

NOTARY PUBLIC  
 JEFFERSON PARISH, LOUISIANA  
 257113

DECLARATION \* UNITED STATES OF AMERICA  
 OF \* STATE OF LOUISIANA 257113  
 COVENANTS & RESTRICTIONS \* PARISH OF ORLEANS  
 FOR \*  
 BELLE TERRE TWO, \*  
 RIVER OAKS SUBDIVISION,  
 PHASE 3

**BE IT KNOWN**, that on this twenty-seventh (27<sup>th</sup>) day of the month of June, 2005, before me, a Notary Public, duly commissioned in and for the Parish of Jefferson, State of Louisiana, and qualified in and for the Parish of Orleans, State of Louisiana, and in the presence of the undersigned competent witnesses;

**PERSONALLY CAME AND APPEARED:**

**BELLE TERRE LAND, L.L.C.**, a limited liability company organized and existing under the laws of the State of Louisiana (hereinafter referred to as, the "*Declarant*"), whose taxpayer identification number is 72-1287133, herein represented by, and through, Standard Mortgage Corporation, its Manager, which Standard Mortgage Corporation is represented herein by, and through, Timothy E. Kelly, its Executive Vice President and Chief Financial Officer, pursuant to resolutions of said Corporation, a copy of which is filed in the conveyance records of the Parish of St. John the Baptist, State of Louisiana, as Instrument No. 174501, and recorded in COB 333, folio 88,

**MAILING ADDRESS: 300 Plaza, 701 Poydras Street, New Orleans, LA 70139**

**WHEREAS**, Declarant is the owner of Belle Terre Two, River Oaks Subdivision, Phase 3, St. John the Baptist Parish, State of Louisiana, which is more particularly described as Belle Terre Two, River Oaks Subdivision, Phase 3, Lots 70 through 108, *inclusive*, Lot 132, Lots 150 through 164, *inclusive*, and Parcels DS-1, H-7, H-8, and H-9, LaPlace, Parish of St. John the Baptist, State of Louisiana, and on the plat of survey annexed hereto, made a part hereof and identified herewith as Exhibit "A";

**WHEREAS**, Declarant desires to provide for the preservation of the values and amenities in said residential community, and to this end, desires to subject the Property to the covenants, restrictions, servitudes and charges hereinafter set forth, each and all of which is and are for the benefit of said Property and each Lot Owner (as hereinafter defined);

**WHEREAS**, the River Oaks Homeowners Association, a nonprofit corporation, organized and existing under the laws of the State of Louisiana, as per Article II of its Articles of Incorporation and pursuant to a resolution by the Board of Directors of said Corporation agrees to manage and maintain this future phase of the River Oaks Subdivision by this Declaration;

**NOW THEREFORE**, in accordance with Louisiana Civil Code Article 775, *et. seq.*, and LSA - R.S. 9:1145, and in order to assure and maintain a uniform high quality in the grounds, buildings and improvements in the Property, and to afford joint protection to all parties, present and future, who purchase and own property therein, the Declarant hereby establishes and imposes the following building, use and subdivision restrictions and restrictive covenants as charges affecting the Property:

**ARTICLE I**  
**Definitions**

*"Corner Lots"* shall mean Lots 89, 90, 93, 96, 99, 108, 132, 150, 151 and 164, Belle Terre Two, River Oaks Subdivision, Phase 3, LaPlace, Parish of St. John the Baptist, State of Louisiana.

*"Home Owners Association"* shall mean the River Oaks Homeowners Association, a nonprofit corporation, organized and existing under the laws of the State of Louisiana.

*"Improvements"* shall have the meaning as provided in Section 3.01 and shall include all buildings and other constructions permanently attached to any Lot or other portion of the Property and includes all residences and any detached garages, swimming pools, cabanas or pool houses.

*"Lot"* and/or *"Lots"* shall mean and refer to, as applicable, (i) Lots 70 through 108, *inclusive*, Lot 132, Lots 150 through 164, *inclusive*, and Parcels DS-1, H-7, H-8 and H-9, Belle Terre Two, River Oaks Subdivision, Phase 3, LaPlace, Parish of St. John the Baptist, State of Louisiana, and (ii) any other property located within the boundaries of the Property.

*"Lot Owner"* shall mean and refer to the record owner, whether one or more persons or entities, of the undivided ownership to any Lot(s) or other property situated within the boundaries of the Property.

*"Open Space"* shall mean and refer to Parcels H-7 and H-9, Belle Terre Two, River Oaks Subdivision, Phase 3, LaPlace, Parish of St. John the Baptist, State of Louisiana.

*"Park Lot"* shall mean Lots 83 through 89, *inclusive*, Lots 91 and 92, Lots 94 and 95, Lots 97 and 98, Lots 100 and 101, Lots 102 through 107, *inclusive*, and Lots 152 through 157, *inclusive*, Belle Terre Two, River Oaks Subdivision, Phase 3, LaPlace, Parish of St. John the Baptist, State of Louisiana.

*"Property"* shall mean and refer to that certain immovable property described above and shown on the plats of survey annexed hereto as Exhibit "A".

*"Restrictions"* shall mean this Declaration of Covenants & Restrictions.

**ARTICLE II**  
**General Provisions**

**Section 2.01 General Provisions.** These Restrictions shall constitute building restrictions, covenants and real rights running with the Property which are for the purpose of protecting the value and desirability of, and which shall run with title to, the Property and shall be binding on the Property, all Lot Owners and any other owners of property in or of the Property, their heirs, successors or assigns, and all parties claiming under them. Any subsequent sale or transfer of the Property, any portion thereof, any Lot or other property or lease or occupancy of property in the Property shall be subject to these Restrictions, even if they are not specifically referred to in the sale, transfer or lease of such property. Invalidation of any one of these Restrictions, or any part or portion thereof, by judgment or court order shall not affect any other parts or portions of said Restriction or any other Restriction, which shall remain in full force and effect.

**Section 2.02 Existing Servitudes and Servitude of Drainage.** All dedications, limitations and reservations shown on any subdivision plat of the Property and all grants and dedications of servitudes and related rights heretofore made by Declarant and Declarant's predecessors in title affecting the Property are incorporated herein by reference and made a part of these Restrictions for all purposes, as if fully set forth herein, and shall be construed as being adopted in each and every contract, deed or conveyance executed or to be executed by or on behalf of Declarant conveying any part or portion of the Property.

