

ROCKINGHAM COUNTY
L. WAYNE HARPER
CLERK OF COURT
Harrisonburg, VA 22801



60 2006 00032709

Instrument Number: 2006- 00032709

As

Recorded On: October 11, 2006

Restrictive Covenants

Parties: CROSS KEYS DEVELOPMENT LLC

To

NO GRANTEE

Recorded By: CLARK & BRADSHAW PC

Num Of Pages: 34

Comment:

**** Examined and Charged as Follows: ****

Restrictive Covenants	6 50	31 or More Pages	48 50
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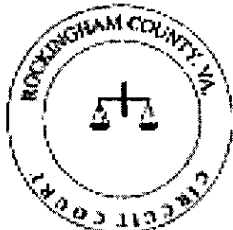
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I hereby certify that the within and foregoing was recorded in the Clerk's Office For: ROCKINGHAM COUNTY, VA

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THE STATE OF VIRGINIA }
COUNTY OF ROCKINGHAM }

I certify that the document to which this authentication is affixed is a true copy of a record in the Rockingham County Circuit Court Clerk's Office and that I am the custodian of that record

CLERK OF COURT
ROCKINGHAM COUNTY, VIRGINIA

TAX MAP NO.: 126-A-25

**DECLARATION
OF
COVENANTS, CONDITIONS, RESERVATIONS AND RESTRICTIONS
FOR
THE GLEN AT CROSS KEYS**

THIS DECLARATION, made on the date hereinafter set forth by CROSS KEYS DEVELOPMENT, LLC, a Virginia limited liability company, hereinafter referred to as "Declarant."

WITNESSETH

WHEREAS, Declarant is the owner of that certain parcel of land containing 16.10 acres, more or less, located in Central District, Rockingham County, Virginia, and being the same property acquired by Declarant by deed recorded in the Circuit Court Clerk's Office of Rockingham County, Virginia in Deed Book 2839, page 246

WHEREAS, Rockingham Heritage Bank has a Credit Line Deed of Trust, which is recorded in the aforesaid Clerk's Office in Deed Book 2839, page 248 on the property that is subject to this Declaration, Rockingham Heritage Bank and its Trustee, Stephen T. Heitz, join in the Declaration to evidence their consent; and

WHEREAS, Declarant will convey the said property containing 16.10 acres as more particularly described on the plat prepared by Barry E. Lotts, dated August 17, 2006 and entitled "Final Plat of the Glen at Cross Keys" recorded immediately prior hereto, subject to certain protective covenants, conditions, restrictions, reservations, liens and charges as hereinafter set forth;

NOW, THEREFORE, Declarant hereby declares that said 16.10 acres, more or less, of the aforesaid property shall be held, sold, and conveyed subject to the following easements, restrictions, covenants and liens, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the real property. These easements, covenants, restrictions and liens shall run with the real property and shall be binding on all parties having or acquiring any right, title or interest in the described properties or any part thereof, and shall inure to the benefit of each owner thereof. Declarant may choose to add additional property that shall be subject to this Declaration. Additionally, Declarant reserves the right to not add any additional property and to sell or transfer any remaining property owned by Declarant free from this Declaration. Declarant, until such time as the Common Area is conveyed by deed to the Association, reserves the right to convey or encumber any portion or portions of the Common Area to any person or entity for any reason without the consent of the Owners.

ARTICLE I DEFINITIONS

Section 1. "Association" shall mean and refer to The Glen Property Owners' Association, Inc., its successors and assigns.

Section 2. "Board of Directors" shall mean and refer to the governing body of the Association.

Section 3. "Common Area" shall mean and refer to all real property which is not a Lot and which is identified as "Common Area" on the plat prepared by Barry E. Lotts, Land Surveyor, entitled "Final Plat of The Glen at Cross Keys", dated August 17, 2006 and recorded immediately prior hereto.

Section 4. "Declarant" shall mean and refer to Cross Keys Development, LLC, its successors and assigns. Unless otherwise set forth herein, the rights and obligations of Declarant, as Declarant, shall cease when the last Lot is sold.

Section 5. "Founding Documents" shall mean and refer to the Articles of Incorporation of the Association, this Declaration, and the Bylaws of the Association, all as initially drawn by the Declarant and filed or recorded as the case may be, and all as may be duly amended from time to time.

Section 6. "Governing Documents" shall mean and refer to collectively and severally to the Founding Documents and the Book of Resolutions as such may be amended from time to time.

Section 7. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties, with the exception of the Common Area.

Section 8. "Member" shall mean and refer to every person or entity who holds membership in the Association as follows:

- (a) **Class A.** Class A members shall be comprised of those persons or entities which own a fee simple interest (or an undivided fee simple interest) in, and are the record owners of title to, any lot in the Association's Development; provided, however, that Class A members shall not include (i) persons or entities holding such an interest solely as security for the performance of an obligation, or (ii) the Declarant, its successors or assignees.
- (b) **Class B.** The sole Class B member shall be the Declarant or its successors or assignees.

Section 9. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Properties, including the Declarant and contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 10. "Properties" shall mean and refer to that subdivision of land containing 16.10 acres, more or less, being more specifically described on the plat prepared by Barry E. Lotts, Land Surveyor, dated August 17, 2006, and entitled "Final Plat of The Glen at Cross Keys," that is recorded immediately prior hereto.

