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After Recording Return To:
RiverMill Homes Inc.
61535 S. Hwy 97 Suite 9-388
Bend, Or 97702

DESCHUTES COUNTY OFFICIAL RECORDS
NANCY BLANKENSHIP, COUNTY CLERK

2005-75829



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**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
COPPER SPRINGS, A SUBDIVISION
PHASE II**

This Declaration is made on May 10th, 2004 by Rivermill Homes Inc.
("hereinafter referred to as the Declarant"), which is the owner of certain real
property located in Bend, Oregon described as: COPPER SPRINGS, PHASE II

The declaring hereby proclaims that the above-described property is subject to the
following Covenants, Conditions and Restrictions for the purpose of protecting and
enhancing the value, Attractiveness and desirability thereof.

1. DEFINITIONS

BUILDABLE AREA shall mean and refer to that portion of a lot, which lies solely
within the building footprint lines as defined herein and on the Master Plan

DECLARANT shall mean and refer to RIVERMILL HOMES INC.

CONTRACTOR shall mean RIVERMILL HOMES INC.

FAMILY shall mean and refer to one or more persons occupying a single housekeeping
unit and using common housekeeping facilities, provided, unless all members are related
by blood, marriage, adoption or partnership, no family consist of over six persons.

LOT shall mean and refer to any plot of land shown on a recorded plat, which subdivides
the property.

OWNER shall mean and refer to the record owner or contract buyer of the fee simple
title to any lot which is a part of the Property, excluding those having such interest
merely as security for the performance of an obligation. For the purposes exercising the
rights granted by this Declaration, each lot may have only one vote, regardless of the
number of persons who may have an co-ownership interest therein.

PROPERTY shall mean and refer to the above-described real property and any real
property annexed hereto.

STREET shall mean and refer to the private right of way as shown on a recorded plat of
the property.

FIRST AMERICAN TITLE
INSURANCE COMPANY OF OREGON
P.O. BOX 323
BEND, OR 97709

II. PURPOSE AND BINDING EFFECT

The purpose of this Declaration is to enhance and protect the value and desirability of the property for residential use. This Declaration shall run with the Property, shall be binding upon and insure to the benefit of, enjoin and pass to all parties having or acquiring any right, title or interest in the property; their heirs, successors in interest and assigns as a servitude in favor of and enforceable by the declaring, its vendees, successors and assigns during the term hereof.

III. ARCHITECTURAL REVIEW COMMITTEE

No structure, fence, retaining wall, tree or other improvement of any kind may be constructed, placed, altered, removed or allowed to remain on, under or on any portion of the property until the plans for said structure, fence, retaining wall, tree or other improvement plans can be evaluated. Therefore, the Declarant hereby creates the **COPPER SPRINGS ARCHITECTURAL REVIEW COMMITTEE ("ARC")**.

A. PURPOSE OF THE ARCHITECTURAL REVIEW COMMITTEE

The purpose of the Architectural Review Committee shall be to evaluate and approve or disapprove plans and specifications of improvements to be constructed on the Property for consistency and harmony with other existing or proposed improvements elsewhere on the Property, and for adherence to the restrictions and guidelines contained in this Declaration. It is neither the purpose nor duty of the Committee to enforce any provision of this Declaration, said enforcement having been specifically reserved for the benefit of the Declarant and subsequent Owners.

B. MAKEUP FOR THE COMMITTEE

The initial Architectural Review Committee shall consist of the Declarant and Contractor. Membership on the Architectural Review Committee shall be by appointment by the Declarant. The Architectural Review Committee may consist of as many members as the Declarant may appoint.

C. APPOINTMENTS AND RESIGNATIONS

Following the initial ARC, appointments to and resignations from the ARC shall be evidenced by the recordation in the Deschutes County Public Records of a statement by the Declarant attesting to said appointment and the statement shall contain the current mailing address to the appointee. Any member of the ARC may resign or be discharged by the Declarant at anytime. Resignation or discharge from the ARC shall be evidenced by recordation in the Deschutes County Public Records of a statement by the resignee or the Declarant attesting to said resignation or discharge.

D. METHOD OF APPLICATION FOR APPROVAL BY THE COMMITTEE

All applications for action by the Architectural Review Committee shall be in writing and in duplicate, and shall be deemed to have been made when delivered in person or deposited for delivery with the United States Postal Service as Certified Mail, with a return receipt requested, or when personally delivered to a member of the Committee.

