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BILL OF ASSURANCE

FIANNA HILLS ADDITION TO THE CITY OF FORT SMITH, ARKANSAS

I, II, IV and I

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, FIANNA HILLS DEVELOPMENT CORPORATION, an Arkansas Corporation, being the developer of the property situated in the City of Fort Smith, Sebastian County, Arkansas, and more particularly described in Exhibit "A" attached hereto, do hereby make the following declarations as to limitations, restrictions and uses to which said property, known as Fianna Hills, an Addition to the City of Fort Smith, Arkansas, may be put, hereby specifying that said declarations shall constitute a covenant running with the land for the period of time hereinafter set out, as provided by law, and shall be binding upon all purchasers of lots in said addition and upon such purchasers' heirs, personal representatives, successors and assigns, and all persons claiming under them; and that said declarations are for the benefit of and are limitations upon all future owners in said addition; that this Bill of Assurance has been designated as such in order to provide for an orderly development of said addition and for the purpose of keeping said addition desirable, uniform and suitable for architectural design and use as herein specified.

This Bill of Assurance shall be binding upon all parties and all persons claiming under them until May 1, 1993, at which time said covenants shall be automatically extended for an additional ten years, unless by vote of a majority of the then owners of the lots included in said addition, it is agreed to change said covenants in whole or in part.

If the parties hereto, or their assigns, shall violate or attempt to violate any of the covenants herein contained, it shall be lawful for any other person or persons owing real property situated in said addition to prosecute any proceedings at law or in equity against the parties or person or persons violating or attempting to violate any such covenant and either to prevent him or them from so doing or to recover damages or other dues for such violations. Any right reserved hereunder to the developer may also be exercised by any other owner of real property situated in said addition, either singly or collectively. Invalidation of any one of these covenants by Court order shall in no way affect any of the other provisions which shall remain in full force and effect.

1. The undersigned does hereby dedicate for public use all of the streets as shown on any plat filed as part of Fianna Hills

shall prever. the alteration of grade or any construction activity which may interfere with said electric facilities. Repairs or cost of relocation, required by the violation of this covenant, shall be paid for by the owner of the lot. In connection with gas meters and gas lines to the structures in this addition, all yard lines will be plastic pipe of size and material approved by the Gas Company. An approved tracer wire will be installed in the trench with the plastic pipe and attached to the meter rise per the Gas Company's specifications. Meter set assemblies will be furnished the plumber to be installed within five feet (5') of the front corner of the structure. No yard line will be installed under concrete or asphalt unless installed in a casing approved by the Gas Company. The casing will have to be sealed with jute or similar material and properly vented at one end, at least six inches above the ground. The yard line and inlet meter riser will be tested at not less than 90 PSIG air or nitrogen for 24 hours, approval and acceptance of same to be by Gas Company personnel. Further, in connection with the gas line, the meter setting shall not be isolated from the front property line by a fence requiring entrance by a gate. Shrubbery will be limited so as not to interfer with the meter reading and normal maintenance of said meter.

- 3. All lots in the addition shall be used for single-family residences and for no other purposes except that duplexes may be permitted, with the advise and consent of the architectural coordination committee, who will give due consideration to the surrounding area, and who will give notice to adjacent property owners.
- In order to keep beautiful and pleasing the overall visual effect of the development, all plans and specifications must be submitted to an Architectural Coordination Committee for its approval prior to the start of construction. Said committee will consist of representative of the developer, Fianna Hills Development Corporation, and representatives of the individual lot owners, the latter group being duly elected by said lot owners, and the latter group consisting of a majority of said Committee at any one time. Said Committee will not have such wide discretion as to act arbitrarily or capriciously or unreasonably, but will be limited to the approval or disapproval of plans so long as said plans meet the requirements of this Bill of Assurance and are in architectural conformity with the existing construction. Said conformity shall include landscaping and other external appearances. The Committee will adopt bylaws, explaining the mechanics of its operation and providing for a maximum time within which plans must be approved, if not approved in that time, the same will be considered as automatically approved. In order to preserve the natural beauty of the land, approval must be given by the Committee before tree, five inches or more in diameter, and located outside the building line, is removed.
- 5. All residences must have either a private garage or a carport for not less than two cars attached to the residence. Any detached structure to be built on the lot, such as a covered entertainment area, shall conform to the basic styling of the dwelling thereon, the

plans for such structures must be submitted to the Architectural Coordination Committee. Carports will be permitted only if placed where they will not be between the residence and any street adjoining the property. In the case of a multi-family residence, each house will have a minimum of one garage or carport per living unit.

