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**DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS FOR CLOVER RIDGE**

This Declaration is made this 7th day of January, 2025, by the undersigned for the purpose of: 1) running with the land and each Tract within the Property; 2) for the protection of property values, the health, the welfare, and safety of the Tract owners and Tracts; 4) deemed reasonable in both procedure and substance by the Declarant; and 5) shall be binding on the Tract owners, their heirs, successors, and those having any right, title, or interest to the Tracts and shall inure to the benefit of the Declarant and each Tract owner and the Clover Ridge Homeowners Association, whether or not incorporated (the "Association"), and 6) may be enforced by the Tract owners and the Association as the case may be.

The property that is the subject of the Declaration (the "Property") is described more particularly within **Exhibit "A"** attached hereto. The Declarant is the current sole owner of the Property. The Declarant desires to subject the Property, and the separately identified parcels within the Property located therein that are individually identified and described within **Exhibit "A"** attached hereto (the "Tracts"), to this Declaration.

The covenants, conditions and restrictions set forth herein shall run with the Property and shall be binding on all successors in title, and any person, corporation, trust, partnership, or other legal entity whatsoever who may hereafter own an interest in the Property, either directly or indirectly, through subsequent transfers, or in any manner whatsoever, by operation of law or otherwise.

Therefore, the Declarant does hereby impose the following covenants, conditions and restrictions on the Property, and does hereby declare that the Property shall be held, sold and conveyed subject to such covenants, conditions and restrictions.

1. No Tract shall have more than one (1) single-family residence, home, or dwelling. No ancillary building, garage, or structure may be constructed on any Tract before a dwelling structure is completed on such Tract. No Tract shall be used for commercial purposes. No Tract shall be subdivided into more than one building plot.
 - a. Temporary single-family residence such as Recreational Vehicles, Travel Trailers, Fifth Wheels, and Motorhomes are allowed as long as permanent single-family residence has begun construction within one (1) year of closing date and is completed within two (2) years of closing date. No temporary single-family residence shall be located on any Tract nearer than One Hundred feet (100') from the center line of the road. A tent or similar temporary housing does not meet the declaration minimum requirements for a temporary single-family residence.
2. The minimum square footage for all residential structures on a Tract shall be 800 square feet. No structure shall be located on any Tract nearer than one hundred feet (100') from the center line of the road.
3. Mobile homes and manufactured homes are allowed as long as they have skirting, a front porch, and must be 15 years old or newer at the time of installation.
4. One detached guest house may be constructed on a Tract provided such structure has no cooking facilities.
5. Ancillary structures such as shops, barns, metal buildings, and greenhouses are permitted, subject to these covenants, conditions, and restrictions; however, the maximum square footage shall not exceed 10,000 square feet total for all ancillary structures combined on one Tract.
6. No commercial signage, other than real estate signs, may be displayed at any point on the Property.
7. Swimming pools are allowed so long as they are behind residential dwellings and surrounded

by a fence.

8. Livestock shall be restricted to one livestock animal per one acre within a Tract. Livestock is defined as horses, mares, mules, jacks, jennies, colts, cows, calves, yearlings, bulls, sheep, goats, lambs, kids, hogs, and pigs.
9. Fowl shall be restricted to seven (7) fowl per acre within a Tract.
10. Each owner of a Tract shall keep their Tract clean and free at all times from all litter, debris, junk, trash or unsightliness. Any articles considered to be unsightly or junky shall be kept within an ancillary structure or placed along on the back 60' of the Tract's property line. "Unsightly" is to be determined by a simple majority of all Tracts whose property is within 1,500' of subject property.
11. All Tracts shall pay road maintenance assessments of \$250.00 per year starting after the first Association meeting and election of a Board by the Tract owners. All roads shall be privately maintained by the HOA. Delinquent assessments shall bear interest at the rate of 18% per annum. The Association may record a lien against any Tract for which any assessment remains unpaid, and such lien may be foreclosed in like manner as a mortgage. Tracts 34,35 & 36 are exempt from paying the road assessment fees
12. Amendment. This Declaration may be amended by Declarant at any time for any purpose in the sole discretion of the Declarant for so long as Declarant holds title to any property subject to this Declaration. Thereafter, this Declaration may be amended by the owners holding title to a majority of the Tracts, voting in person or by written proxy at a meeting duly called and held for that purpose, and any such amendment shall become effective upon the filing, with the office of the County Clerk of Cleveland County, Oklahoma, of an instrument in writing setting forth such amendment and duly executed and acknowledged by the President of the Association, as the act and deed of the Association, and attested by the Secretary thereof.
13. Enforcement. The Association, or any Tract owner, shall have the right to enforce, by any proceeding, at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration and/or the Bylaws. Failure by the Board or any Tract owners to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. In any action relating to the Declaration and/or Bylaws, the prevailing party shall be entitled to an award of their attorney's fees and costs.

