refer to:

- a) The record owner, whether one or more persons or entities, of fee simple title to any Lot which is a part of Property, but excluding those having such interest merely as security for the performance of an obligation, and
- b) The purchaser, whether one or more persons or entities, under a recorded contract for the sale and purchase of a Lot, under which seller retains title solely as security for the performance of the purchaser's obligation under the contract.

Section 1.03 "Property" shall mean and refer to the real estate as previously described herein.

Section 1.04. "Lot" shall mean and refer to any part or parcel of Property as surveyed and plotted. There are currently 62 Lots and 5 Outlots designated on the Preliminary Plat of Property. There may be additional lots platted on Outlots B & E in the future, by Declarant.

Section 1.05. "Streets and Easements" shall be those areas designated in the Final Plat, or any Replat, as streets, roads, and easements.

Section 1.06. "Common Areas" shall refer to all real property designated in the Final Plat, or Replat as "Outlots A,C and D. Said Common Areas shall be for the common use and enjoyment of the Owners of Lots in Property. Common areas may include recreational facilities, lakes, boat loading/unloading ramps, dedicated and non-dedicated streets, pathways and green areas and signs at the entrances for Property. Such facilities may be situated on Property owned or leased by the Association, on public property, or private property subject to an easement in favor of the Association.

Section 1.07. "Member" shall mean and refer to every person or entity who holds membership in the Association.

Section 1.08. "Declarant" shall mean and refer to Glenn G. Baumert, Robert L. Virgl Jr., Larry D. Dolezal, and Eugene J. Simanek, members of Riverview Shores Development, LLC.

ARTICLE II
RIVERVIEW SHORES

Section 2.01. Every Owner of a Lot within Property shall be a Member of the Association. Membership shall be appurtenant to and shall not be separated from membership of any Lot. The Association shall have as its purpose the promotion of the health, safety, recreation, welfare, and enjoyment of the Owners of Lots within Property including, but not limited to the following:

- a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of streets, easements, and common areas for the general use, benefit and enjoyment of the Owners.
- b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of Property, or any portion thereof, not inconsistent with this Declaration, provided always that such rules and regulations are uniformly applicable to all Owners. The rules and regulations may permit or restrict the use of the common areas by Owners and 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 areas.
- c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Property, and the protection and maintenance of the residential character of Property.
- d) All powers conferred upon not-for-profit corporations by the Nebraska Nonprofit Corporation Act, and any amendments thereto, and all powers and duties necessary and appropriate to accomplish the purposes and administer the affairs of the association not inconsistent with this Declaration.

Section 2.02. The Association shall have two classes of voting Members, Class A Members and Class B Members, defined as follows:

- a) **CLASS A:** Class A Members shall be all Owners, with the exception of Declarant. Each Class A Member shall be entitled to one vote for each Lot owned. When there shall be more than one person or entity holding an interest in any Lot, all such persons or entities or both, shall be Members; PROVIDED HOWEVER, that the vote for such Lot shall be exercised as such persons or entities or both shall determine, but in no event shall more than one vote be cast with respect to any one Lot.
- b) **CLASS B:** Class B Members shall be Declarant, who shall be entitled to one more vote than the total votes of the Class A Members. Class B Membership shall terminate and be converted into Class A Membership upon either Declarant no longer having an ownership interest in any lot in Riverview Shores or Declarant relinquishing Declarant's Class B Membership in the Association.

Section 2.03. The Members shall hold annual meetings. Written notice of the annual meeting shall be delivered or mailed to each Member entitled to vote. At each annual meeting, the Members shall elect officers and transact such business as shall be stated in the notice of the meeting.

Section 2.04. At all meetings of the Members, a quorum is present throughout any meeting of the Association if Members entitled to cast 60% of the total votes of the Association are present in person or by proxy unless these Declarations specifically require otherwise.

Section 2.05. The Members of the Association may adopt rules and regulations for the governance of the Association not inconsistent with the provisions of these Declarations.

Section 2.06. At any meeting of the Members, every Member may vote in person or by proxy appointed by an instrument in writing by such Member.

Section 2.07. Special meetings of the Members for any purpose may be called by the President or at the request in writing of at least fifteen (15) Members entitled to vote. The request shall state the purpose of the meeting. Written notice of any special meeting, stating the purpose of the meeting, shall be delivered or mailed to each Member entitled to vote.