- 6. No outbuilding or tent or shack or garage or barn or any vehicle, capable of use as living quarters, either permanently or temporarily, may be erected on or moved onto any lot in the addition by the owner, except construction trailers during the period of construction. No structure of any temporary character shall be permitted on any lot. No residence previously used shall be moved onto any lot in this addition.
- 7. No building or part thereof, except open porches and terraces, shall be constructed or maintained on any lot nearer to the front property line than the building lines shown on any plat recorded in connection with said addition. Side line setbacks will be ten feet from the side property line.
- 8. No concrete block foundation will be exposed. Plans for all fences, whether on lot lines or surrounding patios or pools or in front yards, must be included in the approval sought from the Architectural Coordination Committee prior to the construction of said fence. In connection with approval of said fencing, consideration will be given to the height and material of same, as well as coordination with the neighboring areas and the golf course and obstruction of views.
- 9. No obnoxious or offensive trade or activity shall be carried on or upon any lot, nor shall anything be done thereon that may be or may become an annoyance or a nuisance to the neighborhood. No mineral development of any kind shall be permitted in the addition. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose.
- 10. No sign of any kind shall be displayed to the public view on any lot except one professional sign, advertising the property for sale or rent, or signs, used by a builder or agent to advertise the property during the construction and sales.
- ll. No lot will be used for the storage of materials for a period greater than thirty days prior to the start of construction and thereupon, construction for single family dwellings shall be completed within twelve months. In the case of multi-family dwellings, a proportionately longer time shall be allowed. No lot shall be used or maintained as a dumping ground, and no trash, garbage or other waste shall be kept except in sanitary containers. All lots shall be maintained in a neat and orderly condition at all times.
- 12. Any assent, expressed or implied, by any party hereto to any breach of any covenant herein contained, shall operate only as such only in the specific instance and cannot be construed as an

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THE REVISED BILL OF ASSURANCE OF 1993 TO THE BILL OF ASSURANCE TO FIANNA HILLS ADDITION TO THE CITY OF FORT SMITH, SEBASTIAN COUNTY, ARKANSAS

I, II, III, IV AND V (LOTS 1-499)

WHEREAS, the existing Bill of Assurance provides for a majority of the owners of the lots in each of the captioned subdivisions to change the covenants contained in the existing Bill of Assurance in whole or in part by so voting prior to May 1, 1993; and,

WHEREAS, a majority of the owners of the lots in each of these subdivisions seek a longer duration of the covenants; and,

WHEREAS, such an election provides an opportunity to update and provide for uniformity of the covenants among more recent Fianna subdivisions;

KNOW ALL MEN BY THESE PRESENTS:

A majority of the owners of the lots in each of the subdivisions captioned above hereby accept, adopt and establish the following "Revised Bill of Assurance of 1993 To Fianna Hills Addition to the City of Fort Smith, Sebastian County, Arkansas, I, II, III, IV and V (Lots 1-499)" hereinafter referred to as "The Revised Bill of Assurance of 1993".

Unless modified, changed or amended herein, the existing Bill of Assurance dated July 10, 1973 and filed of record in Book 341 for all of the aforesaid Fianna Hills subdivisions, i. e., Subdivisions I, II, III, IV and V to the City of Fort Smith, Arkansas (Lots 1-499), is hereby incorporated herein by reference and adopted verbatim. If there is any conflict in any term, provision, clause, sentence or paragraph between the Revised Bill of Assurance of 1993 and the existing Bill of Assurance of 1973, then the 1993 Amendments will take precedence and be controlling. It is specifically intended that the existing covenants which are not being changed in these amended covenants (along with the additional covenants contained in the Revised Bill of Assurance of 1993) will remain in force beyond the ten year period following May, 1993 (and for successive ten year periods) unless so changed pursuant to the conditions and requirements referred to in paragraph 2. Therefore, all existing covenants and the existing covenants which have been changed herein and the additional covenants, all of which are set out in the Revised Bill of Assurance of 1993 shall be in force until so changed in whole or part as set out in paragraph 2.

