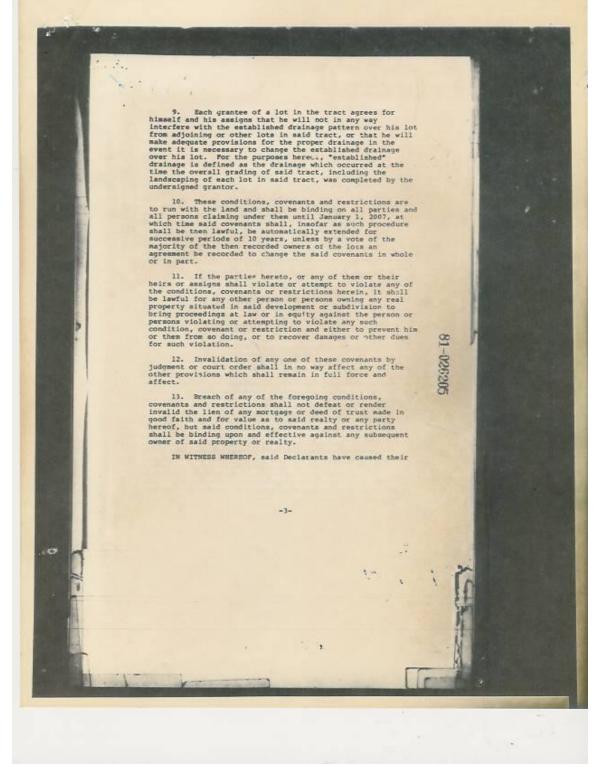
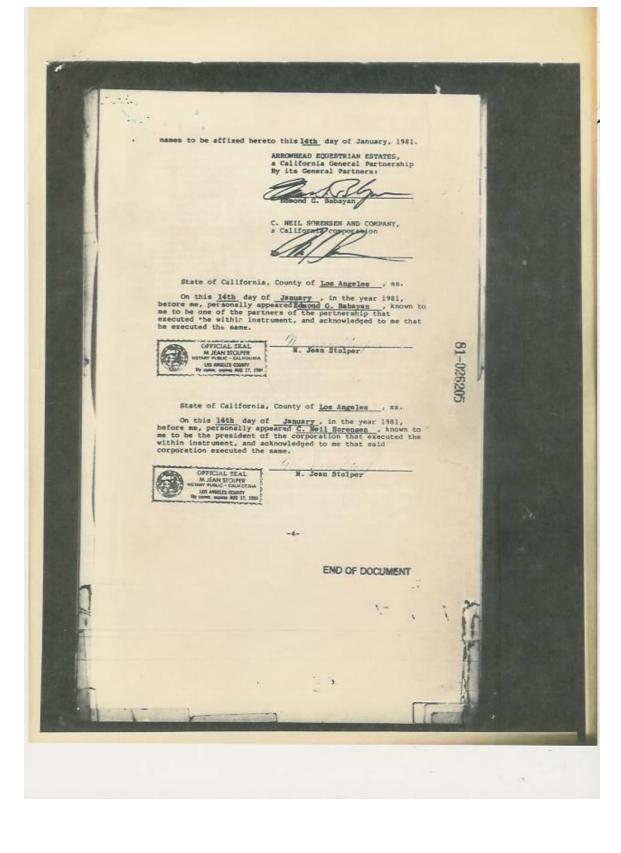


exterior design with existing structures and as to location with respect to topography and finish grade elevations. No primary residential building shall contain less than 2,000 square feet of interior floor space, including attached garage. No fence or wall shall be erected, placed or altered on any lot nearer to any street than the minimum set back line unless similarly approved. 4. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded map and over the rear 5 feet of each lot. Within these easements, no structures, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction of flow or drainage channels in the easements or which may obstruct or retard the flow of water through drainage channels in the easements. The easement area of each lot and all improvements in it shall be maintained continuously by the owner of the lot, except for those improvements for which a public authority or utility company is responsible.

5. The keeping of horses on each lot is permitted. 5. The keeping of horses on each lot is permitted. 6. An Architectural Committee (the "Committee") is hereby created and the members thereof are: C. Neil Sorensen Edmond Babayan Ronald Wylie Opon the death, resignation or inability to serve of any of the foregoing, the member or members remaining shall fill such vacancy by appointment. 7. No oil drilling, oil development operations, oil refining, quarring or mining operations of any kind shell be permitted upon or in any lot, nor shell oil wells, tanks, tunnels, mineral excavations or shelt she permitted upon or in any lot. No derrick or other structures designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot. 8. Each grantee of a lot in the tract agrees for himself, his heirs, assigns or successors in interest that he will permit free access by owners of adjacent or adjoining lots to slopes and or drainage ways located on his property which affect said adjacent or adjoining lots, when such access is essential for the maintenance of permanent st. bilization on said slopes, or maintenance of the drainage facilities for the protection and use of property, other than the lot on which the slope or drainage way is located.





Recording requested by, and when recorded return to:

F. Glenn Nichols MUNHS, KOFFORD, HOFFMAN, HUNT & THROCOMORTON 225 S. Lake Avenue, Penthouse Pesadens, CA 91101

RECORDED IN OFFICIAL RECORDS FEB 18 1987 AT 8:00AM SAN BERNARDINO COUNTY, CALIF.