Section 2.08. The officers of the Association shall be elected by the Members and shall consist of a President, Vice President, Secretary, and Treasurer. Each officer shall be a Member of the Association. At the first annual meeting of the Members, the Members shall choose a President, Vice President, Secretary and Treasurer, and One Trustee. The Members may appoint other officers and agents, and delegate such authority as the Members may determine. Until such time as there is more than one Owner of Lots, Declarant may hold all of the offices.

Section 2.09. The officers of the Association shall hold office for two years or until their successors are elected. Any officer elected by the Members may be removed at any time by the affirmative vote of the majority of all the Members. If any office becomes vacant, the Members shall elect a successor who shall hold office until the next annual meeting.

Section 2.10. The President shall be the chief executive officer of the Association, preside at all meetings of the Members, and carry out all orders and resolutions of the Members. The President shall execute contracts on behalf of the Association, except when such authority is expressly delegated by the Members to some other officer or agent of the Association.

Section 2.11. The Vice President shall, in the absence or disability of the President, perform the duties and exercise the powers of the President and shall perform such other duties as the Members may prescribe.

Section 2.12. The Secretary shall attend all meetings of the Members, and shall record all votes and the minutes of all proceedings on books belonging to the Association. The Secretary shall give, or cause to be given, notice of all meetings of the Members and special meetings of the Members, and shall perform such other duties as the Members or the President may prescribe.

Section 2.13. The Treasurer shall have the custody of the Association funds, keep accurate accounts of receipts and disbursements on books belonging to the Association and deposit all monies in the name of the Association in such depositories as may be designated by the Members. The Treasurer shall disburse the funds of the Association as directed by the President or the Members, and shall file, at least annually, a report of all transactions and the financial condition of the Association. If required by the Members, the Treasurer shall give bond for the faithful performance of the duties of the office if required by a majority vote of the Members of the Association.

Section 2.14. The property and the daily business of the Association shall be managed by its officers and trustees.

Section 2.15. The officers and trustees shall prepare a proposed annual budget for the Association and a schedule of annual and/or special assessment to every Member assessed, collect the assessments, issue a certificate upon request setting forth whether any assessments are paid or due, and exercise all other powers of the Association.

Section 2.16. A majority vote of the Members at any meeting of the Association at which a quorum is present shall be sufficient to transact the business of the Association unless these Declarations specifically require otherwise.

ARTICLE III.
COVENANT FOR ASSESSMENTS

Section 3.01. The Declarant and each Owner of any Lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed or in such contract, is and shall be deemed to covenant and agree to pay to the Association:

- a) Annual assessments, and
- b) Special assessments for capital improvements,

such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs and reasonable attorney's fees, shall be a charge on each Lot and shall be a continuing lien upon each Lot against which each such assessment shall be made. Each such assessment together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person, persons, or entity who, or which, was the owner of the Lot at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to such Owner's successors in title, unless expressly assumed by such Owner's successors.

Section 3.02. The assessments levied by the Association shall be used exclusively to promote the health, safety, recreation and welfare of the Owners of Lots in Property.

Section 3.03. The Association shall fix the annual assessment for regular maintenance of the streets, easements, and common areas of property and for all other necessary annual expenditures for the Association not deemed capital improvements, based on a budget approved by the Members of the Association.

Section 3.04. In addition to the annual assessment authorized above, the Association may levy a special assessment for the purpose of paying, in whole or part, the cost of capital improvements and in particular the cost of any construction, reconstruction, or repair or replacement, or additions or appurtenances thereto, of streets, easements, and common areas of property and of any appurtenances located thereon, including any central water and/or sewage disposal system for the benefit of property and including fixtures and personal property related thereto. Special assessments shall be approved by the affirmative vote of two-thirds (2/3) of the Members of Association entitled to vote.

Section 3.05. Written notice of any meeting called for the purpose of taking any action authorized under Section 3.03 or under Section 3.04 shall be sent to all Members at their respective addresses as appears on the books of the Association not less than 15 days nor more than 60 days in advance of such meeting. At the first such meeting called, the presence of Members, in person or by proxy, 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 such subsequent meeting shall be fifty (50%) percent of all votes of each class of Membership. Any such subsequent meetings shall be held within 60 days following the preceding meeting. Written notice as to all other meetings of the Association shall be sent as above noted at least ten days prior to the meeting to each member at their respective addresses as appears on the books of the Association.