E. PRE-APPLICATION DESIGN APPROVAL

Submission of preliminary designs to the Committee are encouraged. Such submissions, if identified as "preliminary" are intended for the convenience of the applicant, and shall not be deemed a formal application for design approval. Committee approval of a preliminary design shall not be deemed a waiver to enforce subsequently discovered violations of the design criteria contained in this Declaration.

F. INFORMATION REQUIRED FOR APPROVAL BY THE COMMITTEE

In order to gain approval for an action of the Architectural review Committee for which approval is required, the applicant must submit to the Committee preliminary drawings and written description for the proposed improvements. Each submission must include three copies of the following documents, which must be prepared in a manner so as to be reasonably legible to the Committee:

1. A fully-dimensioned site plan, drawn to an accurate scale of at least 1"=20', which shows the property corners, right of way and easements, and all of the existing and proposed improvements including existing and proposed grades, existing and proposed curbs and gutters, utilities, driveways, sidewalks, parking areas, fences, trees, shrubs and grown covers,
2. Elevations, sections and floor plans, drawn to an accurate scale of at least 1/4"=1',
3. Specifications which include a list of the type of all exterior materials and actual samples of all exterior colors.
4. Landscape plan showing plant materials, paving materials, drainage, exterior lighting, decks, utilities, irrigation and garbage enclosure.
5. Check for \$250.00 for each home plan submitted.

Any applications which do not include the above-listed information will be rejected by the Committee. Such rejections will be deemed to be disapproved by the Committee.

G. DECISIONS OF THE COMMITTEE

All decisions of the Architectural Review Committee shall be in writing, and shall be deemed to have been taken when a written decision has been delivered or deposited for delivery with the United States Postal Service as Certified Mail, with a return receipt requested, or by personal delivery to the applicant. A majority of the Committee may render a binding decision. Interpretation and application of this Declaration and the design criteria contained herein shall be within the sole and exclusive discretion of the Architectural Review Committee.

H. TIMING OF COMMITTEE APPROVAL

In the event of Architectural Review Committee fails to approve or disapprove a properly submitted and completed request for action within thirty calendar days after the request is made, the party submitting the request may record a Notice of Intent to Construct an Unapproved Improvement in the Deschutes County Public Records, and if no objection to the proposed construction is recorded in the Deschutes County Public Records within fifteen days of recordation of said Notice, the request will be deemed to have been approved by the Architectural Review Committee.

I. CONSISTENCY OF CONSTRUCTION WITH APPROVED PLANS

Improvements must be constructed in accordance with the plans and specifications approved by the Architectural Review Committee. Approval of plans and specifications may be withdrawn by the Committee in the event improvements are not constructed in substantial conformance with the plans and specifications approved therefore. The Declarant shall have the right to enter premises under construction during daylight hours for the purpose of inspecting construction to determine conformance to the approved plans.

The Architectural Review Committee shall have the authority to grant variances to the architectural standard promulgated in this Declaration. Consent by the Committee to any variance of these architectural standards shall not constitute a precedent or in any way impair its rights to withhold approval of subsequent similar requests.

J. LIMITATION ON LIABILITY OF COMMITTEE

Neither the Architectural Review Committee nor any of its members shall be liable to any party for damages incurred or claims arising from any action or failure to act pursuant to the provisions of this Declaration.

K. DECLARANT EXEMPTION

Notwithstanding the foregoing in this Section III, neither the Declarant, its successors or assigns, nor any entity in which Declarant or its successors or assign holds not less than fifty percent (50%) ownership, shall be required to comply with the application and approval procedures set out in this Section, but Declarant shall be obligated to comply fully with the substantive restrictions contained in Section IV-X, inclusive.

IV. ARCHITECTURAL DESIGN GUIDELINES

A.

Declarant shall, from time to time, and for various communities within the Property, develop and publish Design Review Guidelines for the construction of homes and development of lots within the Property. Once published, these guidelines shall be incorporated within this declaration, and may be enforced by Declarant according to the terms hereof.

V. FIRE SAFETY RESTRICTIONS

Ownership, use and occupancy of any portion of the property are subject to the following fire safety restrictions.

A. BUILDING STANDARDS

All buildings constructed on the Property shall have roofing which has a fire rating of Class A or better. All eaves, attics and under floor openings shall be screened or otherwise enclosed. Any chimney or stovepipe connected to a device burning solid or liquid fuel shall be equipped with a screen constructed of non-flammable materials with a mesh no coarser than one half inch over its outlet. All decks within three feet of ground shall be screened from under floor to ground. No overhead electrical, telephone or television lines are permitted anywhere on the Property.

