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**DECLARATION
OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
CUMBERLAND CROSSING**

Developed By:

Cumberland Crossing, LLC
2000 East 15th - #450C
Edmond, OK 73013

OKLAHOMA CITY-ABSTRACT & TITLE CO.
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**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
CUMBERLAND CROSSING**

PREAMBLE

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR CUMBERLAND CROSSING, A RESIDENTIAL ADDITION TO OKLAHOMA COUNTY, STATE OF OKLAHOMA ("these Declarations"), is made as of this 1st day of November, 2004, by Cumberland Crossing, LLC, an Oklahoma limited liability company existing under and by virtue of the laws of the State of Oklahoma.

WITNESSETH

WHEREAS, Declarant is the owner of certain real property located within the Northwest Quarter (NW/4) of Section Eight (8), Township Fourteen (14) North, Range Three (3) West of the Indian Meridian, Oklahoma County, State of Oklahoma, which is more particularly described on Exhibit "A" attached hereto and incorporated herein by reference;

AND WHEREAS, it is the purpose of this Declaration to cause said real property to be surveyed and platted in stages under the name "Cumberland Crossing" as a residential subdivision to Oklahoma County, State of Oklahoma and to create and include as part thereof permanent open areas at the entrance thereof and throughout the area with improvements, landscaping, fencing and signage erected or to be erected thereon, and other common facilities for the benefit of this particular community;

AND WHEREAS, Declarant desires to provide for the preservation of the values and amenities in said community and the upkeep, maintenance, improvement and administration of the community and its open areas, and all improvements now existing or hereafter erected thereon and to establish a corporate entity and agency for such purpose and, in addition, to collect and disburse the assessments and charges hereafter created;

AND WHEREAS, there will be incorporated under the laws of the State of Oklahoma, as a non-profit corporation, an entity to be known as Cumberland Crossing Association, Inc., for the purpose of exercising the aforementioned functions;

NOW THEREFORE, Declarant hereby declares that the real property described on Exhibit "A" hereof is and shall be held, sold, conveyed and occupied subject to the conditions, covenants, restrictions, dedications, easements, charges and liens (hereinafter sometimes referred to as "covenants and restrictions") hereinafter set forth, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the real property. These covenants and restrictions shall run with and touch and concern the real property, and shall be binding on all parties having or acquiring any right, title or interest to or in any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE I – DEFINITIONS

The following words, when used in these Declarations or any Supplemental Declaration or Special Amendment (unless the context shall so prohibit), shall have the following meanings:

A. "Association" shall mean and refer to Cumberland Crossing Association, Inc., a non-profit corporation to be incorporated under the laws of the State of Oklahoma, its successors and assigns.

B. "Common Areas" shall mean all real property, whether improved or unimproved, owned, leased or controlled by the Association for the common use and enjoyment of the Members of the Association.

C. "Community Wide Standard" shall mean the standard of conduct, maintenance, or other activity generally prevailing at Cumberland Crossing. Such standard shall be established initially by

Declarant and may contain both objective and subjective elements. The Community-Wide Standard may evolve as development progresses and as the needs and demands of Cumberland Crossing change.

D. "Declarant" shall refer to Cumberland Crossing, LLC, an Oklahoma limited liability company, its successors or assigns.

E. "Design Guidelines" shall refer to the architectural, design, development and other guidelines standards, controls, and procedures, including but not limited to, application and review procedures, adopted and administered, as they may be amended.

F. "Fences" shall mean the following where the context so indicates:

(1) "Adjoining Fences" shall refer to two or more separate fences, which adjoin and are exposed to public view.

(2) "Common Area Fences" shall refer to any fence on a Lot, which is adjacent to, abuts, or borders any Common Area.

(3) "Association Fences" shall refer to any fence erected or placed on any Common Area or along easements.

G. "Frontage" or "Fronts" shall mean the direction or way the major elevation of the house or structure erected on a Lot shall face.

H. "Lot" shall mean and refer to any platted and numbered single-family residential lot shown upon any recorded plat depicting the Subdivision, with the exception of the Common Areas.

I. "Reviewer" shall mean the body authorized to exercise architectural review.

J. "Unit" shall mean a portion of the Properties, whether improved or unimproved, which may be independently owned and is intended for use and occupancy as a detached residence for a single family. The term shall refer to the land, if any, which is part of the Unit as well as any improvements thereon. The term shall include within its meaning, by way of illustration but not limitation, each numbered lot shown on a subdivision plat filed in the Official Records with respect to any portion of the Properties, together with the structures, if any constructed thereon, as well as vacant land intended for further subdivision but shall not include Common Areas or property dedicated to the public.

K. "Member" shall mean and refer to every Person who holds membership in the Association as more fully set forth in Articles IV and VI of these Declarations.

L. "Owner" shall mean and refer to the record owner, whether one or more Persons, of a Lot which is or may become a part of the Subdivision, or may be annexed to form a part of Cumberland Crossing (as more fully provided in Section 1(M) of Article I of these declarations), including contract sellers, but excluding those having an interest merely as security for the performance of an obligation.

M. "Person" shall mean an individual, corporation, partnership, association, Limited Liability Company, trust or other legal entity, or any combination thereof.

N. The "Property" shall mean and refer to that certain real property described on Exhibit "A" hereof, and such additions thereto and other real property within the Subdivision as hereinafter defined as may hereafter be annexed thereto and/or brought within the jurisdiction of and subject to assessment by the Association.

O. "Street" shall mean any street, lane, drive, boulevard, court, circle, road, place, manor or terrace.

P. The "Subdivision" shall mean all or any part of the Property described in Exhibit "A" attached hereto and incorporated herein by reference and all additional adjoining and non-adjoining

property that Declarant may cause to be added to Cumberland Crossing through reference of or incorporation by these Declarations.

The use of the foregoing defined words in the singular shall also be deemed to refer to the plural, and vice versa, when the context so requires.

ARTICLE II - STAGED DEVELOPMENT

Section 1: Initial development. Although this initial Declaration restricts only the Property, Declarant without the consent of the Association may develop additional phases of Cumberland Crossing within or without the Subdivision, which may be annexed to the Property, and which future annexation will provide for the addition of Owners in such other areas as Members of the Association and of additional Common Areas to be owned by the Association. During its existence, the Association will include, as Members, every Owner within the Subdivision. Each additional phase shall be governed by its own use restrictions and covenants, which shall be filed of record with the records of Oklahoma County, State of Oklahoma, at the time of development by Declarant.

Each Member of the Association will be subject to its Articles of Incorporation, By-laws, rules and regulations, as from time to time are established and/or amended. The Common Areas which will be owned by the Association are included in the recorded plat and could ultimately include other lands within the Subdivision which are not included in said plat.

Section 2: Additional Development: Should Declarant develop additional lands within the Subdivision, such additional lands may be annexed by Declarant to the Property and made a part of Cumberland Crossing subdivision without the consent of the Members.

ARTICLE III - PROPERTY SUBJECT TO THIS DECLARATION

The real property which is, and shall be initially held, transferred, sold, conveyed and occupied, subject to these Declarations is located in Oklahoma County, State of Oklahoma, and is more particularly described on Exhibit "A" attached hereto and incorporated herein by reference, together with any further additions that Declarant may later develop as more fully provided in Article II of these Declarations.

ARTICLE IV - MEMBERSHIP IN THE ASSOCIATION

Every Person who is a record Owner of a fee or undivided interest in any Lot shall be a Member of the Association. The foregoing is not intended to include Persons who hold an interest merely as security for the performance of an obligation. No Owner shall have more than one membership for each Lot. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Ownership of Lot shall be the sole qualification for membership in the Association.

ARTICLE V - DUTIES OF ASSOCIATION AND OWNERSHIP, USE AND MANAGEMENT OF THE COMMON AREAS

Section 1: Association's Duties. The Association shall maintain:

- A. All portions of and structures situated upon the Common Areas;
- B. Landscaping within public rights-of-way within or abutting the Property;
- C. Such portions of any additional property included within the Property as may be dictated by this Declaration, any subsequent declaration, or any contract or agreement for maintenance thereof entered into by the Association;
- D. All ponds, streams and/or wetlands located within the Property which serve as part of the storm water drainage system for the Property, including improvements and equipment installed therein or used in connection therewith; and

- E. Any property and facilities owned by the Declarant and made available, on a temporary or permanent basis, for the primary use and enjoyment of the Association and its Members.

The Association may maintain other property, which it does not own, including, without limitation, property dedicated to the public, if the Board of Directors determines that such maintenance is necessary or desirable.

Section 2: Association's power to limit rights of enjoyment. Every Member shall have a right and easement of enjoyment in and to the Common Areas and such easement shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

- A. The right of the Association to limit the number of guests of Members and to set and regulate the conditions under which Common Areas may be used by Members and/or their guests, subject to the terms and provisions hereof.
- B. The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Areas.
- C. The right of the Association, in accordance with its Articles of Incorporation and By-laws, and with the assent of two-thirds (2/3) of each class of Members, to borrow moneys for the purpose of improving the Common Areas and the facilities and improvements thereon, and in aid thereof to mortgage said Common Areas or any portion thereof.
- D. The right of the Association to suspend the voting rights and right to use of the Common Areas by a Member for any period during which any assessment against his or her Lot remains unpaid; and for a period not to exceed sixty (60) days for an infraction of the Association's published rules and regulations.
- E. The right of the Association to dedicate or transfer all or any part of the Common Areas to any public agency, public authority or utility for such purposes and subject to such conditions as may be agreed to by the Members of the Association, provided however, that no such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer and signed by a majority of each class of Members is filed of record in the office of the County Clerk for Oklahoma County.
- F. The right of the Association to enforce these Declarations and to enact and enforce rules and regulations concerning the use of the Common Areas. The power of enforcement set forth in this Paragraph F shall include the power of the Association to impose monetary fines (including daily assessment fines) upon Members for violations of said rules or of these Declarations provided, however, that said fines shall not be enforced ex-post facto and provided further that the Member against whom such fine or fines are assessed shall be given an opportunity for a hearing before the Association's Board of Directors to present evidence against a finding of violation by the Board of Directors. Such fines may be assessed, as foreclosable liens against the Lot owned by the fined Owner.

