

TWENTY-EIGHTH SUPPLEMENTAL DECLARATION TO DECLARATION
OF COVENANTS, CONDITIONS, AND RESTRICTIONS
FOR HIGH DESERT RESIDENTIAL PROPERTIES
(Chaco Ridge Village)

THIS TWENTY-EIGHTH SUPPLEMENTAL DECLARATION (the "Chaco Ridge Declaration") is made this 15th day of April, 1999, by High Desert Investment Corporation, a New Mexico corporation ("Declarant").

BACKGROUND STATEMENT

A. On December 22, 1993, Declarant executed that certain Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties, which was recorded on December 22, 1993, as Document 93145417 in Book 93-37, Pages 1-87, in the Office of the County Clerk of Bernalillo County, New Mexico which was amended by (i) the First Amendment to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties, which was recorded on February 24, 1995, as Document 95018895 in Book 95-5, Pages 2271-2274, in the Office of the County Clerk of Bernalillo County, New Mexico, (ii) the Second Amendment to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties, which was recorded on March 8, 1995, as Document 95023420 in Book 95-6, Pages 2332-2334, in the Office of the County Clerk of Bernalillo County, New Mexico, (iii) Third Amendment to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties, which was recorded on December 4, 1995, as Document 95123873 in Book 95-29, Pages 4886-4891, in the Office of the County Clerk of Bernalillo County, New Mexico and (iv) Fourth Amendment to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties, which was recorded on December 4, 1995, as Document 95123873 in Book 95-29, Pages 4886-4891, in the Office of the County Clerk of Bernalillo County, New Mexico and which was supplemented by (i) Conditions, and Restrictions for High Desert Residential Properties (Tract 15A), which was recorded March 14, 1995, as Document 95025598 in Book 95-6, Pages 6854-6858, in the Office of the County Clerk of Bernalillo County, New Mexico, (ii) the Second Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tracts 3B and 3C), which was recorded June 19, 1995, as Document 95060324 in Book 95-14, Pages 6088-6092, in the Office of the County Clerk of Bernalillo County, New Mexico, (iii) the Third Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 3A), which was recorded August 18, 1995, as Document 95082948 in Book 95-19, Pages 8921-8925, in the Office of the County Clerk of Bernalillo County, New Mexico, (iv) the Fourth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Unit 2 the Highlands/Tract 15B), which was recorded August 29, 1995, as Document 95087321 in Book 95-20, Pages 8831-8836, in the Office of the County Clerk of Bernalillo County, New Mexico, (v) the Fifth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tracts 3B and 3C, Trillium Village) which was recorded December 12, 1995, as Document 95126995 in Book 95-30, Pages 1868-1874, in the Office of the County Clerk of Bernalillo County, New Mexico, (vi) the Sixth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 2A-1A-1) which was recorded February 1, 1996, as Document 96012264 in Book 96-3, Pages 7513-7519, in the Office of the County Clerk of Bernalillo County, New Mexico, (vii) the Seventh Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Lots 1-36 inclusive, Solterra Subdivision Unit 1 at High Desert) which was recorded May 20,

