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**Amendment No. 2
To
Colonies Unit No. 9 Master Declaration**

Basic Information

Date: November 29, 2022

Declarant: **COLONIES UNIT NO. 9 MASTER ASSOCIATION, INC.**,
a Texas nonprofit corporation

Declarant's Address: 1619 S Tyler St,
Amarillo, TX 79102

Subdivision Recording Data: All of the Colonies Unit No. 9 Amended, an Addition to the City of Amarillo, Randall County, Texas, according to the plat thereof recorded in the Official Public Records of Randall County, Texas, under Document No. 01-15813.

Original Declaration: The Master Declaration recorded in the Official Public Records of Randall County, Texas under Document No. 01-17801.

Recitals

A. The Family Housing Foundation, a Texas non-profit corporation filed an instrument entitled "Colonies Unit No. 9 Master Declaration" in the Official Public Records of Randall County, Texas, under Document No. 01-17801 (the "**Master Declaration**")

B. A document entitled "Amendment No. 1 to Colonies Unit No. 9 Master Declaration" (**Amendment No. 1**) was an attempt to amend the Master Declaration to delete and nullify the Transfer Assessment (defined in Section 3.5 of the Master Declaration); however, it was not properly approved.

C. Capitalized terms in this Amendment No. 2, to the extent not otherwise defined herein, have the same meanings as in the Master Declaration.

D. In the event of any conflict between the Master Declaration and this Amendment No. 2, the terms of this Amendment No. 2 will control.

Amendments

In consideration of the above Recitals, which are incorporated below as if repeated verbatim, and other good and valuable consideration, the receipt and sufficiency of which are acknowledged, Declarant amends the Master Declaration as follows:

1. Amendment. Amendment No. 1 is rescinded and declared void.

2. Transfer Assessments. Section 3.5 is deleted in its entirety and replaced with the following:

3.5 Transfer Assessment and Resale Certificate Fee. Each Owner must pay or cause to be paid to the Association or its Designee a "**Transfer Assessment**" and a "**Resale Certificate Fee**" each time title to a Lot is transferred. If title to a Lot is transferred because of a foreclosure, the Transfer Assessment and the Resale Certificate Fee must be paid by either the lender foreclosing on a Lot or the buyer at the foreclosure sale. Upon receipt of the Transfer Assessment and the Resale Certificate Fee, the Association or its designee will issue a "Transfer Certificate". Until changed by the Board, the Transfer Assessment is \$50.00, and the Resale Certificate Fee is \$250.00 for a combined total of \$300.00. The buyer of a Lot must furnish the Association or its designee with the owner information required in Section 5.7.

3. Additional Authorities and Duties of the Board. Subsection (g) under Section 4.3 is deleted in its entirety and replaced with the following:

(g) to change the amount of the Transfer Assessment and the Resale Certificate Fee;

[signatures and acknowledgments on the following page]

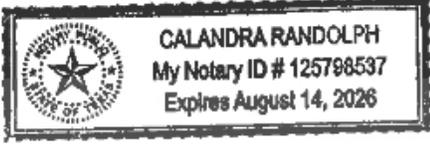
COLONIES UNIT NO. 9 MASTER ASSOCIATION, INC., a Texas nonprofit corporation

By: Lane Boyd
Lane Boyd, Secretary

THE STATE OF TEXAS §
 §
COUNTY OF RANDALL §

This instrument was acknowledged before me on November 29, 2022, by LANE BOYD, Secretary of COLONIES UNIT NO. 9 MASTER ASSOCIATION, INC., a Texas nonprofit corporation, on behalf of said company.