**Section 2.03 LaPlace Drainage District No.1.** The Property and all Lots included therein are subject to and included within the boundaries of the LaPlace Drainage District No. 1 of the Parish of St. John the Baptist, State of Louisiana (the "*LaPlace Drainage District No. 1*") created pursuant to an Ordinance by the Police Jury of St. John the Baptist Parish, Louisiana, on July 28, 1983, in accordance with LSA - R.S. 38:1601, *et seq.* The Property and all Lots included therein are and shall be subject to all tax assessments and tax levies which may be implemented by the LaPlace Drainage District No. 1. All Lot Owners and other subsequent owners of the Property or any portion thereof do hereby acknowledge that the Property is included within the boundaries of the LaPlace Drainage District No. 1 and is and will continue to be subject to all tax assessments and tax levies which may be implemented by the LaPlace Drainage District No. 1.

**ARTICLE III**  
**Architectural Control Committee**

**Section 3.01 Approval of Plans.** Prior to the commencement of (i) any construction or placement of any improvements or other buildings, construction, structures, fences, walls, or any other improvements upon any of the Lots or (ii) any exterior addition to or change or alteration to any of the foregoing (collectively hereinafter referred to as "*Improvements*"), the detailed plans and specifications of such Improvements and the landscaping of such Lot shall be submitted to and approved in writing by the Architectural Control Committee constituted as provided herein, along with a deposit of \$700.00. A review fee of \$200.00, or such amount as may reasonably be established by the Home Owners Association to reimburse the Architectural Control Committee for its review, shall be charged for each set of plans and specifications reviewed by the Architectural

Control Committee. The Architectural Control Committee may, *but shall not be obligated to*, waive said deposit or review fee in its sole and absolute discretion. Any review fee paid to the Architectural Review Committee shall be charged against the deposit. The deposit, net of any review fee and any amounts retained by the Architectural Control Committee as otherwise provided herein, will be returned to the Lot Owner within thirty (30) days following (i) the delivery to the Architectural Control Committee of written notice by the Lot Owner of the completion of the Improvements and (ii) the installation of the landscaping in accordance the terms of these Restrictions; *provided, however*, if the Lot Owner fails to notify the Architectural Control Committee in writing of the completion of the Improvements within thirty (30) days following the completion of such Improvements, the deposit shall be deemed forfeited to the Architectural Control Committee, and the Architectural Control Committee shall be entitled to retain any remaining deposit and shall have no obligation or duty to return or refund the same. Failure to timely comply with the requirements of these Restrictions as determined by the Architectural Control Committee shall be grounds for the Architectural Control Committee to retain the deposit. All submitted plans and specifications shall specify, in such form as the Architectural Control Committee may reasonably require, structural, mechanical, electrical and plumbing detail and the nature, kind, shape, height and exterior color scheme of the materials to be incorporated into, and location of, the proposed Improvements and the location, type and height of any landscaping or any alterations thereto. In any event, the Architectural Control Committee shall have the right, *without limitation*, to specify requirements for each Lot as follows: the location of driveways, walkways and pavement; the location, materials, height and extent of fences, walls, or other screening devices; the types and colors of exterior materials; the orientation of buildings on each Lot, including size and shape of the house and garage and access thereto; the architectural design of the exterior of the Improvements; and the landscaping and the amount of fill placed upon each Lot. The Architectural Control Committee also shall have full power and authority to reject any plans and specifications that (i) do not comply with the Restrictions herein imposed or meet its minimum structural and mechanical standards and requirements or architectural design requirements or (ii) might not be compatible, in the sole discretion of the Architectural Control Committee, with the design or overall character and aesthetics of the Property or the harmony of external design or location in relation to property lines, building lines, servitudes, grades, surrounding structures, walks, landscaping and topography (including the orientation of the front and rear of any such building with respect to the Lot lines). The failure to pay the review fee with the submission of the plans and specifications for the Improvements shall be deemed to be grounds for rejection of such plans and specifications by the Architectural Control Committee in its sole discretion.

**Section 3.02 Committee Membership.** The Architectural Control Committee shall be initially composed of three representatives of Belle Terre Land, L.L.C., who by a majority vote may designate a representative or representatives to act for them (the term "*Architectural Control Committee*" as used herein shall refer to the representatives named above, their assignee as permitted herein, or the Committee's designated representative(s)). In the event of death or resignation of any member or members of Architectural Control Committee, the Declarant shall appoint a successor member or members, and until such successor member or members shall have been appointed, the remaining member or members shall have the full right, authority and power to carry out the functions of the Architectural Control Committee as provided herein, or to designate a representative with like right, authority and power. No member of the Architectural Control Committee shall have

any personal liability or responsibility for any actions taken, or omissions by, such individual in his or her capacity as a member of the Architectural Control Committee.

**Section 3.03 Transfer of Authority to Home Owners Association.** The duties, rights, powers and authority of the Architectural Control Committee constituted hereby shall be assigned to the Home Owners Association, as hereinafter provided, or if the Home Owners Association has been dissolved or liquidated, then to the record owners of Lots other than Declarant on the date occurring ten (10) years from the date these Restrictions are recorded or such earlier date as may be designated by the Declarant in its sole discretion. From and after the date of such assignment, the Home Owners Association, or if no Home Owners Association is then in existence, then a majority of the individual Lot Owners, other than Declarant, shall have the full right, authority and power to perform the functions of the Architectural Control Committee as provided herein, including the right to designate a representative or representatives to act for it or them.

**Section 3.04 Minimum Construction Standards.** The Architectural Control Committee may from time to time, but shall not be obligated to, promulgate an outline of minimum acceptable construction standards and specifications (including, *without limitation*, acceptable exterior materials and/or finishes) to act as guidelines for acceptable Improvements, but such outlines shall not be binding upon the Architectural Control Committee or in any manner determinative of the approval or disapproval by such Committee of submitted plans and specifications.

