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LANCASTER COUNTY, NE

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DECLARATION OF THE AMENDED AND RE-STATED DECLARATION OF RESTRICTIVE COVENANTS

FOR A PORTION OF EDENTON NORTH 11th ADDITION

Courtesy

This Declaration of the Amended and Re-Stated Declaration of Restrictive Covenants - Edenton North 11th Addition ("Restrictive Covenants") is made this 12th day of June, 2004, by Lincoln Federal Bancorp, Inc. ("Owner").

A. Owner is the owner of the following described real estate:

Lots 1 and 2, Block 1; Lots 1 through 10, Block 2; Lots 1 through 15, Block 5; EXCLUDING Lots 1 and 2, Block 3; Lots 1 through 3, Block 4; and Lot 16, Block 5; Edenton North 11th Addition, Lincoln, Lancaster County, Nebraska.

B. Owner desires to encumber the Properties with these Restrictive Covenants to provide for the continuity of the Edenton North neighborhood and the common welfare of the property.

NOW, THEREFORE, Owner declares and established the following covenants upon the Properties:

- 1. Use. No lot within the Properties shall be used for any use other than for residential purposes...
2. Setbacks. No dwelling shall be located on any of the Properties nearer than twenty (20) feet to the front lot line...
3. Completion of Construction. Any dwelling constructed on any of the Properties shall be completed within twenty-four (24) months...
4. Antennas. No wiring, antennas or satellite dish for electrical power, telephone, television, radio, or similar purpose shall be permitted...
5. Approval of Plans. Plans for any dwelling or other improvement including, but not limited to storage sheds, kennels, playhouses, etc. to be placed or constructed upon any lot within the Properties shall be submitted to Lincoln Federal Bancorp, Inc.

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The minimum finished floor area, exclusive of basements and garages for a dwelling shall be as follows:

- a) single story ranch style - 1,650 square feet, unless waived by Lincoln Federal Bancorp, Inc.
b) two story - 2,150 square feet with a minimum of 1,050 square feet on the first floor

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- c) one and a half story - no less than a combined total of 1,850 square feet on the first and second floor with a minimum of 1,250 square feet on the first floor
- d) split entry or raised ranch - no less than 1,550 square feet on the main floor area
- e) bi-level split entry - no less than 1,550 square feet on the main floor including the raised living level
- f) tri-level split entry - no less than 1,700 square feet total on the main floor including the raised living levels.
- g) townhome – floor plan area and elevation approval by Developer.
- h) patio home – floor plan area and elevation approval by Developer.

All measurements shall be with regard to the ground floor areas or first floor or main area of the residence as defined herein, exclusive of patios, porches, carports, garages, basements, walkout basement, daylight basements, and lower levels, whether finished or not.

Active solar energy panels shall be flush with the roof or side wall of the dwelling and shall not be located in any yard or upon accessory buildings.

Any foundation exposure in excess of 2 1/2 feet shall be brick veneered or have an approved facing.

All buildings shall be placed or constructed upon any lot in conformance with the general plan for the development of the Properties. All grades and slopes shall be in conformance to those approved by the City of Lincoln.