Section 11. "Single Family" shall mean and refer to a single housekeeping unit that includes not more than 2 adults who are not legally related, by blood, adoption or marriage.

Section 12. "Unit" shall mean and refer to any structure or portion of a structure situated upon the Properties designed, intended, and with the appropriate approvals, including a residential use permit, for use and occupancy as a residence by a Single Family.

Section 13. "Voting Power" shall mean and refer to the total vote authorized herein.

**ARTICLE II
PROPERTY SUBJECT TO THIS DECLARATION AND
ADDITIONS THERETO**

Section 1. The "Properties." The Properties are and shall be held, transferred, sold, conveyed and occupied subject to this Declaration.

Section 2. Additions to the Properties. Additional properties may become subject to this Declaration in the following manner:

- a. *Additions by the Declarant.* The Declarant shall have the unilateral right to subject to the Declaration any additional property that it acquires, provided that not more than five (5) years have lapsed since the recordation of the last Supplementary Declaration among the land records of Rockingham County, Virginia.

The Supplementary Declaration which subjects additional property to this Declaration shall describe the real property to be annexed to the scheme of this Declaration and shall state that it is being made pursuant to the terms of this Declaration for the purpose of annexing the property described in the Supplementary Declaration to the scheme of this Declaration and extending the jurisdiction of the Association to cover the real estate so described in such Supplementary Declaration. The Supplementary Declaration may contain such complementary additions and modifications to this Declaration as may be necessary to reflect the different character, if any, of the real property being annexed or the various housing or community style characteristics and development approaches to which the annexed land or parts thereof may be subject, all of which may be significantly at variance with other portions of the Properties, but all of which shall be consistent in quality with the improvements constructed on the Properties.

The additions authorized under subsection "a" shall be made by complying with the requirements of the applicable County Zoning Ordinance; by securing the approval of the Federal Mortgage Agencies, if required; by recording on these land records one or more Supplementary Declarations of covenants and restrictions with respect to the additional property; and by filing with the Association the preliminary plat for such addition.

Nothing contained herein shall bind the Declarant to add to the Properties any or all of the lands it may acquire, nor to improve any portion of such lands unless and until a Supplementary Declaration is filed by the Declarant for such property which subjects it to this Declaration. The Declarant

hereby reserves the right to develop additional land not yet submitted to this Declaration, as desired by the Declarant in response to changes in technological, economic, environmental, or social conditions related to the development or marketing of the land or to changes in requirements of government agencies and financial institutions.

ARTICLE III THE ASSOCIATION

Section 1. Organization.

- a. *The Association.* The Association is a nonprofit, nonstock corporation organized and existing under the laws of Virginia and charged with the duties and vested with the powers prescribed by law and set forth in the Governing Documents as such may be amended from time to time.

Section 2. Association Board of Directors.

- a. *Composition.* The number of Directors and method of selection of Directors shall be provided in the Bylaws; provided, however, that the Declarant, until such time as the last Lot is sold, shall be entitled to appoint all of the Directors.
- b. *Extent of Power.*
 - 1. The Board of Directors shall have all powers to conduct the affairs of the Association which are enabled by law or the Founding Documents and which are not specifically reserved to Owners or the Declarant by said Documents.
 - 2. The Board of Directors shall exercise its powers in

accordance with the Governing Documents.

c. *Powers and Duties.* By way of example and without limiting the generality thereof, the Board shall have the power and obligation to perform the following duties:

1. *Real and Personal Property.* To acquire, own, hold, improve, maintain, manage, lease, pledge, convey, transfer, or dedicate real or personal property for the benefit of the Members in connection with the affairs of the Association; and

2. *Rule Making.* To establish rules and regulations for the use of the Properties and to review, modify and approve architectural guidelines adopted by the Architectural Review Board; and

3. *Assessments.* To fix, levy, and collect assessments as provided herein; and

4. *Easements.* To grant and convey easements over and across the Common Area; and

5. *Employment of Agents.* To employ, enter into contracts with, delegate authority to, and supervise such persons or entities as may be appropriate to manage, conduct, and perform the business obligations and duties of the Association; and

6. *Enforcement of Governing Documents.* To perform acts, as

may be reasonably necessary or appropriate, including bringing suit, causing a lien to be filed or enforced, suspending membership rights, or enforcing or effectuating any of the provisions of the Governing Documents; and

7. *Common Area Fees.* To maintain and regulate the use of the Common Area, and to set reasonable fees for the use of the Common Area by Owners and fees for the use of the Common Area by non-owners.

ARTICLE IV MEMBERSHIP

Every Owner, including the Declarant, shall be a Member of the Association. Where there is more than one Owner of a Lot, each Owner shall be a Member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot, except to person(s) occupying a Lot as herein provided. Ownership of a Lot shall be the sole qualification for membership. The benefits of membership may be assigned to any person who occupies the Owner's Lot, by written notice of such assignment, with a copy to the Board of Directors.

ARTICLE V VOTING RIGHTS

Each Owner, excluding the Declarant, shall be a Class A Member and shall be entitled to one vote for each Lot as to which he qualifies as an Owner. However, in no event shall more than one vote be cast with respect to any Lot, except the Declarant as a Class B Member. The Class B member shall be entitled to three (3) votes for each Lot it owns.

