

Transamerica Title Insurance Co.  
P. O. Drawer 13028  
Phoenix, Arizona 85002  
Attn: K. D. Mattison Tr. 95338

WHITE MOUNTAIN LAKES UNIT NO. 11

DECLARATION OF ESTABLISHMENT OF  
CONDITIONS AND RESTRICTIONS

KNOW ALL MEN BY THESE PRESENTS:

That TRANSAMERICA TITLE INSURANCE COMPANY OF ARIZONA, an Arizona corporation, as Trustee under Trust Nos. 95337 and 95338, hereinafter referred to as Trustee, being the owners of all that certain tract of land situated in the County of Navajo, State of Arizona, described as follows, to-wit:

Lots 1 through 329 inclusive

of WHITE MOUNTAIN LAKES UNIT NO. 11, subdivision of Navajo County, Arizona, according to the map thereof of record in the office of the Navajo County Recorder in Book 9 of Maps at Page ~~326~~ 50.

DOES HEREBY CERTIFY AND DECLARE THAT TRUSTEE does hereby establish a general plan for the improvements, development, and ownership, use, sale and conveyance of said property and each and every part thereof, and does hereby establish the manner, conditions, restrictions, and covenants upon and subject to which said property and each and every lot shown on said recorded map and plat as lying within said tract shall henceforth only be occupied, used, owned and conveyed subject to said restrictions, conditions, and covenants, all of which are herein fully set forth and all of which are for the benefit of the present and future owners of said lots; AND that said conditions, restrictions, and covenants shall each and all apply to and bind the successor in interest of the present and/or future owners or owner of said lots and all of the same; and that each of said restrictions, conditions and covenants shall impose upon each and all of said lots a servitude in favor of each and every lot in the said property as a dominant tenement or tenements and that said conditions, restrictions and covenants are as follows, to-wit:

I. The restrictions, conditions and covenants shall apply to all lots in said property except as hereinafter specifically provided.

II. USES PERMITTED

The said lots in said subdivision are for, and may be used for the following described uses:

- a. Mobile homes permitted on all lots, except where otherwise set forth.
- b. Single Family Dwelling

Where approved by Architectural Committee  
WHITE MOUNTAIN LAKES

- c. Lots 327 and 329 are set aside for domestic water well sites. Lot 328 is set aside as a community area.

III. EXCLUDED USES

The following uses are not permitted on any of the lots; mental hospitals or sanitariums, slaughter houses, foundries, tanneries or other factories for the preparation or treatment of skins, hides or leather, tallow or rendering plants, fertilizer plants, chemical plants, heavy manufacturing, cemeteries, crematories, outdoor moving picture theatres, junk yards, salvage storage, auto wrecking and salvaging, machinery storage, and also fairs, carnivals and tent shows.

IV. SANITARY REQUIREMENTS

All buildings and structures on any and all lots, intended to be occupied as dwellings, shall be equipped with indoor standard flush toilets and all sewage and waste water produced on premises shall be disposed of by adequate waste disposal systems of the "water carried" type. The design and adequacy of such proposed systems shall be approved by the Navajo County Health Department in advance of construction or alteration on the premises. No "outhouse", soil pit or privy type water disposal or structures are permitted on any of the premises except temporarily during the course of construction of the building to be occupied. (The Navajo County Health Department has the authority, under the Rules and Regulations of the Arizona State Department of Health, Article 2, Part X, to refuse approval for construction of sewage disposal systems when the land use is of such nature that adequate and safe disposal cannot be expected.)

V. SET BACK LINES AND MINIMUM LOT SIZES

No structure or additions or appurtenances thereto, excepting waste disposal systems or parts thereof constructed with approval of the Navajo County Health Department, and signs where permitted, may be built, constructed or maintained except within the areas stated below. "Set back lines" are hereby described as measured from the exterior lot lines of the total contiguous property owned by the user or builder, to the closest part of the structure. "Minimum land area" for building units is described as the total area within the lot lines.

	SINGLE FAMILY USE LOTS	TRAILER LOTS 7,000 sq. ft. or more	TRAILER LOTS 6,000 sq. ft.
Front set back line	20 ft.	20 ft.	20 ft.
Rear set back line	10 ft.	10 ft.	10 ft.
Side set back line	8 ft.	8 ft.	5 ft.
Minimum land use for one family dwelling unit	6,000 sq.ft.		