6. **Drainage.** All grading has been or shall be completed in compliance with the land subdivision ordinance of the Lincoln Municipal Code and has been or shall be inspected and approved by the City of Lincoln. Approved drainage patterns established by grading must be maintained permanently. Finish grading by the purchaser of a lot shall comply with the approved drainage pattern. If the purchaser of a lot changes the drainage pattern, purchaser shall be liable for all damages to the property or adjacent properties and shall be required to re-establish the approved drainage pattern.
7. **City Requirements.** All buildings within the Properties shall be constructed in conformity with the requirements of the applicable building codes of the City of Lincoln, Nebraska. Public sidewalks shall be installed by the purchaser as required by the City of Lincoln, Nebraska.
8. **Temporary Structures.** No partially completed dwelling or temporary building and no trailer, tent, shack, or garage on any lot within the Properties shall be used as either a temporary or a permanent residence.
9. **Nuisance.** No noxious or offensive activity shall be conducted or permitted upon any lot within the Properties, nor anything which is or may become an annoyance or nuisance to the neighborhood or which endangers the health or unreasonably disturbs the quiet of the occupants of adjoining lots.
10. **Signs.** No advertising signs, billboards or other advertising devices shall be permitted on any lot within the Properties. However, Lincoln Federal Bancorp, Inc. or Subsequent Owner may erect signs advertising a single lot or home for sale upon any lot.
11. **Storage.** No side yard nor front yard shall be used for storage purposes; except a side yard may be used for storage if adequately screened with an approved material and written approval is received from Owner or Its Successor. No motorized vehicle, boat, trailer, or other object may be parked in the front yard other than on the driveway originally provided.
12. **Animals.** No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot within the Properties for any commercial purpose. No animal may be kept on any lot within the Properties that may become an annoyance or nuisance to the neighborhood or unreasonably disturbs the quiet of the occupants of adjoining lots.
13. **Common Utility Lines.** When any utility line shall be constructed on two or more adjoining lots within the properties, each title holder of one of the adjoining lots shall have an easement for the maintenance, repair and replacement of the utility line upon all of the adjoining lots. Any expense of maintenance, repair or replacement of the utility line shall be borne equally by the titleholders of such adjoining lots. The provisions of this paragraph shall not operate to relieve the titleholder from any liability which such titleholder may incur by reason of negligent or willful acts or omissions resulting in damage to the utility line.
14. **Recreational Vehicles.** No campers, trailers, boats or recreational vehicles, as defined by The Lincoln Municipal Code, shall be parked or stored upon any lot within the Properties, except within an enclosed structure. Recreational vehicles may be temporarily parked or stored upon a lot for a period of time not to exceed 14 days per year.
15. **Hedges & Fences.** No walls, fences or hedges which will exceed two (2) feet in height may be constructed, placed or planted in that area within the front yard setback required herein or in the case of corner lots within the setback required for the front yard and the side street side of the corner lot.
16. **Sidewalks.** Purchasers of a lot or lots shall be responsible for and shall install and pay for public sidewalks parallel to each street which adjoins the lot, which said sidewalks shall be constructed at the time of the construction of the residence or whenever required by the City of Lincoln, whichever first occurs. Purchasers of a lot or lots shall indemnify and save the Developer harmless from any liability or cost incurred in connection with the installation or payment of any public sidewalk parallel to each street which adjoins the lot purchased by purchasers.
17. **Commons Area.** Outlot "C" and "F" Edenton North 3rd Addition and Outlot "A" Edenton North 5th Addition.
18. **Entry-Way.** Outlot "F" Edenton North 3rd Addition and that portion of Outlot "A" Edenton North 5th Addition abutting Lucile Dr. and directly south of Lot 1, Block 1, Edenton North 3rd Addition on the north side of Antelope Creek.

19. **Homeowner's Association.** Every person or entity except Lincoln Federal Bancorp, Inc. who is or shall become a record owner of a fee or undivided fee interest in Edenton North 3rd, 4th, 5th, 6th, 7th, and 9th Additions; Lot 2, Edenton North 8th Addition; Lots 1 and 2, Block 1; and Lot 1, Block 2, Edenton North 11th Addition; and Lots 1 through 14, Block 1; Lots 1 through 3, Block 2; Lots 1 through 14, Block 3; Lots 1 through 16, Block 4; and Lots 1 through 12, Block 5; Edenton North 12th Addition, shall become Class "A", "B", or "C" members of Edenton North Homeowner's Association (the Corporation) when building improvement is completed on any developed lot or two (2) years from obtaining building permit whichever occurs first, the property shall automatically become a member of the Homeowner's Association; provided however, that any such person or entity who holds such interest merely as security for the performance of an obligation shall not be a member. Each member of the Corporation shall be entitled to all rights and duties of membership and to one vote for each lot or living unit in which the interest requisite for membership is held; provided however, that no more than one vote shall be cast with respect to any such lot or living unit.

Class "A" members shall include Lots 1 through 14, Block 2, Edenton North 3rd Addition; Lots 7 and 8, Block 3, Edenton North 4th Addition; Lots 15 through 28, Block 1; Lots 4 through 15, Block 2, Edenton North 5th Addition; Lots 1, 2 and 5 through 12, Edenton North 6th Addition; and all of Edenton North 7th Addition.