Where there is more than one person or entity constituting the Owner of a

Lot, the vote for such Lot shall be exercised as they among themselves determine.

ARTICLE VI COMMON AREA

Section 1. Obligations of the Association. The Association, subject to the rights of the Members set forth in this Declaration, shall be responsible for the management, maintenance, repair and control, for the benefit of the Members, of the following: the Common Area and all improvements thereon, the Private Roads within the Properties (those Roads which are not dedicated to the public use), the stormwater detention pond and all pipe and infrastructure which serve said pond, lawn maintenance on Lots (only the area outside of the fences) and shall keep the same in good, clean, attractive and sanitary condition, order and repair. The Association shall be responsible for trash removal from the Common Area. In carrying out this responsibility, the Association, through its Board of Directors, may contract for trash removal from the Common Area.

Section 2. Members' Easement of Enjoyment. Every Member shall have a right and easement of enjoyment in and to the Common Area, and such easement shall be appurtenant to, and shall pass with, the title to every Lot, subject to the following provisions:

- (a) The right of the Association to charge reasonable fees for the use of any facility situated upon the Common Area.
- (b) The right of the Association, in accordance with its Articles and By-laws, to borrow money for the purpose of improving the Common Area and facilities and in aid thereof to mortgage said Common Area.
- (c) The right of the Association to suspend the voting rights and right to use of the facilities by an Owner for any period during which any

assessment against his Lot remains unpaid.

- (d) Until such time as the Common Area is conveyed by the Declarant to the Association, nothing in this Declaration shall be construed to deny Declarant the right to convey or encumber all or a portion of any Common Area to any person or entity for any reason without the consent of the owners and Declarant hereby reserves such right.
- (e) After the Common Area is conveyed by the Declarant to the Association, the Association shall have the right to dedicate or transfer all or any part of the Common Area or any easement therein to any public agency, authority or utility for each purpose and subject to such conditions as may be agreed to in the instrument of dedication or transfer. No such dedication or transfer shall be effective unless an instrument signed by two-thirds of the Board of Directors has been recorded, agreeing to such dedication or transfer.

Section 3. Delegation of Use. Any Member may delegate, in accordance with the Articles and By-laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants and contract purchasers who reside on the Properties.

Section 4. Title to the Common Area. The Declarant hereby covenants for itself, its successors and assigns, that it will convey fee simple title to the Common Area to the Association with good and marketable title and free and clear of liens no later than when the last Lot is sold.

**ARTICLE VII
EASEMENTS**

Section 1. Encroachments and Support. If any improvement constituting part of any Lot or part of the Common Area now or hereafter

encroaches on any (other) Lot or on the Common Area by reason of:

- (a) the original construction thereof;
- (b) deviation within normal construction tolerances in the maintenance or repair of any improvement;
- (c) the settling or shifting of any land or improvement, an easement is hereby granted to the extent of any such encroachment for the period of time the encroachment exists. To the extent that any land or improvement constituting part of any Lot or part of the Common Area now or hereafter supports or contributes to the support of any land or improvement constituting part of any (other) Lot or on the Common Area, the former is hereby burdened with an easement for the support of the latter.

Section 2. Easement Reserved to Cross Keys Development, LLC.

Cross Keys Development LLC, a Virginia limited liability company, hereby reserves for itself, an **exclusive** easement over, under, across and upon the Properties, together with the right to further convey any easements as Cross Keys Development LLC, in its sole discretion, deems appropriate, for the purpose of:

- (a) Completing the construction of all improvements on the Properties; and
- (b) Placing and maintaining signs on the Common Area; and
- (c) Any other lawful purpose.

This easement shall be perpetual and **exclusive** to Cross Keys Development LLC.

Section 3. Utilities. The Properties as a whole are hereby made subject to an easement for the provision of utilities to any portion or portions of the Properties. Any pipes, conduits, lines, wires, transformers and any other apparatus necessary for the provision or metering of any utility may be installed, maintained or relocated where initially installed with the recorded permission of the Declarant, where contemplated on any site plan approved by the Declarant, its successors and assigns. The right is hereby reserved to the Declarant, its successors and assigns, to grant to any utility companies easements over and through any portion or portions of the Properties, including (without limitation) any Lots of which the Declarant is not the Owner at the time such easements are granted. The right is further reserved to the Declarant to grant any easements required by any government or governmental agency over any portion or portions of the Properties, including (without limitation) any Lots of which the Declarant is not the Owner at the time such easements are granted. Further, the Properties are subject to a ten (10) feet wide Utility Easement inside all exterior property lines and centered on all interior lot lines except where lot lines pass through buildings as shown on the plat entitled "Final Plat of The Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006, and recorded immediately prior hereto.

Section 4. Water Service Easement. All individual water service lines and water meters that are installed for Rockingham County, Virginia, water service from the County, and water mains as designated on the original subdivision plat shall be governed by the Rockingham County Code.

Section 5. Private Drainage and Detention Easement. Declarant hereby reserves for itself, its successors and assigns, the Association, its successors and assigns, and all Owners, their heirs, successors and assigns, a Private Drainage and Detention Easement as shown on the plat entitled "Final Plat of the Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006, and recorded immediately prior hereto. Said easement shall be for the purpose of constructing, operating, maintaining, adding to or replacing, present or future storm drainage facilities, necessary structures and appurtenances necessary for the disbursement of

storm water and for its transmission through and across the Properties.