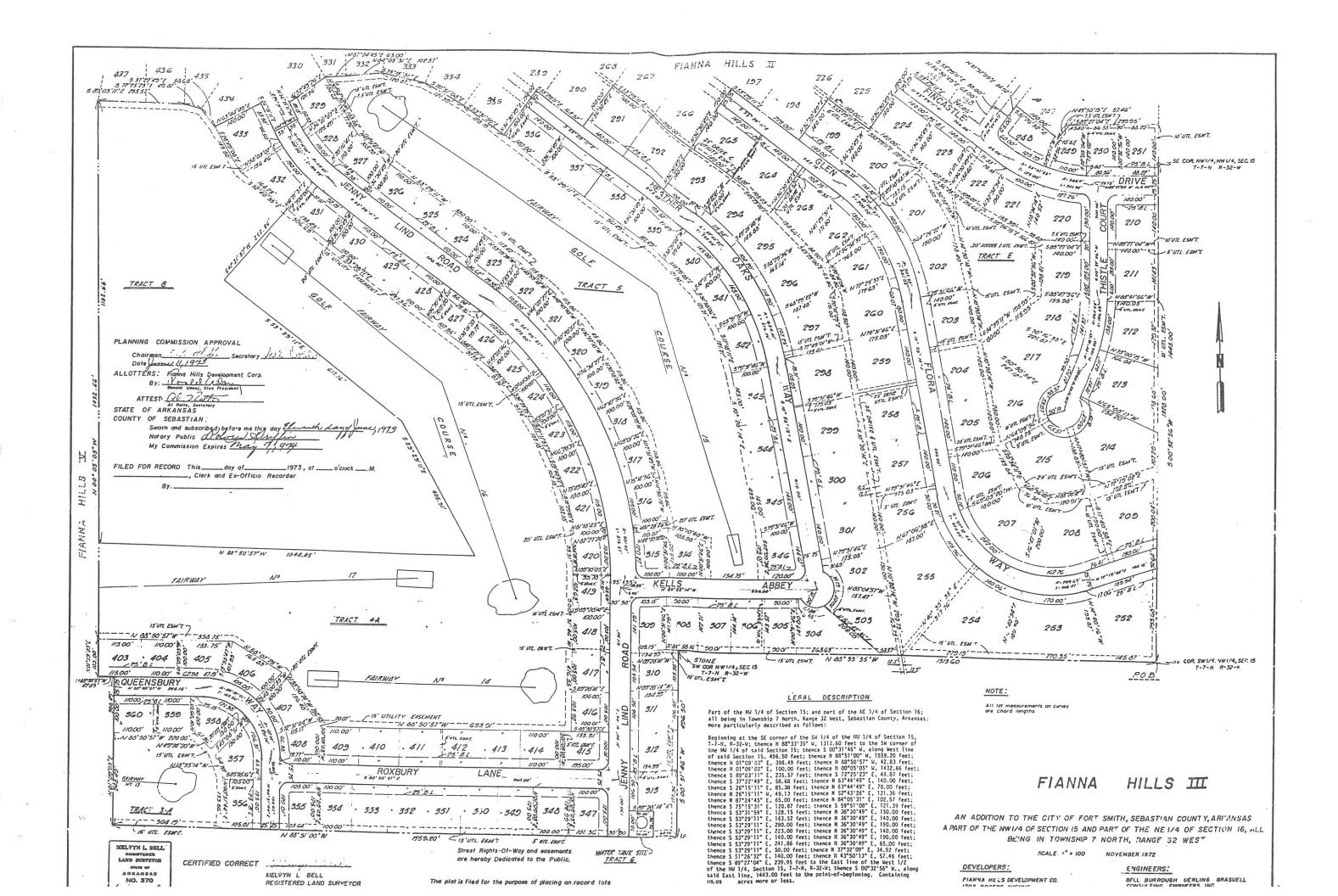
- 2. This Revised Bill of Assurance of 1993 shall remain in full force and effect up until May 1, 2003 at which time the said Revised Bill of Assurance of 1993 shall be automatically extended for subsequent ten year periods unless by vote of a majority of the then owners of the lots included in a particular subdivision, it is agreed to change the Revised Bill of Assurance of 1993 in whole or in part. An owner shall have as many votes as the number of lots he or she owns. However, such proposed changes in the covenants cannot be voted on and changed except within a six month period immediately prior to the expiration of each ten year period. For example, a vote to change these covenants in whole or part may take place only from November 1, 2002 to May 1, 2003; the next time a vote to change the covenants could take place would be-November 1, 2012 to May 1, 2013 and so forth.
- Paragraph 8 of the original Bill of Assurance is hereby modified, changed and amended as follows:

No concrete block foundation will be exposed. Plans for all fences, whether on lot lines or surrounding patios or pools or in front yards must be included in the approval sought from the Architectural Coordination Committee prior to the construction of said fence. In connection with approval of said fencing, consideration will be given to the height and material of same as well as coordination with the neighboring areas and the golf course and obstruction of views. The design and construction of all swimming pools constructed after May, 1993 must be approved by the Architectural Coordination Committee.

- There shall be no automobile repairs or parking of dead or junk automobiles, trucks or motorcycles as same are customarily defined on either the front, side or rear of any residential site, nor shall there be any repair work permitted on any vehicle on any of the lots so that said vehicles under repair may be readily seen by occupants and owners of neighboring residences, except for those emergency repairs which would only occasionally be required as the result of unexpected malfunctions. It is the specific intention of this covenant to prohibit the practice of keeping and maintaining automobiles, trucks or motorcycles or any other vehicle which is constantly or periodically being repaired or modified and which is kept in plain view of other neighboring residences.
- 5. No modular homes or manufactured homes shall be placed on any of the lots.

- 6. No satellite, dish or antenna shall be placed upon any lot subject to these covenants without the approval of the Architectural Coordination Committee. The plans, specifications and location site on the lot for such satellite, dish or antenna must be submitted to the Architectural Coordination Committee in detail, and all such dishes must be adequately screened from the surrounding lots and from public highways before the Architectural Coordination Committee may consider the same. No such dish or antenna shall be approved by the Architectural Committee unless such screening is provided. It is not the intent of this paragraph to require that ordinary television antennas be submitted to the Architectural Coordination Committee, but only satellite receiving dishes and antennas.
- 7. No lot owner shall be allowed to conduct any business or commercial enterprise upon his lot unless a home occupation request with the details of such business is submitted to the Architectural Coordination Committee and approved by said Committee. The person application to the Architectural Coordination Committee for approval of such business enterprise must furnish proof and assurance that there will be no external appearances of any such business on the lot and there will be no significant increase in traffic to and from the lot. The Architectural Coordination Committee shall be required to reject the request for approval of such a "home occupation" if these assurances are not furnished. The Architectural Coordination Committee may revoke any such approval if it is later determined that there are external appearances of a business or if there is a significant increase in traffic to and from the lot in question. The Architectural Coordination Committee shall employ the same guidelines and policies that are adopted and employed by the Planning Commission of the City of Fort Smith in ruling upon such "home occupation" requests.
- 8. No person other than the developer shall be entitled to replat or subdivide a lot unless approved by the Architectural Coordination Committee.
- 9. The developer may at any time amend this Bill of Assurance in any way convenient or necessary to bring this Bill of Assurance into compliance with any state law or regulation pertaining to Bills of Assurance and Restrictive Covenants or property rights in general or in order to give full legal force and effect to the plan of development set forth herein. Furthermore, the developer may amend this Declaration in such manner if such amendment is necessary to establish the validity of this

- Bill of Assurance and the provisions set forth herein.
- 10. If any provision of this Bill of Assurance or any section, clause, phrase, word or the application thereof in any circumstance is held to be invalid, the validity of the remainder of this Bill of Assurance and of the application of the remaining provisions shall not be affected thereby.
- 11. For purposes of clarification among the various Bills of Assurances for all "Fianna" additions and subdivisions, the Architectural Control Committee and Architectural Coordination Committee shall be deemed to be one and the same.