**Section 3.05 Privilege.** The Declarant hereby imposes upon each Lot and the Property the right of the Architectural Control Committee (or its successors), the Declarant and/or the Home Owners Association to impose and file in the mortgage records of St. John the Baptist Parish, Louisiana, a privilege and/or lien against any Lot in accordance with LSA - R.S. 9:1145, as security for the failure of a Lot Owner to pay any dues, charges or expenses imposed upon such Lot Owner by the Architectural Control Committee. Additionally, all expenses, including, *but not limited to*, attorney's fees, incurred by the Architectural Control Committee (or its successors), the Declarant and/or the Home Owners Association in maintaining a Lot caused by the failure of a Lot Owner to comply with these Restrictions or in otherwise enforcing these Restrictions shall be recoverable by the Architectural Control Committee (or its successors), the Declarant and/or the Home Owners Association from the defaulting Lot Owner, and the Declarant further imposes upon each Lot and the Property the right of the Architectural Control Committee, the Declarant and/or the Home Owners Association to file a privilege and/or lien in accordance with LSA - R.S. 9:1145 against any Lot owned by the defaulting Lot Owner to recover the costs and expenses, including attorney's fees, owed by such defaulting Lot Owner to the Architectural Control Committee, the Declarant and/or the Home Owners Association.

**Section 3.06 Enforcement.** The Architectural Control Committee (or its successors), the Declarant or the Home Owners Association shall give written notice to each Lot Owner at its last address registered with the Home Owners Association of any violation of these Restrictions, and such Lot Owner shall have ten (10) days from the receipt of such notice to correct such violations. In the event that a Lot Owner does not cure such violations within the ten (10) day period, then the Architectural Control Committee, the Declarant and/or the Home Owners Association may (i) institute an arbitration proceeding pursuant to Section 7.04 herein below to enjoin or restrain

continued violations of these Restrictions; (ii) institute an arbitration proceeding pursuant to Section 7.04 herein below to require specific performance to enforce compliance with these Restrictions; (iii) institute an arbitration proceeding pursuant to Section 7.04 herein below to recover damages for violations of these Restrictions and/or (iv) record a privilege and/or lien against any Lot owned by a defaulting Lot Owner and then institute an arbitration proceeding pursuant to Section 7.04 herein below to collect all amounts owed it and to enforce any privilege filed by the Architectural Control Committee, the Declarant and/or the Home Owners Association. In the event a Lot Owner does not properly maintain its Lot in accordance herewith or otherwise fails to comply with these Restrictions, including, *but not limited to*, Section 4.09 hereof, the Architectural Control Committee, the Declarant and/or the Home Owners Association, or any officers, directors, employees, contractors or agents of the foregoing, shall have the right to enter upon such Lot, whether or not the Improvements have been constructed, to eliminate a nuisance condition, to investigate any suspected or alleged violation of these Restrictions, to cause the Lot to be cleared, cleaned and mowed and have the grass, weeds, vegetation and shrubbery cut, or to do anything necessary to cure and/or correct any violation of these Restrictions, and/or to maintain the aesthetic standards of such Lot when and as often as may be necessary in its or their sole judgment to maintain the Lot in the condition required by these Restrictions without the necessity of giving notice to such Lot Owner and at the sole cost, risk, and expense of the Lot Owner violating these Restrictions. Each violating Lot Owner shall be personally liable and responsible for all costs and expenses, including, *but not limited to*, attorney's fees, incurred by the Architectural Control Committee, the Declarant and/or the Home Owners Association in maintaining such Lot, in enforcing these Restrictions and/or in collecting the amounts owed by such defaulting Lot Owner. Each defaulting Lot Owner agrees that the Architectural Control Committee, the Declarant and/or the Home Owners Association shall be reimbursed for one hundred fifty (150%) percent of its or their out-of-pocket costs in maintaining a Lot resulting from a violation of these Restrictions and/or in curing or correcting any violation of these Restrictions and/or in enforcing these Restrictions. The failure of the Architectural Control Committee, the Declarant and/or the Home Owners Association to enforce any restriction, covenant and/or condition herein contained shall in no event be deemed to be a waiver of the right to do so thereafter nor of the right to enforce any other restriction(s), covenant(s) or condition(s). Additionally, the Architectural Control Committee, the Declarant and the Home Owners Association, and any officers, directors and/or employees of the foregoing, shall not have any personal liability or responsibility for enforcing or failing to enforce any restrictions, covenants or conditions herein contained.

#### **ARTICLE IV** **Prohibited Uses**

**Section 4.01 Off-street Parking.** No vehicle, recreational vehicle, boat or trailer may be parked on any Lot or on the street fronting any Lot on a regular basis or for a period extending beyond three (3) consecutive days. All boats, trailers and/or recreational vehicles shall be parked or stored on each Lot behind a solid fence or in a garage constructed in accordance with these Restrictions.

**Section 4.02 Single Family Residential Purposes.** Except as specifically provided in Section 5.19 herein below: (i) all Improvements constructed on any of the Lots shall be used solely for single family residential purposes; (ii) no Lot Owner or other occupant shall use or occupy his

Lot, or permit the same or any part thereof to be used or occupied, for any purpose other than as a private single family residence for the Lot Owner or his tenant and their families, and the use of Lots for a public boarding house, lodging house, hospital, or institution of any nature or kind or for any rental or lease duplex apartments, rental or lease garage apartments or other income-providing residential or apartment use is strictly prohibited; (iii) single family "*residential purposes*" shall be deemed to indicate and include an appurtenant private garage building, servant's quarter's or other appurtenant out-buildings or structures; and (iv) no Lot shall be used or occupied for any business, commercial, trade or professional purpose, either apart from or in connection with the use thereof as a private residence, whether for profit or not; *provided, however*, this prohibition shall not preclude a home office as long as no client meetings, advertising, warehousing or similar public commercial activities are conducted at or in connection with said home office.

**Section 4.03 Temporary Structures.** No structure of a temporary character, or mobile, modular or prefabricated home, garage, barn, shed or other structure or building shall be placed on any Lot, and no residence, garage or other structure appurtenant thereto shall be moved upon any Lot from another location.

