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BILL OF ASSURANCE

KNOW ALL MEN BY THESE PRESENTS:

FILED  
1986 FEB 12 PM 1:15  
JACQUELINE ALEXANDER  
PULASKI CO. CIRCUIT CLERK

THAT, WHEREAS, Bailey Corporation, an Arkansas corporation (hereinafter called "Allotter"), is the owner of the following property:

lots  
202, 208  
400-407  
410-420  
480, 481  
490-503  
510-514

400-407  
410-420  
480-481  
490-503  
510-514

Part of the SW-1/4, Section 32, T-2-N, R-13-W, Pulaski County, Arkansas, and part of Blocks 33 & 48, Neimeyer Grove Addition, and part of adjacent streets, Little Rock, Arkansas, all more particularly described as: Beginning at the Northeast corner of Lot 482, St. Charles, an addition to the City of Little Rock, Arkansas, said corner lying on the west right-of-way line of Parkway Place Drive; thence N 84°01'07" W along the north line of said Lot 482 and along the north line of Lot 483, said St. Charles Addition 120 feet; thence N 3°58'53" E (Plat N 5°48'53" E) along the east line of said Lot 485 and the east line of Lot 486, said St. Charles Addition, 192.65 ft. to the Northeast corner of said Lot 486; thence S 88°56'45" E, 114.0 ft. to a point; thence Northerly along the arc of a 328.10 ft. radius curve to the left, having a chord bearing and distance of N 11°57'15" W, 73.45 ft. to a point; thence N 72°57'45" E, 174.27 ft. to a point; thence N 21°50'45" W 213.70 ft. to a point; thence N 43°42'15" E, 23.6 ft. to a point; thence N 7°09'15" W, 197.0 ft. to a point; thence Northeasterly along the arc of a 348.31 ft. radius curve to the right, having a chord bearing and distance of N 74°42'45" E, 21.5 ft. to a point; thence N 8°31'15" W, 110.0 ft. to a point; thence S 88°45'15" E, 145.0 ft. to a point; thence S 85°00'45" E, 50.0 ft. to a point; thence S 82°08'45" E, 144.2 ft. to the Northwest corner of Lot 196, said St. Charles Addition; thence S 13°21'45" W along the west line of said Lot 196, 105.9 ft. to the Southwest corner thereof, said corner lying on the northerly right-of-way line of St. Charles Blvd; thence S 6°43'45" W, 60.55 ft. to the Northwest corner of Lot 421, said St. Charles Addition, said corner lying on the southerly right-of-way line of St. Charles Blvd; thence S 13°49'45" W along the west line of said Lot 421, 89.9 ft. to the Southwest corner thereof; thence S 54°39'45" E along the southerly line of said Lot 421 and along the southerly line of Lot 422, said St. Charles Addition; 194.7 ft. (Plat 194.25 ft.) to the Southeast corner of said Lot 422, said corner also being the Southwest corner of Lot 423, said St. Charles Addition; thence S 47°55'15" E (Plat S 48°10'45" E) along the southerly line of said Lot 423 and along the southerly line of Lot 424, said St. Charles Addition, 179.16 ft. (Plat 179.10 ft.) to the Southeast corner of Lot 424, said corner also being the Northwest corner of Lot 427, said St. Charles Addition; thence S 31°58'45" W along the westerly line of said Lot 427 and along the westerly line of Lots 428-431, said St. Charles Addition, 364.42 ft. (Plat 364.60 ft.) to the western most corner of said Lot 431; thence S 77°11'15" W, 76.82 ft. to a point; thence N 89°46'45" W, 329.78 ft. to a point; thence S 5°58'53" W, 21.41 ft. to a point on the east right-of-way line of Parkway Place Drive; thence N 84°01'07" W, 60.0 ft. to the point of beginning, containing 8.5543 acres more or less.