Section 3: Delegation of right to enjoyment. Any Member may delegate in accordance with the Association's By-laws his or her right of enjoyment to the Common Areas and facilities to the members of his or her family who reside on his or her Lot, or to his or her tenants or contract purchasers who reside on his or her Lot, subject to such rules, regulations and limitations as the Association may from time to time establish.

Section 4: Covenant to deed. Declarant hereby covenants for itself, its successors and assigns, that it will convey fee simple title to the Common Areas as shown in the recorded plat to the Association free and clear of all encumbrances and liens, upon the conveyance of the first Lot.

Section 5: Control of common areas. The Association shall control, maintain, manage and improve the Common Areas as provided in these Declarations and in its Articles of Incorporation and By-laws.

Section 6: Rights subject to regulations. Any other provision hereof to the contrary notwithstanding, all Members of the Association, regardless of class, shall have and possess the right to use and enjoy all of the Common Areas and all facilities and improvements thereon owned by the Association, which right may not be denied to any Member of any class without consent of the Members of each class provided, however, that the Board of Directors of the Association may from time to time establish rules and regulations governing the use of the Association's Common Areas by Members of all classes and their guests; provided, that such rules and regulations as from time to time adopted shall be uniform as to all Members regardless of class.

ARTICLE VI - CLASSES OF MEMBERS AND VOTING RIGHTS

The Association shall have two (2) classes of voting membership as follows:

Section 1: Class A Membership. Class "A" Members shall be all Owners of Lots with the exception of Declarant. Each Class A Member shall be entitled to one vote for each Lot in which he or she holds the interest required for membership by Article IV of these Declarations. When more than one Person holds such interest in any one Lot, all such Persons shall be Members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any one Lot. Unless otherwise specifically and explicitly transferred by way of a recorded conveyance, a class A Member does not acquire rights that are exclusive to a Class B Member by virtue of receiving a deed from a class B Member or its successors or assigns.

Section 2: Class B Membership. The class B Member shall be Declarant. The class B Member shall be entitled to three (3) votes for each Lot in which it holds the interest required for membership by Article IV of these declarations. The class B membership shall cease and be converted to Class A membership upon the happening of any of the following events, whichever first occurs:

- A. Upon the conveyance by Declarant of all Lots within the Subdivision, or if lands adjoining the Subdivision are made a part of Cumberland Crossing on by Declarant, and such lands are incorporated by reference to these Declarations, then upon the conveyance by Declarant of all Lots within the Subdivision and said adjoining lands; or
- B. On January 1, 2024; or
- C. If in its sole discretion Declarant so determines.

ARTICLE VII - COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1: Duty of Owners to Association. All Members of the Association, by acceptance of a deed for a Lot, whether or not it shall be so expressed in any such deed or other conveyance, is deemed to covenant and agree to pay the Association: (1) annual assessments and charges; and (2) special assessments for capital improvements or repairs, to be fixed, established, and collected from time to time as hereinafter provided. The annual and special assessments, together with such interest thereon and costs of collection (including attorneys' fees) thereof, as hereinafter provided, shall be a charge on the land and may be evidenced by a continuing lien in favor of the Association upon each Lot against which each such assessment is made, and shall be superior to any homestead right or other exemption provided by law, which lien may be enforced by the Association and may be foreclosed in any manner provided by the laws of the State of Oklahoma for the foreclosure of mortgages or deeds of trust, with or without power of sale. Each such assessment, together with interest, costs and reasonable attorneys' fees shall also be the personal obligation of the Person who was the Owner of such Lot at the time when the assessment fell due. The personal obligations and encumbrances contained in this Article VII of these Declarations shall touch and concern the land and shall pass to every Owner's successors in title.

Section 2: Purpose of assessments. The Assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety, welfare and community of the Members, and for the improvement and maintenance of properties, services and facilities devoted to this purpose and related to the use and enjoyment of the Common Areas, including, but not limited to, the

maintenance of insurance thereon, repairs, replacements and additions thereto, ad valorem and other property taxes and assessments levied thereon, for the cost of labor, equipment, materials, management and supervision thereof, and utility services for the Common Areas.

Section 3: Maximum annual assessments. Until January 1 of the year immediately following the conveyance of the first Lot by Declarant to an Owner, the maximum annual assessment that may be imposed on a Class A Member shall be \$400, and the maximum assessment that may be imposed on a Class B Member shall be \$400 per Lot. Owners which are home builders will have the same voting rights per Lot as Class A Members, but will have the same assessments per Lot as the Class B Member (Declarant).

Section 4: Progressively increased assessments. From and after January 1 of the year immediately following the conveyance of the first Lot by Declarant to an Owner, the maximum annual assessment imposed on Class A Members may be increased up to 10% by the Association's Board of Directors effective January 1 of each year without a vote of the membership.

Section 5: Maximum increase assessments. From and after January 1 of the year immediately following the conveyance of the first Lot by Declarant to an Owner, the maximum annual assessment imposed upon the Members may be increased in a percentage greater than that established in Article VII, Section 4 by a vote of the general membership of the Association for the next succeeding year provided that any such charge shall have the assent of two-thirds (2/3) of the Members pursuant to votes cast in person or by proxy, at a meeting called for this purpose, written notice of which shall be sent to all Members not less than thirty (30) nor more than sixty (60) days in advance of the meeting setting out the purpose of the meeting.

Section 6: Special assessments. In addition to the annual assessments authorized above, the Association may levy in any assessment year, as to all Members, a special assessment applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a described capital improvement upon the Common Areas, including the fixtures and personal property related thereto; provided that any such assessment shall have the consent of at least one-half (1/2) of the Members pursuant to votes cast in person or by proxy, at a meeting duly called for this purpose, written notice of which shall be sent to all Members not less than thirty (30) nor more than sixty (60) days in advance of the meeting setting forth the purpose of the meeting; provided further, that the maximum amount of any special assessment which may be assessed against any Member in any assessment year shall not exceed an amount equal to three times the annual dues assessed against said Members for the same year.

Section 7: Uniformity of assessments. Both annual and special assessments must be fixed at a uniform rate for each Member of a given class and may be collected on an annual basis.

Section 8: Meetings of membership. At any meeting of the Members of the Association, the presence at the meeting of Members or of proxies entitled to cast a majority of all the votes of each class of membership shall constitute a quorum; provided; however, that if the required quorum is not present at any meeting duly called, the Members present, though less than a quorum, may give notice to all Members as required herein for transaction to be considered, at an adjourned meeting, and at the adjourned meeting one-half (1/2) of the required quorum at the preceding meeting shall constitute a quorum. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 9: Commencement of assessments. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance by Declarant of the initial Common Areas to the Association. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Association's Board of Directors shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. Within ten (10) days after a single-family home is initially occupied by any Person, whether by lease or otherwise, the Owners thereof shall furnish written notice of commencement of such occupancy to the Association. The Board of Directors shall fix the amount of the annual assessment against each

Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The Board of Directors shall establish the due dates, which in no event shall be more than sixty (60) days after the obligation to pay an assessment accrues. The Association shall, upon demand at any time, furnish a certificate in writing signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. The Board of the issuance of these certificates may make a reasonable charge. Such certificate shall be conclusive evidence of the payment of any assessment therein stated to have been paid.

Section 10: Delinquent assessments. Any assessments not paid when due shall be considered delinquent. If any assessment is not paid within sixty (60) days after its due date, the assessment shall bear interest from its due date at an annual rate of one and one-half percent (1 1/2%) per month plus a late fee of \$50 and the Association may bring an action at law against the Owner personally obligated to pay the same, and/or file and foreclose a lien against the property as provided by the laws of the State of Oklahoma for the foreclosure of a mortgages or deeds of trust, with or without power of sale; and interest costs and reasonable attorneys' fees of such action shall be added to the amount of such assessment. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Areas or abandonment of his or her Lot.

Section 11: Lien to secure assessments: The lien of the assessments provided for herein shall take priority over any lien or other security interest created by a real estate mortgage or mechanics' lien covering any Lot that is filed of record in the land records of Oklahoma County, State of Oklahoma subsequent to the filing of these Declarations. Sale or transfer of any Lot shall not affect the assessment or enforceability of any lien created by virtue of these Declarations.

Section 12: Exempt Property. The following property subject to these Declarations shall be exempt from the assessments:

- A. All properties dedicated to and accepted by a local public authority;
- B. The Common Areas.

Section 13: Notification of ownership. Any Person upon becoming an Owner shall, within ten (10) days from the recording of a deed reflecting such Person as Owner, give written notice to the Association that such Person has become an Owner.

ARTICLE VIII - USES OF LAND

Section 1: Residential use limits. All Lots within the Property may be used for single-family residence purposes only. No store or business, no gas or automobile service station, and no flat, duplex, condominium or apartment house, though intended for residence purposes, shall be erected or maintained on a Lot within the Property. Notwithstanding anything in the foregoing to the contrary, Declarant and its employees, representatives, agents and authorized builders, may maintain on any Lot, a business and sales office, model home or show units (including a business and sales office within a model home or show unit), and other sales facilities necessary or required until all of the Lots are sold by Declarant. Provided further that nothing contained in this Article VIII shall prohibit Declarant from platting, developing, operating or constructing, or assigning the right to plat, develop, operate or construct religious, commercial or multi-family properties within the Subdivision but outside the Property.