Section 6. Parking. Declarant hereby grants and conveys to each Owner, their heirs, successors and assigns an easement over all Lots and the Common Area for the sole purpose of ingress and egress and the parking of vehicles as set forth herein. All Lots shall contain a two car garage. The garage shall be used for the parking of two automobiles. The garage shall not be used for storage or other purposes such that two automobiles may not be parked therein. Owners, the Association, and/ or the Declarant may enforce the parking rules as set forth herein or as may be amended or adopted by the Association Board of Directors. Any Owner, the Association and / or the Declarant may have any car, which is parked in violation of these parking rules, towed at the expense of the car's owner. Further, the Declarant and / or the Association may promulgate additional enforcement mechanisms, such as fines, additional assessments, etc. in furtherance of the enforcement of these parking rules.

Section 7. Waterline and Sanitary Sewer Easement. Declarant hereby reserves for itself, its successors and assigns, the Association, its successors and assigns, and all Owners, their heirs, successors and assigns, a Waterline and Sanitary Sewer Easement as shown on the plat entitled "Final Plat of the Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006, and recorded immediately prior hereto. Said easement shall be for the purpose of constructing, operating, maintaining, adding to or replacing, present or future waterline and sanitary sewer facilities, necessary structures and appurtenances.

Section 8. Sanitary Sewer Easement. Declarant hereby reserves for itself, its successors and assigns, the Association, its successors and assigns and all Owners, their heirs, successors and assigns, a Sanitary Sewer Easement as shown on the plat entitled "Final Plat of the Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006, and recorded immediately prior hereto. Said easement shall be for the purpose of constructing, operating, maintaining, adding to or replacing, present or future sanitary sewer facilities, necessary structures and

appurtenances.

Section 9. Waterline Easement. Declarant hereby reserves for itself, its successors and assigns, the Association, its successors and assigns, and all Owners, their heirs, successors and assigns, a Waterline Easement as shown on the plat entitled "Final Plat of the Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006 and recorded immediately prior hereto. Said easement shall be for the purpose of constructing, operating, maintaining, adding to or replacing, present or future waterline facilities, necessary structures and appurtenances.

Section 10. Drainage Easement. Declarant hereby reserves for itself, its successors and assigns, the Association, its successors and assigns, and all Owners, their heirs, successors and assigns, a Drainage Easement as shown on the plat entitled "Final Plat of the Glen at Cross Keys" prepared by Barry E. Lotts, dated August 17, 2006, and recorded immediately prior hereto. Said easement shall be for the purpose of constructing, operating, maintaining, adding to or replacing, present or future drainage facilities, necessary structures and appurtenances.

Section 11. Access Easement. The Declarant hereby reserves for itself, its successors and assigns, and grants and conveys to the Association, its successors and assigns, and the Owners, their heirs, successors, assigns, a variable width Access Easement over all Lots and Common Area for the purpose of ingress and egress to and from each Lot and the Common Area. Said Access Easement is more particularly described on the plat prepared by Barry E. Lotts, L.S., dated August 17, 2006, entitled "Final Plat Of The Glen At Cross Keys" recorded immediately prior hereto. This Access Easement shall be appurtenant to each Lot.

Section 12. Easements for Additional Land. The Declarant hereby reserves for itself, its successors and assigns, the right to unilaterally grant and convey any or all of the easements set forth herein to any Owner or Association of any Additional land which may be later subjected to this Declaration in accordance with Article II hereof.

Section 13. Private Access Easement. The Declarant hereby reserves for itself, its successors and assigns, and grants and conveys to the Association, its successors and assigns, and the Owner of Lot 50, its successors and assigns a Private Access Easement over Lot 49 for ingress and egress. Said easement shall be for the benefit of and appurtenant to Lot 50.

**ARTICLE VIII
COVENANTS FOR MAINTENANCE ASSESSMENTS**

Section 1. Creation of the Lien and Personal Obligations of Assessments. Each Owner, of any Lot, by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance, is deemed to covenant and agree to pay to the Association: (a) annual assessments or charges, and (b) special assessments for capital improvements, such assessments to be fixed, established, and collected from time to time as hereinafter provided. Such annual and special assessments, together with any interest thereon and costs of collection thereof, including actual attorney's fees, as hereinafter provided, shall be a charge on the land and shall be a continuing lien upon the Lot(s) against which each such assessment is made in the manner as hereinafter provided and subject to prior liens upon the Lot(s) as hereinafter provided. Each such assessment, together with such interest costs, and actual attorney's fees shall also be the personal obligation of the person who was the Owner of such Lot(s) at the time when the assessment fell due. Lot(s) owned by the Declarant shall be excluded from all assessments.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety and welfare of the residents of the Properties and in particular for the administrative costs of the Association and the improvement, maintenance, and repair of the Common Area and the maintenance of that portion of the Lots lying outside of the fences, to include grass cutting and pruning of shrubs and trees. The

Association shall not be obligated to, but may at its discretion, maintain on any Lot any plants, shrubs, trees, gardens or other landscaping features or elements which may be added by any Owner. Fenced-in or screened-in areas on Lots shall be the responsibility of the Owner to maintain.