VI. TRAILER LOTS

One large trailer considered as permanent family use and one small guest trailer permitted on each lot, for no longer than two weeks. The placing of any trailer under four hundred (400) square feet in Unit #11 must be approved by the WHITE MOUNTAIN LAKES ARCHITECTURAL COMMITTEE.

VII. GENERAL

1. All structures on said lots shall be of new construction or fabrication, not exceeding 20 ft. in height, excluding homes of A-frame type of construction which may not exceed 24 feet in height, and no buildings shall be moved from any other location onto any of said lots with the exception of new pre-fabricated or pre-erected dwellings where the use thereof is permitted. The appearance of mobile homes or house trailers must not be offensive to surrounding lots. The outside appearance of trailers, if not new, will be clean and freshly painted.

2. No permanent dwelling house or dwelling unit having a ground floor living area of less than 600 square feet, and no pre-fabricated or pre-erected dwelling of less than 350 square feet of living area exclusive of open porches, pergolas or attached garage, if any, shall be erected, permitted or maintained on any of said lots. Permanent dwellings shall be of masonry, stucco or insulated frame construction. All dwellings shall be set on permanent foundations or piers. (This paragraph shall not apply to any temporary building used for storage or watchmen during the progress of construction continuously prosecuted.)

3. No garage or other outbuilding shall be used for permanent residential purposes; provided, however, that this restriction shall not prevent the inclusion of guest or servant quarters in such garage, or other outbuilding for the use of actual nonpaying guests, or for actual servants of the occupants of the Main residential building after its erection and occupation. Such quarters shall not be more than 450 square feet living area.

4. No wall, fence or hedge over three (3) feet high shall be constructed or maintained on any Dwelling Use lot closer than twenty (20) feet to the front lot line of the lot. No side or rear fence or wall, other than the wall of the building constructed on any Dwelling Use lot shall be more than six (6) feet in height.

5. No Real Estate signs or "For Sale" signs other than those of the developer of WHITE MOUNTAIN LAKES may be erected or maintained on any lots before the date of January 1, 1973, without the written approval of the developer. No general advertising signs, billboards, unsightly objects or nuisance shall be erected or placed or permitted, and no abandoned autos or parts thereof, rubbish, used machinery or other such salvage or junk shall be placed or permitted to remain on any lot. Nor shall any premises be used in any way or for any purposes that may emit foul or noxious odors or which may endanger the health or unreasonably disturb the holder of any lot in said subdivision. Lot owners may erect or place one "For Rent" sign, or one identifying name plate, none of which may be larger than two (2) square feet or higher than six (6) feet, on any one lot.

6. No structure of any kind or nature shall be erected, permitted or maintained on, over or across the easements or reservations for utilities and/or drainage as shown on the subdivision map except by written permission of the TRUSTEE.

7. No animals, livestock, birds or poultry of any kind shall be raised, bred or kept in any lot in WHITE MOUNTAIN LAKES UNIT NO. 11. Provided, however, that personal pets such as dogs, cats, or other household pets may be kept, but shall be kept fenced or leashed at all times; provided further, that they be kept in such a manner as not to create a nuisance.

8. For the beautification of the area, no trees or growth of any kind shall be removed by a lot owner except as is necessary in construction of improvements. Removal of additional trees or growth shall be allowed only with the written permission of TRUSTEE.

9. During the construction of a permanent residence on residential lots, a house trailer or garage may be occupied and maintained on the premises for a period not to exceed six months where they are otherwise not allowed provided however such use will be permitted only if the trailer or garage is equipped with inside flush toilet and connected to an approved permanent waste disposal system. Upon completion of permanent house, trailers must be removed.

10. None of said lots designated herein shall be resubdivided into smaller lots.

11. No lot shall be used or allowed to become in such condition as to depreciate the value of adjacent property. No weeds, underbrush, unsightly growth, refuse piles, junk piles, or other unsightly objects shall be permitted to be placed or to remain upon said lots; and in the event of any owner not complying with the above provisions that Declarant, or its successors and assigns, shall have the right to enter upon the land and remove the offending objects at the expense of the owner, who shall repay the same upon the demand, and such entry shall not be deemed a trespass.

12. All garbage or trash containers, oil tanks, bottled gas tanks, (other than those carried as an integral part of a house trailer) and other such facilities must be underground or placed in enclosed areas so as to not be visible from the adjoining properties, streets or river. Burning of trash or garbage will not be permitted on any lot.