Section 2: Offensive activities. No obnoxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become a nuisance or annoyance to the neighborhood. However, the operation of model homes or business and sales offices by Declarant or its employees, representatives, agents and authorized builders shall not be deemed to constitute a nuisance or annoyance.

ARTICLE IX - ARCHITECTURE AND LANDSCAPING

Section 1: General Requirement for Prior Approval: No structure shall be placed, erected, or installed on any portion of the Properties, no alterations of or additions to the existing landscaping, and no improvements (including staking, clearing, excavation, grading, and other site work, and exterior alteration of existing improvements) shall take place within the Properties except in compliance with this Article and the Design Guidelines. In addition to the construction of dwellings and other buildings, it is specifically intended that placement or posting of other structures on the exterior of any Unit or other portion of the Properties shall be regulated by this Declaration and the Design Guidelines and require the approval of the appropriate Reviewer.

Modifications to the interior of screened porches, patios, and similar portions of a Unit visible from outside the structures on the Unit shall be subject to this Article. No approval shall be required to repaint the exterior of a structure in accordance with the originally approved color scheme or to rebuild in accordance with originally approved plans and specifications. This Article shall not apply to Declarants activities or to improvements to the Common Area by or on behalf of the Association.

Section 2: Architectural Review:

(a) By Declarant. Until 100% of the Properties have been developed and conveyed to Owners other than Builders, the Declarant retains the right to exercise architectural review under this Article. There shall be no prior surrender of this right except as provided in this Section. Each Owner or occupant, by accepting any interest in any portion of the Properties, acknowledges that, as the developer and as an Owner of portions of the Properties as well as other real estate within the vicinity of the Properties, Declarant has a substantial interest in ensuring that the improvements within the Properties preserve and enhance the general plan of development for Cumberland Crossing and do not impair the Declarants ability to market, sell, or lease its property. Therefore, each Owner agrees that no activity within the scope of this Article ("Work") shall be commenced unless and until the Declarant or its designee has given its prior written approval for such Work, which approval may be granted or withheld in the sole discretion of Declarant or its designee.

In reviewing and acting upon any request for approval, Declarant or its designee shall act solely in Declarants interest and shall owe no duty to any other Person. Declarants rights reserved under this Article shall continue so long as Declarant owns any portion of Cumberland Crossing and or any real property adjacent to Cumberland Crossing, unless earlier terminated in a written instrument executed and recorded by Declarant in the Official Records.

Declarant may, in its sole discretion, designate one or more Persons from time to time to act on its behalf in reviewing applications hereunder. Additionally, Declarant may from time to time, but shall not be obligated to, delegate all or a portion of its reserved rights under this Article to an Architectural Review Committee appointed by the Board (the "ARC"). Any such delegation shall be in writing, specifying the scope of responsibilities delegated, and shall be subject to (i) Declarants right to revoke such delegation at any time and reassume jurisdiction over the matters previously delegated; and (ii) Declarants right to veto any decision which Declarant determines, in its sole discretion, to be inappropriate or inadvisable for any reason. So long as Declarant has any rights under this Article, jurisdiction of the foregoing entities shall be limited to such matters as are specifically delegated to it by Declarant.

(b) Architectural Review Committee. Upon delegation by Declarant or upon expiration or termination of Declarants rights under this Article, the Association, acting through the ARC, shall assume jurisdiction over architectural matters hereunder. The ARC, when appointed, shall consist of at least three but not more than seven persons who shall serve and may be removed and replaced in the Board's discretion. Members of the ARC need not be Members of the Association or representatives of Members, whose compensation, if any, shall be established from time to time by the Board.

Unless and until such time as Declarant delegates all or a portion of its reserved rights to the ARC or Declarant' rights under this Article terminate, the Association shall have no jurisdiction over architectural matters.

(c) Fees; Assistance. For purposes of this Article, the entity having jurisdiction in a particular case shall be referred to as the "Reviewer." The Reviewer may establish and charge reasonable fees for review of applications hereunder and may require such fees to be paid in full prior to review of any application. Such fees may include reasonable costs incurred in having any application reviewed by architects, engineers or other professionals. Declarant and the Association may employ architects, engineers, or other persons as deemed necessary to perform the review. The Board may include the compensation of such persons in the Association's annual operating budget as a Common Expense.

Section 3: Guidelines and Procedures.

(a) Design Guidelines. Declarant has prepared or shall prepare the initial Design Guidelines, which shall apply to construction and landscaping activities within the Properties. The Design Guidelines shall contain general provisions applicable to all of the Properties, as well as specific provisions which vary from one portion of the Properties to another depending upon location, unique characteristics, intended use, the Master Plan, and any other applicable zoning ordinances. The Design Guidelines are intended to provide guidance to Owners regarding matters of particular concern in considering applications hereunder. The Design Guidelines are not the exclusive basis for decisions of the Reviewer, and compliance with the Design Guidelines does not guarantee approval of any application.

As long as it owns any portion of the Properties or has a right to annex any property, Declarant shall have sole authority to amend the Design Guidelines from time to time in its discretion. Thereafter, the ARC shall have authority to amend the Design Guidelines with the Board's consent. Amendments to the Design Guidelines shall not apply to require modifications to or removal of structures previously approved once the approved construction or modification has commenced. There shall be no limitation on the scope of amendments to the Design Guidelines. Declarant is expressly authorized to amend the Design Guidelines to remove requirements previously imposed or otherwise to make the Design Guidelines more or less restrictive in whole or in part.

The Association shall make the Design Guidelines available to Owners and Builders who seek to engage in development or construction within the Properties and all such Persons shall conduct their activities in accordance with such Design Guidelines. In Declarant's discretion, the Design Guidelines may be recorded in the Official Records, in which event the recorded version as it may be amended from time to time, shall control in the event of any dispute as to which version of the Design Guidelines was in effect at any particular time.

All structures and improvements constructed upon a Unit shall be constructed in strict compliance with the Design Guidelines in effect at the time the plans for such improvements are submitted to the Reviewer, unless the Reviewer has granted a variance in writing. So long as the Reviewer has acted in good faith, its findings and conclusions with respect to appropriateness of, applicability of, or compliance with the Design Guidelines and this Declaration shall be final.

(b) Procedures. Prior to commencing any activity within the scope of this Article, an Owner shall submit an application for approval of the proposed work to the Reviewer. Such application shall be in the form required by the Reviewer and shall include plans and specifications ("Plans") showing site layout, structural design, exterior elevations, exterior materials and colors, signs, landscaping, drainage, lighting, irrigation, fencing, utility facilities layout and screening and/or fencing therefore, and other features of proposed construction, as required by the Design Guidelines and as applicable. The Reviewer may require submission of such additional information as it deems necessary to consider any application.

In reviewing each submission, the Reviewer may consider whatever reasonable factors it deems relevant, including, but not limited to, visual and environmental impact, natural platforms and finish grade elevation, harmony of external design with surrounding structures and environment, and architectural merit. Decisions may be based purely on aesthetic considerations. Each Owner acknowledges that determinations as to such matters are purely subjective and opinions may vary as to the desirability and/or attractiveness of particular improvements. Approval by the Reviewer shall be required prior to pursuing or gaining any required approvals from the local governing bodies.

The Reviewer shall within 30 days after receipt of a completed application and all required information respond in writing to the applicant at the address specified in the application. The response may (i) approve the application, with or without conditions; (ii) approve a portion of the application and disapprove other portions; or (iii) disapprove the application. The Reviewer may, but shall not be obligated to, specify the reasons for any objections and/or offer suggestions for curing any objections. In the event the Reviewer fails to advise the submitting party by written notice within the period specified, approval shall be deemed to have been given. However, no approval, whether expressly granted or deemed granted pursuant to the foregoing, shall be inconsistent with the Design Guidelines and Community Wide Standard unless a variance has been granted. Notice shall be deemed to have been given at the time the envelope containing the response is deposited with the U.S. Postal Service. Personal delivery of such written notice shall, however, be sufficient and shall be deemed to have been given at the time of delivery to the applicant.

If construction does not commence on a project for which Plans have been approved within 120 days of such approval, such approval shall be deemed withdrawn and it shall be necessary for the Owner to resubmit the Plans to the Reviewer for reconsideration. If construction is not completed on a project for which Plans have been approved within the period set forth in the Design Guidelines or in the approval, such approval shall be deemed withdrawn and such incomplete construction shall be deemed to be in violation of this Article.

Section 4: No Waiver of Future Approvals. Each Owner acknowledges that members of the Reviewer will change from time to time and that interpretation, application, and enforcement of the Design Guidelines may vary accordingly. Approval of proposals, plans and specifications, or drawings for any work done or proposed, or in connection with any other matter requiring approval, shall not be deemed to constitute a waiver of the right to withhold approval as to any similar proposals, plans and specifications, drawings, or other matters subsequently or additionally submitted for approval. Should the Reviewer permit nonconforming improvements through hardship or error, it shall not be construed as a waiver of future enforcement rights or permission for future noncompliance.

Section 5: Variances. The Reviewer may authorize variances in writing from its guidelines and procedures but only: (i) in accordance with duly adopted Rules and Regulations, (ii) when unique circumstances dictate, such as unusual topography, natural obstructions, hardship or aesthetic or environmental considerations, and (iii) when construction in accordance with the variance would be consistent with the purposes of the Declaration and compatible with existing and anticipated uses of adjoining properties. Inability to obtain or the terms of any governmental approval or the terms of any financing shall not be considered a hardship warranting a variance. Notwithstanding the above, the ARC may not authorize variances without the written consent of Declarant, as long as it owns any portion of the Properties or has a right to annex any property pursuant to Section 9. 1.