Calandra Randolph
Notary Public



Return to:
Colonies Unit No. 9
c/o FIMC
1619 S. Tyler St.
Amarillo, TX 79102

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS
 Susan B. Allen

2022023934
12/06/2022 02:27 PM
Fee: 34.00
Susan B. Allen, County Clerk
Randall County, Texas
AG

**AMENDMENT NO. 1
TO
COLONIES UNIT NO. 9 MASTER DECLARATION**

Recitals

- A. The Colonies Unit No 9 Master Association, Inc. is a Texas non-profit corporation.**
- B. The Colonies Unit No. 9 Master Declaration was filed by The Family Housing Foundation, a Texas non-profit corporation.**

Subject to Article 5.3 Amendments, by a Majority Vote of the Members, the following Amendment No. 1 was passed:

AMENDMENT

Amendment Section 3.5 (Transfer Assessment) of Article 3. (Assessments) is deleted and nullified.

Howard P. Cassada



Date

6-28-2005

Article 1

Definitions

The use of any of the following defined terms in their capitalized form will have the meaning designated below. The use of any of the following defined terms in their uncapitalized form will indicate the words have their normal meaning:

- (a) **"Affiliate"** means any Person owned or controlled by Declarant or by any shareholder of Declarant.
- (b) **"Annual Membership Dues"** has the meaning set forth in Section 3.6
- (c) **"Assessment Lien"** has the meaning set forth in Section 3.10.
- (d) **"Assessments"** has the meaning set forth in Section 3.1.
- (e) **"Association"** means the "Colonies Unit No. 9 Master Association, Inc., a Texas non-profit corporation".
- (f) **"Association Documents"** means this Master Declaration, the Restrictions, the Articles of Incorporation of the Association, and the bylaws of and resolutions adopted by the Association.
- (g) **"Board"** means the Board of Directors of the Association.
- (h) **"City"** means the City of Amarillo, Texas.
- (i) **"City PID Assessments"** has the meaning set forth in Section 3.7.
- (j) **"Common Areas"** means the areas designated as "Common Areas" on the Plat.
- (k) **"Common Expenses"** means:
 - (1) all costs and expenses incurred by the Association to construct, install, and maintain the Enhanced Public Improvements to the extent and standards of quality determined by the Board to be appropriate; and,
 - (2) all costs and expenses to hire, employ, retain, or contract with professional management companies or personnel as the Board deems appropriate to perform the day-to-day functions of the Association; and,
 - (3) Association accounting and management fees; and,
 - (4) all other costs and expenses, including but not limited to reasonable attorney's fees, necessary to enforce the Association Documents and to manage, operate, and perform the duties and functions of the Board, Architectural Control Committee, and the Association set forth in the Association Documents and to establish a reasonable reserve fund as determined by the Board.
- (l) **"Conversion Date"** means the date Declarant sells the last Lot owned by it.

- (m) **"Declarant"** means The Family Housing Foundation, a Texas non-profit corporation, and its successors or assigns to whom rights and powers expressly reserved herein to Declarant are conveyed or assigned in writing, but excluding any Person merely purchasing one or more Lots from Declarant. 0
- (n) **"Default Rate of Interest"** means the lesser of (i) 18.0% per annum or (ii) the maximum allowable contract rate of interest under applicable law.
- (o) **"Enhanced Public Improvements"** means the public improvements constructed, installed, and maintained in the Common Areas and the unpaved public right-of-way for 45th Avenue and Tutbury Court adjacent to the Property including but not limited to the following: 3
- (1) planting grass, trees, shrubbery, ground cover, and other vegetation;
 - (2) turf maintenance, which includes fertilizing, mowing, edging, trimming, and application of herbicides as required;
 - (3) horticultural maintenance;
 - (4) installation and maintenance of irrigation systems and management of seasonal watering;
 - (5) seasonal planting in Common Areas;
 - (6) tree care which includes fertilization, pruning, and insect disease control;
 - (7) water and electricity;
 - (8) installation and maintenance of ground lighting;
 - (9) supplementary security service;
 - (10) construction, repair, and maintenance of enhanced drainage areas, fences, park benches, park lighting, architectural and landmark features;
 - (11) installation, operation, and maintenance of Christmas lighting in Common Areas;
 - (12) other services incidental to the installation and maintenance of landscaping; and,
 - (13) installation, maintenance, repair, and replacement of a brick wall along the Southeastery Lot lines of Lots 27 and 50 and Common Areas 7 and 8 and the North Lot lines of Lots 40 and 41 and Common Area 6, Block 1, of the Plat.
- (p) **"Landscaped Areas"** mean the following described areas:
- (1) all tracts designated as a "Common Area" on any Plat; and,