AND

This instrument is being re-recorded to correct the legal description contained in Bill of Assurance recorded January 14, 1986, of record as Instrument No. 86-02561, records of Pulaski County, Arkansas.

Part of Blocks 34, 35, 46 & 47, Neimeyer Grove Addition and part of adjacent streets and alleys, Little Rock, Arkansas, all in the SE-1/4, SE-1/4, Section 31, T-2-N, R-13-W, Pulaski County, Arkansas, more particularly described as: Beginning at the Southwest corner of Lot 504, St. Charles, an addition to the City of Little Rock, Arkansas, said corner being located on the centerline of a street lying South of and adjacent to said Blocks 46 & 47, Neimeyer Grove Addition; thence N 89°01'11" W along said centerline, 444.55 ft. to a point; thence N 1°33'47" E along the west line of the E-1/2 of said Block 46, Neimeyer Grove Addition, and said west line extended Southerly and Northerly, 359.3 ft. to the Southwest corner of the E-1/2 of said Block 35, Neimeyer Grove Addition; thence N 25°22'43" E, 121.2 ft. to a point; thence N 62°11'19" E, 233.25 ft. to a point; thence S 88°56'47" E, 115.28 ft. to the Northwest corner of Lot 489, said St. Charles Addition; thence S 14°03'13" W along the west line of said Lot 489, 136.9 ft. to the Southwest corner thereof, said corner lying on the northerly right-of-way line of St. Thomas Court; thence S 12°43' W 50.2 ft. to the Northwest corner of Lot 515, said St. Charles Addition, said corner lying on the southerly right-of-way line of said St. Thomas Court; thence S 0°58'49" W along the west line of said Lot 515, 124.55 ft. to the Southwest corner thereof; thence S 89°01'11" E along the south line of Lot 515, 70.0 ft. to the Southeast corner thereof, said corner also being the Northwest corner of Lot 509, said St. Charles Addition; thence S 0°58'49" W, along the west line of said Lot 509 and said west line extended Southerly, 150.0 ft. to a point on the southerly right-of-way line of St. Thomas Court; thence S 89°01'11" E along said Southerly right-of-way line 42.24 ft. to the Northwest corner of said Lot 504, St. Charles Addition; thence S 0°58'49" W along the west line of said Lot 504, 125.0 ft. to the point of beginning, containing 4.5981 acres more or less.

shown on the plat, hereinafter mentioned, as Lots 202; 208; 400-407; 410-420; 480 and 481; 490-503; and 510-514, inclusive, ST. CHARLES, an Addition to the City of Little Rock, Arkansas; and

WHEREAS, it is deemed advisable that all of the above described property shown on the plat hereinafter mentioned, be now subdivided into building lots and streets as shown on the attached plat filed herewith, and that said property be held, owned and conveyed subject to the protective covenants herein contained, in order to enhance the value of the said property.

NOW, THEREFORE, the Allotter, for and in consideration of the benefits to accrue to it, its successors and assigns, which benefits it acknowledges to be of value, has caused to be made a plat, filed herewith, showing a survey made by Edward G. Smith, Registered Engineer, dated DECEMBER 5, 1985, and bearing a Certificate of Approval executed by the Planning Administrator, Department of Community Development of the City of Little Rock, and showing the bounds and dimensions of the property now being subdivided into lots and streets.

Allotter hereby donates and dedicates to the public an easement of way on, over and under the streets on said plat to be used as public streets. In addition to the

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said streets, there are shown on said plat certain easements for drainage and utilities which Allotter hereby donates and dedicates to and for the use by public utilities, the same being, without limiting generality of the foregoing, electric power, gas, telephone, water and sewer, with the right hereby granted to the persons, firms or corporations engaged in the supplying of such utilities to use and occupy such easements, and to have free ingress and egress therefrom for the installation, maintenance, repair and replacement of such utility services. In addition, the above easements may be used by the property owners in St. Charles for the purpose of jogging trails when such use does not conflict with this use by the public utilities.