H H

87-052152

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS REGARDING DRIVENAY EASEMENTS

ARROWHEAD PACIFIC SAVINGS BANK ("Declarent") is the owner of that certain real property located in the County of San Bernardino, State of California, and more particularly described as Tract Mo. 9785-1, as recorded in Map Book 132, pages 93 through 95 of Maps, in the office of the County Recorder of said County, which is hereinsfter referred to as the "dominant tensment" in connection with the reservation of easements by Declarent upon the conveyance of the hereinbelow described lots.

Declarant has improved the subject real property for residential purposes and hereby establishes a plan for the individual ownership and use of certain lots on said property, and the ownership and use of certain essements within said tract.

Now, therefore, it is hereby declared that the herein described lots shall be held, sold and conveyed subject to the following declaration as to division, easements, rights, covenants, servitudes, restrictions, limitations, conditions and uses to which said lots may be put, and that this declaration shall operate for the mutual benefit of the owners of the herein described lots within the subject tract, and shall constitute covenants running with the land, and shall be binding on and for the benefit of the Declarant, and their successors and assigns, and all subsequent owners of all or any of the subject lots, together with their grantees, successors, heirs, executives, administrators, devisees and assigns, for the benefit of the subject lots, and shall further be imposed upon the lots hereinbelow described as a servitude of certain other lots as hereinbelow described as the dominant tenements.

Definitions

The following definitions shall be applicable to this declaration:

1.1 "Declarant" means ARROWHEAD PACIFIC SAVINGS BANK, and its successors and assigns.

1.2 "Declaration" means this declaration of covenants, conditions and restrictions, together with any amendments, supplements or modifications hereto.

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- 1.3 "Deed of trust" shall mean and be synonymous with the term "mortgage", and the same may be used interchangeably with the same meaning; and likewise the word "trustor" shall synonymous with the word "mortgager", and the word "beneficiary" shall be synonymous with the word "mortgagee".
- 1.4 "Essement" means the individual easements as described hereinbelow which shall be created upon the conveyance of the lots by the Declarant, and which will be subject to the provisions of this declaration.
- 1.5 "Lot" means those individual lots which comprise portions of Tract Mo. 9785-1 as recorded in Map Book 132, pages 93 through 95 of maps in the office of the County Recorder of San Bernardino County, California, as described herein.
- 1.6 "Owner" means the record owner, whether one or more persons or entities, of a lot which is pert of the subject tract, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation. "Owner" shall also include a contract vendee under a Real Property Sales Contract, provided that such Real Property Sales Contract complies with the provisions of Sections 2985 through 2985.6 of the California Civil Code, or any similar successor legislation.
- 1.7 "Person" means and includes a natural person, a corporation, a partnership, an association, a firm or othe entity as the case may be and as the context may require.
- 1.8 "Residence" means a residential structure or structures, including enclosed yard, patio areas and garages located on a lot.

2. Driveway Easements

There are hereby specifically granted and reserved, for the benefit of the Declarant and for each subsequent owner of the hereimbelow described lots in the subject tract easements appurtenant for driveway ingress and egress purposes as follows:

- 2.1 Upon the conveyance of Lot 43, Declarant shall grant to the grantee of Lot 43 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an essement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 6 and incorporated by reference herein which lies upon and over said Lot 43, which shall be the servient tenement.
- 2.2 Declarant shall further grant to the grantee of Lot 43, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 44 through 48, which shall be the servient tenements,

which easement shall be described as set forth on Exhibit 6 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 1 which lies upon and over said Lot 43.

- 2.3 Upon the conveyance of Lot 44, Declarant shall grant to the grantee of Lot 44 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an essement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 6 and incorporated by reference herein which lies upon and over said Lot 44, which shall be the servient tenement.
- 2.4 Declarant shall further grant to the grantee of Lot 44, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 43, and 45 through 48, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 1 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 1 which lies upon and over said Lot 44.
- 2.5 Upon the coveyance of Lot 45, Declarent shall grant to the grantee of Lot 45 the fee title in and to said lot, reserving unto Declarent as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 1 and incorporated by reference herein which lies upon and over said Lot 45, which shall be the servient tenement.
- 2.6 Declarant shall further grant to the grantee of Lot 45, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 43, 44, 46, 47 and 48, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 1 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 1 which lies upon and over said Lot 45.
- 2.7 Upon the coveyance of Lot 46 Declarant shall grant to the grantee of Lot 46 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit I and incorporated by reference herein which lies upon and over said Lot 46, which shall be the servient tenement.
- 2.8 Declarant shell further grant to the grantee of Lot 46, which shell be the dominant tenement, an easement appurtenant for driveway ingress and eggess purposes upon and over Lots 43, 44, 45, 47 and 68, which shell be the servient tenements, which easement shell be described as set forth on

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Exhibit 1 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 1 which lies upon and over said Lot 46.

- 2.9 Upon the coveyance of Lot 47, Declarant shall grant to the grantee of Lot 47 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 1 and incorporated by reference herein which lies upon and over said Lot 47, which shall be the servient tenement.
- 2.10 Declarent shell further grant to the grantee of Lot 47, which shell be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon end over Lots 43 through 46 and 46, which shell be the servient tenements, which easement shell be described as set forth on Exhibit 1 attached and incorporated by reference herein, excepting that portion of the description set forth on seid Exhibit 1 which lies upon and over said Lot 47.
- 2.11 Upon the coveyance of Lot 48, Declarant shall grant to the grantee of Lot 48 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 1 and incorporated by reference herein which lies upon and over said Lot 48, which shall be the servient tenement.
- 2.12 Declarant shall further grant to the grantee of Lot 48, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 43 through 47, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 1 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 1 which lies upon and over said Lot 48.
- 2.13 Upon the coveyance of Lot 18, Declarant shall grant to the grantee of Lot 18 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 18, which shall be the servient tenement.
- 2.14 Declarant shall further grant to the grantee of Lot 18, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon dover Lots 19, 20, 22, 23, 24, 30, 31, 32 and 33, which shall be the servient tenements, which essement shall be desc.ibed as set forth on Exhibit 2 attached and incorporated by reference

herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 18.