1996, as Document 96056432 in Book 95-14, Pages 2006-2010, in the Office of the County Clerk of Bernalillo County, New Mexico, (viii) the Eighth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 2A-1B-1, Tierra Del Oso Village) which was recorded May 30, 1996, as Document 96060081 in Book 96-15, Pages 673-677, records of Bernalillo County, New Mexico, (ix) Ninth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 4B) which was recorded September 4, 1996, as Document 96098319 in Book 96-24, Pages 2814-2818, records of Bernalillo County, New Mexico, (x) Tenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 14B/Unit 2A, the Highlands) which was recorded September 5, 1996, as Document 96099282 in Book 96-24, Pages 4841-4845, records of Bernalillo County, New Mexico, (xi) Eleventh Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tracts 3B and 3C, Trillium Village) which was recorded November 6, 1996, as Document 96121693 in Book 96-29, Pages 9094-9098, records of Bernalillo County, New Mexico, (xii) Twelfth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Lot 44, Desert Sky Village) which was recorded January 9, 1997, as Document 97002124 in Book 97-1, Pages 5053-5060, records of Bernalillo County, New Mexico, (xiii) Thirteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tracts 3A, Desert Sky Village) which was recorded June 11, 1997 as Document 97059451 in Book 97-15, Pages 9383-9422, records of Bernalillo County, New Mexico, (xiv) Fourteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 4B, Chamisa Trail Village) which was recorded January 9, 1997, as Document 97020850 in Book 97-5, Pages 9673-9699, records of Bernalillo County, New Mexico, (xv) Fifteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 15C/Unit 3, the Highlands), which was recorded May 10, 1997, as Document 97049849 in Book 97-13, pages 4210-4214, records of Bernalillo County, New Mexico, (xvi) Sixteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Solterra Subdivision Unit 1, Lots 1-36), recorded June 20, 1997 as Document 97062870, records of Bernalillo County, New Mexico; (xvii) Seventeenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 9A) which was recorded June 19, 1997, as Document 97062084, records of Bernalillo County, New Mexico; (xviii) Eighteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract A, Solterra Subdivision/Unit 2) which was recorded June 30, 1997, as Document 97065755, in Book 97-17, pages 5953-5958 records of Bernalillo County, New Mexico; (xix) Nineteenth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 9A, Sunset Ridge Village) which was recorded December 19, 1997, as Document 97133979, in Book 97-37, pages 6637-6646 records of Bernalillo County, New Mexico; (xx) Twentieth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 9B) which was recorded December 23, 1997, as Document 97134922, in Book 97-35, pages 9642-9647 records of Bernalillo County, New Mexico (the "Twentieth Supplemental Declaration"); (xxi) Twenty-First Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 8C) which was recorded March 13, 1998, as Document 1998030112, in Book 9806, page 8629 records of Bernalillo County, New Mexico; (xxii) Twenty-Second Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 2A-1A-2) which was recorded July 16, 1998, as Document 1998089079, in Book 9812, page 7379 records of Bernalillo County, New Mexico; (xxiii) Twenty-Third Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 15D-1A/Desert Highlands) which was recorded July 20, 1998, as Document 1998090384, in Book 9812, page

8673 records of Bernalillo County, New Mexico and (xxiv) Twenty-Fourth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 14A/The Overlook at High Desert) which was recorded January 4, 1999, as Document 1999000462, in Book 9901, page 456 records of Bernalillo County, New Mexico; (xxv) Twenty-Fifth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (Tract 11A) which was recorded January 15, 1999, as Document 1999006283, in Book 9901, page 6257 records of Bernalillo County, New Mexico; (xxvi) Twenty-Sixth Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (The Canyons at High Desert Phase I) which was recorded February 16, 1999, as Document 1999020725, in Book 9903, page 668 records of Bernalillo County, New Mexico and (xxvii) Twenty-Seventh Supplemental Declaration to Declaration of Covenants, Conditions, and Restrictions for High Desert Residential Properties (The Canyons at High Desert, Phase I) which was recorded February 16, 1999, as Document 1999020727, in Book 9903, page 670 records of Bernalillo County, New Mexico (the "Declaration").

B. Pursuant to the terms of Section 9.4 of the Declaration, the Declarant may unilaterally subject any portion of the property submitted to the Declaration initially or by Supplemental Declaration to additional covenants or easements.

C. Mesa Verde Development Corporation, a New Mexico corporation and the undersigned owners ("Owners") are the owners of the property described on Exhibit "A" (the "Chaco Ridge Village Property") attached hereto and by this reference incorporated herein. The Chaco Ridge Village Property is a portion of the property described on Exhibit "B" of the Declaration (the "Property"). Declarant wishes to subject the Chaco Ridge Village Property to the additional covenants set forth in this Twenty-Eighth Supplemental Declaration.

D. Capitalized terms not otherwise defined herein are as defined in the Declaration.

Declarant hereby declares that the Chaco Ridge Village Property shall be held, sold, used and conveyed subject to the following easements, restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of and which shall run with the Chaco Ridge Village Property. This Twenty-Eighth Supplemental Declaration shall be binding on and shall inure to the benefit of the Declarant, the Association, and all parties having any right, title, or interest in the Chaco Ridge Village Property or any part thereof, their heirs, successors, successors-in title, and assigns.

WITNESSETH:

NOW, THEREFORE, pursuant to the powers retained by Declarant under the Declaration:

1. Redesignation and Renaming of Village. The portion of the Sunset Ridge Village II established pursuant to the Twentieth Supplemental Declaration which is described on the attached Exhibit A is renamed the "Chaco Ridge Village" and redesignated to be the Chaco Ridge Village Property.