B. WATER SUPPLY

Each dwelling shall have a water supply that meets city requirements. Each building shall have a minimum of one garden hose outlet.

C. UTILIZATION OF OUTDOOR SPACE

No open fires are permitted at any time. Barbecues and other outdoor cooking facilities shall be continuously attended while in use. Firewood and other materials which could provide fuel to a fire shall be stored a minimum of thirty feet away from buildings, inside buildings, or covered with a fire-resistant protective covering.

VI. USE RESTRICTIONS

Ownership, use and occupancy of any portion of the Property are subject to the following use restrictions:

A. LAND USE

The Property may be used only for single family residential purposes with homes not exceeding 5 (five) bedrooms and legal home occupations.

B. FURTHER SUBDIVISION

No lot platted by the Declarant may be further subdivided.

C. COMMENCEMENT OF BUILDING CONSTRUCTION

All dwelling construction shall be commenced within one year from the date of lot purchase, and shall be completed within six months of the commencement of construction. In the event an owner fails to commence construction within said twelve month period, the Declarant shall have the right to repurchase that owner's lot or lots at that owner's original purchase price, less real estate commissions paid by the Declarant, with no allowance for taxes paid by the owner prior to the repurchase. The terms of said repurchase shall be identical to the terms of the original purchase by which said owners acquired the lot. This right of repurchase shall be the exclusive remedy for failure to commence construction within one year of the purchase of a lot and shall inure solely to the Declarant, and not to those claiming under it. The Declarant, its stockholders, directors, officers and related parties shall be exempt from the requirement to commence dwelling construction within one year as contained in this paragraph.

VII. MISCELLANEOUS BUILDING STANDARDS

A. COMPLETION OF LANDSCAPING

Landscaping visible from the street shall be considered a part of the dwelling construction process, and shall be completed prior to dwelling occupancy, unless competition is precluded because of weather conditions.

B. PERMITS REQUIRED

All building, structure or fence construction shall be performed pursuant to any required permits obtained from the public entity claiming jurisdiction over the issuance of such permits.

C. EASEMENTS

Easements for the installation and maintenance of utilities, slopes, signs, pedestrian ways, wildlife movement and drainage facilities are reserved as shown on the recorded plat or as described herein. All easements are subject to the use restrictions which are recorded therewith.

D. STRUCTURE TYPE AND SIZE

No building shall be altered, placed, constructed or permitted to remain on any lot except for one permanent single family, detached house and a garage or carport constructed contemporaneously therewith. Residential accessory structures such a hot tub or spa enclosures, garden sheds and greenhouses are permissible. Each dwelling must contain a habitable floor area, exclusive of open porches, of at least 1,200 square feet.

E. TEMPORARY STRUCTURES

No temporary structure, trailer, camper, motor home, basement, partially completed dwelling, garage accessory building tent, shack or other enclosure may be used on any lot at any time as a temporary or permanent residence. The temporary and occasional parking of a camper, trailer or recreational vehicle on a lot shall be allowed. For the purpose of this section, the term "temporary" shall mean a single period not to exceed two weeks in length, and the term "occasional" shall mean up to and including four occurrences of any length per year. Construction trailers or temporary offices for the use of Declarant, Contractor or another building contractor during the construction of any home, apartment building or commercial structure shall be exempt from this paragraph.

F. PARKING

Owners and occupants may keep and maintain such vehicles on their Residential Lots as may be permitted in accordance with the codes, ordinances and statutes of the City. No vehicles, boat or trailer shall be permitted to remain upon any front yard area of a Residential Lot, or on the street, or within a paved parking area other than a driveway that is located adjacent to the Dwelling and screened from view by a fence of no less than five feet in height, for any period in excess of four days.

No Owner may engage in any vehicle restoration or maintenance work beyond any continuous period of forty-eight (48) hours, unless work is performed within an enclosed garage. The foregoing shall not be deemed to prevent the washing or polishing of motor vehicles together with those activities normally incident to such activity. Anything herein to the contrary notwithstanding, trailers or temporary structures for the use incidental to the actual construction or reconstruction of a Dwelling on a Residential Lot may be erected, but no such temporary structure shall remain on any Residential Lot for a longer period of time than is customarily required to construct like or similar Dwellings. Declarant, however, may maintain trailers or temporary structures within the Project which are incidental to the completion of the Project. No such trailer shall be used as a residence by any Owner during construction of a Dwelling.