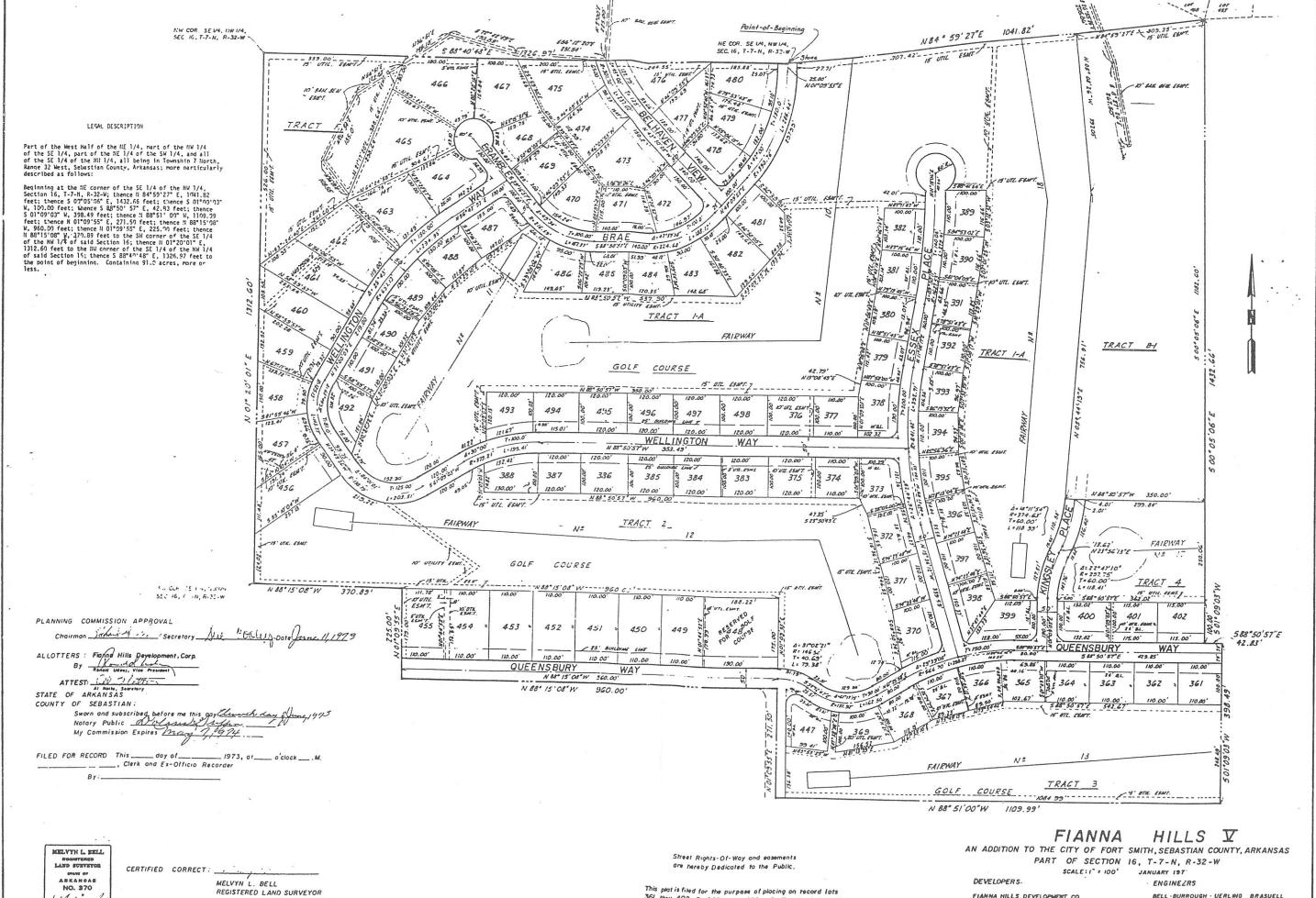


DESCRIPTION Part of the SE 1/4 of Section 9 and nart of the ME 1/4 of Section 16 all being in Township / Morth, Range 32 West, Schastian County, Arkansas; more particularly described as follows: Beginning at the M corner of the HE 1/4 of Section 16, T-7-H, R-3Z-H, thence \$ 88° 53'11" E, along Morth line of said Section 16, 657.20 feet; thence Horth, 299.74 feet; thence N 84°33'44" E, 493.86 feet; thence in a Southeasterly direction along a curry to the left haying a central angle of 04'31'35", and a radius of 822.77 feet and an arc length 6; 65,79 feet, subtended by a chord distance of 64.99 feet and chord bearing 5 02'49'31" E; thence \$ 05'05'10" E, 279.09 feet; thence in a southerly direction along a curry to the right having central angle of 41"46'00" and a radius of 620.22 feet and hard bearing \$ 157'45" H; thence \$ 03'10'11" E, 77'.00 feet; thence 5 36'40'49" M, 183.06 feet; thence \$ 53'10'11" E, 174.80 feet; thence \$ 18'34'26" H, 215.73 feet; thence \$ 975'49" H, 77'.00 feet; thence I M3'39'25" M, 40'.00 feet; thence \$ 11'04'20" M, 183.81 feet; thence \$ 84'59'27" M, 104.82 feet in the SM corner of the IM 1/4 of the NE 1/4 of Section 16, 17-19, 1-32-44; thence II 01'90'55" E along the Mest line of the NW 1/4 of the NE 1/4 of said Section 16, 1319.93 feet to the reint of beginning. Containing 35.00 acres, more or less. PLANNING COMMISSION APPROVAL:

Chairman Like & Secretary Sus Collypon June 11,1973 BROOKEN ALLOTTERS: N 80 . 59 . 44 . E ATTEST. STATE OF ARKANSAS COUNTY OF SEBASTIAN: Sworn and subscribed before me this gay Elventh Las My Commission Expires Trans PaB. 588°55'11" E FILED FOR RECORD This___ __day of __ NW COR NE 1/4, SEC. 16 T-7-N R-32-W _1973 , at___ ____, Clerk and Ex-Officio Recorder DRIVING RANGE FIANNA HILLS II TRACT 101.10.11.4 GIEN FLORA WAY 386'44'K All lot measurements on curves ore chard lengths 500°56'40"W 70.00" JENNY LIND ROAD FIANNA HILLS III 107 SW COR NW 1/4, NE 1/4) SEC. 16, T-7-N R-32-W FIANNA HILLS I 467 FIANNA HILLS IV AN ADDITION TO THE CITY OF FORT SMITH, SEBASTIAN COUNTY, ARKANSAS MELVYN L BELL Street Rights-Of-Way and easements A PART OF THE SEI/4 SEC. 9 & THE NE !/4 SEC 16, ALL BEING IN T-7-N R-32-W SCALE: 1 8 100 OCTOBER 1972 REGISTERED LAND SURVEYOR are hereby Dedicated to the Public. CERTIFIED CORRECT: Tillings OCTOBER .1972 ARKANSAS NO. 370 MELVYN L. BELL DEVELOPERS: ENGINEERS: This plat is filed for the purpose of placing on record lots

FIANNA HILLS DEVELOPMENT CO.

BELL-BURROUGH LIFRLING RRASHELL



NO. 370

REGISTERED LAND SURVEYOR ARKANSAS NO. 370

361 thru 402, 8 447 thru 498, 8 Tracts I-A, B-I. 2, 3, 4, 8 F.

FIANNA HILLS DEVELOPMENT CO 1703 ROBERS AVENUE FORT SMITH, ARKANSAS

BELL-BURROUGH - UERLING BRASUELL CONSULTING ENGINEERS 4520 PHOENIX AVENUE FORT SMITH, ARRANSAS