The Association, its successors, and assigns, shall use such assessments and levies for the general purposes stated above, and in addition thereto shall be required to maintain and operate the following:

- (a) The Association, its successors and assigns, shall provide maintenance and repairs on the Common Area, including but not limited to improvements such as the walkways, the storm water system, detention pond, spillway, and other Common Area improvements. If need for such repair is caused by the willful or negligent act or omission of an Owner, his family, guests, or tenants, the costs of such repairs shall be added to and become a part of the assessment to which such Owner's Lot is subject.
- (b) The Association shall maintain all open spaces and the Common Area, as well as all lights and private roadways (not driveways on Lots). The Association may, at its sole discretion, contract for services for the collection of garbage, snow removal, and grass cutting for the Common Area, grass cutting for that portion of all Lots outside of the fences and the pruning of shrubbery and trees on the Common Area and that portion of all Lots outside of the fences.
- (c) The Association shall operate, maintain, add to and replace, present or future storm drainage facilities, necessary structures and appurtenances necessary for the disbursement of storm water and for its transmission through and across the Properties. Further, the Association shall maintain the Private Drainage and Detention Easement as shown on the plat entitled "Final Plat of the Glen at

Cross Keys," prepared by Barry E. Lotts, Land Surveyor, which is recorded immediately prior hereto. The Association, its successors and assigns shall maintain that Private Drainage and Detention Easement as it is described on the aforesaid Plat and in the Easement Agreement recorded in the aforesaid Clerk's Office as Instrument No. 06-00021366, in accordance with the terms of the said Easement Agreement and all subsequent Easement Agreements.

- (d) The Association shall operate such recreational facilities as it deems proper for the use of the Members.
- (e) The Association shall further be in charge of the general policing and control of the entire subdivision.
- (f) The Association shall be responsible for the maintenance, cleaning, repair and replacement of all fences placed upon the Properties. Provided, however, in the event a fence is damaged due to the negligence or action of an Owner, his family, guest, or invitee, then the cost of such fence repair/replacement shall be added to and shall become part of the annual assessment to which such Lot is subject, and the expense of repair/replacement shall become a lien upon the subject Lot. The Owner and all lienholders agree to pay such repair/replacement expense, and grant permission to the Association, its successors and assigns, to enter upon such Lot and make such maintenance, cleaning, repair and replacement of fences without being guilty of trespass. Further, the Association, its agents and employees, shall not be liable in damages to any Lot Owner except for willful and tortious acts committed beyond the scope hereof. Any assessments made pursuant to this Declaration shall constitute liens and shall be subject to the provisions of Section 55-516 of the Code of Virginia, as amended.

It is a condition of these covenants that the Association, its successors and assigns, is and shall be, deemed a general contractor for the purpose of qualifying to file a mechanic's lien.

Section 3. Annual Assessments. At least thirty (30) days prior to the annual meeting of the Association, the Board of Directors shall estimate the net charges to be paid during the following year (including a reasonable provision for contingencies and replacements and less any expected income and any surplus from the prior year's operation). Said "Common Expense Fund" shall be assessed to the Owners as provided herein. Declarant shall not be liable for the amount of any assessment. If said sum estimated proves inadequate for any reason, including nonpayment of any Owner's assessments, the Board of Directors may at any time levy a further assessment, which shall be assessed to the Owners in like proportion unless otherwise provided herein. Each Owner, excluding the Declarant, shall be obligated to pay assessments made pursuant to this paragraph by the Board of Directors annually or in such other reasonable manner as the Board of Directors shall designate.

- (a) The Common Expense Fund may also include such amounts as the Board of Directors may deem proper for general working capital, for a general operating reserve, for a reserve fund for replacements and major maintenance and to make up for any deficit in the common expenses for any prior year.
- (b) The omission by the Board of Directors before the expiration of any year to fix the assessments hereunder, for that or the next year, shall not be deemed a waiver or modification in any respect of the provisions hereof or a release of the Owner from the obligation to pay the assessments, or any installment thereof for that or any subsequent year, but the assessment fixed for the preceding year shall continue until a new assessment is fixed.

- (c) The Board of Directors or its designee shall keep detailed, accurate records in chronological order, for the receipts and expenditures affecting the Common Area and any other expenses incurred. Records and vouchers authorizing the payments involved shall be available for examination by an Owner upon written request at reasonably convenient hours.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy in any assessment year, a special assessment applicable to that year only, for the purpose of defraying in whole or in part, the cost of any construction, or reconstruction, or unexpected repair or replacement of a described capital improvement upon the Common Area, including the necessary fixtures and personal property related thereto, provided that any such assessment must be approved by two-thirds of the voting power. Voting for special assessments shall be in person or by proxy at a meeting duly called for this purpose, pursuant to the normal notice required for meeting as provided under the By-laws of the Association or under Virginia state law.

Section 5. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all improved Lots, and may be collected on an annual, semi-annual, quarterly, or monthly basis as determined by the Board of Directors. Lots owned by the Declarant shall be excluded from assessments.

Section 6. Effect of Nonpayment of Assessments. Any assessments that are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest, from the date of delinquency, up to the maximum interest rate provided by law. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot(s) involved, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment.