2. Declaration and Design Guidelines. The easements, restrictions, covenants, and conditions contained in this Twenty-Eighth Supplemental Declaration are additional to and supplement those contained in the Declaration and the High Desert Guidelines for Sustainability Builder Homes approved by the Association as provided in the Declaration (the "Design Guidelines"). This Twenty-Eighth Supplemental Declaration shall not limit in any way the effectiveness of the Declaration or the

Design Guidelines. The terms of the Declaration, specifically including but not limited to Article X and Section 18.1 of the Declaration, are incorporated herein by reference.

3. Pitched Roofs.

A. Pitched roofs will be allowed. The pitch ratio will be no greater than 4:12. Pitched roofs shall be non-reflective flat concrete tile and of a color from the list of pre-approved colors that blends with or matches the color of the soffit, fascia and house, unless otherwise approved by the New Construction Committee.

B. For Northern New Mexico architectural style, metal roofs of a non-reflective color and a pitch not to exceed a 4:12 slope will be considered on a case-by-case basis and must be approved by the Chaco Ridge Village Architectural Advisory Committee (CRVAAC) and New Construction Committee.

4. Restrictions on Height of Structures. The following restrictions apply to limit the height of structures built on the Property:

A. Lots 1-21, 24-30, 36-57, and 61-69 inclusive may only be single story with a maximum height not to exceed 19 feet 6 inches (measured from the grade for the lot approved by the City of Albuquerque and set forth in the approved engineer certified grading plan for the Chaco Ridge Village Property) to the highest point on the roof, excluding chimney and roof equipment such as vents or satellite dishes properly screened and approved by the CRVAAC and New Construction Committee. Homes with pitched roofs are measured to the ridge of the roof.

B. Lots 22, 23, 31-35, and 58-60 may be two stories with a maximum height not to exceed 26 feet (measured from the grade for the lot approved by the City of Albuquerque and set forth in the approved engineer certified grading plan for the Chaco Ridge Village Property) to the highest point on the roof, excluding chimney and roof equipment such as vents or satellite dishes properly screened and approved by the CRVAAC and New Construction Committee. Homes with pitched roofs are measured to the ridge of the roof.

5. Walls.

A. All walls that are located on the common property line between adjoining Units shall be party walls that may not be removed by either property owner of the adjoining lots. All walls must be constructed from the elevation specified by the subdivision engineer and indicated on the approved grading plan of the Chaco Ridge Village Property. The cost of installation and maintenance of such party retaining walls shall be split equally between the property owners of the adjoining units.

B. No wall or fence may be erected on a Unit that is closer to the street than the front of the dwelling on the Unit, except for courtyard walls.

C. A Unit is located on a corner when such unit abuts more than one public right-of-way. The corner Unit will be deemed to front on the right-of-way on which the Unit has a smaller dimension, subject to possible redesignation by the New Construction Committee upon the request of the owner of any such corner Unit.

D. Each Unit must have a rear wall and two side walls. All rear walls shall extend the entire length of the rear property line. All side walls shall extend from the rear of the lot to at least the rear of the dwelling on the Unit.

6. Vacant Lots; Destruction. There shall be no trash, ashes, paper or refuse of any kind thrown or dumped onto vacant Units in the Chaco Ridge Village Property. In addition to any obligation of Owners set forth in the Declaration relating to maintenance of Units, (i) the Owner of a Unit within the Chaco Ridge Village Property that is vacant shall be responsible to keep the Unit cleared of all weeds, trash and any other impediment that is visually or otherwise undesirable and (ii) the Owner of a Unit upon which a structure is destroyed by fire or other casualty shall either promptly rebuild, repair or replace the structure in compliance with the Declaration and Design Guidelines or remove the debris (including foundations) from the Unit.

7. Timing of Construction. All dwellings constructed on Units within the Chaco Ridge Village Property shall be completed in accordance with the plans and specifications approved by the New Construction Committee within six months after the date that construction was commenced.