13. All guest houses, sheds or outbuildings must be approved by the WHITE MOUNTAIN LAKES Architectural Committee.

The foregoing restrictive covenants run with the land and shall be binding on all persons owning any of said lots in White Mountain Lakes Unit No. 11, until January 1, 1979, at which time said restrictive covenants shall be automatically extended for successive periods of ten years each, provided however, the owners of 51% or more of the said lots may, by mutual agreement properly recorded in the office of the Navajo County Recorder, amend or remove the restrictive covenants in whole or in part at any time. Deeds or conveyance of said property or any part thereof may contain the above restrictive covenants by reference to this document, but whether or not such reference is made in such deeds, each and all of such restrictive covenants shall be valid and binding upon the respective grantees.

TRUSTEE reserves the right from time to time to waive any of the restrictions herein contained as to any lot or lots by agreement with the lot owner, and TRUSTEE reserves the right from time to time to waive any restrictions as to any lot or lots which it then owns.

Violation of any one or more of the restrictive covenants contained herein shall not defeat or render invalid the lien of any mortgage now of record of which hereafter may be placed of record made in good faith for value as to any portion of said property. But such provisions, conditions, restrictions and covenants shall be enforceable against any portion of said property acquired by any person through foreclosure or by deed in lieu of foreclosure. Any breach of the provisions, conditions, restrictions and covenants contained herein, if continued for a period of 30 days from and after the date that the TRUSTEE, its successors or assigns, or any owner of any lot in said property, shall have notified in writing the owner or lessee in possession of the lot upon which such breach has been committed to refrain from a continuance of such breach and to correct same, shall warrant the TRUSTEE, its successors or assigns, or any owner of any lot in said property to apply to any court of law or equity, having jurisdiction thereof, for an injunction or other proper relief, and if such relief is granted, the court may in its discretion award to the plaintiff in such action his reasonable expenses including Attorney's fees. No delay or omission on the part of TRUSTEE, its successors or assigns or the owner of other lots in said property in exercising any right, power or remedy herein provided, in the event of any breach of the conditions, restrictions, covenants or reservations herein contained, shall be construed as a waiver thereof and no right of action shall accrue nor shall any action be brought against TRUSTEE, its successors or assigns for or on account of any breach of said provisions, conditions, restrictions or covenants or for imposing restrictions herein which may be unenforceable by said TRUSTEE.

Invalidation of any one of these restrictive covenants by judgement or court order shall in no way affect any of the other provisions; which remain in full force and effect.

Dated this 26th day of July

TRANSAMERICA TITLE INSURANCE COMPANY  
OF ARIZONA, an Arizona corporation,  
as Trustee Under Trust Nos. 95337  
and 95338, as Trustee only and not in  
its corporate capacity.

By [Signature]  
K. D. Mattison, Trust Officer

STATE OF ARIZONA )  
                          )ss.  
County of Maricopa

This instrument was acknowledged before me this 26th day of July 1968 by K. D. Mattison, as an Assistant Trust Officer of TRANSAMERICA TITLE INSURANCE COMPANY OF ARIZONA, an Arizona corporation, as Trustee.

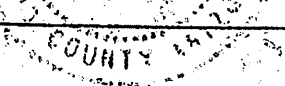


[Signature]  
Notary Public

My Commission Expires May 14, 1972

#6809

FILED AND RECORDED AT THE REQUEST  
TRANSAMERICA TITLE INSURANCE CO.  
July 30th D. 1968 AT 3:00 O'CLOCK P.M.  
IN DOCKET 287, Off. Records PAGE 465-469  
RECORDS OF NAVAJO COUNTY ARIZONA Inclusive  
[Signature] RECORDER  
BY \_\_\_\_\_ DEPUTY



WHITE MOUNTAIN LAKES UNIT NO. 11  
AMENDMENT TO DECLARATION OF ESTABLISHMENT  
OF CONDITIONS AND RESTRICTIONS

KNOW ALL MEN BY THESE PRESENTS:

That WHEREAS, TRANSAMERICA TITLE INSURANCE COMPANY OF ARIZONA, an Arizona Corporation, as Trustee under Trust No. 95337 and 95338, hereinafter referred to as Trustee, established conditions and restrictions affecting the real property hereinafter described; and

WHEREAS, CHESTER V. MORRIS and VIRGINIA R. MORRIS, husband and wife, are the owners of that certain real property situate in the County of Navajo, State of Arizona, described as follows, to-wit:

Lots 104 and 105 of WHITE MOUNTAIN LAKES UNIT NO. 11, subdivision of Navajo County, Arizona, according to the map thereof of record in the office of the Navajo County Recorder in Book 9 of Maps at page 50.