Section 6: Limitation of Liability. Review and approval of any application pursuant to this Article is made on the basis of aesthetic considerations only, and Declarant, the Association, the Board, the ARC, or any member of the foregoing, shall not bear any responsibility for ensuring the structural integrity or soundness of approved construction or modifications or for ensuring compliance with building codes and other governmental requirements. Declarant, the Association, the Board, the ARC, or any member of any of the foregoing shall not be held liable for any injury, damages, or loss arising out of the manner or quality of approved construction or modifications to any Unit. In all matters, the ARC and its members shall be defended and indemnified by the Association as provided in the By-Laws.

Section 7: Enforcement. All approvals granted hereunder shall be deemed conditioned upon completion of all elements of the approved work and all work previously approved with respect to the same Unit, unless approval to modify any application has been obtained. The Association shall be primarily responsible for enforcement of this Article. If, however, in Declarants discretion, the Association fails to take appropriate enforcement action within a reasonable time period, Declarant, for so long as it owns any portion of the Properties shall be authorized to exercise any enforcement rights which could have been exercised by the Association.

ARTICLE X - MAINTENANCE AND REPAIR

Section 1: Level of Maintenance Required. Cumberland Crossing shall be maintained in a manner consistent with the Community Wide Standard and all applicable covenants. Maintenance, as used in this Article, shall include, without limitation, repair and replacement as needed as well as such other duties, including irrigation, as the Board may determine necessary or appropriate to satisfy the Community Wide Standard. As long as it owns any property described on Exhibit "A" or until it earlier determines, Declarant and, thereafter, the Board, may establish a higher Community Wide Standard for portions of the Properties that are environmentally sensitive or that provide a greater than usual aesthetic value and may require additional maintenance for such areas to reflect the nature of such property.

Notwithstanding anything to the contrary contained herein, the Association, any Owner, or any other entity responsible for the maintenance of a portion of the Properties shall not be liable for property damage or personal injury occurring on, or arising out of the condition of, property which it does not own unless and only to the extent that it has been negligent in the performance of its maintenance responsibilities.

Section 2: Owner's Responsibility. Each Owner shall maintain his or her Unit in a manner consistent with the Community Wide Standard and all applicable covenants and Use Restrictions, unless such maintenance responsibility is otherwise assumed by or assigned to the Association pursuant to any Supplemental Declaration or other declaration of covenants applicable to such Unit. Owners shall be responsible to maintain the sidewalks and landscaping in the public right of way located on the front of the Unit. Owners shall maintain all landscaping installed on the Unit by the Builder.

In addition to any other enforcement rights provided for in the Governing Documents, if an Owner fails properly to perform his or her maintenance responsibility, the Association may perform such maintenance responsibilities and assess the Owner all costs incurred. The Association shall afford the Owner reasonable notice and an opportunity to cure the problem prior to entry, except when entry is required due to an emergency situation.

Section 3: Cumberland Crossing's Responsibility. By Supplemental Declaration or upon Board resolution, Owners of Units within Cumberland Crossing shall be responsible for paying through Association Assessments the costs of operating, maintaining, and insuring certain portions of the Area of Common Responsibility within Cumberland Crossing. This may include, without limitation, costs of maintaining any signage, entry features, right-of-way, and open space between the Units within the Association and adjacent public roads and private streets within Cumberland Crossing, regardless of ownership and regardless of the fact that such maintenance may be performed by the Association. **Specifically, in this regard, maintenance of the fence constructed by Declarant along Pennsylvania Avenue shall be the responsibility of the Association. Said fence shall be located on the west property line of Lots One (1) and Six (6) in Block One (1), Lots One (1) and Two (2) in Block Three (3) and a portion of Common Area A as shown on the recorded plat thereof. No other fencing will be allowed on the described property lines.**

The Association may, but shall not be obligated to, assume maintenance responsibility for property within Cumberland Crossing, in addition to any property which the Association is obligated to maintain by this Declaration or any Supplemental Declaration, either by agreement with the Association or because, in the opinion of the Board, the level and quality of service then being provided is not consistent with the Community Wide Standard. All costs of such maintenance shall be assessed as a Villages of Stonebridge Assessment against Units within Cumberland Crossing to which the services are provided.

ARTICLE XI - EASEMENTS

Declarant reserves the right to locate, construct, erect, and maintain, or cause to be located, constructed, erected and maintained, in and on the Common Areas and the areas indicated on any plat of an area within the Subdivision as easements, sewer and other pipeline conduits, poles and wires, and any other method of conducting or performing any quasi-public utility function above or beneath the surface of the ground, with the right of access at any time to the same for the purpose of repair and maintenance.

The Owner of any Lot abutting the Common Areas who must, in order to avail himself or herself of utilities, enter and/or cross a Common Area, shall have an easement to do so provided that said Owner shall use the most direct feasible route in entering upon and crossing said Common Area, and shall restore the affected Common Area to its original condition at the sole expense of the Owner.

ARTICLE XII - REARRANGING, RE-SUBDIVIDING OR RE-PLATTING

No rearranging, re-subdividing or re-platting of any portion or all of the Property may be done without the prior written consent of Declarant.

ARTICLE XIII - RIGHT TO ENFORCE

The restrictions contained in these Declarations shall run with the land, touch and concern the land, and bind the Owners, their successors and assigns, and all parties claiming by, through or under them shall be taken to hold, agree and covenant with the Owners of the Lots, their successors and assigns, and with each of them, to conform to and to observe and follow these Declarations. The Association, or any Owner, shall have the right to sue for and obtain an injunction, or for prohibitive or mandatory relief, to prevent the breach of these Declarations or to enforce the restrictions contained in these Declarations, or to seek damages for the violation of the restrictions contained in these Declarations. Failure or refusal by the Association to act to correct, prevent or seek compensation for any violation of the restrictions contained in these Declarations shall in no event be deemed a waiver of the right to do so thereafter, irrespective of the number of violations. No cause of action shall accrue against the Association or against Declarant or its agents in the event of the invalidity of any provision of these Declarations, or for failure or refusal of the Association or Declarant to enforce a provision hereof. This Article XIV of these Declarations may be pleaded and shall stand as a full bar to the maintenance of any litigation brought against Declarant or the Association for the failure or invalidity of any provision of these Declarations, or for failure or refusal of the Association or Declarant to enforce a provision hereof.

ARTICLE XIV - RIGHT TO ASSIGN

Declarant may assign or convey to any Person any or all of the rights, powers, reservations, easements, exemptions and privileges reserved to Declarant in these Declarations, and upon the making of such assignment or conveyance, Declarant assigns or grantees may, at their option, exercise, enforce, transfer or assign all or any such rights, reservations, easements and privileges, at any time or times in the same way and manner that Declarant may under this Article XV.

ARTICLE XV - JUDGMENT CONCLUSIVE

Until such time as the Class "B" membership expires, all decisions made by Declarant under the authority conveyed or reserved to it by these Declarations shall in all cases be final and conclusive, and its judgment and determination thereof shall be final and binding on all Owners.

ARTICLE XVI - DURATION

Except where otherwise provided for in these Declarations, all of the restrictions set forth herein shall continue and be binding upon Declarant and all Owners, and upon their successors, assigns and grantees, for a period of twenty-one (21) years from the date of this instrument, and shall automatically be extended thereafter for successive periods of ten (10) years. So long as the Class B membership remains in existence, a vote of nine-tenths (9/10) of the entire membership shall be required to amend or vacate these Declarations. After the termination of the Class B membership, the Owners of three-fourths (3/4) of the Lots may by a written instrument signed by all of such Persons, vacate, amend or modify all or any part of these Declarations. Any such amendment must be filed of record in the land records of Oklahoma County, State of Oklahoma to be effective.

ARTICLE XVII - SEVERABILITY

Invalidation of any provision of these Declarations by a court, tribunal or federal or state municipal authority shall in no way affect or invalidate any other provision of these Declarations, all of which shall remain in full force and effect.

Anything in Article XVII of these Declarations to the contrary notwithstanding Declarant hereby reserves and is granted the right and power to record a special amendment to these Declarations at any time and from time to time which amends these Declarations (i) to comply with requirements of the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Federal Housing Association, the Department of Veteran's Affairs, or any other governmental agency or any other public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities and/or (ii) to induce any of such agencies or entities to make, purchase, sell, insure, or guarantee first mortgages covering Lots or improvements thereon. In furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to Declarant to make or consent to a special amendment on behalf of each Owner. Each deed, mortgage, trust deed, other evidence of obligation or other instrument affecting a Lot and the acceptance thereof shall be deemed to be a grant and acknowledgment of, and a consent to the reservation of, the power of Declarant to make, execute, and record special amendments in accordance with this Article XVII. No special amendment made by Declarant shall affect or impair the lien of any first mortgage upon a lot or any warranties made by an Owner or first mortgagee in order to induce any of the above agencies or entities to make, purchase, insure, or guarantee the first mortgage on such Owner's Lot.

IN WITNESS WHEREOF, DECLARANT has set its hand and seal this on the above written.