**Section 4.04 Nuisance.** No noxious or offensive activity shall be carried on or permitted upon any Lot, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood or to other Lot Owners.

**Section 4.05 Signs.** Except as may be approved in advance by the Architectural Control Committee, no sign or advertising device of any nature or kind, including political signs, shall be displayed to the public view on any Lot, except that any Lot Owner may display one (1) sign of not more than sixteen (16) square feet to advertise either (i) the Lot and/or residence for sale or rent, or (ii) so long as a commercial home builder is the owner of the Lot, the commercial home builder.

**Section 4.06 Animals.** No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot, except that dogs, cats, or other common household pets (not to exceed three (3) adult animals) may be kept on a Lot, provided that such animals are not bred or kept for commercial purposes.

**Section 4.07 Removal of Dirt and Fill.** The removal of any dirt or fill from any Lot is prohibited without the express prior written consent of the Architectural Control Committee.

**Section 4.08 Garbage and Refuse Storage and Disposal.** All Lots and Improvements located thereon shall at all times be kept in a healthful, sanitary and attractive condition. No Lot shall be used or maintained as a dumping ground for garbage, trash, junk or other waste matter. All trash, garbage or waste matter shall be kept in adequate containers constructed of metal, plastic or masonry materials, with tightly-fitting lids, and shall be maintained in a clean and sanitary condition and screened from public view. Other than for the construction of Improvements, no Lot shall be used for open storage of any materials or equipment, except for normal residential requirements. New building materials used in the construction of Improvements erected on any Lot may be placed upon such Lot at the time construction is commenced and may be maintained thereon for a reasonable time, so long as the construction progresses without unreasonable delay. Upon

completion of the Improvements, all construction materials shall either be removed from the Lot or stored in a suitable enclosure on the Lot. No garbage, trash, debris or other waste matter of any kind shall be burned on any Lot.

**Section 4.09 Lot Maintenance.** All Lot Owners shall at all times (i) keep all weeds, grass and landscaping located on their Lot(s) cut in a sanitary, healthful and attractive manner, (ii) maintain all Improvements in a sanitary, healthful and attractive manner and (iii) not permit the accumulation of garbage, trash or rubbish of any kind on any Lot. All Lots, including, *but not limited to*, vacant Lots, shall at all times be mowed so that the grass shall be at a height of not greater than six (6") inches.

**Section 4.10 Access.** No sidewalks, driveways or roadways may be constructed on any Lot to provide access to any adjoining Lot, to the Open Space, or to any property situated in any adjoining Phase of the River Oaks Subdivision of Belle Terre Two, without the express prior written consent of the Architectural Control Committee. Each Lot must be accessible to an adjoining street by a driveway suitable for such purposes before the residential structure located on any such Lot may be occupied or used.

**Section 4.11 Oil and Mining Operations.** No oil drilling or development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any Lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.

**Section 4.12 Surface Areas.** The surface of any servitude area for underground utilities may be used for landscaping; *provided, however*, neither the Declarant, nor any supplier of any utility or service using any servitude area, shall be liable to any Lot Owner for any damage done by them, or their respective agents, employees, servants or assigns, to any landscaping located on such servitudes as a result of any activity relating to the construction, maintenance, operation or repair of any facility in any such servitude area.

**Section 4.13 Satellite Dishes and Antennas.** No Lot shall have (i) any citizens' band, ham or other radio antennas nor (ii) any satellite dishes of any kind in excess of one meter in diameter, *provided, however*, that a Lot Owner may install a satellite dish to receive Direct Broadcast Satellite services if antenna dish measures one (1) meter or smaller in diameter, or an antenna that is one (1) meter or smaller in diameter to receive video programming services by means of fixed wireless signals (collectively, such video services being hereinafter referred to as, "DBS" ). Except as otherwise provided herein, any such DBS satellite dishes which measures one (1) meter or smaller in diameter shall be installed by a Lot Owner on the rear of its residence; *provided, however*, if such location on the rear of the residence unreasonably interferes with the ability of the Lot Owner to receive acceptable quality signals, such satellite dish may be installed at such location on the residence (y) as does not unreasonably interfere with the ability of the Lot Owner to receive acceptable quality signals and (z) which is as close as may be practicable to the rear of such residence. It shall be presumed that a DBS antenna can be installed on the rear of Lot Owner's residence and that such Lot Owner receives acceptable quality signals if such placement can provide



such Lot Owner with an unrestricted, direct view of the DBS satellite operated by Lot Owner's DBS service provider. In the event of any dispute between the Lot Owner and the Home Owners Association as to whether installation at the rear of the residence unreasonably interferes with the Lot Owner's DBS service, the Home Owners Association shall bear the cost of an engineer or technician of its selection that is hired to determine whether installation at the rear of Lot Owner's residence provides an unrestricted, direct view of the DBS satellite, as well as the cost of the physical relocation of the antenna dish from the rear of the residence to a location that does not unreasonably interfere with the ability of the Lot Owner to receive acceptable quality signals. Further, in the event of a surcharge (*in addition to normal and customary installation charges*) for installation of a DBS satellite dish or antenna on the rear of a residence, the Home Owner's Association shall bear the cost of such surcharge.

**Section 4.14 Mailboxes.** No Lot Owner shall install a mailbox other than the standard River Oaks mailbox approved by the Architectural Control Committee. All mailboxes shall be of the same design, material and color as approved by the Architectural Control Committee.

**Section 4.15 Window or Wall Mounted Air Conditioning and/or Heating Units.** No window or wall mounted air-conditioning and/or heating units shall be placed or allowed to remain in any window or mounted to any structure or detached structure. No tin foil or similar material shall be placed in any window as a heat or light reflector.

## **ARTICLE V**

### **Minimum Standards for Construction**

**Section 5.01 Utility and Sewer.** All utility lines shall be installed underground. Each residence situated on a Lot shall be connected to the water and sewer lines as soon as practicable after same are available at the Lot line. No septic tanks or sewer treatment facilities shall be located on any Lot, and all sewage generated from any Lot shall be removed by sewer lines connected to sewerage treatment facilities owned or approved by St. John the Baptist Parish.