13.1 Specific Assessments, Monetary Penalties, Remedies by Association, Due Process. The Association shall have the power to levy Specific Assessments against a particular Tract to cover costs incurred in bringing a Tract into compliance with the Declaration, Bylaws, or other instrument, whether or not record, applicable to the Property (collectively, the "Governing Documents"), and costs incurred as a consequence of the conduct of the Owner or occupants of a Tract, their agents, contract, employees, licensees, invitees, or guests, and for monetary penalties according to a schedule of fines adopted by the Owners of a majority of the Tracts; provided, the Board shall give the Tract Owner prior written notice and an opportunity for a hearing, in accordance with Section 13.4 below before levying any Specific Assessment under this subsection.

13.2 Personal Obligation. Each Owner, by accepting a deed or entering into a contract of sale for any portion of the Property, is deemed to covenant and agree to pay all assessments authorized in the Governing Documents. All assessments, together with interest (computed from its due date at a rate of 18% per annum, late charges as determined by Board resolution, costs, and reasonable attorneys' fees, shall be the personal obligation of each Owner and a lien upon each Tract until paid in full. Upon a transfer of title to a Tract, the grantee shall be jointly and severally liable for any assessments and other charges due at the time of conveyance.

Failure of the Board to fix assessment amounts or rates or to deliver or mail each Owner an assessment notice shall not be deemed a waiver, modification, or a release of any Owner from the obligation to pay assessments. In such event, each Owner shall continue to pay assessments on the same basis as during the last year for which an assessment was made, if any, until a new assessment is levied, at which time the Association may retroactively assess any shortfalls in collections.

No Owner may exempt themselves from liability for assessments by non-use of Common Area, abandonment of a Tract, or any other means. The obligation to pay assessments is a separate and independent covenant on the part of each Owner. No diminution or abatement of assessments or set-off shall be claimed or allowed for any alleged failure of the Association to take some action or perform some function required of it, or for inconvenience or discomfort arising from the making of repairs or improvements, or from any other action it takes.

13.3 Lien for Assessments. All assessments and other charges of the Association authorized in this Section or elsewhere in the Governing Documents shall constitute a lien against the Tract against which they are levied from the time such assessments or charges become delinquent until paid. The lien shall also secure payment of interest (subject to the limitations of Oklahoma law), late charges (subject to the limitations of Oklahoma law), and costs of collection (including attorneys' fees, lien fees and administrative costs). Such lien shall be superior to all other liens, except those deemed by Oklahoma law to be superior. The Association may enforce such lien, when any assessment or other charge is delinquent, by suit, judgment, and foreclosure. The sale or transfer of any Tract shall not affect the assessment lien or relieve such Tract from the lien for any subsequent assessments. However, the sale or transfer of any Tract pursuant to foreclosure of the first Mortgage shall extinguish the lien as to any installments of such assessments due prior to the Mortgagee's foreclosure. The subsequent Owner to the foreclosed Tract shall not be personally liable for assessments on such Tract due prior to such acquisition of title. Such unpaid assessments shall be deemed to be Common Expenses collectible from Owners of all Tract subject to assessment, including such acquirer, its successors and assigns.

13.4 Association Remedies and Due Process. The Association shall have the power, as provided in the Governing Documents, to impose sanctions for any violation of any duty imposed under the Governing Documents. In the event that any occupant, tenant, employee, guest, or invitee of a Tract violates the Declaration, Bylaws, or a rule and a fine is imposed, the fine shall first be assessed against the occupant; Provided, however, if the fine is not paid by the occupant within the time period set by the Board, the Owner shall pay the fine upon notice 14.3if the Board reasonably determines that the Association's position is not strong enough to justify taking such action. Such a decision shall not be construed as a waiver of the right of the Association to enforce such provision at a later time under other circumstances or stop the Association from enforcing any other covenant, restriction, or rule.

(1) Notice. Prior to imposition of a Specific Assessment or monetary penalty, the Board or its delegate shall provide the alleged violator with written notice describing (i) the nature of the alleged violation; (ii) the proposed sanction to be imposed; (iii) a period of not less than 10 days within which the alleged violator may present a written request for a hearing to the Board; and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a challenge is begun within 10 days of the notice. If a timely challenge is not made, the sanction stated in the notice shall be imposed; provided that the Board may, but shall not be obligated to, suspend any proposed sanction if the violation is cured within the 10-day period. Such suspension shall not constitute a waiver of the right to sanction future violations of the same or other provisions and rules by any person.