Section 3.06. Annual assessments shall be uniform in amount as to all Lots, may be payable annually or in installments, and shall have a due date or dates. Special assessments may be uniform in amount as to all Lots or may be assessed against those Lots receiving the benefit of the capital improvement, may be payable annually or in installments, and shall have a due date or dates which may be more than one year from the date of assessment. Assessments payable in installments may accrue interest as specified by the Association.

Section 3.07. Written notice of an assessment shall be sent to every Owner subject thereto. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association, setting forth whether or not the assessment on a specified Lot has been paid. A properly executed certificate of the Association as to the status of assessments on a particular Lot shall be binding upon the Association as of the date of its issuance by the Association.

Section 3.08. Any assessment not paid within thirty (30) days after the date due shall be delinquent and said assessment shall bear interest from the due date at the rate of fourteen (14%) percent per annum. Any assessment payable in installments shall be paid within thirty (30) days after the installment due date. Any assessment payable in installments not paid within thirty (30) days after the installment due date shall cause an acceleration of the full amount of the assessment and said assessment shall be due and payable in full and said assessment shall bear interest from said installment due date at the rate of fourteen (14%) percent per annum. The Association may bring any action at law against the Owner personally obligated to pay the same or foreclose the lien against the Lot assessed. No Owner may waive or escape liability for the assessment provided herein by non-use or abandonment of Owner's Lot or conveyance of Lot or by renunciation of Membership in the Association.

Section 3.09. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage, and the holder of any first mortgage on any Lot may rely on this provision without the necessity of the execution of any further subordination agreement by the Association. Sale or transfer of any Lot shall not affect the status or priority of the lien for assessments made as provided herein. An officer of the Association may release the lien of any delinquent assessment on any Lot as to which the first mortgage thereon is in default, if such officer determines that such lien has no further value to the Association.

Section 3.10. The Association may suspend the voting rights of an Owner for any period during which any assessment against such Owner's Lot remains unpaid, and for any period not to exceed 60 days for any infraction of the published rules and regulations of the Association by any such Owner, or members of such Owner's family, or guests or tenants of such Owner.

ARTICLE IV. **ARCHITECTURAL CONTROL**

Section 4.01. Declarant shall have the exclusive right to establish grades and slopes for all Lots within Property and to fix the grade at which any buildings shall be constructed upon any Lot, in conformity with the general plan for the development of Property. Plans for any buildings or other improvements to be placed or constructed upon any Lot within Property shall be submitted to the Declarant and shall show the design, size, and exterior material for the building or improvement and the plot plan for the Lot, including the proposed landscape plan. One set of plans shall be left on permanent file with the Declarant. Construction of the building or improvement shall not be commenced unless written approval of the plans has been secured from the Declarant and shown of record. Written approval or disapproval of the plans shall be given by the Declarant within thirty (30) days after receipt thereof. Approval of the plans shall not be unreasonably withheld, and upon disapproval, a written statement of the grounds for disapproval shall be provided. Declarant shall have the exclusive right to disapprove the plans, if in Declarant's opinion, the plans do not conform to the general standard of development in Property.

Section 4.02. Declarant may, at Declarant's sole discretion, transfer all or any part of Declarant's rights pursuant to this Article to the Association.

ARTICLE V. **MINIMUM STANDARDS FOR APPROVAL OF PLANS**

Section 5.01. All lots in Property shall be used exclusively for single family residential purposes. There shall be no more than two buildings, including the main residence, constructed upon any Lot within Property.

Section 5.02. A one (1) story single family residence shall contain at least 900 square feet of floor space on the first floor level exclusive of basement, garages, and other attached accessory floor area, i.e. deck/patio.

Section 5.03. A one and one half (1½) story or two (2) story single family residence shall also contain at least 900 square feet of floor area on the first floor exclusive of basement, garage, and other attached accessory floor area, i.e. deck/patio, and shall not exceed 35 feet in overall height.

Section 5.04. The square footage of any other style of single family residence shall be subject to the approval of Declarant.