An action at law to recover a money judgment for delinquent assessments shall be maintainable without foreclosing or waiving the lien securing same. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 7. Lien for Payment of Assessments and Subordination of Lien to First Mortgage. There shall be a continuing lien upon each of the individual lots herein, in order to secure the payment of any of the assessments provided under this Declaration. Such lien shall include interest costs and reasonable attorney's fees incident to collection of the assessment. Such lien shall be subject and subordinate to any first mortgage or deed of trust. However, at such time as the Association places on record a notice of delinquency as to any particular Lot on a form prescribed by the Board of Directors, then, from the time of recordation of said notice the lien for such delinquent assessments in the amount stated in such notice shall become a lien prior to any mortgages or deeds of trust placed of record subsequent to the date of said notice, in the same manner as the lien of a docketed judgment in the Commonwealth of Virginia.

A certificate executed and acknowledged by a majority of the Board of Directors stating the indebtedness secured by the lien upon any Lot created hereunder, shall be conclusive upon the Board of Directors, as to the amount of such indebtedness on the date of the certificate, in favor of all persons who rely thereon in good faith, and such certificate shall be furnished to any Owner or any lienholders or prospective lienholders of a Lot upon request at a reasonable fee. Unless the request for a certificate of indebtedness shall have been complied with within fifteen (15) days, all unpaid assessments that became due prior to the date of making such request shall be subordinate to the lien held by the person making the request. Any encumbrancer holding a lien on a Lot may pay any unpaid assessments payable with respect to such Lot and upon such payment such encumbrancer shall have a lien on such Lot for the amounts paid of the same rank as the lien of his encumbrance.

Upon payment of a delinquent assessment concerning which such a certificate has been recorded, or other satisfaction thereof, the Board of Directors shall cause to be recorded in the same manner as the certificate of indebtedness a further certificate stating the satisfaction and the release of the lien thereof.

The lien of the assessments provided for herein, whether or not notice has been placed of record as above provided, may be foreclosed by a Bill in Equity in the same manner as provided for the foreclosure of mortgages, vendor's liens, and liens of similar nature.

ARTICLE IX PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall which is built as a part of the original construction of the homes upon the Properties and placed on the dividing line between the Lots shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding the 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 and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.

Section 3. Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, an Owner who has used the wall may restore it, and if the other Owner thereafter makes use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use, without prejudice, however, to the rights of any such Owner regarding liability for negligent or willful acts or omissions.

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

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

Section 6. Arbitration. In the event of any dispute arising concerning any provisions of this Declaration, each party shall choose one arbitrator, and such arbitrators shall choose one additional arbitrator.

**ARTICLE X
ARCHITECTURAL CONTROL**

The Architectural Review Board.

Section 1. Composition. Until the Declarant's rights cease, the Architectural Review Board shall be composed of the Declarant and its designees.

When the Declarant's rights as Declarant cease, the Architectural Review Board shall consist of three or more persons who shall be appointed by the Board of the Association.

Section 2. Powers and Duties. The Architectural Review Board shall regulate the external design, appearance, and location of improvements located on the Properties in such a manner so as to preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography. In furtherance thereof, the Architectural Review Board shall:

- (a) Review and approve, modify, or disapprove written applications of

Owners and of the Association for improvements or additions to Lots, Units, or the Common Area. Notice of any disapproval of applications shall be by Registered Notice. Approvals shall be sent by regular mail.

- (b) Monitor Lots for compliance with architectural standards and approved plans for alteration in accordance with the Bylaws and all Resolutions of the Board of the Association.
- (c) Adopt Architectural Guidelines subject to the confirmation of the Board of the Association. The Declarant may adopt Architectural Guidelines during the period of Declarant control. These Guidelines may be more restrictive than this Declaration, or any amended Declaration. However, the aforesaid Guidelines shall not be less restrictive than this Declaration nor shall the Guidelines allow any act or omission that is prohibited by this Declaration. Architectural Guidelines may be amended only by a vote of seventy-five percent (75%) of the members of the Architectural Review Board and a vote of seventy-five percent (75%) of the Board of the Association; and
- (d) Adopt procedures for the exercise of its duties.

Section 3. Failure to Act. In the event the Architectural Review Board fails to approve, modify, or disapprove, in writing, a correctly filed application within forty-five (45) days, the Owner may give further written notice to the Board of Directors and the Architectural Review Board that its application has been ignored. In the event the Architectural Review Board fails to approve, modify, or disapprove, in writing, this application within thirty-five (35) days after its receipt of further written notice from the Owner as aforesaid, then approval will be deemed granted. Notification of total or partial disapproval shall include the reasons for such disapproval. Failure of the Architectural Review Board or the Board of the Association to enforce the architectural standards or to notify an Owner of noncompliance with architectural standards or approved plans for any

period of time shall not constitute a waiver by the Architectural Review Board or the Board of the Association of the enforcement of this Declaration at any later date.

ARTICLE XI EXTERIOR MAINTENANCE

The Owners shall be responsible for the maintenance of their homes and Lots, except to the extent maintenance services are provided by the Association. Yard maintenance inside and under fences shall be the responsibility of each Owner. However, in the event an Owner of any Lot shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Board of Directors of the Association, after approval by two-thirds (2/3) decision of the Board of Directors, the Association shall have the right, through its agents and employees to enter upon said parcel and repair, maintain, and restore the Lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the annual assessment to which such Lot is subject, and the expense of such exterior maintenance shall become a lien upon the subject Lot. It is a condition of these covenants that the Association, its successors and assigns, is and shall be, deemed a general contractor for the purpose of qualifying to file a mechanic's lien. Further, every Owner so in default, by the acceptance of his deed, and those claiming liens, and every lot Owner so in default, by the acceptance of his deed, and those claiming under him, hereby agrees to pay such expense, and grants permission to the Association, its successors and assigns to enter upon such Lot and perform such exterior maintenance without being guilty of trespass, and said Association, its agents and employees, shall not be liable in damages to any Lot Owner except for willful and tortious acts committed beyond the scope hereof. Any assessments under this paragraph and the preceding paragraph hereof, shall constitute liens and shall be subject to the provisions of Section 55-516 of the Code of Virginia, as amended.