- (a) **Class A. "Class A Members"** will be all Owners except Declarant. Class A Members will be entitled to one vote for each Lot owned by the Class A Member. If a Lot is owned by more than one Owner, the number of votes attributable to the Lot will be the same as if there was only one Owner, and the vote attributable to the Lot may be cast only if—before time of the vote in question—all Owners who own the Lot have delivered to the Board a written agreement setting forth how such vote is to be cast or designating one of such Owners to cast the vote attributable to such Lot. Any Owner who is not a natural person must designate to the Board in writing an individual who has the authority to represent such Owner in Association matters and to cast all votes of such Owner. An Owner may delegate its right to vote to any tenant occupying the Lot owned by such Owner provided such delegation is made in writing to the Board.
- (b) **Class B.** The sole "**Class B Member**" will be Declarant. The Class B Member will be entitled to three votes for each Lot owned by Declarant; but the Class B Member will cease on the Conversion Date.

2.4 **Quorum, Voting, and Notices.** Members holding 50.0% of the aggregate votes entitled to be cast by all Members in Good Standing—all of whom must be represented at a meeting of the Members in person or by legitimate proxy in a form approved by the Board—will constitute a quorum (a "**Quorum**") for voting on matters brought before the Members at meetings of the Association. If a Quorum is not present at a meeting, the meeting shall be adjourned and another notice of the meeting shall be given to the Members stating the date of the next meeting which must not be less than 10 days nor more than 30 days after the previous meeting. Such notice shall advise the Members that a Quorum was not present at the previous meeting and that the requirements for a Quorum at the next meeting will be 10.0% less. Notice requirements for all actions of the Association which require approval by its Members are in the Association Bylaws. The term "**Majority Vote of the Members**" means, at the time such vote is taken, the vote of a Quorum of Members in Good Standing. A Majority Vote of the Members will be the act of the Members.

2.5 **No Cumulative Voting.** There will be no cumulative voting.

Article 3

Assessments

3.1 **Covenants for Assessments.** The Owner of a Lot, by acceptance of a deed or other conveyance document (*whether or not any agreement to pay Assessments is included in such deed or document*), will be deemed to covenant and agree to pay to the Association, or to any Person designated by the Association, all of the following assessments (collectively the "**Assessments**"):

- (a) Regular Assessments as provided in Section 3.2;
- (b) Special Group Assessments as provided in Section 3.3;
- (c) Special Owner Assessments as provided in Section 3.4;
- (d) Transfer Assessment as provided in Section 3.5;

- (e) Annual Membership Dues as provided in Section 3.6; and,
- (f) City PID Assessments as provided in Section 3.7

3.2 Regular Assessments. "Regular Assessments" will be determined, allocated, and expended for 12-month periods that coincide with the annual budget period of the PID, and each such 12-month period will constitute a fiscal year of the Association. If there is no annual PID budget period, the fiscal year of the Association will be a calendar year. Regular Assessments will be used to pay Common Expenses. Regular Assessments for each fiscal year of the Association will be set by the Board 30 days before the expiration of the preceding fiscal year or as soon thereafter as reasonably possible. Regular Assessments will be allocated among the Owners (including Declarant) in the same manner and proportion as the costs and expenses of the PID are assessed by the City against the Owners. If the City for any reason has not made PID assessments before the time the Board determines that Regular Assessments are necessary for the payment of Common Expenses, the Board may levy Regular Assessments and allocate them in an equitable manner as determined by the Board. The Board has the right at any other time to levy Regular Assessments to pay Common Expenses not paid or scheduled to be paid by PID to be allocated on the same basis as the City last allocated them, or if the City has not previously made such allocation, the allocation will be established by the Board in an equitable manner. If the City fails to make a PID assessment for any fiscal year, unless approved by a Majority Vote of the Members (with the Class B Member only having one vote for this purpose for each Lot owned by the Class B Member):

- (a) the first Regular Assessments thereafter levied may not exceed in the aggregate 110.0% of the last year's PID assessments by the City; and,
- (b) Regular Assessments thereafter may not exceed in the aggregate 110.0% of the prior year's Regular Assessments.