Section 5.05. No outbuildings shall be constructed larger than 750 square feet and should not exceed fifteen (15) feet in height. All outbuildings shall have eaves and a pitched roof and shall conform to the design and color of the single-family residence located upon the Lot upon which is located the outbuilding.

Section 5.06. No mobile homes, dome homes, earthen homes, or manufactured homes shall be permitted on any Lot in Property. Modular homes with a 4-12 roof pitch or greater will be allowed, subject to the square footage requirements listed above.

Section 5.07. All buildings within Property shall be constructed in conformity with the requirements of the applicable building codes of the jurisdiction in which the building is located.

Section 5.08. Owners will follow the setback requirements of the appropriate governing entity (the city of North Bend or Dodge County). Additionally, the lakeside setback will not be less than 75 feet.

ARTICLE VI.
GENERAL RESTRICTIONS AND OTHE PROVISIONS

Section 6.01. Every owner shall have full rights of ownership and full use and enjoyment of Owner's Lot, subject to the following restrictions:

- a) No fences or enclosures of any type or nature whatsoever shall ever be constructed, erected, placed or maintained on any Lot within Property, except fences or enclosures utilized for the purposes described in section "g" below. No exterior radio antenna shall be erected on any Lot within Property.
- b) No livestock, or poultry of any kind which shall include but not be limited to cattle, swine, sheep, goats, horses, or fowl, shall be raised or kept on any Lot in Property, other than household pets, which shall be limited to two per household. Household pets shall mean a dog or a cat. All household pets shall be leashed when outside of the residential structure and deck/patio area. Excessive barking by a dog, either during the day or night, shall be cause for removal of the dog. No household pets shall be kept, bred, or maintained for commercial purposes. Only pets of owners shall be allowed.
- c) No noxious, offensive, or illegal activity shall be carried on upon Property, nor shall any trash, or other refuse be thrown, placed, or dumped upon any Lot, nor shall anything ever be done which may be or become an annoyance or nuisance to the resident of Property.
- d) No recreational vehicles shall be parked or stored upon any Lot within Property, except within an enclosed structure. Recreational vehicles may be temporarily parked or stored upon a Lot for a period of time not to exceed 14 days per year.
- e) No advertising signs or billboards shall be permitted on any Lot with the exception of "for sale" signs, which shall not exceed nine square feet in size.
- f) No trailer, recreational vehicle, tent, shack, barn, or other outbuildings shall be constructed or placed upon a Lot to be used for human habitation, either temporarily or permanently, except a tent may be used for a limited time for recreational purposes.
- g) All propane of fuel tanks, garbage and refuse containers, or other unsightly objects, shall be housed or shielded from public view by a building, enclosure, or decorative fence. Outside storage of materials, supplies, garden, lawn or maintenance equipment of any kind whatsoever shall be prohibited except when in actual use.
- h) Any damaged or destroyed single family residence or other building on a Lot shall be promptly reconstructed or removed on a timely manner, but no later than within one year of the date of occurrence.
- i) No buildings of any kind whatsoever shall be moved onto any Lot, except for newly constructed modular primary dwellings and temporary buildings that may be used for storage of tools and materials during construction of homes and development of Property.

j) All improvements, on all Lots in Property shall, at all times, be kept in good condition and repair, the state of repair to be determined by Declarant, their personal representatives, heirs, successors, or assigns.

k) There shall be no exterior lighting, except for decorative lighting on improvements located on each Lot, unless said exterior lighting is first approved by Declarant, and shall either be indirect or of such a controlled focus and intensity as not to disturb the residents of adjacent Lots

l) Sewage disposal and/or domestic water facilities must be approved by the appropriate regulatory agency and must be constructed and maintained in compliance with all applicable local, state, and federal regulations.

m) Only one satellite antenna, having a diameter of 18" or less, may be installed and maintained on any Lot but only upon compliance with the following conditions:

- a. Prior written approval of Declarant.
- b. The Declarant does not guarantee or warrant that reception and/or transmission signals will be adequate or will remain undisturbed by vegetation or improvements located on Property.

n) All exterior colors for buildings located upon Lots shall be approved by Declarant.

o) No firearms or guns of any type or nature whatsoever shall be fired or discharged upon, over, or across any Lot in Property, except for Outlot E.

p) All rubbish, trash and garbage shall be promptly removed from any Lot and shall not be burned by any open fire, incinerator, or otherwise on any Lot.

q) 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 inches, unless such vegetation consists of native grasses which do not detract from the appearance of the surrounding area.