**Section 5.02 Construction Requirements.** No residence constructed on any Lot shall have a cost (including any applicable builder's profit and overhead) of less than \$135,000.00, exclusive of Lot cost, based upon cost level prevailing on the date these Restrictions are recorded. It is the intention and purpose of this covenant to assure that all residential dwellings shall be of a quality of workmanship and material substantially the same or better than that which can be produced on the date these covenants are recorded at the minimum cost stated herein for the minimum permitted dwelling size. In the event the costs to construct a residence increases as a result of inflation, the Architectural Control Committee can establish in the future a higher minimum cost based upon the Consumer Price Index (Urban) using the date of these Restrictions as the base date.

**Section 5.03 Size of Residences.** No residential structure erected on any Lot shall have more than two and one-half (2 1/2) stories and shall not exceed thirty-five (35') feet in height measured from the finished floor elevation of the first or ground floor of the structure. The total of actual living area of any residential structure constructed on the Property shall not be less than one thousand nine hundred (1,900 S.F.) square feet, except that the minimum actual living area for all

residential structures constructed on Corner and Park Lots shall be two thousand-one hundred (2,100 S.F.) square feet. All two (2) story residential structures shall have a minimum of one thousand-six hundred (1,600 S.F.) square feet of actual living area on the first or ground floor.

**Section 5.04 Minimum Lot Area.** All Lots shall have a minimum Lot width of sixty-five (65) feet measured at the front building set back line fronting the street with a minimum total square footage of at least ten thousand-two hundred (10,200 S.F.) square feet. All Lots shall front on streets to current specifications of the Parish of St. John the Baptist, State of Louisiana.

**Section 5.05 Garages, Driveways, Sidewalks and Other Structures.** Upon the completion of construction of the residence, each Lot shall have sufficient off-street parking consisting of a concrete parking apron of an area and width sufficient to accommodate two automobiles and a two-car garage. Carports are allowed in conjunction with, or in addition to, the two-car garage. In addition to the residence, detached buildings will be allowed for private garages, for utility space or storage, for playhouses or for pool-side cabanas; *provided, however*, that the maximum area occupied by such detached buildings shall not exceed ten (10%) percent of the total square footage of the Lot, and *provided, further*, that any such detached building shall be of the same architectural quality as the main dwelling. If a garage or carport is enclosed and made a part of the living area of a residence, the Lot Owner shall construct and maintain at all times at minimum two-car garage that is sized to store two (2) full size automobiles, and the enclosed garage or carport area shall be of the same architectural quality as the main dwelling. Except as specifically provided in Section 5.11 hereinafter, no metal buildings or building additions with metal roofs are permitted. No driveway, sidewalk or pavement shall be located nearer than three (3') feet to any side or rear Lot line, thereby maintaining at all times at least a six (6') foot minimum setback from driveways, sidewalks or pavements on adjoining Lots. There shall only be one driveway per Lot, provided that a circular drive shall be considered one (1) driveway; *provided, however*, that Corner Lots may have a driveway in the front yard facing the front street Lot line and a second driveway within the side yard facing the side street Lot line. All driveways shall have a minimum width of twelve (12') feet and a maximum width of twenty-four (24') feet. Side-facing garages shall be setback a minimum of eighteen (18') feet from side Lot lines. Garages may face the street. The Architectural Control Committee must approve all plans and specifications for any driveway, garage or other detached improvements prior to the commencement of construction of the same.

**Section 5.06 House, Slab and Grade elevation.** The minimum slab or floor elevation of a residence on any Lot shall be eighteen (18'') inches above the crown of the road immediately in front of the Lot and the maximum slab or floor elevation of a residence on any Lot shall be forty-eight (48'') inches above the crown of the road immediately in front of the Lot. Lots may be filled by the owner, *provided, however*, no Lot may be filled to a level higher than eighteen (18'') inches above the crown of the street fronting such Lot. The slab shall be veneered through the use of brick ledges or other approved detail; *provided, however*, the slab shall not be exposed more than eight (8'') inches above the fill surrounding the base of the slab. Upon request by the Architectural Control Committee, the Lot Owner shall provide to the Architectural Control Committee a grade letter certified by a licensed surveyor as evidence that the requirements of this Section 5.06 have been satisfied.

**Section 5.07 Drainage.** Each Lot shall be sloped and graded in accordance with a subdivision drainage plan to be approved by Declarant and the Parish of St. John the Baptist, State of Louisiana. No drainage of any Lot shall be altered without the express prior written consent of the Architectural Control Committee. No slope shall be greater than four (4) horizontal to one (1) vertical (4:1 slope). On Lots 78 through 83, *inclusively*, and Lots 157 through 164, *inclusively*, the Lot must drain and/or slope, both now and after construction of the residence and any Improvements, from the rear Lot line toward the street in accordance with the rear Lot line elevations shown and delineated on the Belle Terre Two, River Oaks Subdivision, Phase 3, As-Built Master Street and Drainage Plan, recorded in the St. John the Baptist Parish public records. The Architectural Control Committee will require the Lot Owner to provide a copy of the Lot survey and/or Elevation Certificate after a residence or any Improvement is constructed indicating that the rear Lot elevations are the same after construction is completed as those shown or delineated on the Belle Terre Two, River Oaks Subdivision, Phase 3, As-Built Master Street and Drainage Plan.

**Section 5.08 Setbacks.** No Improvements (*other than brick walls and brick piers, with or without open metal fence panels as described in Section 5.09, Fences*) shall be located on any Lot nearer than twenty-five (25') feet to the front Lot line facing the street or on any Corner Lot nearer than twenty-five (25') feet to any side Lot line facing a side street; with the side street Lot line on a Corner Lot being the street Lot line with the longest dimension. All residences must face the front street Lot line, with the front street Lot line on Corner Lots being the street Lot line with the shortest dimension. No Improvements, other than fences and pavement, shall be located nearer to any interior side Lot line than the pre-determined side yard setbacks of ten (10') feet or five (5') feet as shown for each Lot and as depicted on Exhibit "A". No residential structure shall be located on any Lot nearer than twenty five (25') feet to the rear Lot line. No Improvements, such as detached buildings, structures or swimming pools, shall be located nearer than ten (10') feet to the rear Lot line. No Improvements, other than fences or swimming pools, shall be located on Park Lots further than one hundred twenty (120') feet from the front Lot line. All measurements shall be from the sill lines of the slab to the Lot lines, as shown on Exhibit "A". All building setbacks must additionally conform to the St. John the Baptist Parish Zoning Ordinance which may impose stricter setback requirements than those specified herein. The Architectural Control Committee may grant waivers, variances or variations to these requirements which do not, in the sole opinion of the Architectural Control Committee, adversely affect the overall aesthetics of the Property.