- 2.15 Upon the coveyance of Lot 19, Declarent shall grant to the grantee of Lot 19 the fee title in and to said lot, reserving unto Declarent as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 19, which shall be the servient tenement.
- 2.16 Declarant shall further grant to the grantee of Lot 19 which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 20, 22, 23, 24, 30, 31, 32 and 33, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 19.
- 2.17 Upon the coveyance of Lot 20, Declarant shall grant to the grantee of Lot 20 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 20, which shall be the servient tenement.
- 2.18 Declarant shall further grant to the grantee of Lot 20, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 22, 23, 24, 30, 31, 32 and 33, which shall be the servient tenements, which essement shall be described as set forth on Embible 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 20.
- 2.19 Upon the coveyance of Lot 22, Declarant shell grant to the grantee of Lot 22 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and agress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 22, which shall be the servient tenement.
- 2.20 Declarant shall further grant to the grantee of Lot 22, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 23, 24, 30, 31, 32 and 33, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 2 stached and incorporated by reference herein, excepting that portion of the description set forth on

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said Exhibit 2 which lies upon and over said Lot 22.

2.21 Upon the coveyance of Lot 23, Declarent shell grant to the grantee of Lot 23 the fee title in and to said lot, reserving unto Declarent as the owner of the dominant tenement an easement appurtenent for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 23, which shall be the servient tenement.

2.22 Declarant shall further grant to the grantee of Lot 23, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 22, 24, 30, 31, 32 and 33, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 23.

2.23 Upon the coveyance of Lot 24, Declarant shall grant to the grantee of Lot 24 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 24, which shall be the servient tenement.

2.24 Declarant shall further grant to the grantee of Lot 24, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 22, 23, 30, 31, 32 and 33, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 24.

2.25 Upon the coveyance of Lot 30, Declarant shall grant to the grantee of Lot 30 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 30, which shall be the servient tenement.

2.26 Declarant shall further grant to the grantee of Lot 30, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 19, 19, 20, 22, 23, 24, 30, 31 and 33, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 2 strached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 30.



2.27 Upon the coveyance of Lot 31, Declarant shall grant to the grantee of Lot 31 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 31, which shall be the servient tenement.

2.28 Declarant shall further grant to the grantee of Lot 31, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 22, 23, 24, 30, 32 and 33, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 31.

2.29 Upon the coveyance of Lot 32, Declarant shall grant to the grantee of Lot 32 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an essement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 32, which shall be the servient tenement.

2.30 Declarant shall further grant to the grantee of Lot 12, which shall be the dominant tenement an easement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 22, 23, 24, 30, 31 and 33, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 32.

2.31 Upon the coveyance of Lot 33, Declarant shall grant to the grantee of Lot 33 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an essemnt appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 2 and incorporated by reference herein which lies upon and over said Lot 33, which shall be the servient tenement.

2.32 Declarant shall further grant to the grantee of Lot 33, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 18, 19, 20, 22, 23, 24, 30, 31 and 32, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 2 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 2 which lies upon and over said Lot 33.

2.33 Upon the coveyance of Lot 8, Declarant shall grant

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to the grantee of Lot 8 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 3 and incorporated by reference herein which lies upon and over said Lot 8, which shall be the servient tenement.

- 2.34 Declarant shell further grant to the grantee of Lot 8, which shell be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 9, 10, 11, 12, 14 and 15, which shell be the servient tenements, which easement shell be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 8.
- 2.35 Upon the coveyance of Lot 9, Declarant shall grant to the grantee of Lot 9 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 3 and incorporated by reference herein which lies upon and over said Lot 9, which shall be the servient tenement.
- 2.36 Declarant shall further grant to the grantee of Lot 9, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 8, 10, 11, 12, 14, and 15, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 9.
- 2.37 Upon the c_veyance of Lot 10, Declarant shall grant to the grantee of Lot 10 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 1 and incorporated by reference herein which lies upon and over said Lot 10, which shall be the servient tenement.
- 2.38 Declarant shall further grant to the grantee of Lot 10, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egrees purposes upon and over Lots 8, 9, 11, 12, 14 and 15, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 10.
- 2.39 Upon the coveyance of Lot 11, Declarant shall grant to the grantee of Lot 11 the fee title in and to said lot,

reserving unto Declarant as the owner of the dominant tenement an essement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 3 and incorporated by reference herein which lies upon and over said Lot 11, which shall be the servient tenement.