The filing of this Bill of Assurance and Plat for record in the office of the Circuit Clerk and Ex-Officio Recorder of Pulaski County shall be a valid and complete delivery and dedication of the street and easements subject to the limitations herein set out.

The lands embraced in said plat shall be forever known as "Lots 202; 208; 400-407; 410-420; 480 and 481; 490-503; and 510-514, inclusive, ST. CHARLES, an Addition to the City of Little Rock, Arkansas" and any and every deed of conveyance of any lot in such addition describing the same by the number shown on said plat shall always be deemed a sufficient description thereof.

The Allotter hereby reserves the right to use any surplus dirt in said street for its own use and benefit and for the use and benefit of any other person, firm or corporation as it may specifically designate from time to time.

Said land herein platted and any interest therein shall be held, owned and conveyed subject to and in conformity with the following covenants:

1. Use of Land. The land herein platted shall be held, owned and used only as residential building sites. No structures shall be erected, altered, placed or permitted to remain on any building site other than a single detached single-family residence. Each residence erected or maintained upon the land platted herein shall have a two-car carport or garage unless the requirement for such attachment is waived in writing by the Allotter.

2. Architectural Control. No building shall be erected, placed or altered on any property in this addition until the building plans and specifications, exterior color scheme and plot plan showing the location and facing of such building with respect to existing topography, adjoining streets and finished ground elevations have been approved, in writing, by the Allotter. In the event the Allotter fails to approve or disapprove any plans, specifications, exterior color scheme or plot plans within thirty days after being submitted to it, such plans, specifications, exterior color scheme or plot plans shall be deemed to fully meet the requirements of this covenant. Nothing contained in this covenant nor any consent by the Allotter shall in any way be deemed to prevent any owner of property in this addition from enforcing any legal rights which such owner may have as to any improvement in this addition.

3. Delegation of Authority. The Allotter has created the St. Charles Community Association, Inc., a non-profit corporation. The Allotter shall have the right, by a

written instrument recorded in the office of the Recorder for Pulaski County, Arkansas, to delegate, convey and transfer to such corporation all authority, rights, privileges and duties reserved by the Allotter in this Bill of Assurance, including but not limited to architectural control, modification of setback requirements and consent to construction of outbuildings.

4. Height and Type of Residence. No residence shall be erected, altered, placed or permitted to remain on any lot in this addition other than one detached single-family residence not to exceed two and one-half stories in height.

5. Setback Requirements. No residence shall be located on the lot nearer to the front lot line, rear lot line or nearer to the side street line than the minimum building setback lines shown on the recorded plat; provided, such setback requirement may be modified if such modification is approved by the Allotter and the Little Rock Planning Commission or the Little Rock Board of Adjustment, or such other regulatory agency as may succeed to their functions. No building shall be located nearer to an interior lot side line than a distance of 10% of the average width of the lot, provided, however, that such distance need not exceed 10 feet. No principal dwelling shall be located on any lot nearer than 25 feet to the rear lot line except for Lot 208 on which the dwelling may not be located nearer than 15 feet of the rear lot line. For the purposes of this covenant, eaves, steps and porches not under roof shall not be considered as a part of the building.

6. Minimum Square Feet Area. No residence shall be constructed or permitted to remain on any building site in this addition unless the finished heated living area, exclusive of porches, patios, carports, garages, breezeways, exterior stairways, porte cocheres, storage areas and outbuildings, shall equal or exceed that shown in the following schedule:

<u>Lot Number</u>	<u>ONE STORY Minimum Sq. Ft.</u>	<u>SPLIT LEVEL OR MULTI-STORY Minimum Square Feet</u>
202; 208; 400-407; 410-420; 480 and 481	1800	2200
490-503; 510-514	1520	1750

Finished heated living area shall be measured in a horizontal plane to the face of the outside wall on each level.