**Section 5.09 Fences.** No fence or wall, of any type, shall be constructed on any Lot without first obtaining written approval of the Architectural Control Committee. No fence shall be located within the front yard setback on any Lot; *provided, however*, any Lot Owner may construct, but only with the express prior written approval of the Architectural Control Committee, a brick wall and brick piers, with or without open metal fence panels, as an entry courtyard or auto courtyard, provided that the maximum height of the brick wall, fence or brick piers shall not exceed five (5') feet, and the brick wall, open metal fence and brick piers may be located within the side yard setbacks and shall not be located nearer than twenty (20') feet to the front Lot line facing the street. All other side Lot line fences shall not be located nearer to the street than the nearest front corner of the residence and, in any case, no nearer than thirty five (35') feet to the front Lot line facing the street. No fence shall be located on any Corner Lot closer than twenty-five (25') feet to the side street Lot line; *provided, however*, any Corner Lot may construct, but only with the express prior written

approval of the Architectural Control Committee, a brick wall and brick piers, with or without open metal fence panels, as an entry courtyard or auto courtyard, provided that the maximum height of the brick wall, open metal fence or brick piers shall not exceed five (5') feet, and the brick wall, fence and brick piers may be located within the side yard setbacks and shall not be located nearer than twenty (20') feet to the side street Lot line facing the side street. As to vacant and/or unimproved Lots, no fence shall be located closer than thirty-five (35') feet to the front Lot line fronting on the street. No fence or wall shall be greater than six (6') feet in height and shall be constructed of brick, stucco, wrought iron, cypress, redwood, cedar, vinyl or similar construction. Chain link, wire or unfinished concrete or cinder block fencing is prohibited. All side Lot line fences or rear Lot line fences located on any Park Lot further than one hundred twenty (120') feet from the front Lot line shall have a maximum height of forty (40") inches if the fence is an open-style wood or vinyl picket fence, or a maximum height of six (6') feet if the fence has ¾" metal or vinyl spears with the spears being spaced at least five (5") inches on-center if the fence is wrought iron, vinyl or similar construction. Fences on side Lot lines may be constructed of solid material, such as brick, stucco, cypress, redwood, vinyl, cedar, or similar construction; *provided, however*, on Park Lots, the solid material portion of such fences shall not extend any further than one hundred twenty (120') feet from the front Lot line. Fences on Corner Lots along the side street side may be constructed of solid material, such as brick, stucco, cypress, redwood, vinyl, cedar or similar construction. All frame work for any fence must be on the side of the fence closest to the residence of the Lot Owner whose Lot is to be fenced. Alternatively, the fence may be "shadow boxed" provided that any such "shadow boxed" fence shall not be permitted if such fence is a side Lot line fence or rear Lot line fence located on any Park Lot further than one hundred twenty (120') feet from the front Lot line.

**Section 5.10 Use of Lakes.** No person, including any Lot Owner or occupant of any Lot, shall use a canoe, paddle boat or a motorized vessel or boat on the Lakes at anytime or do any act which could erode the banks or otherwise jeopardize the aesthetics of the Lakes, the Property or any Lot. No person shall drain or place any hazardous or petroleum-based chemicals or materials into the Lakes or otherwise pollute the Lakes; *provided, however*, the placement by the Home Owners Association, or agents or representatives of the Home Owners Association, of aquatic herbicides in the Lakes in connection with any lake management program, and the use by the Home Owners Association, or its agents or representatives, of a canoe, paddle boat or a motorized boat or vehicle in connection with any lake management program, is expressly permitted and shall not constitute a violation of this Section 5.10. Fishing shall not be allowed in the Lakes.

**Section 5.11 Roofs.** The minimum roof pitch for all residences shall have a vertical rise of at least six (6") inches for each twelve (12") horizontal inches, unless otherwise approved in advance by the Architectural Control Committee. All roof materials, at minimum, shall have an architectural style, such as Prestige Brand or equivalent. Quality standing seam metal roofing may be considered by the Architectural Control Committee on an individual basis for certain architectural styles.

**Section 5.12 Fireplaces.** All fireplace flumes, chimneys or natural gas, non-wood burning fireplace metal flumes that exceed four (4") inches in diameter shall be finished with the same masonry, siding or stucco used on the residence, and each fireplace flume or chimney shall have a galvanized metal, copper or masonry chimney cap. All roof vents and plumbing stacks shall be located on the side and rear roof slopes.

**Section 5.13 Landscaping.** All landscaping shall be installed within sixty (60) days of substantial completion of the residence. The front yard of each Lot and the side street yard of each Corner Lot must be completely sodded. At a minimum, each Lot with a residence must have twenty (20) three (3) gallon shrubs and three (3) one and one-half (1 1/2") inch caliper size trees planted in the front yard. One (1) of the three (3) required trees planted in the front yard must be an oak tree or other large shade tree approved by the Architectural Control Committee. If the landscaping is not installed upon the substantial completion of the residence, the Architectural Control Committee, the Declarant and/or the Home Owners Association shall have the right, *but not the obligation*, to cause such landscaping to be planted, and such Lot Owner shall be liable to pay to the Architectural Control Committee, the Declarant and/or the Home Owners Association one hundred and fifty (150%) percent of the out-of-pocket costs incurred by the Architectural Control Committee, the Declarant and/or the Home Owners Association in connection with the installation of such landscaping, plus any attorney's fees or other costs incurred by it or them in collecting such sums from the Lot Owner.

**Section 5.14 Basketball Goals.** No basketball goal shall be placed or installed within the front yard setbacks of any residence. On Corner Lots, no basketball goal may be placed or installed within the side street setback.