- 2.40 Declarant shall further grant to the grantee of Lot 11, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 8, 9, 10, 12, 14 and 15, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 11.
- 2.41 Upon the coveyance of Lot 12, Declarant shall grant to the grantee of Lot 12 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description strached as Exhibit 3 and incorporate. by reference herein which lies upon and over said Lot 12, which shall be the servient tenement.
- 2.42 Declarant shall further grant to the grantee of Lot 12, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purposes upon and over Lots 8, 9, 10, 11, 14 and 15, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 12.
- 2.43 Upon the coveyance of Lot 14, Declarant shall grant to the grantee of Lot 14 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement an essement appurtenant for driveway ingress and egress purposes, which essement shall be described as that portion of the legal description attached as Exhibit 3 and incorporated by reference herein which lies upon and over said Lot 14, which shall be the servient tenement.
- 2.44 Declarant shall further grant to the grantee of Lot 14, which shall be the dominant tenement, an easement appurtenant for driveway ingress and egress purposes upon and over Lots 5, 9, 10, 11, 12 and 15, which shall be the servient tenements, which easement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 14.
- 2.45 Upon the coveyance of Lot 15, Declarant shall grant to the grantee of Lot 15 the fee title in and to said lot, reserving unto Declarant as the owner of the dominant tenement

an easement appurtenant for driveway ingress and egress purposes, which easement shall be described as that portion of the legal description attached as Exhibit 3 and incorporated by reference herein which lies upon and over said Lot 15 which shall be the servient tenement.

2.46 Declarant shall further grant to the grantee of Lot 15, which shall be the dominant tenement, an essement appurtenant for driveway ingress and egress purpo... upon and over Lots 8, 9, 10, 11, 12 and 14, which shall be the servient tenements, which essement shall be described as set forth on Exhibit 3 attached and incorporated by reference herein, excepting that portion of the description set forth on said Exhibit 3 which lies upon and over said Lot 15.

Improvement of Driveway Essements

3.1 Any owner of a lot in the subject tract shall have the right to improve the easement which benefits his lot as herein described, or any portion thereof, at any time by undertaking and completing grading and/or paving work thereon in accordance with the applicable laws of the County of San Bernardino or such other local governmental body as may have jurisdiction over the subject property at any time in the future. All such improvement work shall be done by licensed and bonded contractors, holding a valid contractor's license of the class and type required for such work under California law. In addition, no such improvement work shall be undertaken unless and until the contractor or the owner proceeding with the improvements work shall have obtained a Labor and Material Bond and a Performance Bond to insure completion of the improvements and to prevent the recordation of mechanic's liens on any of the lots on which the work of improvement is done. In addition, the owner proceeding with the work of improvement shall provide in the construction contract that no payments shall be made under said contract until the contractor has provided the owner with valid and duly executed labor and material releases for all labor and material provided by laborers, materials suppliers and subcontractors. In addition, the owner proceeding with the work of improvement shall provide in the construction contract that all payments to be made under the construction contract that all payments to be made under the construction outract that all payments to be made under the construction outract that all payments to be made under the construction contract that all payments to be made under the construction contract that all payments to be made under the contract shall be made by joint check, payable to the prime contractor and any subcontractors, material men, laborers or union trust funds, as the case may be.

- 3.2 The finish grade of any such grading and/or paving work shall be 16 feet in width and shall run symmetrically down the center line of the subject essement, unless the applicable laws of the local governmental body require otherwise.
- 3.3 The cost of undertaking, completing and thereafter maintaining the improvements on the subject easements shall be borne equally by the owners of the lots benefited by such improvements, subject to the provisions of paragraph 3.5 below.

- 3.4 The owner or owners intending to proceed with improvement or maintenance work on the driveway easement benefiting their lots shall give written notice of said intention to all other owners whose lots will be benefited by said improvement or maintenance work, by registered or certified mail, return receipt requested, addressed to each of said owners not less than thirty (30) days before proceeding with said work. Said written notice shall notify the owners that the owners giving notice intend to proceed with the work, and the nature, scope and estimated costs of the work shall be stated. The notice shall also state that the owners receiving the notice may be personally obligated to pay their proportionate share of the cost of improvement, and that non-payment of said proportionate share may result in the attachment of a liem against the defaulting owner's lot in accordance with the provisions of these Covenants. Conditions & Restrictions. Said notice shall also state the time and place at which the owners receiving said notice may meet with the owners giving said notice for the purpose of discussing the nature, scope and costs of the proposed work, which meeting shall not be less than fifteen (15) days before commencement of the work.
- 3.5 At said meeting, each attending owner shall have the opportunity to be heard regarding the proposed work. All of the owners in attendance shall then vote regarding whether or not they wish to participate in the completion of and payment for the proposed work. Those owners who vote in favor of proceeding shall have the right to proceed as hereinabove described, and shell advance the costs of undertaking and completing the work. Those owners who vote against proceeding, those owners who do not attend the meeting, and those owners who sequire title to their lots subsequent to the meeting, shall not be required to advance the costs of undertaking and completing the work; provided, however, that the rights of said owners to use any portion of said improvements, or to otherwise use the easement benefiting their lot for any purpose, shall be suspended until such time as each such owner pays his proportionate share of the cost of undertaking and completing the improvements which would have been his obligation if he had voted in favor of proceeding, plus interest at the rate of twelve percent (12%) per annum from the date the vote was taken, or the highest rate permitted by law, whichever is less. Under no circumstances shall the Declarant be liable for any of the costs generated in connection with the undertaking and completion of said improvements, or the maintenance thereof.

4. Lien for Driveway Easement Improvements

4.1 Each owner of a lot in the subject tract which is benefited by the improvement of any driveway essement as described herein, or the maintenance thereof, and who votes to proceed with the work or subsequently agrees to pay his proportionate share as described above, shall have a personal

obligation to pay his proportionste share of the costs generated in connection with said improvements or maintenance. In addition, said costs are also bereby established as charges upon the lot to which they relate, end shall be a lien thereon which shall attach immediately upon commencement of the work of the commencement.