ARTICLE VII. **BOATING AND WATERCRAFT REGULATIONS**

Section 7.01. All Lot owners, and all guests, family members, relatives, and friends thereof, shall Comply with the following boating and watercraft rules and regulations:

- a) Each Lot is allowed a maximum of two (2) powered boats (ski boat, fishing boat, pontoon boat), but only one powered boat per Lot may be operated on the lake at any time.
- b) All watercraft operators must obey all Coast Guard and State regulations.
- c) All power watercraft shall follow the accepted counter-clockwise boating traffic traffic pattern.
- d) After sundown and before 8:00 A.M., watercraft shall not be run fast enough to cause a wake and running lights must be used.
- e) Watercraft operating in the traffic pattern have the right of way over entering watercraft.
- f) All powerboats must not exceed 21 feet in length. Pontoon boats will have a maximum length limit of 24 feet. The only type of high horsepower (200 hp+) powerboats that will be allowed will be competition type ski boats.
- g) Guests are not permitted to use their own watercraft on Lake Property.

- h) Watercraft racing or other careless operation of a watercraft is strictly prohibited, and Declarant reserves the right to suspend the operating privileges of an Lot owner, or guest, family member, relative, or friend thereof, who operates a watercraft in a careless or reckless manner.
- i) Watercraft maximum speed limit of 45 mph will be observed by all watercraft.
- j) Sailboats, fishing boats, canoes, paddleboats, and other low powered or unpowered craft may be operated at all times. Operators of these craft must at all times have regard for larger power boats and keep to the side of narrow channels and be aware of unsafe conditions at all times.
- k) Water skiing will not be permitted after sundown or before 8:00 A.M.
- l) No more than two (2) jet skis or wave runners are permitted per lot. Hours of Operation of such craft shall be limited to all weekdays, and 8:00 A.M. to 11:00 A.M. on weekends, except all holidays when operation will not be allowed.
- m) Boat docks and/or boatlifts may extend out into the water no more than 25 feet from the shoreline. No permanent docks or structures may be erected in the lake. Placement of all docks and boatlifts in lake must be approved by Declarants.
- n) Each Lot will be allowed a maximum of one dock and 2 lift stations.
- o) All Lot owners shall provide to Declarants annually, proof of insurance, with the following minimum coverages: \$300,000.00 bodily injury limits and \$1000 medical pay limits.
- p) All jet ski or wave runner operators shall be at least 16 years of age.
- q) Power boats and jet skis of the same Lot owner will not be operated at the same time.

ARTICLES VIII.
ATV REGULATIONS

Section 8.01. All Lot owners, and all guests, family members, relatives, and friends thereof, shall Comply with the following ATV rules and regulations.

- a) Only 4 wheeled (or more) ATV vehicles owned by Lot owners may be operated on common property. Guests will not be allowed to operate their own ATV vehicles on common property.
- b) A maximum of two (2) ATV vehicles will be allowed per Lot.
- c) Each ATV vehicle will be identified by the Owners Lot number, placed in a conspicuous place on the vehicle and each ATV vehicle will fly a visible red or orange flag, no lower than 5 feet from the ground.
- d) ATV vehicles will not be operated for recreation before 8:00 A.M. or after sundown at all times of the year.
- e) The operators of ATV vehicles on the roadways will observe the same rules of speed and operation as automobiles.
- f) Operators will not enter upon the property of other Lot Owners.
- g) ATV vehicle operators under the age of 16 will be required to wear a helmet.
- h) Declarant reserves the right to suspend the ATV vehicle operating privileges of any Lot Owner, or any guest, family member, relative, or friend thereof, who operates any ATV vehicle in a reckless or careless manner.

ARTICLE IX.
EASEMENTS & ACCESS

Section 9.01. A perpetual license and easement is hereby reserved in favor of and granted to any entity which has been granted a franchise to provide utilities, including cable television, to Property, or any portion thereof, to erect, operate, maintain, repair, and replace said utilities on, through, under and across all areas on the Final Plat of Property indicated as Easements. No permanent buildings, trees, retaining walls or loose rock walls shall be placed in said easement areas but the same may be used for gardens, shrubs, landscaping, sidewalks, driveways, and other purposes that do not then or later interfere with the aforesaid uses or rights herein granted.