**Section 5.15 Raised Decks.** Any raised deck and its supports shall be constructed of wood, brick, stucco or such other material as maybe approved in advance by the Architectural Control Committee in its sole discretion. The bottom and/or sides of any raised deck must be enclosed, skirted and trimmed. No raised deck or terraces shall be constructed at a height in excess of thirty-six (36") inches from the existing Lot grade elevation. No raised deck or terrace shall be constructed within the front, side or rear yard setbacks, as herein provided.

**Section 5.16 Swimming Pools.** Any swimming pool situated on any Lot shall be of an in ground construction or type, and no above ground or raised swimming pools shall be permitted or allowed on any Lot at any time. Spas and hot tubs may be above ground if the bottom or base of the spa or hot tub is enclosed and the spa or hot tub is not installed or constructed at a height in excess of thirty six (36") inches from the existing grade elevation. No swimming pool, spa or hot tub shall be constructed within the front, side or rear yard setbacks; *provided however*, no swimming pool, spa, hot tub or pool deck shall be located on Park Lots further than one hundred thirty five (135') feet from the front Lot line.

**Section 5.17 Exterior Lighting.** No security flood lights are allowed on the front or street façade of a residence.

**Section 5.18 Exterior Finishes.** At minimum, all residences and detached buildings shall be constructed of masonry, stucco or such other material as may be approved in advance by the Architectural Control Committee. The rear of residences and detached buildings on Park Lots must have, *at a minimum*, sixty (60%) percent masonry or stucco, with vinyl siding permitted on the remaining portion(s). Vinyl siding can be used on porches, gables and bays of a residence or

detached buildings in conjunction with masonry or stucco or such other material as may be approved in advance by the Architectural Control Committee.

**Section 5.19 Model/Sales Home.** Notwithstanding Section 4.02 hereinabove, commercial home builders may construct a model/sales home on any Lot by complying with the Restrictions and by obtaining the written approval of the Architectural Review Committee prior to construction. Further, the construction, marketing and sales activities of the commercial home builders, their agents, employees, contractors, subcontractors, successors and/or assigns shall otherwise be in compliance with these Restrictions and the guidelines imposed from time to time by the Architectural Review Committee.

## **ARTICLE VI**

### **Home Owner's Association**

**Section 6.01 Home Owners Association.** In accordance with the provisions of LSA - R.S. 9:1145, *et seq.*, Declarant, as Owner of the Property, has created the River Oaks Homeowners Association (hereinafter the "*Home Owners Association*"), which is a Louisiana nonprofit corporation created under the provisions of LSA - R.S. 12:201, *et seq.* Upon the purchase of a Lot, a Lot Owner will become a member of the Home Owners Association.

**Section 6.02 Duties.** The Home Owners Association will (i) maintain and oversee the maintenance of the entry system, common areas, open space improvements and fences along St. Andrews Boulevard and the proposed Woodland Drive, and maintenance, mowing and landscaping of the neutral grounds and other common areas located in the Property, including, *if needed and approved by the Board of Directors of the Home Owners Association*, the dredging and/or maintenance of the Lakes, (ii) assist the Architectural Control Committee in policing and otherwise enforcing, and/or taking action to police and otherwise enforce, these Restrictions and the ordinances of the Parish of St. John the Baptist, State of Louisiana, including, *but not limited to*, enforcing the requirements provided in Section 4.09, and (iii) provide such other services as may be decided by its Board of Directors which relate to the aesthetics of the Property. The Home Owners Association also may, but shall not be obligated to, take any action in its own name to police and otherwise enforce these Restrictions. Additionally, the Home Owners Association may provide security and guard service for the Property and the Lot Owners if approved by its Board of Directors.

**Section 6.03 Dues.** All Lot Owners, other than the Declarant, will be assessed dues in an amount determined by the Board of Directors of the Home Owners Association to be equal to the total projected expenses of the Home Owners Association for a budgeted calendar year divided by the number of Lots (excluding Lots owned by the Declarant) to pay for the activities of the Home Owners Association. Dues may be increased or reduced by the Board of Directors. The Declarant shall not be obligated to pay any dues to the Home Owners Association.

**Section 6.04 Lien Rights.** The Declarant hereby imposes upon each Lot and the Property the right of the Home Owners Association, the Declarant and/or the Architectural Control Committee to impose and file in the mortgage records of the Parish of St. John the Baptist, State of Louisiana, a privilege and/or lien against any Lot in accordance with LSA - R.S. 9:1145, as security

for the failure of a Lot Owner to pay any dues, charges or expenses imposed upon such Lot Owner by the Home Owners Association. All expenses, including all reasonable attorneys fees, incurred by the Home Owners Association, the Declarant and/or the Architectural Control Committee in maintaining a Lot caused by the failure of a Lot Owner to comply with these Restrictions or in otherwise enforcing these Restrictions shall be the responsibility of the defaulting Lot Owner, and the Home Owners Association, the Declarant and/or the Architectural Control Committee shall have the right in accordance with LSA - R.S. 9:1145 to file a privilege and/or lien against any Lot owned by the defaulting Lot Owner to recover the costs and expenses owed by such defaulting Lot Owner to the Home Owners Association, the Declarant and/or the Architectural Control Committee, which shall include all attorney's fees incurred by the Home Owners Association, the Declarant and/or the Architectural Control Committee in enforcing these Restrictions against the defaulting Lot Owner. Additionally, the Home Owners Association, the Declarant and/or the Architectural Control Committee shall have the right in accordance with LSA - R.S. 9:1145 to file a privilege and/or lien against any Lot owned by a Lot Owner as security for the payment of any dues or repayment of other expenses, including attorney's fees, owed by such Lot Owner to the Home Owners Association, the Declarant and/or the Architectural Control Committee.