(2) Hearing. If a hearing is requested within the allotted 10-day period, the hearing

shall be held before the Board. The alleged violator shall be afforded a reasonable opportunity to be heard. Prior to the effectiveness of any sanction hereunder, proof of proper notice shall be placed in the Association records. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the person who provided such notice. All notice shall be deemed satisfied if the alleged violator or its representative appears at the meeting. The minutes of the meeting, if any, may contain a written statement of the results of the hearing and the sanction, if any, imposed.

14. In addition, each Tract and such Tract's owner is and shall be subject to the BY-LAWS OF Clover Ridge Association following or thereafter amended, as applicable, with respect to the Clover Ridge Declaration of Covenants, Conditions and Restrictions.

BY-LAWS OF CLOVER RIDGE HOMEOWNERS' ASSOCIATION

The **Clover Ridge Homeowners Association** (the Association), whether incorporated or otherwise, is hereby created and formed for the purposes set out within the Declaration and these Bylaws. All Tracts, their owners, occupants, guests, and invitees shall be governed by the Declaration, these Bylaws, and the rules and regulations adopted by the Board of Directors/Trustees of the Association.

1. **Members; Regular meetings.** Each person holding title to a Tract is a member of the Association; however, only one vote per Tract exists and shall be exercised as decided among the Tract owners if more than one. A regular meeting of the members shall be held by the Association at least once a year for the purpose of electing a Board of Directors/Trustees and transacting such other business as may come before the meeting. The date of the first meeting will be determined by the Declarant.

(a) **Notice of regular meeting.** Notice of each regular meeting of the members shall be given. Such notice must state the time and place of the meeting, and that the purpose thereof are the election of a Board of Directors/Trustees and the transaction of such other business as may come before the meeting, a copy thereof shall be mailed to each member of the Association; such notices shall be deposited in the post office with postage prepaid, at least 15 days prior to the time for holding such meeting and/or emailed to an email address provided by a Tract owner.

(b) **Special meetings.** Except where otherwise prescribed by law or elsewhere in these restrictions and covenants, a special meeting of the members may be called at any time by the President, or by the Board of Directors/Trustees or by members of the Association having no less than ten votes.

(c) **Notice of special meetings.** Notice of each special meeting of the members shall be given. Such notices must state the time and place of the meeting, and the business to be transacted at the meeting; a copy thereof shall be mailed to each member of the Association; such notice shall be deposited in the post office with postage prepaid, at least 10 days prior to the time for holding such meeting and/or emailed to an email address provided by a Tract owner.

(d) **Place of meeting.** Meetings may be held in Cleveland County, Oklahoma, preferably within the Property or in any other location determined by a majority of the members.

2. **Number.** The Association powers, business and property, both real and personal, shall be exercised, conducted and controlled by a Board of Directors/Trustees of three members. The Board of Directors may also be known as a Board of Trustees and the use of directors and/or trustees shall be synonymous.

(a) **Election.** The trustees or directors shall be elected annually at the regular annual meeting

of the members from the membership of the Association, commencing the same year the Declarant appoints the initial Board of Directors from the membership of the Association. The initial directors, upon the commencement of the Association, shall be appointed by the Declarant. The individuals who own interests in the Declarant shall be eligible for this office.

(b) Vacancies. Vacancies in the Board of Directors shall be filled by the other directors in office; and such persons shall hold office until the election of their successor by the members.

Any director who ceases to be a member or who breaches or becomes in default of any contract or agreement with the Association, or who as an owner of property and/or a residence breach becomes in default of this Declaration, shall cease to be a member of the board as soon as a majority of the board passes a resolution to such effect. The vacancy caused thereby shall be filled by the directors.

(c) First meeting of directors or trustees. Immediately after each election of directors the newly elected directors shall hold a regular meeting and shall elect a president, a vice president, and a secretary and treasurer, and transact any other business deemed necessary.

(d) Regular meetings of trustees. In addition to the special meetings mentioned, a regular meeting of the board of directors or trustees shall be held in Cleveland County, Oklahoma, at such time and place as the board may direct, but not less than every six months.

(e) Special Meetings. A special meeting of the board of directors shall be held whenever called by the president or by a majority of the directors. Any and all business may be transacted at a special meeting. Each call for a special meeting shall be in writing, signed by the person or persons making the same, addressed and delivered to the secretary, and shall state the time and place of the meeting.

(f) Notice of regular or special meetings. Notice of regular or special meetings shall be mailed to each director at least 10 days prior to the time set for the meeting unless specifically waived and/or emailed to an email address provided by the director.