Should a surplus from Assessments—other than necessary reserves—exist at the end of any fiscal year, the Board must reduce the next year's Regular Assessments by an amount equal to such surplus.

3.3 Special Group Assessments. With the approval of a Majority Vote of the Members (with the Class B Member having only one vote for this purpose for each Lot owned by the Class B Member), the Board may levy at any time by written notice to Owners "Special Group Assessments" to pay any unanticipated expenses that normally would have been paid by Regular Assessments. Special Group Assessments will be allocated in the same manner as Regular Assessments.

3.4 Special Owner Assessments. The Board may levy "Special Owner Assessments" against an Owner to pay the costs and expenses:

- (a) to maintain improvements and landscaping on a Lot if the Owner of the Lot fails to properly maintain the improvements and landscaping;
- (b) to repair and replace the Enhanced Public Improvements if they are damaged or destroyed, directly or indirectly, by the acts or omissions of an Owner or its agents, contractors, employees, or occupants or visitors of an Owner, as determined by the Board; and,

- (c) of reasonable attorney's fees and court costs incurred to enforce the Association Documents and for the collection of Assessments.

3.6 Transfer Assessment. Each Owner—except Declarant—must pay or cause to be paid to the Association a "Transfer Assessment" each time title to a Lot is transferred. If title to a Lot is transferred because of a foreclosure, the Transfer Assessment must be paid by either the lender foreclosing on a Lot or the buyer at the foreclosure sale. Upon receipt of the Transfer Assessment, the Association or its designee will issue a "Transfer Certificate". Until changed by the Board, the Transfer Assessment is \$50.00. The buyer of a Lot must furnish the Association or its designee with the owner information required in Section 5.7.

8 NO Transfer fee since changed in 200

3.6 Annual Membership Dues. Until changed by the Board, "Annual Membership Dues" will be \$38.50. When a Lot is purchased from Declarant, the Annual Membership Dues will be prorated and collected as of the date of the sale for the remainder of the calendar year. Thereafter, Annual Membership Dues will be due and payable as provided in Section 3.8.

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3.7 City PID Assessments. Each Owner must pay or cause to be paid to the City, its successors and assigns, all Assessments pursuant to Chapter 372 of the Texas Local Government Code as then in effect (the "City PID Assessments").

3.8 Due Date of Assessments. Regular Assessments and Annual Membership Dues are payable within 30 days after an invoice is mailed to an Owner. The due date of Special Group Assessments or Special Owner Assessments will be fixed in the written notice levying such Assessment, but such due date will not be earlier than 15 days after the date of such notice. A Transfer Assessment is due before the deed conveying the Lot is filed in the Official Public Records of Randall County, Texas. City PID Assessments are due on or before December 31 each year. Each Owner, if requested by the holder of a first lien on the Lot owned by such Owner, must pay the Assessments to such lienholder as a part of the escrow amounts included in monthly mortgage payments. The lienholder will be obligated to pay the Assessments to the extent it has funds in escrow for such purpose.

3.9 Personal Obligation for Payment of Assessments. The Assessments are personal obligations of the Owner of each Lot. No Owner may exempt himself from liability for Assessments. If an Owner does not pay an Assessment in full when due, such Owner must pay interest on the unpaid Assessment from the due date until paid at the Default Rate of Interest together with all costs and expenses of collection incurred by the Association, including but not limited to reasonable attorney's fees. A service charge in an amount established by the Board may be charged for each check for an Assessment which is returned unpaid. The Board may reject any partial payment and demand full payment, or the Board may accept partial payment without waiving any rights to the remaining balance. The obligation of an Owner to pay Assessments remains the personal obligation of the Owner, and such obligation will not pass to transferees from such Owner unless expressly assumed by the transferees; but the lien securing the Assessments provided below will be unaffected by the transfer of any ownership interest in a Lot. In the event of any transfer of any ownership interest in a Lot, it will be the obligation of the transferring Owner to disclose the existence of all sums due and owing the Association to the transferee, the title company designated to handle such transaction, the financing entity, and any other party involved in the transaction. Such disclosure must be given before the date on which the transaction is to be consummated. A copy of the disclosure must also be sent to the Association or its designee at the same time.