ARTICLE XII USE RESTRICTIONS

Section 1. **Limitation on Use of Lots and Common Area.** The Lots and Common Area shall be occupied and used as follows:

- (a) All Lots shall be used for Single Family residential purposes only. Not more than 2 adults, who are not legally related by blood, adoption or marriage, may occupy a Unit. The Declarant, the Association, or Rockingham County may enforce this limitation.
- (b) No Owner shall occupy or use his Lot, or permit the same or any part thereof to be occupied or used, for any purpose other than as a residence for the Owner and the Owner's family or the Owner's lessees or guests.
- (c) There shall be no obstruction of the Common Area. Nothing shall be stored in the Common Area without the prior written consent of the Association.
- (d) Nothing shall be done or kept in any Lot or in the Common Area that will increase the rate of insurance on the Common Area, without the prior written consent of the Board of Directors. No Owner shall permit anything to be done or kept in his Lot or in the Common Area which will result in the cancellation of insurance on any Lot or any part of the Common Area, or which would be in violation of the law. No waste will be committed in the Common Area.
- (e) No sign of any kind shall be displayed to the public view on or from any Lot or the Common Area, without the prior written consent of the Association. Provided, however, that the Owner may, without first obtaining the written consent of the Association, place one sign on

the Lot for the purpose of advertising that the Lot/Unit is available for sale or lease, subject to and in conformance with any applicable rules, regulations, or covenants, if any, promulgated by the Board of Directors and/or the Architectural Review Board.

- (f) No animals, livestock or poultry of any kind shall be raised, bred, or kept in any Lot or in the Common Area; except that dogs, cats, or other commonly accepted household pets may be kept on a Lot, for non-commercial purposes, subject to rules and regulations adopted by the Board of Directors. No animal shall be tied or caged outside of a Unit. All animals that are kept on any Lot, in accordance with this paragraph, shall be maintained in such a manner so as to insure that the animal does not make noise that is bothersome to other Owners, their guests, tenants, or invitees. Dogs outside must be restrained on a leash or kept behind an invisible electronic fence. Further, anyone who has an animal on any Lot or Common Area shall be responsible for the immediate removal of any waste deposited on such area by the animal.

- (g) No noxious or offensive activity shall be carried out on any Lot or in the Common Area, nor shall anything be done therein which may be or become an annoyance or nuisance to the other Owners. No use shall be permitted or maintained on any Lot or Common Area which produces or contributes to noise, that because of excessive or unusual volume, duration, intermittence, time of day, beat, frequency, or pitch is objectionable to Owners of other Lots located on the Properties. The Association's Board of Directors shall pass appropriate resolutions for the enforcement of this use restriction, which may include, but is not limited to an additional assessment to be levied against the Owner responsible for the violation. Such assessments, together with any interest thereon and costs of collection thereof, including actual attorney's fees, shall be a charge on the land and

shall be a continuing lien upon the Lot against which each such assessment is made, subject to prior liens upon the Lot. Each such assessment, together with such interest costs, and actual attorney's fees shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment fell due.

- (h) Nothing shall be altered or constructed in, or removed from, the Common Area, except upon the written consent of the Association.
- (i) There shall be no violation of rules for the use of the Common Area and Lots adopted by the Board of Directors and furnished in writing to the Owners, and the Board of Directors is authorized to adopt such rules.
- (j) Nothing in this Declaration shall be construed to deny the right hereby reserved to the Declarant, its successors and assigns, for a period of five years following the recordation of this Declaration to maintain sales offices anywhere on the Common Area or on any Lot of which the Declarant is the Owner or Lessee.
- (k) All Lots shall include a garage. The garage shall be used for the parking of two automobiles.
- (l) No motorized vehicles of any kind shall be permitted upon any areas within said subdivision except for the streets and parking areas constructed by Declarant. No right of vehicular access shall exist across any Lot in said subdivision except for those areas upon which streets or parking areas have been constructed by Declarant.
- (m) Except as otherwise approved by the Architectural Review Board, all fences shall be constructed exactly like fences erected by the Declarant and shall be approved by the Architectural Review Board

in writing in advance of any construction. No fence shall be constructed until the Architectural Review Board has approved the same in writing.