Section 9.02. The Association, its officers, employees, and agents, and contractors and repairmen designated by the Association, shall have the right to go on any Lot for the purpose of performing construction, reconstruction, surveying, maintenance and repair, making inspections and performing the duties of the Association hereunder, and the Association is hereby granted a specific easement for such purposes.

Section 9.03. The authority to grant access to Outlot B & E is the sole right of the Owner of Outlot B & E.

ARTICLE X.
INSURANCE

Section 10.01. Insurance coverages relating to the Streets, Easements, Common Areas, and any other property controlled by the Association shall be secured by the Association. The officers shall not be liable for failure to obtain any coverages or for any loss resulting from such failure if such coverages are unavailable or available only at a demonstrably unreasonable cost. The President shall notify each Member of the procurement of, changes in, or termination of, insurance coverages secured on behalf of the Association. Each policy shall provide that the policy may not be cancelled or substantially modified without sixty days written notice to the Association.

Section 10.02. The Association shall maintain a blanket, "all-risk" form policy of insurance on any property of the Association, insuring against all risks of direct physical loss commonly insured against. The policy shall cover the interest of the Association. Coverage shall be in an amount equal to 100% of the then current replacement cost of the property of the Association without deduction for depreciation, the amount to be redetermined annually by the members with the assistance of the insurance company affording coverage.

Section 10.03. The Association shall maintain general liability (including errors and omissions coverage for the officers of the Association) and property damage insurance to such limits as the Association may determine, from time to time, insuring each Member against any liability to the public or to other Members arising from the ownership and use of the property of the Association.

Section 10.04. If the property of the Association is damaged, the Association shall arrange for and supervise the prompt repair and restoration of the property.

- (1) If the proceeds of insurance are not sufficient, the additional sum necessary to complete the restoration shall be a common expense.
- (2) Any restoration shall be substantially similar to the original construction of the property damaged, subject to any modification required by changes in applicable governmental regulations, and using contemporary building materials and technology to the extent feasible.

ARTICLE XI.
ADJOINING PROPERTIES

Section 11.01. The Declarant, Association, and/or Owner recognize that Riverview Shores is located in an area in which the principal use of the real estate is agriculturally related. The Declarant, Association, and/or Owner realize that there are certain agricultural practices that exist within adjoining area that will continue and may, at times, be offensive to the Declarant, Association, and/or Owner.

ARTICLE XII.
GENERAL PROVISIONS

Section 12.01. Enforcement. The Declarant, 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 provision of this Declaration. Failure of the Declarant, Association or of 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.

Section 12.02. Severability. Invalidation of any one or more of these covenants or restrictions, by judgment or court order shall in no way affect any other provisions, which other provisions shall remain in full force and effect.

Section 12.03. Amendment. These Declarations may be amended at any time during the initial twenty (20) year term hereafter by an instrument signed by the Owners of not less than eighty-five (85%) percent of the Lots then signed by the Owners of not less than seventy-five (75%) percent of the Lots then covered by these Declarations. Any such amendment shall be valid only upon its being recorded in the same manner as deeds shall be recorded at such time.

Section 12.04. Term. These covenants and restrictions contained in this Declaration shall run with the land, and shall be binding for an initial term of twenty (20) years from the date these Declarations are recorded, after which time they shall be automatically extended for successive periods of ten (10) years each.

IN WITNESS THEREOF, the undersigned, being the Declarant herein, has executed these Declarations of Covenants, Conditions, and Restrictions this _____ day of _____, 2004.

ATTEST:

Glenn G. Baumert, Member of
Riverview Shores Development, LLC

Robert L. Virgl, Jr., Member of
Riverview Shores Development, LLC

Larry D. Dolezal, Member of
Riverview Shores Development, LLC

Eugene J. Simanek, Member of
Riverview Shores Development, LLC

STATE OF NEBRASKA)
COUNTY OF SAUNDERS) ss.

The foregoing Declaration of Covenants, Conditions, and Restrictions was acknowledged before me this _____ day of _____, 2004, by Glenn G. Baumert, Robert L. Virgl Jr., Larry D. Dolezal, and Eugene J. Simanek, Members of Riverview Shores Development, LLC

Notary Public