- 4.2 Each owner shall pay all costs which become his personal obligation or a lien against his lot as described herein within thirty (30) days after written notification that they are due. If such costs are not paid within said thirty (30) days, they shall be delinquent and the owner or the owners who have incurred said costs on behalf of the delinquent owner may charge said delinquent owner interest from and after the due date at the rate of 12% per annum, or the highest rate permitted by 1sw, whichever is less, and collection and lien enforcement costs, including reasonable attorneys fees.
- permitted by law, whichever is less, and collection and lien enforcement costs, including reasonable attorneys fees.

 4.3 The owner or owners who have incurred the improvement or maintenance costs hereinabove described are hereby vested with the right and power to bring any and all actions against any delinquent owner for the collection of delinquent improvement or maintenance costs, and to enforce the herein described lien, by any and all methods svaliable for the enforcement of contractual obligations or liens including, without limitation, the right to bring a personal action against the owner on such debt, the right to foreclose such liem by any method provided by law for foreclosure of a mortgage, and the right to sell said delinquent owner's interest in his lot by private power of sale. A male of an owner's interest by private power of sale hall be conducted in the same manner provided in California Civil Code Sections 2924 etc. seq. (or any similar statutory provisions that may hereafter exist) for the foreclosure by power of sale of mortgages or trust deeds. Such provisions shall be applied and adapted to the foreclosure of the lien by power of sale to the fullest extent reasonably possible and consistent in view of the differences between the lien and mortgages generally. (For example, "trustor" as used in the statute would refer to the foreclosing owner", and "beneficiary" would refer to the foreclosing owner", so when foreclosing owners or owners.) Said foreclosing owners or owners. Said foreclosing owners or owners shall have the power to bid in their own names on the property sold, and to hold, lesse, mortgage and convey the same for their benefit. All rights and remedies granted to said foreclosing owners hereunder shall be cumulative, and the exercise of one or more rights or remedies shall not constitute a waiver or election preventing the use other rights or remedies. The foreclosing owners shall be entitled to collect from a defaulting owner all costs and owner's obligation, in the form of the
- 4.4 During any period in which an owner's obligation, in the form of the personal obligation or hereinabove described lien, shall be in default, said delinquent owner's right to use

any portion of the driveway easement benefiting his lot for any purpose whatsoever shall be suspended. Such suspension shall not take effect unless the delinquent owner is notified in writing of the suspension and the reasons therefore at least fifteen (15) days prior to the effective date of the suspension. If said delinquent owner makes a written request within five (5) days after receipt of said notice, a hearing on said suspension shall be held before the owner or owners incurring the costs. Said hearing shall be held at least five (5) days before the effective of the suspension, and the delinquent owner may appear and defend himself against the matters resulting in the notice of suspension. The owners incurring the costs shall then have the right, by majority vote, to decide whether and under what conditions the suspension shall or shall not become effective.

5. Amendment

5.1 This declaration may be amended by the written approval of at least 75% of the total voting power of the owners of lots within the tract, whose lots are subject to the easements described herein, and at least a majority of the camers other than the Declarant, each lot having one vote. Any such amendment shall become effective upon recordation in the office of the County Recorder of San Bernardino County of a written instrument setting forth such amendment, signed and acknowledged by a majority of the owners of the affected lots in the tract, who shall certify in said written instrument that at least 75% of the total voting power of said owners, and at least amajority of the said owners other than the Declarant, have given their written approval of such amendment; provided, however, that no material amendment shall become effective unless written approval of such amendment; so that the tract.

Motics of Transfer

6.1 Upon the proposed lease, sale or other transfer of a lot, and prior to the communation of the transfer, the owner who proposes to transfer the lot shall promptly notify the other owners of lots which are either benefited by an easement over the transferring owner's lot or are burdened by an easement appurtenant to the transferring owner's lot, in writing of the name and address of the transferse, the nature of the transfer and the lot number involved, as well as such other information relative to the transfer and the transferee as the other affected owners as hereinabove described may reasonably request. An executed copy of the instrument of transfer shall be transmitted to said affected owners including, but not limited to, transfers occurring by reason of sale, lease, gift, devise or inheritance. The provisions of this peragraph shall not apply to Declarant in connection with the initial transfer by Declarant of the lots.

7. Tarm of Restrictions

7.1 This declaration shall remain in full force and effect for a period of forty (40) years from the date it is recorded. Thereafter, it shall be deemed to have been renewed for successive terms of ten (10) years each, unless revoked by an instrument in writing, executed and acknowledged by the owners of a majority of the affected lots within the tract, and recorded in the office of the County Recorder of Sam Bernardino County, California, within minety (90) days prior to the empiration of the initial effective period hereof or any ten (10) year extension.

8. Hotices

8.1 Any notice required to be sent to any owner under the provisions of this declaration shall be deemed to have been received when mailed by registered or certified mail, return receipt requested, with proper postage prepaid to the last known address of the owner's principal place of residence, or if such principal place of residence is not known to the address of the lot owned by said person in the tract; or in the case of hand delivery, upon delivery to such last known principal residential address or lot address.