3.10 Assessment Lien. All future Assessments and all unpaid Assessments, together with interest from the due date until paid at the Default Rate of Interest and together with the costs

and expenses of collection incurred by the Association or the City, including but not limited to reasonable attorney's fees and court costs, are secured by a continuing contractual lien (the "**Assessment Lien**") against the affected Lot. The Assessment Lien encumbers each Lot and is binding on the Owner thereof and the Owner's heirs, successors, devisees, personal representatives, and assigns. The Assessment Lien attaches to each Lot as of the date this Master Declaration is recorded in the Official Public Records of Randall County, Texas, and is superior to all liens other than:

- (a) a deed of trust or mortgage lien against the Lot;
- (b) the lien securing real estate taxes; and,
- (c) the lien securing assessments to pay costs and expenses of the PID;

but the lien described in (a) above will be inferior and subordinate to the lien provided for in this Section 3.10 to the extent of any unpaid Assessments described in a Notice of Unpaid Assessments recorded in the Official Public Records of Randall County, Texas, before the date the lien described in (a) above is recorded.

3.11 Disclosure. ALL LOTS ARE CONVEYED AND ACCEPTED BY THE OWNER THEREOF SUBJECT TO THE ASSESSMENT LIEN. THE ASSESSMENT LIEN ATTACHES TO ALL LOTS AND IS SUPERIOR TO ANY HOMESTEAD RIGHTS THAT MAY BE ASSERTED BY PURCHASERS OF LOTS.

3.12 Unpaid Assessments. To evidence unpaid Assessments, the Association may prepare a written notice of unpaid Assessments ("**Notice of Unpaid Assessments**") stating:

- (a) the amount of the unpaid Assessments;
- (b) the amount of interest owed thereon computed at the Default Rate of Interest from the due date;
- (c) the amount of costs and expenses of collection incurred by the Association, including but not limited to reasonable attorney's fees;
- (d) the name of the Owner of the affected Lot; and,
- (e) a description of the affected Lot.

Such notice must be sent to the Owner of the affected Lot and recorded in the Official Public Records of Randall County, Texas. The Association must record—at the affected Owner's expense—a release of any recorded Notice of Unpaid Assessments when the Assessments, interest, and all collection costs, including reasonable attorney's fees, have been paid in full.

3.13 Certificate of Assessment. Upon request by an Owner, the Association or its designee must furnish a certificate setting forth any unpaid Assessments owed by an Owner.

3.14 Enforcement. The Assessment Lien may be enforced by judicial foreclosure or by non-judicial foreclosure through a public sale according to Section 51.002, Texas Property Code, as then in effect. In addition, the Association may institute suit against the Owner of the affected Lot to obtain a judgment for all sums due and owing to the Association. The Association may

purchase any Lot at foreclosure and may acquire, hold, lease, mortgage, convey, or otherwise deal with such Lot. For value received and to secure payment of the Assessments, Declarant conveys the Lots to Garland D. Sell, Trustee, whose address is 504 South Polk, Suite 101, Amarillo, TX 79101-2318, and to his successors ("Trustee"), in trust. Declarant warrants and agrees to defend title to the Lots by, through, and under Declarant, but not otherwise. If a Notice of Unpaid Assessments is filed and the Owner of the affected Lot pays the delinquent Assessments according to the terms hereof, the Notice of Unpaid Assessments will have no further effect.