## **ARTICLE VII**

### **General Provisions**

**Section 7.01 Duration.** These Restrictions shall run with the land and bind the Lots and the other property in the Property, and shall inure to the benefit of, and be enforceable by, the Declarant, the Architectural Control Committee and/or the Home Owners Association, their respective legal representatives, heirs, successors and assigns, for an initial term commencing on the effective date hereof and ending on January 1, 2055. Subject to the prior written consent of Declarant, which consent shall be in its sole discretion, these Restrictions may be amended or terminated at anytime by mutual agreement by and between both Declarant and such Lot Owners (other than Declarant) owning in the aggregate at least fifty-one (51%) percent of the Lots subject to these Restrictions (excluding Lots owned by the Declarant), pursuant to an agreement duly executed by and between both Declarant and such Lot Owners (other than Declarant) owning in the aggregate at least fifty-one (51%) percent of the Lots subject to these Restrictions (excluding Lots owned by the Declarant) and properly recorded in the appropriate records of the Parish of St. John the Baptist, State of Louisiana; *provided, however,* Declarant shall have the sole right to unilaterally amend these Restrictions pursuant to an agreement duly executed by Declarant and properly recorded in the appropriate records of the Parish of St. John the Baptist, State of Louisiana, at any time within five (5) years following the date hereof. Notwithstanding the foregoing, these Restrictions may be unilaterally amended by the Declarant in its sole discretion at any time during the initial term hereof for the purpose of including hereunder, and imposing these or additional Restrictions upon, any future phase of Belle Terre Two, River Oaks Subdivision, LaPlace, Parish of St. John the Baptist, State of Louisiana.

**Section 7.02 Interpretation.** If these Restrictions or any word, clause, sentence, paragraph, or other part thereof shall be susceptible of more than one or conflicting interpretations, then the interpretation which is most nearly in accordance with the general purposes and objectives of these Restrictions shall govern.

**Section 7.03 Notices.** Any notice or demand which is required to be sent to any Lot Owner under the provisions of these Restrictions shall be deemed to have been properly sent when mailed, postage pre-paid, to the last known address of such person on the records of the Home Owners Association at the time of such mailing. Any notice or demand which is required or permitted hereunder to be given to any Lot Owner shall be deemed to have been sufficiently given and served for all purposes, if mailed, three (3) calendar days after being deposited, postage prepaid, in the United States mail, registered or certified mail, or if delivered by express courier, one (1) Business Day after being delivered to such courier, or if delivered in person, the same day as delivery, in each case addressed in accordance with the above.

**Section 7.04 Binding Arbitration.** IF, AT ANY TIME DURING THE TERM HEREOF, ANY DISPUTE, RIGHT, CLAIM, CAUSE OF ACTION, DIFFERENCE OR DISAGREEMENT SHALL ARISE BETWEEN (I) THE HOME OWNERS ASSOCIATION (AND/OR THE ARCHITECTURAL CONTROL COMMITTEE) AND ANY LOT OWNER, OR (II) ANY LOT OWNER AND THE DECLARANT, OR (III) THE HOME OWNERS ASSOCIATION (AND/OR THE ARCHITECTURAL CONTROL COMMITTEE) AND THE DECLARANT, OR (IV) ANY LOT OWNER AND ANY OTHER LOT OWNER, AND THE NATURE OF SUCH DISPUTE, RIGHT, CLAIM, CAUSE OF ACTION, DIFFERENCE OR DISAGREEMENT ARISES DIRECTLY OR INDIRECTLY FROM, IN CONNECTION WITH, OR AS A RESULT OF, THESE RESTRICTIONS AND/OR THE INTERPRETATION, CONSTRUCTION OR ENFORCEMENT OF ANY PROVISION HEREOF, SUCH DISPUTE, RIGHT, CLAIM, CAUSE OF ACTION, DIFFERENCE OR DISAGREEMENT SHALL BE REFERRED TO A SINGLE ARBITER AGREED UPON BY THE PARTIES, OR IF NO SINGLE ARBITER CAN BE AGREED UPON, AN ARBITER OR ARBITERS SHALL BE SELECTED IN ACCORDANCE WITH THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION, AND SUCH DISPUTE, RIGHT, CLAIM, CAUSE OF ACTION, DIFFERENCE OR DISAGREEMENT SHALL BE SETTLED BY BINDING ARBITRATION IN ACCORDANCE WITH THE THEN-PREVAILING COMMERCIAL RULES OF THE AMERICAN ARBITRATION ASSOCIATION, AND JUDGMENT UPON THE AWARD RENDERED BY THE ARBITER MAY BE ENTERED IN ANY COURT HAVING JURISDICTION THEREOF.

**Section 7.05 Gender and Grammar.** The singular, wherever used herein, shall be construed to mean the plural, when applicable, and the necessary grammatical changes required to make the provisions hereof apply either to corporations or individuals, males or females, shall in all cases be assumed as though in each case fully expressed.

**Section 7.06 Severability.** Invalidation of any one or more of the covenants, restrictions, conditions or provisions contained in these Restrictions, or any part or portion thereof, shall in no manner affect any of the other parts or portions thereof, or any of the other covenants, restrictions, conditions or provisions hereof, which shall remain in full force and effect.

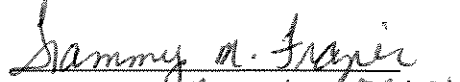
**Section 7.07 Governing Law.** These Restrictions are a contract made under and shall be construed in accordance with and governed by the laws of the United States of America and the State of Louisiana, without reference to the conflicts of law principles thereof.



**THUS DONE AND PASSED**, in multiple originals, in my office in New Orleans, Louisiana, on the day, month and year first above written and in the presence of the undersigned, good and competent witnesses, who hereunto sign their names with the said Appearer and me, Notary, after reading the whole.

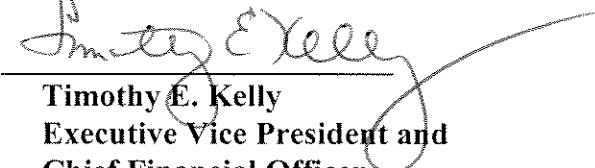
**WITNESSES:**

  
Print Name: Janice L. Garner

  
Print Name: SAMMY M. FRAZER

**BELLE TERRE LAND, L.L.C.**

By: **STANDARD Mortgage Corporation,**  
its Manager

By:   
**Timothy E. Kelly**  
Executive Vice President and  
Chief Financial Officer



**V.M. WHEELER III**  
**NOTARY PUBLIC**  
My Commission is Issued for Life.  
Louisiana State Bar Roll # 14492