Garages shall be used only for the purpose of parking automobiles and other vehicles and equipment and storing an Owners household goods; provided, however, that all such uses shall be accomplished so that garage doors can be closed. Garages shall not be converted into any use (such as a recreational room or for storage) that would prevent its use as parking space for the number of vehicles the garage was designed to contain. Except for purposes of ingress or egress, all garage doors shall remain closed. Parking of vehicles on Residential Lots shall be conducted on paved surfaces only and shall be screened behind fencing of no less than five feet in height. There shall be no parking of vehicles on unpaved surfaces, such as lawns or dirt surfaces. Garage doors shall not exceed nine feet in height.

G. TRASH

No lot shall be used as a dumping ground for waste, trash, yard trimmings or garbage. Residential refuse must be kept in sanitary containers which are screened from view, maintained in a sanitary condition and emptied weekly. No incinerators may be used on any lot at any time.

H. ANIMALS

No livestock or poultry may be raised, bred or kept on any lot. Other household pets are permitted, provided however, that no household pet of any kind be allowed to constitute or become a hazard or annoyance to other residents of the property. No animal of any kind may be kept, bred or raised on any lot for commercial purposes.

I. TREE CUTTING

Except as a required to comply with other provisions contained in this Declaration, no tree with a diameter greater than six inches at a point four and one half (4.5') feet above the ground at the trunk shall be cut or willfully damaged without first obtaining permission of this committee and any required permits from Deschutes County or other public entity claiming jurisdiction over tree cutting on the property.

J. SIGNS

No sign visible to public view may be displayed on any lot, except the following:

1. One "Block Parent" sign
2. One "Neighborhood Watch" sign, or equivalent
3. One home occupation sign no larger than one hundred forty four (144) square inches in area and attached to a dwelling
4. One temporary "For Sale" sign no larger than five hundred seventy six (576) square inches in area advertising the property upon which the sign is placed
5. One temporary "for Rent" sign displayed in the window of the property offered for rent

The Declarant is exempt from this paragraph of this Declaration any may erect or maintain such signs and advertising devices as it deems necessary for the conduct of its business.

K. YARD OR GARAGE SALES

No more than two (2) yard or garage sales may be conducted on any lot during a calendar year. No yard or garage sale may exceed three (3) days in duration.

L. NUISANCE

No noxious or offensive activity shall be conducted on any lot, nor shall anything be done on any lot which may be or become a nuisance or annoyance to any resident of any lot.

VIII. PROPERTY MAINTENANCE

A. STANDARD OF MAINTENANCE

Each and every lot, whether vacant or improved, must be maintained in a reasonably neat, orderly and inoffensive manner at all times. All lots must be kept free of brush, invasive or offensive weeds and dead plant material. All improvements including walks and driveways, exterior building surfaces, fences and landscaping shall be kept in good repair at all times. Roofs and gutters shall be kept clear of leaves and conifer needles. Damage caused by fire, flood, storm, earthquake, riot, vandalism or other causes shall be promptly repaired by the Owner of the affected lot.

B. RIGHT OF DECLARANT OR OWNER TO PERFORM MAINTENANCE AND/OR REPAIRS

In the event an Owner or resident of any lot shall fail to maintain and/or repair the lot or improvements situated hereon in a manner which is consistent with the majority of the other lots or which adversely affects the safety or desirability of surrounding lots, the Declarant or any Owner, their agents or employees shall have the right, fifteen calendar day after giving notice as provided herein, to enter onto the offending property and perform such maintenance and/or repairs as are necessary in order to ameliorate the offensive condition.

C. NOTICE OF INTENTION TO PERFORM MAINTENANCE AND/OR REPAIRS

Notice of intention to perform maintenance and/or repairs shall be deemed to have been given when it is addressed to the last known mailing address of the Owner of the lot upon which the maintenance and/or repairs are needed and deposited for delivery with the United State Postal Service as Certified Mail, with return receipt requested. Such notice must contain the name(s) and address(es) of the party(ies) giving the notice, a detailed list of maintenance and/or repairs which must be performed, and the date upon Which, if not performed by the Owner of the offending lot, the maintenance and/or repairs will be performed by the party(ies) giving the notice.

IX. CREATION OF MAINENANCE LIEN

In the event Declarant or its designee perform maintenance and/or repairs to a lot belonging to another party pursuant to the provisions of this Declaration, the cost of performing said maintenance and/or repairs shall be paid by the Declarant or its designee and assessed to the Owner of the lot upon which the work was performed, and shall be in a lien which shall encumber the offending lot and benefit the party(ies) recording the lien. This lien may be foreclosed in the manner, provided by Oregon law for construction lien.