3.15 Enforcement Rights. The Association has the following rights to enforce payment of Assessments non-judicially:

- (a) The Association may appoint in writing a substitute or successor trustee, succeeding to all rights and responsibilities of Trustee.
- (b) If an Owner defaults in payment of an Assessment and the default continues after the Association gives the Owner notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then the Association may:
 - (1) direct the Trustee to foreclose the Assessment Lien, in which case the Association or the Association's agent will give notice of the foreclosure sale as provided by the Texas Property Code, as then in effect; and,
 - (2) purchase the Lot at any foreclosure sale by offering the highest bid and then have the bid credited on the Assessments.

3.16 Trustee's Duties. If directed by the Association to foreclose the Assessment Lien, Trustee will:

- (a) either personally or by agent give notice of the foreclosure sale as required by the Texas Property Code, as then in effect;
- (b) sell and convey the Lot to the highest bidder for cash with a general warranty binding the Owner, subject to prior liens and to other exceptions to conveyance and warranty; and,
- (c) from the proceeds of the sale, pay, in this order:
 - (1) expenses of foreclosure, including a reasonable commission to Trustee;
 - (2) to the Association or the City as applicable, the full amount of the Assessments, interest, attorney's fees, and other charges due and unpaid;
 - (3) any amounts required by law to be paid before payment to Owner; and,
 - (4) to the Owner, any balance.

- (d) be indemnified by the Association against all costs, expenses, and liabilities incurred by Trustee for acting in the execution or enforcement of the trust created by this Master Declaration, which includes all court and other costs, including attorney's fees, incurred by Trustee in defense of any action or proceeding taken against Trustee in that capacity. 0

3.17 General Foreclosure Provisions.

- (a) If a Lot is sold under this Master Declaration, the Owner must immediately surrender possession to the purchaser. If the Owner fails to do so, the Owner will become a tenant at sufferance of the purchaser, subject to an action for forcible detainer. 1
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- (b) Recitals in any Trustee's deed conveying the Lot will be presumed to be true.
- (c) Proceedings under this Master Declaration, filing suit for foreclosure, or pursuing any other remedy will not constitute an election of remedies.

Article 4

Association Board of Directors

4.1 Creation of Board. The Association will be governed by the Board elected by a Majority Vote of the Members. The size and composition of the Board, its method of election, and its duties and authorities will be as provided herein and in the Association Documents. The Board will exist and function solely for the benefit of the Property, the Association, and the Members.

4.2 Use of Assessment Funds. The Board will be responsible for setting, collecting, and disbursing funds from Assessments except City PID Assessments. The Board has the authority to spend funds from Assessments for:

- (a) the payment of Common Expenses;
- (b) the employment of personnel, accountants, consultants, managers, or contractors to manage and operate the Association; but the directors of the Association will not receive any compensation for serving in such capacity;
- (c) the purchase of a policy or policies of insurance insuring the Association and its directors, officers, employees, and representatives against any liability incident to the management and operation of the Association;
- (d) the purchase of fidelity bonds as provided in Section 4.6(c);
- (e) the payment of general and administrative costs necessary for the management and operation of the Association or for the enforcement of the Association Documents;
- (f) the payment of costs incurred in the exercise and performance of the rights and obligations of the Association by its directors, officers, employees, and representatives;

- (g) the payment of attorney's fees and other costs for the enforcement of the terms hereof and the other Association Documents; and,
- (h) the payment of other reasonable expenses.

4.3 Additional Authorities and Duties of the Board. The Board has the following additional authorities and duties, including the right to spend funds from Assessments to pay the costs:

- (a) to enter into agreements or contracts on behalf of the Association;
- (b) to borrow funds, secured by an assignment or pledge of Assessments if required, necessary for the management and operation of the Association;
- (c) to maintain one or more bank accounts in the name of the Association;
- (d) to sue or to defend in any court on behalf of the Association;
- (e) to make, or cause to be made, any tax returns, reports, or other filings on behalf of the Association;
- (f) to adjust the amount of, collect, and use insurance proceeds for the purposes for which they were intended and, if the insurance proceeds are insufficient, to provide full reimbursement through the imposition of Special Group Assessments or Special Owner Assessments, whichever is applicable;
- (g) to change the amount of the Transfer Assessment;
- (h) to change the amount of the Annual Membership Dues;
- (i) to enforce the Association Documents;
- (j) to maintain books and records with respect to the business of the Association and with respect to the levy, collection, receipt, administration, expenditure, and disposition of Assessments and other funds of the Association according to sound accounting practices, and to permit any Owner to inspect and copy the same upon reasonable notice during normal business hours at an office of the Association or Declarant; and,
- (k) to perform such other duties and functions as are necessary to carry out the rights, duties, and obligations of the Association.