9. Mortgagees Protection

9.1 Mo breach of this declaration shell defeat or render invalid the lien of any first mortgage or first deed of trust made in good faith and for value. However, each and all of the provisions hereof shall be binding upon and effective against any owner whose title to a lot is acquired by or through trustees sale or foreclosure of a first mortgage or a first deed of trust, except that said person who acquires title in such manner shall take title free of the improvement and maintenance liens that have accrued up to the time of the trustee sale or foreclosure, but subject to all such liens that shall accrue subsequent thereto.

9.2 A first mortgagee of any lot in the tract, upon written request, shall be notified in writing by the owner or owners proceeding with improvements or maintenance work of any default in the performance by any other owner of any obligation under this declaration which is not cured within sixty (60) days.

10. Miscellaneous

10.1 After the date on which this declaration has been recorded, these covenants, conditions, servitudes, rights, reservations, limitations, liens, charges and restrictions may be enforced by any and all of the available legal and equitable

remedies, including but not limited to, injunction and declaratory relief by the improving owners as described herein, who shall have the right to enforce the same. Failure to enforce any provision hereof shall not constitute a waiver of the right to subsequently enforce said provision or any other provision hereof.

10.2 In the event any dispute arises regarding the terms and provisions of this declaration, or the implementation, enforcement or interpretation thereof, said dispute shall be submitted for decision by arbitration before the American Arbitration Association, or a similar arbitration tribunal in the event the American Arbitration Association ceases to exist, in accordance with the rules and regulations of said Arbitration Association or tribunal them in effect.

10.3 The provisions of this declaration shall be liberally construed to effectuate its purpose of creating a plan for the improvement and maintenance of the herein described driveway easements. The various headings used herein are for convenience only, and shall not affect meaning or interpretation.

10.4 The provisions hereof shall be deemed independent and severable, and the invalidity or partial invalidity or unenforcesbility of any one provision or portion thereof shall not affect the validity or enforceability of any other provisions hereof.

10.5 Each owner hereby waives to the fullest extent permitted by law, with respect only to the liens and personal obligations created pursuant to this declaration, the benefit of any homestead, homestead exemption or other exemptions or redemption laws of the State of California in effect at any time, and such owner shall be deemed to be estopped to raise said homestead, homestead exemption or other exemption or redemption in any action or proceeding to enforce said personal obligations or foreclose such liens.

10.6 The respective owners of the lots which are the subject matter of these covenants, conditions and restrictions shall indemnify and hold harmless the Declarant from and against any and all liability of any nature whatsoever arising out of or in connection with the existence, improvement, maintenance or use of the herein described driveway easements by any person or persons. In addition, each owner of a dominant tenement lot shall indemnify and hold harmless the owners of the servient tenement lots from and against any and all liability of any nature whatsoever arising out of or in connection with the use of the herein described driveway easements by any person or persons, excepting the owner of the dominant tenement and his immediate family, with the knowledge and consent of said dominant tenement owner; provided, however, that said indemnification shall not apply in the event of a servient tenement owner's gross negligence or willful or

intentional conduct causing injury to persons or property.

IN MITHERS WHEREOF, the undersigned have executed this instrument as of this 1378 day of PERMARY

Deted: FERRIARY 13 , 1987

ABRONSHEAD PACIFIC SAVINGS BANK

State of California State of California)
County of San Bernardino)

On this the LIPIday of FIREWAY 19 87, before me, ELIZARTH ZAVNA AMATLE 5. CASILLAS Public, personally appeared AMATLE 5. CASILLAS Personally known to me or proved to me on the besis of satisfactory evidence to be the person who executed the within instrument as "VICE PRESIDENT" or on behalf of the corporation therein assed, and acknowledged to me that the corporation exetuted it.

WITNESS my hand and official seal.

6 Chancel Junta

(seal)



A strip of land, 20.00 feet wide, over a portion of Lots 43,44,45,46,47, and 48, Tract No. 9785-1, as recerded in Map Book 132, pages 53 through 95, Records of San Bernvéine County, Celifornia, described as fellows:

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The southerly 20.00 feet of Lots 43,44,45,46,47, and 48 as masured at right englas to and parallel to the southerly line of seidlots.

Together with the southeasterly 20.00 feet of Lot 43 as measured at right angles to and parallel to the southeasterly lime of said Lot 42. The side line of said 20.00 feet strip to be lengthesed or shortened to terminate at the westerly lime of said Lot 48 and the northeasterly lime of said Lot 48.

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A strip of land, 20.00 feet wide, over a portion of Lots 18,19,20,22,23,31,32 and 33.

Tract 9785-1, as recorded in Map Book 132, pages 93 through 95, records of San Bernardino County, California, described as follows:

The northeasterly 10.00 feet of Lot 18, the northeasterly 10.00 feet of Lot 19, the northeasterly 10.00 feet of Lot 20, the northeasterly 10.00 feet of Lot 21, the noutheasterly 10.00 feet of Lot 23, the northeasterly 10.00 feet of Lot 23, the southeasterly 10.00 feet of Lot 33 as massured at right angles to and purallal with noutheasterly 10.00 feet of Lot 33 as massured at right angles to and purallal with noutheasterly 10.00 feet of Lot 33 as massured at right angles to and purallal with continuous to 11 and 10 feet of Lot 33 as massured at right angles to and purallal with noutheasterly 10.00 feet of Lot 33 as dead 20.00 feet of Lot 33, and 19, the southeasterly line of said Lots 33, and 19, the northeasterly line of said Lots 22 and 23, and the northeasterly line of said Lots 23 and 31.