- (n) No strollers, baby carriages, bicycles, skateboards or other articles of personal property shall be deposited, allowed or permitted to remain outside of any home except within the area immediately adjacent to the rear of the home. The Association shall specifically have authority to impound all such articles and to make a charge for the safekeeping and return thereof.
- (o) No building, structure, addition or exterior alteration (including basketball backboards, rims and nets) or improvements of any character shall be constructed upon any Lot or dwelling located thereon, except for exterior painting performed in the course of proper maintenance where no significant change in color or appearance is made, unless the plan of construction, including quality of workmanship, design, colors and materials, shall have been approved in writing by the Association as being in harmony with the whole subdivision, especially the adjoining Unit(s).
- (p) No boats, mobile homes, motor homes, campers, buses, trailers of any type, tractors, trucks or any other motor vehicle, other than automobiles, motorcycles, pickup trucks or vans shall be permitted on any Lot, except during the course of construction, unless otherwise approved in writing by the Association's Board of Directors. No motor vehicle or material portion thereof that does not have a current license or current Virginia inspection sticker shall be permitted on any Lot.
- (q) No trees or other tall-growing plants, structures or other objects, which would be or which would reasonably be expected to become

obstructive of neighbors' views and vistas of the Massanutten Mountain may be placed upon or planted on any Lot or within the Common Area unless written approval is first obtained from both the Association's Board of Directors and all the Lot Owners whose Lots are located within three hundred (300) feet of the proposed placement and whose views of the Massanutten Mountain would be affected. Any Owner desiring to plant such tree, erect a structure or other such object shall submit their proposal in writing to the Association's Board of Directors. The Association's Board of Directors or its duly appointed committee shall be responsible for review and approval or disapproval of such a request and for polling the potentially affected Lot Owners accordingly. The Association's Board of Directors may veto any proposed planting or placement with or without polling the Lot Owners.

Section 2. Entry for Repairs. The Association or Declarant or their agents may enter any Lot, Unit, or residence thereon when necessary in connection with any maintenance, landscaping or construction for which the Association or Declarant is responsible. Such entry shall be made at reasonable hours and with as little inconvenience to the Owner as practicable.

**ARTICLE XIII
INSURANCE**

The Association shall maintain hazard insurance policies for 100% of the replacement cost of any improvements on the Common Area and a comprehensive policy of public liability insurance covering the Common Area as required by the Federal Mortgage Agencies. In the event the Association shall fail to maintain insurance for the Common Area or shall allow insurance coverage to lapse, one or more of the First Mortgagees shall have the right upon reasonable notice to the Association to obtain such insurance and to advance premiums on behalf of the

Association. The Association shall reimburse such First Mortgagees for premiums advanced.

ARTICLE XIV 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 or the By-laws or rules and regulations of the Association. Failure by the Association or by an Owner to enforce any covenant or restriction therein contained shall in no event be deemed a waiver of the right to do so thereafter.

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

Section 3. Duration. The covenants, conditions, reservations and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of, and be enforceable by, the Association, the Declarant, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, devisees, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive periods.

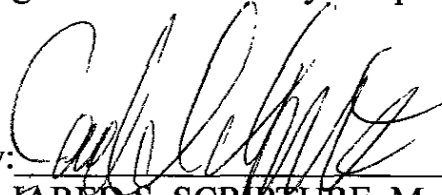
Section 4. Amendment. For a period of five (5) years after the recording of this Declaration, the Declarant may unilaterally make any amendment to this Declaration that is required either to correct a scrivener's error in this Declaration or that which is required by the Federal Mortgage Agencies or Rockingham County, Virginia. Said Amendment by Declarant shall be executed and recorded following registered notice to all Owners. After such five (5) year period, or to make any amendment which is not one required by such agencies, any amendment shall be accompanied by a document signed by not less than two-thirds (2/3) of the Voting Power. Any amendment must be recorded in the land records of

Rockingham County, Virginia in order to become effective.

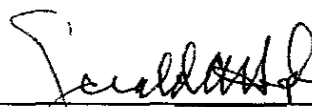

Section 5. Interpretation. All the terms and words used in the Declaration, regardless of the number and gender in which they were used, shall be deemed and construed to include any other number (singular or plural), and any other gender (masculine, feminine or neuter), as the context or sense of this Declaration or any paragraph or clause hereof may require, the same as if such words had been fully and properly written in the number and gender.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has caused this instrument to be signed this 15th day of September, 2006.

CROSS KEYS DEVELOPMENT LLC, a
Virginia limited liability company

By:  (Seal)
JARED S. SCRIPTURE, Manager

ROCKINGHAM HERITAGE BANK,
Note holder

By:  (Seal)
GERALD A. HOPKINS,
Senior Vice President
 (Seal)
Stephen T. Heitz Trustee

COMMONWEALTH OF VIRGINIA,
CITY OF HARRISONBURG to-wit:

The foregoing instrument was acknowledged before me in the aforesaid jurisdiction this 15 day of September 2006, by JARED S. SCRIPTURE, Manager of Cross Keys Development, LLC, a Virginia limited liability company, on behalf of the company.

My commission expires: August 31, 2007

Sandra K.D. Sylvester
NOTARY PUBLIC

STATE OF VIRGINIA AT LARGE
CITY/COUNTY OF Harrisonburg, to-wit:

The foregoing instrument was acknowledged before me this 14 day of September 2006, by Gerald A. Hopkins, Senior Vice President of Rockingham Heritage Bank.

Kristen S. Hydrick
NOTARY PUBLIC

My commission expires: ~~XX~~ 7/31/10

STATE OF VIRGINIA AT LARGE
CITY/COUNTY OF Harrisonburg, to-wit:

The foregoing instrument was acknowledged before me this 13th day of September 2006, by Stephen T. Heitz, Trustee.

Jurda D. Crawford
NOTARY PUBLIC

My commission expires: 10/31/08