Derek S. Turner

CUMBERLAND CROSSING, LLC
Derek S. Turner, Manager

ACKNOWLEDGMENT

State of Oklahoma)
)
County of Oklahoma)

Before me, the undersigned Notary Pubic in and for said County and State, on the date above written, personally appeared **Derek S. Turner, Manager of Cumberland Crossing, LLC**, an Oklahoma limited liability company, to me known to be the identical person who subscribed the name of the maker hereof to the foregoing instrument, and acknowledged to me that he executed the same as his free an voluntary act and deed of such officers, for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Michael Cunningham

Notary Public

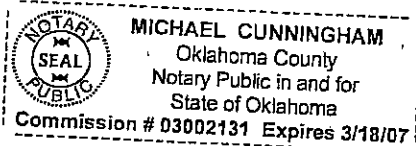


EXHIBIT "A"

CUMBERLAND CROSSING, SECTION 1

A tract of land lying in the Northwest Quarter (NW/4) of Section 8, Township Fourteen (14) North, Range Three (3) West of the Indian Meridian, Oklahoma County, Oklahoma and more particularly described as follows:

BEGINNING at a point 1486.37 feet South 00°00'00" East of the Northwest corner of the said Northwest Quarter (NW/4);

THENCE South 89°21'39" East a distance of 1194.48 feet;

THENCE South 00°00'00" West a distance of 208.88 feet;

THENCE South 82°12'58" East a distance of 81.25 feet;

THENCE South 07°47'02" West a distance of 50.00 feet;

THENCE North 82°12'58" West a distance of 3.10 feet;

THENCE South 13°41'01" East a distance of 500.70 feet;

THENCE South 05°16'00" East a distance of 217.73 feet;

THENCE South 40°40'53" East a distance of 224.08 feet;

THENCE South 00°00'00" West a distance of 20.00 feet to a point on the South line of the said Northwest Quarter (NW/4)

THENCE North 89°21'39" West along said South line a distance of 1549.66 feet to the Southwest corner thereof;

THENCE North 00°00'00" West along the West line of the said Northwest Quarter (NW/4) a distance of 1158.28 feet to the POINT OF BEGINNING; containing 1,548,380.67 square feet or 35.55 acres more or less.

When filed, return to:

Cumberland Group, LLC
c/o Turner and Company
3540 S. Boulevard - #200
Edmond, OK 73013

Doc # 2008006130
R# 10706
Pg 1260-1261
DATE 01/15/08 11:50:23
Filing Fee 415.00
Documentary Tax 40.00
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
Corinnan Court 11

**SUPPLEMENTAL DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS**

CUMBERLAND CROSSING II

**THE SAME BEING AN ADDITION TO OKLAHOMA COUNTY, OKLAHOMA,
BEING A PART OF THE NORTHWEST QUARTER OF SECTION 8,
TOWNSHIP 14 NORTH, RANGE 3 WEST OF THE INDIAN MERIDIAN.**

This Supplemental Declaration of Covenants, Conditions and Restrictions for Cumberland Crossing II is made by the Cumberland Group, LLC, an Oklahoma limited liability company, pursuant to Article II, Section 2 of that certain Declaration of Covenants, Restrictions and Conditions for Cumberland Crossing (the "Cumberland Declarations"), which were recorded on November 8, 2004 in Book 9519 on Pages 920 thru 936 in the public records of Oklahoma County in the State of Oklahoma.

WITNESSETH:

WHEREAS, Cumberland Group, LLC, an Oklahoma limited liability company ("Declarant"), is the owner of the real property contained within and made a part of Cumberland Crossing II which is a platted addition recorded in Book 66 of Plats on Page 97 of the public records of Oklahoma County in the State of Oklahoma; and

WHEREAS, pursuant to Article II, Section 2 of the Cumberland Declarations, Declarant has the authority to execute supplemental declarations and to impress the Cumberland Declarations upon additional properties; and

NOW THEREFORE, Declarant does hereby adopt the Cumberland Declarations in their totality, except for any variances detailed hereafter, and impresses them against all real property contained within Cumberland Crossing II with the intent the Cumberland Declarations and all parts thereof shall touch, concern and run with the real property contained within Cumberland Crossing II.

EXCEPT, the minimum square footage requirement referenced in Exhibit "C" of the Design Guidelines for Cumberland Crossing for all single family residences in Cumberland Crossing II shall be 2,500 square feet; and

CR801306
A Capitol Abstract & Title Company
Broadway Executive Park Bldg. #5
6601 N. Broadway Extension
Oklahoma City, OK 73116

1 2/5

EXCEPT, the landscaping requirements referenced in Article IV of the Design Guidelines for Cumberland Crossing for all single family residences shall be modified to increase the minimum initial landscaping requirement to 100 hundred gallons of shrubs and to require a minimum of three trees be planted in the front yard of each residence. Further details are available in the Design Guidelines for Cumberland Crossing.

WHEREFORE, the undersigned, as Declarant under the Cumberland Declarations, does hereby adopt the Cumberland Declarations as amended herein and impresses them upon Cumberland Crossing II.

FURTHERMORE, the Owners of the Lots platted within Cumberland Crossing II shall become members of the Cumberland Crossing Association and shall enjoy all privileges and obligations appurtenant thereto in accordance with the Cumberland Declarations.

IN WITNESS WHEREOF, DECLARANTS have set their hand and seal to this instrument this 7th day of January, 2008.

Derek S. Turner
Cumberland Group, LLC
Derek S. Turner, Manager



VERIFICATION

STATE OF OKLAHOMA }
COUNTY OF OKLAHOMA }

Before me, the undersigned Notary Public in and for said County and State, on the above date, personally appeared Derek S. Turner as Manager of Cumberland Group, LLC, to me known to be the identical person who subscribed the name of the maker hereof to the foregoing instrument and who acknowledged to me he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Michael C. [Signature]



When filed, return to:

Cumberland Group, LLC
c/o Turner and Company
3540 S. Boulevard - #200
Edmond, OK 73013



20100201010112190
02/01/2010 01:43:52 PM
Bk:RE11293 Pg:507 Pgs:2 DECL
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
Carolynn Caudill

Courtesy Filing

No liability assumed

**① SUPPLEMENTAL DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS**

ABSTRACT & TITLE COMPANY
701 N. BRYANT, STE B
EDMOND, OK 73034
CR10018003

CUMBERLAND CROSSING III

**THE SAME BEING AN ADDITION TO OKLAHOMA COUNTY, OKLAHOMA,
BEING A PART OF THE NORTHWEST QUARTER OF SECTION 8,
TOWNSHIP 14 NORTH, RANGE 3 WEST OF THE INDIAN MERIDIAN.**

This Supplemental Declaration of Covenants, Conditions and Restrictions for Cumberland Crossing III is made by the Cumberland Group, LLC, an Oklahoma limited liability company, pursuant to Article II, Section 2 of that certain Declaration of Covenants, Restrictions and Conditions for Cumberland Crossing (the "Cumberland Declarations"), which were recorded on November 8, 2004 in Book 9519 on Pages 920 thru 936 in the public records of Oklahoma County in the State of Oklahoma.

WITNESSETH:

WHEREAS, Cumberland Group, LLC, an Oklahoma limited liability company ("Declarant"), is the owner of the real property contained within and made a part of Cumberland Crossing III which is a platted addition recorded in **Book 68 of Plats on Page 31** of the public records of Oklahoma County in the State of Oklahoma; and

WHEREAS, pursuant to Article II, Section 2 of the Cumberland Declarations, Declarant has the authority to execute supplemental declarations and to impress the Cumberland Declarations upon additional properties; and

NOW THEREFORE, Declarant does hereby adopt the Cumberland Declarations in their totality, except for any variances detailed hereafter, and impresses them against all real property contained within Cumberland Crossing III with the intent the Cumberland Declarations and all parts thereof shall touch, concern and run with the real property contained within Cumberland Crossing III.

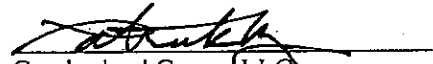
EXCEPT, the minimum square footage requirement referenced in Exhibit "C" of the Design Guidelines for Cumberland Crossing for all single family residences in Cumberland Crossing III shall be 2,300 square feet; and

WHEREFORE, the undersigned, as Declarant under the Cumberland Declarations, does hereby adopt the Cumberland Declarations as amended herein and impresses them upon Cumberland Crossing III.

2/15

FURTHERMORE, the Owners of the Lots platted within Cumberland Crossing III shall become members of the Cumberland Crossing Association and shall enjoy all privileges and obligations appurtenant thereto in accordance with the Cumberland Declarations.

IN WITNESS WHEREOF, DECLARANTS have set their hand and seal to this instrument this 20th day of January, 2010.


Cumberland Group, LLC
Turner and Company, Inc, Manager
Patrick Myers, Vice President

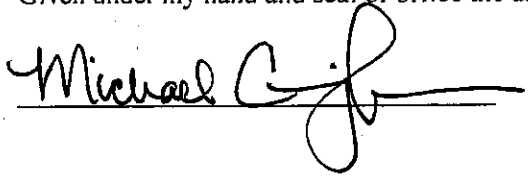


VERIFICATION

STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA)

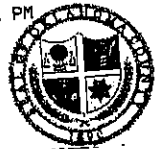
Before me, the undersigned Notary Public in and for said County and State, on the above date, personally appeared Patrick Myers as Vice President of Turner and Company, Inc, Manager of Cumberland Group, LLC, to me known to be the identical person who subscribed the name of the maker hereof to the foregoing instrument and who acknowledged to me he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.





20100201010112190
Filing Fee: \$15.00
Doc. Stamps: \$.00
02/01/2010 01:43:52 PM
DECL



When filed, return to:

Cumberland Group, LLC
c/o Turner and Company
3540 S. Boulevard - #200
Edmond, OK 73013



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07/22/2011 03:32:00 PM
Bk:RE11682 Pg:527 Pgs:2 DECL
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
Carolynn Caudill

**SUPPLEMENTAL DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS**

CUMBERLAND CROSSING IV

**THE SAME BEING AN ADDITION TO OKLAHOMA COUNTY, OKLAHOMA,
BEING A PART OF THE NORTHWEST QUARTER OF SECTION 8,
TOWNSHIP 14 NORTH, RANGE 3 WEST OF THE INDIAN MERIDIAN.**

This Supplemental Declaration of Covenants, Conditions and Restrictions for Cumberland Crossing IV is made by the Cumberland Group, LLC, an Oklahoma limited liability company, pursuant to Article II, Section 2 of that certain Declaration of Covenants, Restrictions and Conditions for Cumberland Crossing (the "Cumberland Declarations"), which were recorded on November 8, 2004 in Book 9519 on Pages 920 thru 936 in the public records of Oklahoma County in the State of Oklahoma.