7. Height of Other Structures. No structure of any kind, including but not limited to any radio or television antenna or tower, shall be built or permitted to remain upon the lot if the height of such structure is more than six feet higher than the ridge line of the residence upon such lot.

8. Frontage of Residence on Streets. Any residence erected on any lot in this addition shall front or present a good frontage on the streets designated in the plat, and for this purpose as applied to all inside lots, it shall mean that the residence shall front on the street designated, and on any corner lot it shall mean that the

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residence shall front or present a good frontage on both of the streets designated in the plat.

9. Commercial Structures. No building or structure of any type may ever be placed, erected or used for business, professional, trade or commercial purposes on any portion of any lot. This prohibition shall not apply to any business or structure that may be placed on any lot or portion of a lot that is used exclusively by a public utility company in connection with the furnishing of public utility services to this addition.

10. Outbuildings Prohibited. No outbuildings or other detached structure appurtenant to the residence may be erected on any of the lots hereby restricted without the consent in writing of the Allotter and the approval in writing of the City of Little Rock.

11. Livestock and Poultry Prohibited. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot or part thereof, except that dogs, cats or other household pets may be kept, provided they are not kept, bred or maintained for commercial purposes.

12. Noxious Activity. No noxious or offensive trade or activity shall be carried on upon any lot, nor shall any trash, ashes or other refuse be thrown, placed or dumped upon any vacant lot, nor shall anything ever be done which may be or become an annoyance or nuisance to the neighborhood.

13. Billboards Prohibited. The construction or maintenance of billboards or advertising boards or structures on any lot is specifically prohibited, except that billboards advertising the sale or rental of such property are permitted, provided they do not exceed eight square feet in size.

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

15. Cesspool. No leaching cesspool shall ever be constructed or used on any lot.

16. Existing Structure. No existing, erected building or structure of any sort may be moved onto or placed on any of the above described lots.

17. Temporary Structure. No trailer, basement, tent, shack, garage, barn or other outbuilding other than a guest house and servants' quarters erected on a building site covered by these covenants shall at any time be used for human habitation, temporary or permanently, nor shall any structure of a temporary character be used for human habitation.

18. Easements for Public Utilities, Drainage and Jogging Trails. Easements for the installation, maintenance, repair and replacement of utility services, sewer, drainage and jogging trails have heretofore been donated and

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dedicated, said easements being of various widths, reference being hereby made to the plat filed herewith for a more specific description of width and location thereof. No trees, shrubbery, incinerators, structure, buildings, fences or similar improvements shall be grown, built or maintained within the area of such utility, drainage and jogging easement except such areas may be paved to provide a proper surface for jogging trails. In the event any trees, shrubbery, incinerators, structures, buildings, fences or similar improvements shall be grown, built or maintained within the area of such easement, no person, firm or corporation engaged in supplying public utility services shall be liable for the destruction of same in the installation, maintenance, repair or replacement of any utility service located within the area of such easement.

19. Fences. No fences, enclosure or part of any building of any type or nature whatsoever shall ever be constructed, erected, placed or maintained closer to the front lot line than the building setback line applicable in effect as to each lot, provided, however that chain link or similar fences are in all events strictly prohibited and shall not be used under any circumstances; provided, further, that it is not the intentions of this paragraph to exclude the use of evergreens or other shrubbery to landscape the front yard. Moreover, no automobile, truck, trailer, tent or temporary structure of any nature whatsoever shall ever be parked, located or otherwise maintained on any lot, provided that it is not the intention of this paragraph to exclude the temporary parking of passenger automobiles or any portion of the garage driveway.

20. Sight Line Restriction. No fence, wall, hedge or shrub planting which obstructs sight lines at elevation between one and six feet above the roadways shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property line and a line connecting them at points twenty-five feet from the intersection of the street line, or in the case of a rounded property corner from the intersection of the street property lines extended. The same sight line limitation shall apply on any lot within ten feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distance of such intersection unless the foliage lines are maintained at sufficient height to prevent obstruction of such sight lines.