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POOR RECORD IS DUE TO CHALLTY OF ORIGINAL DOCUMEN

A strip of land, 20.00 feet wide, over a portion of lots 9,10,11,12, and 14, Tract 9785-1, as recorded in Map Book 132, pages 93 through 95, Records of Sen Bernardine County California, described as follows:

The northwesterly 10.00 feet of Lot 9, the southerly 10.00 feet of Lot 9, the northerly 10.00 feet of Lot 10, the northerly 10.00 feet of Lot 12, the southerly 10.00 feet of Lot 14 and the easterly 10.00 feet of Lot 14 as measured at right angles to and parallel with their respective lot lines.

The side lines of said 20.00 foot strip to be lengthesed or shortened to terminate at the westerly line of Lots 12 and 14, the northeasterly line of Lots 9 and 14 and the easterly line of Lots 9 and 15.

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POOR RECORD IS DUE TO ITY OF ORIGINAL DOCUMENT

87-065778 RECORDED IN RECORDING REQUESTED BY AND When Recorded Mail To: '137 FEB 27 PM 3: 25 John J. Murphy, Esq. Stradling, Yocca, Carlson & Rauth 660 Newport Center Trive Suite 1600 Newport Beach, CA 92660 SAN EARDINO CO. CALIF. 9 NAT ALP DE [Space Above Provided For Recorder] AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS REGARDING DRIVENAY EASEMENTS Arrowhead Pacific Savings Bank ("Declarant") is the owner of that certain real property located in the County of San Bernardino, State of California, more particularly described as Tract ". 9785-1, as recorded in Map Book 132, Pages 93 through 95 f Maps, in the Office of the County Recorder of said county. Declarant recorded in the Official Records of San Bernardino County, California on February 16, 1987, as Instrument Mo. 87-052152, a Declaration of Covenants, Conditions and Restrictions Regarding Driveway Essements (the "Declaration") imposing and establishing a plan for individual ownership and use of certain lots of said property and the ownership and use of certain easements within said property. Unless otherwise defined herein, all capitalized terms used herein shall have the meaning set forth in the Declaration. Declarant now wishes to amend and modify the terms of the usclaration. Declarant is the owner of all of the Lots within said Tract 9785-1. Therefore, in accordance with Section 5.1 of the Declaration, Declarant hereby amends the Declaration by the addition of the following: "Section 11. Enforcement By The County Of San Bernardino. The Covenants, conditions, restrictions and easements of this Declaration shall run to the County of San Bernardino ("County". There is hereby granted and reserved to the County, 'he

right, exercisable in its sole discretion, to enforce any and all of the terms and conditions of the Declaration including, but not limited to, the drivaway Easements specified in Section 2. The County shall be under no duty or obligation to repair, maintain, restore or inspect any Easement, nor shall this right of enforcement be deemed to constitute acceptance of any Easement as a public roadway or public property. The County shall be entitled to use such Easements for access to any Residence constructed on a Lot served by such Easement for emergency or other service vehicles without any liability to any Owner of a Lot burdened by such Easement.

The County shall have the right to bring an action for injunctive relief to enforce any and all provisions of this Declaration and to pursue any other legal and equitable remedies with the same effect as if the County were an Owner under the terms of the Declaration.

The County's right to enforce the terms of this Declaration shall cease upon the sale to the general public of all Lots in said Tract 9785-1 upon which an Easement is located and/or to which an Easement provides access."

In all other respects, the terms of the Declaration shall remain in full force and effect.

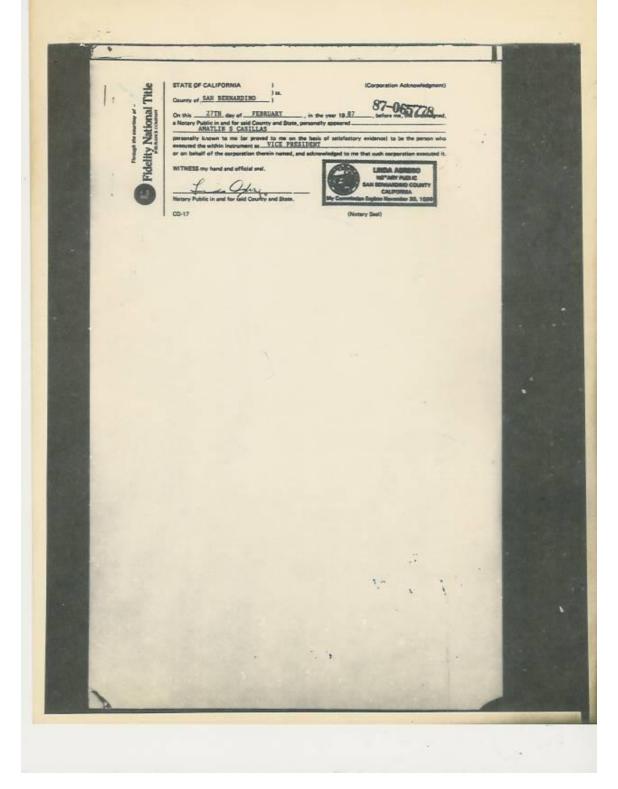
IN WITNESS MHEREOF, the undersigned has executed this instrument as of this 27th day of February , 1987.