8. Restricted Activities. Declarant hereby supplements Section 12.6(b) of the Declaration to amend subsections (i), (vi) and (xii) and to add the following new subsections which shall apply to the Chaco Ridge Village Property:

(i) subsection (i) is amended to prohibit the use of any trailer, motor home, boat, shack, tent, garage or any other outbuilding (permitted or not) as a residence, either temporarily or permanently, provided however, that one motor home or boat may be kept in the driveway or in front of a Unit for no more than ten days per year;

(vi) subsection (vi) is amended to provide that, with the approval of Declarant, one or more Units may be combined through replatting of the Units to form one Unit and one building site;

(xii) subsection (xii) is amended to prohibit the placement, permanently or temporarily, of any kind of antenna (radio, shortwave radio, television or others) or satellite dish on the outside portions of the Unit, without the prior approval of the New Construction Committee;

(xiii) subsection (xiii) is amended to prohibit any construction, erection, placement, assembly, or maintenance of any outbuilding or storage building or other auxiliary building of any nature, permanent or temporary, detached from the permitted improvements on the Unit, except as approved in writing by the New Construction Committee;

(xiv) subsection (xiv) is amended to prohibit any construction or maintenance of any billboard, poster board or advertising structure of any kind on any part of any Unit except those permitted by the Design Guidelines by builders and architects during construction of permitted improvements on the Unit;

(xv) subsection (xv) is amended to prohibit construction of any improvements other than a single family residence on Lots 1-23 and 31-91 inclusive and construction of any improvements other than a townhouse on Lots 24-30 inclusive.

6

Notary Public

My Commission Expires:
August 14, 2002

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on April 15, 1999, by Jack Eichorn, Vice President of High Desert Investment Corporation, a New Mexico corporation.

/s/ Lauda J. Miles
Notary Public

My Commission Expires:
August 14, 2002

CONSENTED TO:

MESA VERDE DEVELOPMENT
CORPORATION,
a New Mexico corporation

By: /s/ Scott P. Schiabor
Name: Scott P. Schiabor
Title: President

Date Signed: March 10, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 10, 1999, by Scott P. Schiabor, President of Mesa Verde Development Corporation, a New Mexico corporation.

/s/ Cindy Edson
Notary Public

My Commission Expires:
August 4, 2001

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G:\HIGHDES\SPSINV\HMW\LEGALDOC\CHACO.CCR
6/27/02

CONSENTED TO:

OWNER: Mesa Verde Development Corp.

Lots 1,2,3,4,7,8,14,15,19,20,21,
22,36,38,40,41,42,43,44,45,46,
47,49,50,53

By: /s/ Scott Schiabor
Name: Scott Schiabor
Title: President

Date Signed: March 10, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 10, 1999, by Scott Schiabor.

/s/ Cindy Edson
Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Scott Patrick, Inc.

Lots 13, 48, 52

By: /s/ Scott Schiabor

Name: Scott Schiabor

Title: President

Date Signed: March 10, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 10, 1999, by Scott Schiabor.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Woodpecker Construction

Lot 5

By: /s/ Mark R. Deberry

Name: Mark R. Deberry

Title: Vice President

Date Signed: March 10, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 10, 1999, by Jacqueline L. Hand.

/s/ Jacqueline L. Hand

Notary Public

My Commission Expires:
May 6, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: RHS, LLC

Lot 54

By: /s/ Roger H. Smith, Jr.

Name: Roger H. Smith, Jr.

Title: Manager

Date Signed: March 10, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 10, 1999, by Roger H. Smith, Jr.

/s/ Jeri L. Trujeque

Notary Public

My Commission Expires:
November 13, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Smith-Everett Homes, Inc.

Lots 32, 33, 34, 35

By: /s/ Harrison E. Smith

Name: Harrison E. Smith

Title: President

Date Signed: March 11, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 11, 1999, by Harrison E. Smith.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Tiara Homes

Lots 23, 24, 25, 26, 27, 29, 30

By: /s/ Rich Gantner

Name: Rich Gantner

Title: President

Date Signed: March 12, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 12, 1999, by Rich Gantner.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Zane & Associates

Lots 56, 57

By: /s/ Zane Aquilar

Name: Zane Aquilar

Title: President

Date Signed: March 12, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 12, 1999, by Zane Aquilar.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Bright Morning Star Homes

Lots 6,59,62,63,64,65,66,67,68

By: /s/ Joseph H. Rivera

Name: Joseph H. Rivera

Title: President

Date Signed: March 15, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 15, 1999, by Joseph H. Rivera.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Peter V. and Dorothy Isburgh

Lot 39

By: /s/ Peter V. Isburgh

By: /s/ Dorothy Isburgh

Name: Peter V. & Dorothy Isburgh

Title: Owners

Date Signed: March 15, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 15, 1999, by Peter V. & Dorothy Isburgh.