21. Property Lines and Boundaries. Iron pins have been set on all lot corners and points of curve and all lot dimensions shown on curves are chord distances, and all curve data as shown on the attached plat filed herewith is center line curve data. In the event of minor discrepancies between the dimensions or distances as shown on the attached plat and the actual dimensions and distances as disclosed by the established pins, the pins as set shall control.

22. Driveway Obstructions. No obstruction shall be placed in the street gutter. Curbs shall be broked at driveways, and driveway grades lowered to meet the gutter line not more than two inches above the gutter grade.

23. Ground Frontage. No lot shall be subdivided.

24. Right to Enforce. The restrictions herein set forth shall run with the land and shall bind the present

owner, its successors and assigns, and all parties claiming by, through or under it shall be taken to hold, agree and covenant with the owner of the lots hereby restricted, and with its successors and assigns, and with each of them to conform to and observe said restrictions as to the use of said lots and the construction of improvements thereon, but no restriction herein set forth shall be personally binding upon any corporation, person or persons, except in respect to breaches committed during its, his or their seizing of title to said land, and Allotter, its successors and assigns, and also the owner or owners of any of the lots hereby restricted shall have the right to sue for and obtain an injunction, prohibitive or mandatory, to prevent the breach of or to enforce the observance of the restrictions above set forth, in addition to ordinary legal action for damages and failure to Allotter, its successors or assigns, or any owner or owners of any lot or lots in this addition to enforce any of the restrictions herein set forth at the time of its violation shall, in no event be deemed to be a waiver of the right to do so thereafter.

25. Modification of Restrictions. Any and all of the covenants, provisions or restrictions set forth in this Bill of Assurance may be amended, modified, extended, changed or cancelled, in whole or in part, by a written instrument signed and acknowledged by the owner or owners of more than 50% in area of the total land contained within this addition and all additional property which Allotter has reserved the right to plat in the future as part of St. Charles, an Addition to the City of Little Rock, by obtaining preliminary plat approval from the City of Little Rock as to approximately 100 remaining acres. The provisions of such instrument so executed shall be binding from and after the date it is duly filed for record in Pulaski County, Arkansas. Each covenant in this instrument, unless expressly provided otherwise, shall remain in full force and effect until January 1, 2027.

26. Extension. All covenants for which extension is not otherwise provided in this instrument shall automatically be extended for successive periods of ten years each unless modified, terminated or cancelled as provided herein.

27. Separability. Invalidation of any restriction set forth herein or any part thereof by an order, judgment or decree of any court, or otherwise, shall not invalidate or affect any of the other restrictions or any part thereof as set forth herein, but they shall remain in full force and effect.

EXECUTED at Little Rock, Arkansas, this 2nd day of January, 1986.

BAILEY CORPORATION

LITTLE ROCK PLANNING  
COMMISSION

Van W. Clark

January 14, 1986

ATTEST:

Leah Paroline  
Assistant Secretary

(CORPORATE SEAL)

BY H. Marie K. Hill  
Vice President

STATE OF ARKANSAS)

) ss.

COUNTY OF PULASKI)

ACKNOWLEDGMENT

On this day personally appeared before the undersigned, a Notary Public within and for the County and State aforesaid, duly qualified, commissioned, and acting, the within named H. Maurice Mitchell and Leah Caradine, to me personally well known, who stated that they were the Vice President and Assistant Secretary, respectively, of Bailey Corporation, an Arkansas corporation, and stated and acknowledged that they were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and behalf of said corporation, and further stated and acknowledged that they had so signed, executed and delivered said foregoing instrument for the consideration and purposes therein mentioned and set forth.

WITNESS MY HAND AND OFFICIAL SEAL on this 2nd day of January, 1986.

Lynne Moore  
NOTARY PUBLIC

My commission expires:

4-30-92  
(S E A L)