Dated: 2-27-87

ARROWHEAD PACIFIC SAVINGS BANK

Anatlin S. Cadillas
Vice President

2359r/2254/26



RECORDING REQUESTED BY AND When Recorded Mail To:

John J. Murphy, Esq. Stradling, Yocca, Carlson & Rauth 660 Mewport Center Drive Suite 1600 Mewport Beach, CA 92660 RECORDED IN OFFICIAL RECORDS

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AMENUMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS REGARDING DRIVENAY EASEMENTS

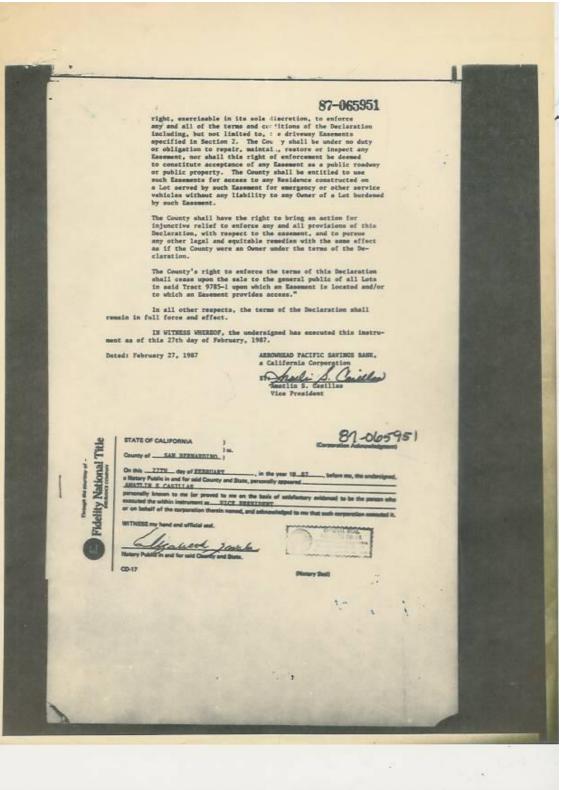
Arrowhead Pacific Savings Bank ("Declarant") is the owner of that certain real property located in the County of San Bernardino, State of California, more particularly described as Tract No. 9785-1, as recorded in Map Book 132, Pages 93 through 95 of Maps, in the Office of the County Recorder of said county.

Declarant recorded in the Official Records of San Bernardino County, California on February 18, 1987, as Instrument No. 87-052152, a Declaration of Covenants, Conditions and Restrictions Regarding Driveway Easements (the "Declaration") imposing and establishing a plan for individual ownership and use of certain lots of said property and the ownership and use of certain easements within said property. Unless otherwise defined herein, all capitalized terms used herein shall have the meaning set forth in the Declaration.

Declarant now wishes to amend and modify the terms of the Declaration. Declarant is the owner of all of the Lots within said Tract 9785-1.

Therefore, in accordance with Section 5.1 of the Declaration, Declarant hereby amends the Declaration by the addition of the following:

"Section 11. Enforcement By The County Of San Bernardino. The covenants, conditions, restrictions and easements of this Declaration shall run to the County of San Bernardino ("County"). There is hereby granted and reserved to the County, the





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PLEASE RECORD AND MAIL TO: ARROWHEAD PACIFIC SAVINGS BANK A CALIFORNIA CORPORATION 604 WEST 4TH STREET SAN BERNARDINO, CA. 92402

> AMENDMENT OF CONDITIONS AND COVENANTS AND RESTRICTIONS FOR TRACT 9785-1

THIS AMENDMENT MADE BY THE UNDERSIGNED, AFFECTING LOTS 1-48 INCLUSIVE TRACT NO.9785-1 SITUATED IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, AS PER BOOK 152, PAGES 93, 94, AND 95 OF MAPS RECORDS OF SAID COUNTY.

ARROWHEAD PACIFIC SAVINGS BANK ("DECLARANT") IS THE MAJORITY OWNER OF THOSE LOTS WITHIN SAID TRACT AND HEREBY AMENDS THOSE CONDITIONS, COVENANTS AND RESTRICTIONS RECORDED FEBRUARY 5, 1981 (81-026205) AS FOLLOWS:

*

Through the courtery of -

THE ARROWHEAD EQUESTRIAN ESTATES ARCHITECTURAL COMMITTEE WILL CEASE TO FUNCTION AND APPROVAL FOR FUTURE CONSTRUCTION, ETC. WILL BE PLACED SOLELY WITH THE ARROWHEAD WOODS ARCHITECTURAL COMMITTEE.

*

IN WITNESS WHEREOF, SAID DECLARANTS HAVE CAUSED THEIR NAMES TO BE AFFIXED HERETO THIS 17TH DAY OF JUNE 1987.

ARROWHEAD PACIFIC SAVINGS BANK,
A CALLEORNIA CORPORATION
BY: CHRISTINE RICHARDSON
SENIOR VICE PRESIDENT

BY: Amarlin s casillas VICE PRESIDENT STATE OF CALIFORNIA (Corporation Acknowledgment) Fidelity National Title County of SAN BERNARDINO , in the year-19 8/, before me, the undersigned, a Notary Public in and for said County and State, personally appeared CHRISTINE RICHARDSON AND LEE HENDERSON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as SR VICE PRESIDENT AND VICE PRESIDENT or on behalf of the corporation therein named, and acknowledged to me that such corporation executed it. WITNESS my hand and official seal. **ELIZABETH ZAVALA** NOTARY PUBLIC SAN SERNARDING COUNTY 6 Ly alith avail Notary Public in and for said County and State. CALIFORNIA on Expires October 28, 1988