4.4 Affiliated Contracts. The Association may contract with any Owner, including without limitation Declarant or an Affiliate, for performance of services which the Association is obligated or authorized to perform. All such contracts must be at competitive rates then prevailing for such services and upon other terms and conditions and for the consideration as the Board considers advisable and in the best interest of the Association provided the level of service received is consistent with that available from unrelated third parties.

4.5 Liability Limitations. No Owner or director, officer, employee, or representative of the Association will be personally liable for the debts, obligations, or liabilities of the Association,

and the right to construe and interpret their provisions. Any determination, construction, or interpretation made by the Board, in the absence of an adjudication by a court of competent jurisdiction that such action was an abuse of discretion, will be binding on the Owners. The provisions hereof must be given full force and effect notwithstanding the existence of any zoning ordinance, building codes, or other applicable regulations which are less restrictive. The effective date of this Master Declaration will be the date it is recorded in the Official Public Records of Randall County, Texas. The captions of each Article and Section hereof are inserted only for convenience and are not intended to be used to define, limit, extend, or otherwise modify the Article or Section to which they refer. This Master Declaration is construed under and according to the laws of the State of Texas.

5.3 Amendments. This Master Declaration may be amended or terminated, in whole or in part, by a Majority Vote of the Members; but until the Conversion Date, no amendment or termination will be effective without the written approval of Declarant. Notwithstanding the foregoing, Declarant, without the joinder of any other party, may make minor changes or amendments to this Master Declaration to correct or clarify errors, omissions, mistakes, or ambiguities contained herein or to make changes required by any governmental agency. No amendment or termination will be effective until a written instrument setting forth the terms thereof has been executed by the parties whose approval is required as set forth above and has been recorded in the Official Public Records of Randall County, Texas.

5.4 Enforcement. Declarant, any Affiliate, the Association, and any Owner have the right, but not the obligation, to enforce the provisions hereof. Enforcement may be made by proceedings at law or in equity. The rights, powers, and remedies provided herein are cumulative, and the exercise by any party of any particular right, power, or remedy will not be deemed an election of remedies and will not preclude such party from resorting to other rights, powers, or remedies. With respect to any litigation hereunder or under the Association Documents, the prevailing party will be entitled to recover reasonable attorney's fees and court costs from the non-prevailing party.

5.5 No Waiver or Obligation to Enforce. No delay or failure by an aggrieved party to invoke any right, power, or remedy available to it for a breach of the Association Documents will be considered a waiver by that party of such right, power, or remedy upon the recurrence or continuance of the breach or the occurrence of a different breach. Neither Declarant, nor an Affiliate, nor the Association, nor their respective officers, directors, employees, or representatives will be obligated to take any action to enforce the Association Documents.

5.6 Severability. If any condition, covenant, or provision herein contained is invalid—which invalidity will not be presumed until it is determined by the final non-appealable judgment or final non-appealable order of a court of competent jurisdiction—such invalidity will not affect any other condition, covenant, or provision, each of which will remain in full force and effect.

5.7 Owner Information. Except for those Owners who purchase Lots from Declarant, any Person, on becoming an Owner of a Lot, must furnish to the Association or its designee a true and correct copy of the original of the recorded instrument vesting that Person with an interest or ownership in the Lot. A Person will not be deemed to be a Member in Good Standing or be entitled to vote at any annual or special meeting of Members unless this requirement is first met. Each Owner must furnish to the Association or its designee written notice of an address for receiving notices pursuant to the Association Documents. Each Owner must notify the Association and its designee in writing of the name and address of all Persons occupying any Lot in which the Owner has an interest. It is the responsibility of the Owner and any occupant of a Lot

to keep the required information current and to advise the Association and its designee of any changes. Absent any other written notice, notices to an Owner may be sent to the street address of the Lot owned by such Owner.