/s/ Jacqueline L. Hand

Notary Public

My Commission Expires:
May 6, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: The Lowe Company, dba Panarama
Homes

Lot 31

By: /s/ John Lowe

Name: John Lowe

Title: President

Date Signed: March 15, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 15, 1999, by John S. Lowe.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Doris Ocker

Lot 69

By: /s/ Doris Ocker

Name: Doris Ocker

Title: Owner

Date Signed: March 22, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 22, 1999, by Doris Ocker.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Stan & Sally Kimball

Lot 28

By: /s/ George Stan Kimball

By: /s/ Sally M. Kimball

Name: George Stan & Sally M. Kimball

Title: Owner

Date Signed: March 22, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 22, 1999, by George Stan & Sally M. Kimball.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO: TWENTY-EIGHT SUPPLEMENTAL
DECLARATION OF COVENANTS, CONDITIONS, AND
RESTRICTIONS (CHACO RIDGE)

OWNER: Ralph M. Marron, Trustee of the
 Ralph M. Marron, Trust, Under
 Trust Agreement dated 11/24/98

Lot 10

By: /s/ Ralph M. Marron
Name: Ralph M. Marron
Title: Trustee

Date Signed: March 17, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

 This instrument was acknowledged before me on March 17, 1999, by Ralph M. Marron.

/s/ Lori Holland
 Notary Public

My Commission Expires:
September 23, 2002

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Clark Custom Homes, Inc.

Lot 61

By: /s/ Bob Clark

Name: Bob Clark

Title: Secretary/Treasurer

Date Signed: March 24, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 24, 1999, by Bob Clark.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Mike Wiener

Lot 58

By: /s/ Michael Wiener

Name: Michael Wiener

Title: Owner

Date Signed: March 25, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 25, 1999, by Michael Wiener.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Edward P. & Roxanne O'Dwyer

Lot 51

By: /s/ Roxanne O'Dwyer

By: /s/ Edward P. O'Dwyer

Name: Edward P. & Roxanne O'Dwyer

Title: Owner

Date Signed: March 26, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 26, 1999, by Edward P. & Roxanne O'Dwyer.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: F. Lynn & Maureen F. May

Lot 11

By: /s/ F. Lynn May

By: /s/ Maureen F. May

Name: F. Lynn & Maureen F. May

Title: Owner

Date Signed: March 29, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 29, 1999, by F. Lynn & Maureen F. May.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Kyle J. Harder & Robin Ribble-Harder

Lots 18 & 55

By: /s/ Kyle J. Harder

By: /s/ Robin Ribble-Harder

Name: Kyle J. Harder & Robin Ribble-Harder

Title: Owner

Date Signed: April 5, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on April 5, 1999, by Kyle J. Harder & Robin Ribble-Harder.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Bealhen Construction

Lot 9

By: /s/ Scott Bealhen

Name: Scott Bealhen

Title: President

Date Signed: March 24, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 24, 1999, by Leroy Pino Jr.

/s/ Leroy Pino Jr.

Notary Public

My Commission Expires:
April 29, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

CONSENTED TO:

OWNER: Theresa Cardenas

Lot 37

By: /s/ Theresa Cardenas

Name: Theresa Cardenas

Title: Owner

Date Signed: March 15, 1999

STATE OF NEW MEXICO)
)ss.
COUNTY OF BERNALILLO)

This instrument was acknowledged before me on March 15, 1999, by Theresa Cardenas.

/s/ Cindy Edson

Notary Public

My Commission Expires:
August 4, 2001

[ADD AS MANY PAGES AS NECESSARY FOR EACH OWNER]

EXHIBIT A

Description of Chaco Ridge Village Property

Lots 1 - 69, Chaco Ridge, HIGH DESERT,
Albuquerque, New Mexico a replat of Tract 9B, High
Desert as shown on the Plat filed in Book 98C, Page 190,
Document 1998086200, Office of the County Clerk of
Bernalillo County, New Mexico on July 9, 1998