Class "B" members shall include Lots 1, 2 and 3, Block 3, and Lots 1 through 15, Block 4, Edenton North 3rd Addition; Lots 16 through 23, Block 1, Lots 1 through 6, Block 3, and Lots 1 through 5, Block 4, Edenton North 4th Addition; Lots 1 through 14, Block 1, Lots 1, 2, 3, and 16, Block 2, Lots 1 through 14, Block 3, Edenton North 5th Addition; Lots 3 and 4, Edenton North 6th Addition; Lot 2, Edenton North 8th Addition; Lots 1 and 2, Edenton North 9th Addition; Lots 1 and 2, Block 1; and Lot 1, Block 2; Edenton North 11th Addition; and Lots 1 through 14, Block 1; Lots 1 through 3, Block 2; Lots 1 through 14, Block 3; Lots 1 through 16, Block 4; and Lots 1 through 12, Block 5; Edenton North 12th Addition.

Class "C" members shall include Lots 1 through 15, Block 1, and Lots 1 through 12, Block 2, Edenton North 4th Addition.

Each Class "A" member of the Corporation shall have the right to use and enjoy the Commons owned by the Corporation in Edenton North Additions, Lincoln, Lancaster County, Nebraska and shall have an easement over and upon the Commons for the enjoyment and maintenance thereof, which shall be appurtenant to and shall pass with the interest requisite for membership.

Every person or entity who is or shall become a record owner of a fee or undivided interest in the Edenton North Additions shall become a Class "A", "B", and "C" member for the purpose of maintaining the Entry Way, liability insurance, and to pay for all associated expenses. Class "A" and "B" members shall be responsible for maintaining the detention ponds. Class "A" members shall also be responsible for the upkeep and maintenance of the commons area in Outlot "A" and "C".

Developer shall convey the Commons and Entry-Way area to the Edenton North Homeowners Association (the Corporation), free from encumbrance, at such time that 50% of the Class "A" Membership lots in Edenton North 3rd, 4th, 5th, 6th, and 7th have received building permits.

The rights and easements of the members of the Corporation in and upon the Commons shall be subject to the following:

- a) The right of the Corporation to borrow money for the purpose of improving the Commons and in aid thereof to mortgage the Commons. In the event of a default upon any such mortgage the lender shall have the right, after taking possession of the Commons, to charge admission and other fees as a condition of the continued enjoyment of any recreational facilities within Commons by the members, and if necessary, to open such facilities to a wider public until the mortgage debt shall be satisfied, whereupon the possession of the Commons shall be returned to the Corporation and all rights of the members hereunder shall be fully restored provided however, that any such mortgage shall be approved by the affirmative vote of 51% of the members entitled to vote, present in person or by proxy, at a regular meeting of the members or at a special meeting of the members, provided notice of the proposed mortgage be contained in the notice of such special meeting.
- b) The right of the Corporation to take such steps as are reasonably necessary to protect the Commons against foreclosure.
- c) The right of the Corporation, as provided in its Articles of Incorporation and Bylaws to suspend the enjoyment of such facilities by any member for any period not to exceed 30 days for any infraction of the published rules and regulations governing the use of such facilities.
- d) The right of the Corporation to charge reasonable admission and other fees for the use of such facilities.
- e) The right of the Corporation to dedicate or transfer all or any part of the Commons to any public agency, authority, or utility and subject to such conditions as may be agreed to by the members, provided however, that any such dedication or transfer shall be approved by the affirmative vote of 51% of the members entitled to vote, present in person or by proxy, at a regular meeting of the members or at a special meeting of the members provided notice of the proposed dedication or transfer be contained in the notice of such special meeting.

Each member of the Corporation by the acceptance of a deed by which the interest requisite for membership in the Corporation is acquired, shall be deemed to covenant to maintain the Commons and Entry-Way, which covenants by the members shall be satisfied by the payment of annual and special assessments for the administration, maintenance or improvement of the Commons and Entry-Way. Such annual and special assessments shall be uniform as to each lot or living unit within the Homeowners Association of Edenton North Addition, Lincoln, Lancaster County, Nebraska. Each such assessments shall be the personal obligation of the member who is, or was, the record owner of the lot or living unit assessed at the time of such assessments, shall bear interest at the rate of 10% per annum until paid and, when shown of record, shall be a lien upon the lot or living unit assessed.

The lien of any annual and special assessments shall be subordinate to the lien of any mortgage or mortgages now or hereafter placed upon the lot against which such assessment is made.

Annual and special assessments for the administration and maintenance of the ponds, Commons and Entry-Way may be made by the Board of Directors of the Corporation. Special assessments for capital improvements may be made by the Board of Directors provided however, that any such special assessments shall have been approved by the affirmative vote of 51% of the Class members affected and entitled to vote, present in person or by proxy, at a regular meeting of the members or at a special meeting of the members provided notice of such special assessment be contained in the notice of such special meeting.