NOW, THEREFORE, in consideration of the mutual covenants herein contained, the parties hereto agree that Article VI and Paragraph 2 of Article VII of said Declaration of Establishment of Conditions and Restrictions, dated the 24th day of July, 1968, and recorded in the office of the Navajo County Recorder, are hereby amended as follows:

Owner has until January 1, 1974 to comply with the minimum size restrictions for a mobile home on their lot.

In all other respects, except as hereinabove set forth, the Declaration of Establishment of Conditions and Restrictions for White Mountain Lakes Unit No. 11, dated July 26, 1968 and recorded in the Navajo County Recorder's Office shall be and remain in full force and effect, and the terms and conditions thereof are hereby incorporated by reference and made a part hereof.

Invalidation of any one of these restrictive covenants by judgment or court order shall in no wise affect any of the other provisions, which shall remain in full force and effect.

DATED this 22 day of September, 1970.

OF ARIZONA TRANSAMERICA TITLE INSURANCE COMPANY  
as Trustee under Trust No. 5339,  
and not otherwise,

By

*Walter Simmons*  
Trust Officer

*Chester V. Morris*  
Chester V. Morris

*Virginia R. Morris*  
Virginia R. Morris



WHEN RECORDED MAIL TO: Transamerica Title Company  
P. O. Drawer 13028, Phoenix, AZ 85002  
Attn: V. J. DeSanta, Jr.

WHITE MOUNTAIN LAKES UNIT NO. 11  
AMENDMENT TO DECLARATION OF ESTABLISHMENT  
OF CONDITIONS AND RESTRICTIONS

KNOW ALL MEN BY THESE PRESENTS:

That WHEREAS, TRANSAMERICA TITLE INSURANCE COMPANY OF ARIZONA, an Arizona Corporation, as Trustee under Trust No. 95338, established conditions and restrictions affecting the real property hereinafter described; and

WHEREAS, the undersigned owners of lots in Unit #11 of White Mountain Lakes, a Subdivision of Navajo County, Arizona, according to the map thereof of record in the office of the Navajo County Recorder in Book 9 of Maps at Page 50, desire the conditions and restrictions heretofore established to be amended as hereinafter set forth:

NOW, THEREFORE, in consideration of the mutual covenants herein contained, the parties hereto agree as follows:

1. That Paragraph 12 of Article VII of said Declaration of Establishment of Conditions and Restrictions, dated the 26th day of July, 1968 and recorded in the office of the Navajo County Recorder, is hereby amended as follows:

12. (a) Burning of trash or garbage are not permitted on any lot.
- (b) All other conditions and restrictions contained in Paragraph 12 of Article VII above mentioned, are hereby waived and of no force and effect as to those lots in said Unit #11 of White Mountain Lakes hereafter set forth opposite the names of the respective owners:

In all other respects, except as hereinabove set forth, the Declaration of Establishment of Conditions and Restrictions for White Mountain Lakes Unit No. 11, dated July 26, 1968 and recorded in the Navajo County Recorder's Office shall be and remain in full force and effect, and the terms and conditions thereof are hereby incorporated by reference and made a part hereof.

DATED this 22nd day of August, 1974.

TRANSAMERICA TITLE COMPANY,  
as Trustee under Trust No. 95338,  
bare legal title holder and not  
personally,

By [Signature]  
Trust Officer

RECORDED AT THE REQUEST OF

TRANSAMERICA TITLE CO.

January 28, AD 1975 at 10:50 a'clock

A M in DATE 428 Page(s) 599-

603, Incl. Official Records Navajo County, Az  
JAY H. TURLEY, Recorder

By [Signature] Deputy

BUCKET 428 PAGE 599



Unit #11 of White Mountain Lakes, a Subdivision of Navajo County, Arizona, according to the map thereof of record in the office of the Navajo County Recorder in Book 9 of Maps at Page 50

Lot No.	Names of Owners
181-182	Mark & Bebe Anathy & Bebe
2	John & Mary
33	Christy & <del>John</del> M. Coulter
33	William Coulter
51	Clinton E. Fox
24	John & Mary
126	Thomas & Martha Jacob & Martha
5	Mark & Bebe
5	Charles & Anderson
144	John & Mary
144	John & Mary
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