X. GENERAL PROVISIONS

A. ENFORCEMENT

Except in the case of design review and approval decisions issued by the Architectural Review Committee, the Declarant (whether still a Lot or thereafter), its vendees, successors and assigns or any Owner shall have the right to enforce, by any proceeding at law or in equity, all provisions of this Declaration and any amendments to this Declaration, including any liens created pursuant hereto. This right specifically includes the right to seek injunctive relief for the prevention of a violation of any portion of this Declaration.

B. DESIGN REVIEW AND APPROVAL

1. Notwithstanding paragraph A, above, the sole and exclusive procedure and remedy for any challenge to a design approval decision of the Architectural Review Committee shall be a suit in equity against Declarant or its Successors or assigns.
2. Any judicial action or proceeding brought to challenge a final decision of the Design Architectural Review Committee shall be commenced within thirty days after issuance of the Committee's final decision of approval. Such proceeding shall be brought against Declarant, or its successors or assigns, and shall be the sole and exclusive judicial remedy available to any party.

3. All decision of the Architectural Review Committee concerning construction or interpretation, application of any design criteria or standard contained in this Declaration shall be binding and conclusive on the parties and shall be within the sole desecration of the Board.
4. No party, including the Declarant and the Architectural Review Committee, shall have a duty to enforce any provision of this Declaration. No party, including the Declarant and the Architectural Review Committee, shall have any personal liability for acting or failing to act to enforce any provision of this Declaration. This limitation of personal liability shall not limit the right of a party to enforce any provisions of this Declaration or to recover any damages which may be suffered as a result of a violation of any provision of this Declaration.
5. Should suit or action be commenced to enforce any permission of this Declaration, the prevailing party shall be entitled to recover from the other Party such reasonable attorney fees, costs and disbursements as are fixed by the courts in which said suit or action, including any appeal from decisions rendered therein, is tried or heard.

C. SEVERABILITY

Invalidation of any portion of this Declaration by judgment or court order shall in no way effect the validity or enforceability of any other portion of this Declaration, which shall remain in full force and effect.

D. AMENDMENT

This Declaration shall run with and bind the land in perpetuity. So long as the Declarant owns a lot or holds a security interest in a lot, this Declaration may not be altered without the written consent of the Declarant. After such time as the Declarant no longer owns a lot and no longer holds a security interest in a lot, this Declaration may, at any time, be amended or rescinded by an instrument executed by tow thirds of the Owners.

E. TRANSFER OF DECLARANT'S RIGHTS

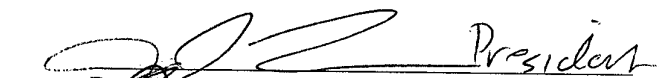
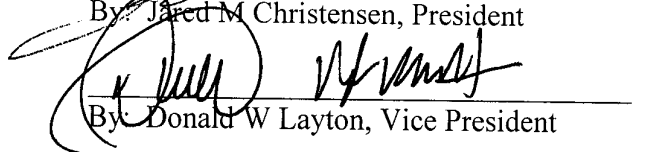
The Declarant shall have the right to transfer any or all of its rights under this Declaration to another party. Upon sell out of the lots within the property, Declarant shall transfer responsibility for the architectural review to an architect of Declarant's chalice. Declarant may, at that time, increase the design review fee sufficient to compensate that architect reasonably for his time and effort in administering the duties of the ARC.

F. INTERPRETATION

If the Covenants, Conditions and Restrictions contained herein do not apply to a situation, then regulations promulgated by Deschutes County shall control the interpretation of the Covenants, Conditions and Restrictions of this Declaration, the opinion of the Architectural Review Committee shall be final in resolving the conflict.

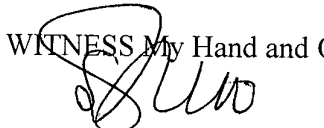
IN WITNESS WHEREOF, the undersigned Declarant has signed this Declaration of Covenants,

Rivermill Homes Inc


By: Jared M Christensen, President

By: Donald W Layton, Vice President

The foregoing instrument was before me this 3 day of November, 2005 by Jared M Christensen as President of Rivermill Homes Inc and by Donald W Layton as Vice President of Rivermill Homes Inc.

WITNESS My Hand and Official Seal


Notary Public for Oregon

My Commission Expires: 10-10-09