Upon acceptance of the deed to the Commons and Entry-Way, the Edenton North Homeowner's Association agrees to assume the obligation of Lincoln Federal Bancorp, Inc. to comply with the conditions of approval of Edenton North 3rd, 4th, 5th, 6th, 7th, and 9th Additions and Lot 2, Edenton North 8th Addition; Lots 1 and 2, Block 1, and Lot 1, Block 2; Edenton North 11th Addition; and Lots 1 through 14, Block 1; Lots 1 through 3, Block 2; Lots 1 through 14, Block 3; Lots 1 through 16, Block 4; and Lots 1 through 12, Block 5; Edenton North 12th Addition, regarding continuous and permanent maintenance of the ponds, Commons, Entry-Way, and private improvements.

- 20. **Additions.** Lincoln Federal Bancorp, Inc. may add additional contiguous or adjacent real estate to the Properties, at any time. Additions shall be made by the execution and recordation of Restrictive Covenants upon the additional real estate.
- 21. **Amendments.** These Restrictive Covenants shall run with the land and shall be binding upon and enforceable by the Developer and all persons claiming under the Developer. Lincoln Federal Bancorp, Inc. may modify the covenants at any time prior to the sale and transfer of title of the last lot in the subdivision. Afterwards, these restrictive covenants may be terminated or modified in writing at any time by the owners of 51% of the lots within each class of properties. However, modification or approval for any change in the responsibility of any of the Class A, B, or C members shall require a 51% majority of the class or classes affected. In addition, any modification or approval for any change in the maintenance responsibilities of any of the Class A, B, or C members shall require approval from the City of Lincoln.
- 22. **Enforcement.** The enforcement of these restrictive covenants may be by proceedings at law or in equity against any person violating or attempting to violate any provision hereof. The proceedings may be to restrain the violation or to recover damages and, by Lincoln Federal Bancorp, Inc., may be to enforce any lien or obligation created hereby.

The City of Lincoln, Nebraska, shall have the right to enforce by a proceeding at law or in equity all restrictions, conditions, and covenants regarding the maintenance of the ponds, Commons, and Entry-Way areas and private improvements. In the event the Edenton North Homeowner's Association dissolves, the lot owners shall remain jointly and severally liable for the cost of maintenance of the ponds, Commons and Entry-Way areas and private improvements.

- 23. **Severability.** The invalidation of any one of these Restrictive Covenants shall not affect the validity of the remaining provisions hereof.

Dated June 7, 2004.

LINCOLN FEDERAL BANCORP, INC.

By: [Signature]
Gerald H. Maddox, Chairman/CEO

STATE OF NEBRASKA)
) SS.
COUNTY OF LANCASTER)

Before me, a notary public qualified for said county, personally came Gerald H. Maddox, Chairman of Lincoln Federal Bancorp, Inc., a Corporation, known to me to be the Chairman and identical person who signed the foregoing instrument, and acknowledge an execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation and that its corporate seal was thereto affixed by its authority.

Witness my hand and notarial seal on June 7, 2004.

[Signature]
Notary Public

My commission expires 20 

DECLARATION OF THE AMENDED AND RE-STATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR A PORTION OF EDENTON NORTH 11th ADDITION APPROVAL

The foregoing Declaration of the Amended and Re-Styled Declaration of Restrictive Covenants are hereby approved by the City of Lincoln, City Attorney's Office for the limited purpose of transferring maintenance of the commons and private improvements to the Corporation.

Dated June 4, 2004.

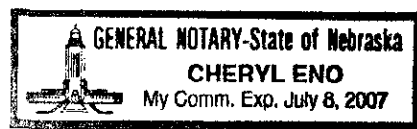
CITY OF LINCOLN, NEBRASKA

By: Rick Peo
Title: Chief Assistant City Attorney

STATE OF NEBRASKA)
) SS.
COUNTY OF LANCASTER)

Before me, a notary public qualified for said county, personally came Rick Peo, Chief Assistant City Attorney of the City of Lincoln, City Attorney's Office, the identical person who signed the foregoing instrument, and acknowledge an execution thereof to be their voluntary act and deed.

Witness my hand and notarial seal on June 4, 2004.



Cheryl Endo
Notary Public

My commission expires _____, 20____.