5.8 Joinder of Lienholder. PNB Financial Bank, as lienholder on the Property, subordinates its lien to this Master Declaration.

5.9 Notices. Any notice required in the Association Documents to be given will be deemed to have been given when hand delivered with written evidence of receipt or when deposited in the United States Mail, postage prepaid, certified or registered mail, return receipt requested, addressed:

- (a) for notice to an Owner, to the address of the Owner as shown on the records of the Association at the time of the mailing; and,
- (b) for notice to Declarant or the Association: 5701 I-40 West, Amarillo, TX 79106, or to such other address specified by Declarant or the Association in a document recorded for such purpose in the Official Public Records of Randall County, Texas.

5.10 Mortgagees. The holder of a mortgage affecting a Lot will, upon written request to the Association, be notified in writing by the Association of any default under the Association Documents by the Owner of the mortgaged Lot, and the mortgage holder has the right to cure the default within the times herein provided for cure by the Owner.

5.11 Actions of Declarant, Declarant, Board, and Association. Wherever the phrases "Declarant may", "the Board may", or "the Association may" appear in the Association Documents, such phrases mean, respectively; "Declarant will have the right and authority, in its sole discretion", "the Board will have the right and authority, in its sole discretion", and "the Association will have the right and authority, in its sole discretion". Wherever the Association Documents provide for a determination, decision, consideration, opinion, belief, judgment, declaration, or other similar action to be given or rendered by Declarant, an Affiliate, the Board, or the Association, such determinations, decisions, considerations, opinions, beliefs, judgments, declarations, or other actions will be given or rendered in the sole discretion of Declarant, the Affiliate, the Board, or the Association, as the case may be, unless the Association Documents specifically provide to the contrary.

5.12 Gender. When the context requires, the singular number includes the plural, the plural the singular, and the use of any gender includes all genders.

Dated the 27th day of September, 2001.

DECLARANT:

The Family Housing Foundation,
a Texas non-profit corporation
By: Ronald H. Boyd
Ronald H. Boyd, President

LIENHOLDER:

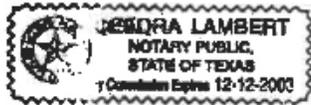
PNB Financial Bank
By: Steve Bowen
Name: Steve Bowen
Title: Senior Vice President

THE STATE OF TEXAS

COUNTY OF Patterson

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§

This instrument was acknowledged before me on this the 4th day of October, 2001, by Ronald H. Boyd, President of The Family Housing Foundation, a Texas non-profit corporation, on behalf of said corporation.



Debra Lambert
Notary Public
Printed Name: _____ 1
Commission Expires: _____ 6

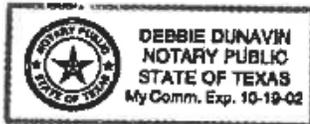
THE STATE OF TEXAS

COUNTY OF RANDALL

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This instrument was acknowledged before me on this the 2ND day of October, 2001, by STEVE BOWEN (PRINTED NAME), SENIOR VICE PRESIDENT (TITLE) of PNB Financial Bank, a STATE BANKING CORPORATION (TYPE OF ENTITY), on behalf of said _____ (TYPE OF ENTITY).

[SEAL]



Debbie Dunavin
Notary Public
Printed Name: DEBBIE DUNAVIN
Commission Expires: 10-19-02

FILED FOR RECORD
Sue Nicker Bartolino
County Clerk, Randall County, Texas
By: [Signature] Deputy

October 04, 2001 - 04:19 P

This document has been received by this Office for Recording into the Official Public Records. We do hereby swear that we do not discriminate due to Race, Creed, Color, Sex or National Origin.