WITNESSETH:

WHEREAS, Cumberland Group, LLC, an Oklahoma limited liability company ("Declarant"), is the owner of the real property contained within and made a part of Cumberland Crossing IV which is a platted addition recorded in **Book 69 of Plats on Page 25** of the public records of Oklahoma County in the State of Oklahoma; and

WHEREAS, pursuant to Article II, Section 2 of the Cumberland Declarations, Declarant has the authority to execute supplemental declarations and to impress the Cumberland Declarations upon additional properties; and

NOW THEREFORE, Declarant does hereby adopt the Cumberland Declarations in their totality, except for any variances detailed, hereafter, and impresses them against all real property contained within Cumberland Crossing IV with the intent the Cumberland Declarations and all parts thereof shall touch, concern and run with the real property contained within Cumberland Crossing IV.


EXCEPT, the minimum square footage requirement referenced in Exhibit "C" of the Design Guidelines for Cumberland Crossing for all single family residences in Cumberland Crossing IV shall be 2,300 square feet; and

WHEREFORE, the undersigned, as Declarant under the Cumberland Declarations, does hereby adopt the Cumberland Declarations as amended herein and impresses them upon Cumberland Crossing IV.

19/15

FURTHERMORE, the Owners of the Lots platted within Cumberland Crossing IV shall become members of the Cumberland Crossing Association and shall enjoy all privileges and obligations appurtenant thereto in accordance with the Cumberland Declarations.

IN WITNESS WHEREOF, DECLARANTS have set their hand and seal to this instrument this 18th day of July, 2011.

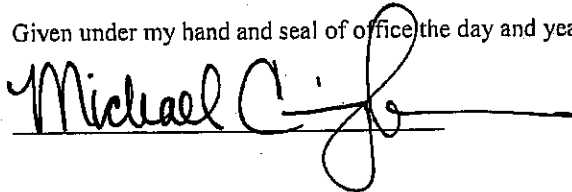

Cumberland Group, LLC
Turner and Company, Inc, Manager
Patrick Myers, Vice President

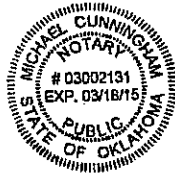
VERIFICATION

STATE OF OKLAHOMA §
 §
COUNTY OF OKLAHOMA §

Before me, the undersigned Notary Public in and for said County and State, on the above date, personally appeared Patrick Myers as Vice President of Turner and Company, Inc, Manager of Cumberland Group, LLC, to me known to be the identical person who subscribed the name of the maker hereof to the foregoing instrument and who acknowledged to me he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.





CAPITOL ABSTRACT & TITLE COMPANY
231 N. BRYANT, STE B
EDMOND, OK 73034

1104257

20110722010897500
Filing Fee: \$15.00
Doc. Stamps: \$.00
07/22/2011 03:32:00 PM
DECL



BY-LAWS
of
CUMBERLAND CROSSING ASSOCIATION, INC.
An Oklahoma Non-Profit Corporation

ARTICLE I

This corporation shall be known as **CUMBERLAND CROSSING ASSOCIATION, INC.** (the "Corporation").

ARTICLE II

The principal place of business of the Corporation shall be at 2000 East 15th, Building 450-C, Edmond, Oklahoma, 73013. Other offices may be maintained at such other places as the Directors may from time to time determine.

ARTICLE III

The purposes for which the Corporation is formed are:

- (a) To organize and operate an association to provide for the acquisition, construction, management, maintenance and care of Corporation property.
- (b) To acquire, own and provide for the maintenance and management of certain Common Areas located within Cumberland Crossing, an addition to Oklahoma County, State of Oklahoma, and to provide maintenance services for said property, all in accordance with that Declaration of Covenants, Conditions and Restrictions for Cumberland Crossing filed of record in the office of the County Clerk of Oklahoma County, Oklahoma, as amended from time to time (the "Declaration"). All definitions contained in the Declaration shall apply hereto and are incorporated herein by reference. Any Member of the Corporation as defined in the Declaration is subject to the provisions and regulations set forth in these by-laws.

ARTICLE IV

Every person who is a record owner of a fee or undivided interest in any Lot covered by the Declaration and any future declarations covering all or any part of the subdivision which is subject by covenants of record to assessment by the Corporation, including contract sellers, shall be a member of the Corporation. The foregoing is not intended to include persons or entities that hold an interest merely as security for the performance of an obligation. No Owner shall have more than one membership for each Lot. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Ownership of such Lot shall be the sole qualification for membership.

ARTICLE V

Class of Members and Voting Rights: The Corporation shall have two (2) classes of voting membership as follows:

Class A: Class A Members shall be all those Owners of Lots with the exception of Cumberland Group, LLC ("Declarant"). Each Class A Member shall be entitled to one vote for each Lot in which he holds the interest required for membership by Article IV of the Declaration. When more than one Person holds such interest in any Lot, all such Persons shall be Members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any one Lot.

Class B: The Class B Member shall be Declarant. The Class B Member shall be entitled to three (3) votes for each Lot in which it holds the interest required for membership by Article IV of the Declaration. The Class B membership shall cease and be converted to Class A membership upon the happening of any of the following events, whichever first occurs:

- A. Upon the conveyance by Declarant of all Lots within the Subdivision, or if lands adjoining the Subdivision are made a part of the Cumberland Crossing Subdivision by Declarant and such lands are subject to and brought under the Declaration, then upon the conveyance by Declarant of all Lots within the Subdivision and said adjoining lands; or
- B. On January 1, 2023; or
- C. If in its sole discretion Declarant so determines.

ARTICLE VI

Meetings of the membership of the Corporation shall be held at least annually. Special meetings may be held at any time upon the call of the Board of Directors or upon written request of the majority of the Members of the Corporation delivered to the Secretary of the Association. However, no meeting shall be called or held within sixty days of the preceding meeting. At any meeting of the Members of the Corporation, the presence at the meeting of Members or of proxies entitled to cast a majority of all the votes of each class of membership shall constitute a quorum; provided, however, that if the required quorum is not present at any meeting duly called, the Members present, though less than a quorum, may give notice to all Members as required herein for the transaction to be considered, at an adjourned meeting, and at the continuation of the meeting one-half (1/2) of the quorum required at the preceding meeting shall then constitute a quorum.

The Secretary of the Corporation shall mail a notice of each meeting to all Members, stating the purposes thereof, the items on the agenda, including the general nature of any proposed Amendment to the Declaration or By-laws, as well as the time and place it is to be held not less than ten days nor more than thirty days prior to said meeting.

At each annual meeting, the Members shall elect a Board of Directors consisting of not less than three (3) but not more than six (6) Members who shall serve for the ensuing year, and shall conduct such other business as may properly come before the meeting.

ARTICLE VII

The Board of Directors of the Association shall have the powers and duties necessary for the administration of the affairs of the Corporation and for the maintenance of the Common Areas.

The powers and duties of the Board of Directors shall include but shall not be limited to the following, all of which shall be done for and on behalf of the Members of the Corporation:

- (a) **Administration:** To administer and enforce the covenants conditions and restrictions, easements uses, limitations, obligations, rules and all other provisions set forth in the Declaration, and all amendments and additions thereto that may be recorded from time to time.
- (b) **Rules and Regulations:** To enforce the provisions of the Declaration and to establish, make and enforce compliance with such rules and regulations as may be necessary for the operation, use and occupancy of the Common Areas of Cumberland Crossing, together with the right to amend the same from time to time. The power of enforcement set forth in this Paragraph F shall include the power of the Association to impose monetary fines (including daily assessment fines) upon Members for violations of said rules or of these Declarations provided, however, that said fines shall not be enforced ex-post facto and provided further that the Member against whom such fine or fines are assessed shall be given an opportunity for a hearing before the Association's Board of Directors to present evidence against a finding of violation by the Board of Directors. Such fines may be assessed as liens against the Lot owned by said Owner.
- (c) **Maintenance of Common Areas:** To accept, hold and keep in good order, condition and repair all of the Common Areas and all items of common personal property used by the Owners in the enjoyment of the subdivision.