(g) Quorum. Two directors shall constitute a quorum of the board at all meetings and the affirmative vote of at least two directors shall be necessary to pass any resolution or authorize any Association act.

(h) Compensation. Each member of the board of directors shall receive no compensation but may by resolution be refunded any actual expenses incurred in the performance of the duties and obligations as such on behalf of the Association.

3. Powers of Directors or Trustees. The Directors/Trustees shall have the power:

(a) To call special meetings of the members when they deem it necessary, and they shall call a meeting any time upon the written request of 10 of the members of the Association.

(b) To appoint and remove at pleasure, all officers, agents and employees of the Association, prescribe their duties, fix their compensation and require from them, if advisable, security for faithful service.

(c) To select one or more banks to act as depository of the funds of the Association and determine the manner of receiving, depositing and disbursing the funds and the form of checks and the person or persons by whom same shall be signed, with the power to change such banks and the person or persons signing said checks and the forms thereof at will, provided all withdrawals shall require the signature of not less than two officers of the Association.

(d) To conduct, manage and control the affairs and business of the Association and to make rules and regulations for the guidance of the officers and management of its affairs.

(e) To control, maintain, manage and improve the common Private Roads within the property as hereinbefore described, and to enforce all covenants contained herein and applicable to said addition for the maintenance, assessment and the collection as well as the enforcement of collection thereof against all persons and property liable therefore, as specifically provided in the Declaration and Bylaws.

(f) To all things necessary and property for the governance of the Association and Property, or as otherwise impliedly or expressly allowed under Oklahoma law.

4. Duties of Directors or Trustees. It shall be the duty of the board of directors or trustees:

(a) To keep a complete record of all its acts and of the proceedings of its meetings, and to present a full statement at the regular meetings of the members, showing in detail the condition of the affairs of the Association.

(b) To determine the maintenance assessment or assessments, to collect same as well as enforce legal proceedings, if necessary, the collection of the same against all persons or property liable, therefore.

(c) To control, maintain, manage, and improve as determined reasonable and necessary for the preservation, upkeep as well as the natural protection and convenience of all members of the Association of the common Private Roadways within the Property.

(d) To do all things necessary and incidental to the keeping and carrying out of the purposes, affairs and interests of the Association.

5. The officers of the Association shall be a president, vice president, secretary and treasurer, together with any other administration officers which the board of directors may see fit in its discretion to provide for by resolution entered upon its minutes.

6. The President. If at any time the president shall be unable to act, the vice president shall take his/her place and perform his/her duties; and if the vice president shall be unable to act, the board

(a) shall sign, as president on behalf of the Association, all contracts and instruments which have been first approved by the Board of Directors/Trustees.

(b) shall sign, as president on behalf of the Association, all contracts and instruments which have been first approved by the Board of Directors/Trustees.

(c) shall call the directors together whenever he/she deems it necessary, and subject to the majority vote of the directors, shall discharge such other duties as may be required of him/her by these by-laws or by the board.

7. Secretary and Treasurer. It shall be the duty of the secretary and treasurer:

(a) To keep record of the proceedings of the meeting of the board of directors and of the members.

(b) To affix his/her signature, together with any Association seal if one is adopted by the board of directors, in attestation of all record, contracts, and other papers requiring such seal and/or attestation.

(c) To keep a proper membership book, showing the name and addresses of each member of the Association, the number of votes of such member, the effective membership, cancellation, or transfer.

(d) To keep a record of all assessments, the name and address of the person(s) liable therefore, as well as a description of the real property against which such assessments constitute a lien, and all payments thereof or made thereon.

(e) To receive and deposit all funds of the Association, to pay out funds as authorized by the Board of Directors, and account for all receipts, disbursements and balance on hand.

(f) To furnish a bond in such form and in such amount as the board of directors may from time to time require, if any.

- IN WITNESS WHEREOF, the undersigned Declarant has caused this instrument to be executed by
Seth Koenig its Manager, at Del City, Oklahoma this 7th day of January, 2025.

By: _____
Its: Seth Koenig, Manager

[illegible]

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

Ruby A. Dagg
Notary Public



ATTEST:

Cleveland County Clerk

Howlett
by Linda Atkins, Deputy



**ALL TRACTS, BLOCKS, WITHIN CLOVER RIDGE,
AN ADDITION TO CLEVELAND COUNTY, STATE OF OKLAHOMA,
ACCORDING TO THE RECORDED PLAT THERETO**

A Subdivision of 78.48 Acres, more or less,
Being the N/2-NE/4 Section 11, T8N-R1E, Cleveland County, OK