- (d) **Insurance:** To insure the Common Areas and keep the improvements thereon insured in an amount equal to their maximum replacement value, and to maintain comprehensive general liability insurance coverage in a sum of at least One Million Dollars (\$1,000,000) per occurrence, for bodily injury and property damage.
- (e) **Budget, Determination of Assessments; Increase or Decrease of Same; Levy of Special Assessments:** To prepare a budget for the Corporation at least annually, and to determine the amount of common charges payable by the Members to meet the common expenses of the Corporation and allocate and assess such common charges among the Members, and by a majority vote of the Board of Directors to adjust, decrease or increase the amount of the annual assessments, and remit or return any excess of reserve for deferred maintenance and for replacement, if any, to the Owners at the end of each reporting year; and to levy and collect special assessments whenever, in the opinion of the Board of Directors, it is necessary to do so in order to meet increased operating or maintenance expenses or costs, or additional capital expenses, or because of emergencies.
- (f) **Enforcement of Assessment Lien Rights:** To collect delinquent assessments by suit or otherwise and to enjoin or seek damages from any Member who may be in default as is provided for in the Declaration and these By-laws. To collect interest at the annual rate of one and one half per cent (1 1/2%) per month plus a late fee of \$25 in connection with assessments remaining unpaid more than thirty (30) days from due date for payment thereof, together with all expenses, including attorneys' fees incurred.
- (g) **Protect and Defend:** To protect and defend the entire premises from loss and damage by suit or otherwise.
- (h) **Borrow Funds:** To borrow funds in order to pay for any expenditure or outlay required pursuant to the authority granted by the provisions of the Declaration and amendments thereto and these By-laws, and to execute all such instruments evidencing such indebtedness as the Board of Directors may deem necessary. Such indebtedness shall be the several obligations of all of the Members.
- (i) **Contract:** To enter into contracts within the scope of its duties and powers.
- (j) **Bank Account:** To establish a bank account or accounts for the common treasury and for all separate funds which are required or may be deemed advisable by the Board of Directors.
- (k) **Manage:** To make repairs, additions, alterations and improvements to the Common Areas of Cumberland Crossing in a first class manner and consistent with the best interests of the Members.
- (l) **Annual Statement:** To prepare and deliver annually to each Owner a statement showing receipts, expenses and disbursements since the last such statement. The Members have the right to inspect the books of the Corporation on reasonable notice.
- (m) **Meetings:** To meet at least once semi-annually, provided that any Board of Directors meeting may be attended and conducted by telephone or other device which permits all of the Directors in attendance to participate in such meeting, and provided further that any action required to be taken at any meeting of the Board of Directors, or any action which may be taken at such meeting, may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the Members of the Board of Directors.
- (n) **Personnel:** To designate, employ and dismiss the personnel necessary for the maintenance and operation of the Common Areas or other administration of Cumberland Crossing or of the Corporation.

(o) **Managing Agent:** To employ for the Corporation a managing agent (who may be Declarant) who shall have and exercise the powers granted to it by the Board of Directors under the Declaration and these By-laws.

(p) **All Things Necessary and Proper:** To do all things necessary and proper for the sound and efficient management of the Common Areas of Cumberland Crossing, and to advance the health, safety and welfare of the residents of Cumberland Crossing.

Vacancies in the Board of Directors caused by any reason other than the removal of a Director by a vote of the membership shall be filled by vote of the majority of the remaining Directors, even though they may constitute less than a quorum; and each person so elected shall be a Director until a successor is elected at the next annual meeting of the Members of the Corporation.

At any regular or special meeting duly called, any one or more of the Directors may be removed with or without cause by two-thirds (2/3) of the Members, and a successor may then and there be elected to fill the vacancy thus created. Any Director whose removal has been proposed by the Members shall be given an opportunity to be heard at the meeting. Should any Director miss three (3) consecutive regular meetings of the Board of Directors, he shall be automatically removed from the Board and a successor selected and approved by the Board to fill any unexpired term.

Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least one (1) such meeting shall be held semi-annually. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, by telephone or by telegraph, at least five (5) days prior to the day named for such meeting.

Special meetings of the Board of Directors may be called by the President on five (5) days notice to each Director, given personally, by mail, by telephone or by telegraph, which notice shall state the time, place (as hereinabove provided) and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary of the Corporation in like manner and on like notice on the written request of two or more Directors. Before or at any meeting of the Board of Directors, any Director may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Director at any meeting of the Board shall be a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

At all meetings of the Board, a majority of the Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Directors present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At any such adjourned meeting, any business that might have been transacted at the meeting as originally called may be transacted without further notice.

The Board of Directors may require that all officers, directors, managers, trustees and employees of the Corporation handling or being responsible for Corporation funds to furnish adequate fidelity insurance or bonds. The premium on such insurance or bonds shall be a Corporation expense.

No member of the Board of Directors shall receive any compensation for acting as such. However, members of the Board of Directors of the Corporation shall be reimbursed for reasonable expenses incurred by them in the performance of Corporation business.

ARTICLE VIII

The officers of the Corporation shall be a President, Vice President, and Secretary/Treasurer, all of whom the Board of Directors, shall elect, and such assistant officers as the Board shall from time to time elect. The President and Vice President must be members of the Board of Directors.

The officers of the Corporation, with the exception of the President, shall be elected annually by the Board of Directors at the organizational meeting of each new Board, and shall hold office subject only to the continuing approval of the Board.

Upon an affirmative vote of a majority of the Members of the Board of Directors, any officer may have his office removed either with or without cause, and his successor elected at any regular meeting of the Board of Directors, or at any special meeting of the Board called for such purpose. Members of the Board may only be removed by vote of the Members as provided elsewhere in these By-laws.

The President shall be the chief executive officer of the Corporation. He shall preside at all meetings of the Corporation and of the Board of Directors unless he is absent. He shall have all of the general powers and duties which are usually vested in the office of president of a corporation, including but not limited to the power to appoint committees other than the Standing Committee, from among the Members from time to time as he may, in his discretion, decide is appropriate to assist in the operation of the Corporation or as may be established by the Board or by the Members of the Corporation at any regular or special meeting.

The Vice President shall have all the powers and authority and perform all the functions and duties of the President, in the absence of the President, or his inability for any reason to exercise such powers and functions or perform such duties, and also perform any duties he is directed to perform by the President. The Vice President shall be the President of the Association the following term. The Vice President shall be the Chairman of the Future Planning Committee.

The Secretary/Treasurer shall keep all the minutes of the meetings of the Board of Directors and the minutes of all meetings of the Corporation; he shall have charge of such books and papers as the Board of Directors may direct; and he shall, in general, perform all the duties incident to the office of Secretary as is provided in the Declaration and the By-laws. The Secretary shall compile and keep up to date at the principal office of the Corporation a complete list of Members, and their last known addresses as shown on the records of the Corporation. Such list shall also show opposite each Member's name the number or other appropriate designation of the Lot owned by such Member. Such list shall be open to inspection by Members and other Persons lawfully entitled to inspect the same at reasonable times during regular business hours. The Secretary/Treasurer shall have responsibility for Corporation funds and shall be responsible for keeping full and accurate accounts of all receipts and disbursements in books belonging to the Corporation; he shall be responsible for the deposit of all monies and other valuable effects in the name, and to credit, of the Corporation in such depositories as may from time to time be designated by the Board of Directors. In the event a managing agent has the responsibility of collecting and disbursing funds, the Treasurer shall review the accounts of the Managing Agent within fifteen (15) days after the first day of each month.

The standing committees shall be a Grounds Committee, a Future Planning Committee and an Elections Committee. The Board of Directors shall name the Members of the Standing Committees and shall designate a Chairman for each committee, except that the Chairman of the Future Planning Committee shall be the Vice President.

The Grounds Committee shall obtain and review bids for ground maintenance and make hiring recommendations to the Board. It shall be responsible for supervising the ground maintenance contractors in their duties. It shall also be responsible for periodically organizing a volunteer community workday for the Corporation.

The Future Planning Committee shall be in charge of long term goals of the Corporation. This includes reassessing the short-term goals, researching and organizing future ideas and presentation of steps of action to reach a long-term goal.

The Elections Committee shall supervise the nomination and election of officers.

ARTICLE IX

Indemnification: The Corporation may indemnify, through insurance commonly known as directors' and officers' liability insurance, every Director, officer, managing agent, their respective successors, personal representatives and heirs, against all loss, cost and expenses, including attorneys' fees, reasonably incurred by him or them in connection with any action, suit or proceedings to which he or they may be made a party by reason of his or their being or having been a Director, officer or managing agent of the Corporation, except as to matters as to which he or they shall be finally adjudged in such action, suit or proceeding to be liable for gross negligence or willful misconduct. In the event of a settlement, indemnification shall be provided only in connection with such matters covered by the settlement as to which the Corporation is advised by counsel that the person to be indemnified has not been guilty of gross negligence or willful misconduct in the performance of his duty as such Director, officer or managing agent in relation to the matter involved.

The foregoing rights shall not be exclusive of other rights to which such Director, officer or managing agent may be entitled. All liability, loss, damage, cost and expense incurred or suffered by the Corporation by reason or arising out of or in connection with the foregoing indemnification provisions shall be treated and handled by the Corporation as common expenses.

ARTICLE X

Amendments to by-laws: These By-laws may be amended, at a regular or special meeting of the Members, by a vote of a majority of a quorum of Members present in person or by proxy.

In the case of any conflict between the Corporation's Articles of Incorporation and these By-laws, the Articles of Incorporation shall control; and in the case of any conflict between the Declaration and the Articles of Incorporation, the Declaration shall control.

ARTICLE XI

Proof of Ownership: Except for those Members who initially purchase a Lot from Declarant, any person, upon becoming an Owner of a Lot, shall furnish to the managing agent or Board of Directors a true and correct copy of the original or a certified copy of the recorded instrument vesting that Person with an interest or ownership of a Lot, which copy shall remain in the files of the Corporation. A Member shall not be deemed to be in good standing nor shall he be entitled to vote at any annual or special meeting or Members unless this requirement is first met.

Registration of Mailing Address: The Owner or several Owners of a Lot shall have one mailing address to be used by the Corporation, for mailing of statements, notices, demands and all other communications, and such address shall be the only mailing address of a person or persons, firm, corporation, partnership, association or other legal entity or any combination thereof to be used by the Corporation. Such registered address of an Owner or Owners shall be furnished by such Owner to the managing agent or Board of Directors within fifteen (15) days after transfer of title, or after a change of address, and such registration shall be in written form and signed by all of the Owners of the Lot or by such Persons as are authorized by law to represent the interest of the Owner thereof.

Designation of Voting Representative-Proxy: If a Lot is owned by one Person, his right to vote shall be established by the record title thereto. If title to a Lot is held by more than one Person such Owners shall execute a proxy appointing and authorizing one Person or alternate Persons to attend all annual and special meetings of Members and there as to cast whatever vote the Owner himself might cast if he were personally present. Such proxy shall be effective and remain in force unless voluntarily revoked, amended or sooner terminated by operation of law; provided, however, that within @ (30) days after such revocation, amendment or termination, the Owners shall reappoint and authorize one Person or alternate Persons to attend all annual and special meetings as provided by this Article. The requirements contained in Article XII of these By-laws shall be first met before an Owner of a Lot shall be deemed in good standing and entitled to vote at an annual or special meeting of Members.

ARTICLE XII

Assessments: All Members shall be obligated to pay the annual assessments and special assessments imposed by the Corporation. The annual assessments imposed hereunder shall be due and payable annually in advance. The amount of such assessments may be altered in accordance with the Declaration. A Member shall be deemed to be in good standing and entitled to vote at any annual or special meeting of Members if, and only if, he shall have fully paid all assessments made or levied against him and the Lot or Lots owned by him, and is not in violation of any rule or regulation of the Corporation then in force.

Lien: The obligation of each Member to pay assessments shall be secured by an assessment lien on the Lot owned by that Member in favor of the Corporation and such obligation shall run with the land and survive any sale thereof.

General: Each Member shall comply strictly with the provisions of the Declaration, these By-laws, and all amendments thereto.

Use of Common Areas: Each Member may use the Common Areas and sidewalks located within the subdivision in accordance with the purpose for which they were intended without hindering or encroaching upon the lawful rights of the other Members; provided, however, that any Member or the Corporation may, by a majority vote of the Board of Directors, be excluded from any or all of the Common Areas of Cumberland Crossing for violating the rules established by the Corporation regarding the use of said Common Areas. Any such exclusion may be for a period of time not to exceed sixty (60) days.

ARTICLE XIII

These By-laws apply to all of the Property described in the Declaration. In addition to the Property, other adjacent or adjoining properties may be included, in which event the Owners of Lots in said additional property shall also become Members of the Corporation, and shall be subject to these By-laws.

ARTICLE XIV

If additional phases are dedicated and annexed to Cumberland Crossing, any Common Areas included therein would also qualify as common use areas for the Members and may be owned by the Corporation. Upon such time as record ownership of the Common Areas is vested in the Corporation, the Members of the Corporation shall have the right to use the Common Areas as hereinafter specified.

Every Member shall have a right and easement of enjoyment in and to the Common Areas and such easement shall be appurtenant to and shall pass with the title to every assessed Lot, subject to the following provisions:

- (a) The right of the Corporation to limit by rule the number of guests of Members, the Common Areas which may be used by guests of Members, and the conditions under which Common Areas may be used by Members and/or their guests, subject to the terms and provisions hereof.
- (b) The right of the Corporation to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Areas.
- (c) The right of the Corporation, in accordance with its Articles of Incorporation and By-laws and with the assent of two-thirds (2/3) of each class of Members, to borrow monies for the purpose of improving the Common Areas and facilities and in aid thereof to mortgage said Common Areas or any portion thereof, and the rights of said mortgagee in said properties shall be subordinate to the rights of the Members hereunder.
- (d) The right of the Corporation to suspend the voting rights and right to use of the Common Areas by a Member for any period during which any assessment against his Lot remains unpaid;

and for a period not to exceed sixty (60) days for an infraction of its published rules and regulations.

(e) The right of the Corporation to dedicate or transfer all or any part of the Common Areas to any public agency, public authority or utility for such purposes and subject to such conditions as may be agreed to by the Members of the Corporation; provided, however, that no such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer and signed by two-thirds (2/3) of each class of Members is filed of record in the office of the County Clerk for Oklahoma County.

Any Member may delegate, in accordance with the By-laws, his right of enjoyment to the common area and facilities to the Members of his family, his tenants or contract purchasers who reside on the property, subject to such rules, regulations and limitations as the Corporation may, from time to time, establish.

The Corporation shall control, maintain, manage and improve the Common Areas as provided in said Declaration and in its Articles of Incorporation and By-laws. Such right and power of control and management shall be exclusive.

Although Board of Directors of the Corporation may from time to time establish rules and regulations governing the use of the Corporation's Common Areas by Members of all classes and their guests, such rules and regulations, as from time to time are adopted, shall be uniform as to all Members regardless of class.

ARTICLE XV

Creation of Lien and Personal Obligation of Assessment: All Members of the Corporation, by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance, is deemed to covenant and agree to pay the Corporation: (1) annual assessments and charges; and (2) special assessments for capital improvements or repairs, to be fixed, established, and collected from time to time as hereinafter provided. The annual and special assessments, together with such interest thereon and costs of collection thereof (including attorneys' fees), as hereinafter provided, shall be a charge on the land and may be evidenced by a continuing lien in favor of the Corporation upon each Lot against which each such assessment is made, and shall be superior to any homestead right or other exemption provided by law, which lien may be enforced by the Corporation and may be foreclosed in any manner provided by the laws of the State of Oklahoma for the foreclosure of mortgages or deeds of trust, with or without power of sale. Each such assessment, together with interest, costs and reasonable attorneys' fees shall also be the personal obligation of the Person who was the Owner of such Lot at the time when the assessment fell due. The personal obligations and encumbrances contained in this Article XV of these By-laws shall touch and concern the land and shall pass to every Owner's successors in title. The Lots owned by the Class B Member shall not be subject to any assessment. Nothing in this Article XV shall create any obligation by the Class B Member to pay any assessment by the Corporation.

The Assessments levied by the Corporation shall be used exclusively for the purpose of promoting the health, safety, welfare and community of the Members, and for the improvement and maintenance of properties, services and facilities devoted to this purpose and related to the use and enjoyment of the Common Areas, including, but not limited to, the maintenance of insurance thereon, repairs, replacements and additions thereto, payment of ad valorem and other property taxes and assessments levied thereon, for the cost of labor, equipment, materials, management and supervision thereof, and utility services for the Common Areas.

From and after January 1 of the year immediately following the conveyance of the first Lot by Declarant to an Owner, the maximum annual assessment imposed upon the Members may be increased by the Association's Board of Directors effective January 1 of each year without a vote of the membership a maximum of ten per cent (10%).

From and after January 1 of the year immediately following the conveyance of the first Lot by Declarant to an Owner, the annual assessment imposed upon Class A Members may be increased in a percentage greater than ten per cent (10%) by a vote of the general membership of the Corporation for the next

succeeding year provided that any such charge shall have the assent of two-thirds (2/3) of the Members pursuant to votes cast in person or by proxy, at a meeting called for this purpose, written notice of which shall be sent to all Members not less than thirty (30) nor more than sixty (60) days in advance of the meeting setting out the purpose of the meeting.

In addition to the annual assessments authorized above, the Corporation may levy in any assessment year, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a described capital improvement upon the Common Areas, including the fixtures and personal property related thereto; provided that any such assessment shall have the consent of at least one-half (1/2) of the Members pursuant to votes cast in person or by proxy, at a meeting duly called for this purpose, written notice of which shall be sent to all Members not less than thirty (30) nor more than sixty (60) days in advance of the meeting setting forth the purpose of the meeting; provided further, that the maximum amount of any special assessment which may be assessed against any Member in any assessment year shall not exceed an amount equal to three times the annual dues assessed against said Members for the same year.

Both annual and special assessments must be fixed at a uniform rate for each Member and may be collected on an annual basis.

At any meeting of the Members of the Corporation, the presence at the meeting of Members or of proxies entitled to cast a majority of all the votes of each class of membership shall constitute a quorum; provided; however, that if the required quorum is not present at any meeting duly called, the Members present, though less than a quorum, may give notice to all Members as required herein for transaction to be considered, at an adjourned meeting, and at the adjourned meeting one-half (1/2) of the required quorum at the preceding meeting shall constitute a quorum. No such subsequent meeting shall be held more than sixty (60) days following the previous meeting.

The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance by Declarant of the initial Common Areas to the Corporation. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Corporation's Board of Directors shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. Within ten (10) days after a single-family home is initially occupied by any Person, whether by lease or otherwise, the Owners thereof shall furnish written notice of commencement of such occupancy to the Corporation. The Board of Directors shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The Board of Directors shall establish the due dates, which in no event shall be more than sixty (60) days after the obligation to pay an assessment accrues. The Corporation shall, upon demand at any time, furnish a certificate in writing signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. The Board of the issuance of these certificates may make a reasonable charge. Such certificate shall be conclusive evidence of the payment of any assessment stated to have been paid therein.

Dues assessments not paid when due shall be considered delinquent. If any assessment is not paid within sixty (60) days after its due date, the assessment shall bear interest from its due date at an annual rate of one and one-half percent (1.50%) per month plus a late fee of \$25, and the Corporation may bring an action at law against the Owner personally obligated to pay the same, and/or file and foreclose a lien against the property as provided by the laws of the State of Oklahoma for the foreclosure of a mortgages or deeds of trust, with or without power of sale; and interest costs and reasonable attorneys' fees of such action shall be added to the amount of such assessment. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Areas or abandonment of his or her Lot.

The lien of the assessments provided for herein shall be subservient to any bona-fide lien or other security interest created by a real estate mortgage covering any Lot that is filed of record in the land records of Oklahoma County, State of Oklahoma subsequent to the filing of these Declarations. Sale or transfer of any Lot shall not affect the assessment or enforceability of any lien created by virtue of these By-laws.

Exempt Property: All properties dedicated to and accepted by a local public authority and all Common Areas shall be exempt from the assessments:

ADOPTED this 1st day of Nov., 2004.

CUMBERLAND CROSSING ASSOCIATION, INC.
An Oklahoma Corporation

Derek S. Turner
Derek S. Turner, Director

Patrick D. Myers
Patrick D. Myers, Director

Michael A. Cunningham
Michael A. Cunningham, Director