

WHEN RECORDED, RETURN TO:

Jonathon Bell

1553 North 900 West

Pleasant Grove, Utah 84062

Supplemental Declaration

The Ranches at Elk Meadows

This Supplemental Declaration is executed as of June 14, 2007, by Brittainy Homes, Inc., a Utah corporation ("Declarant").

Declarant is the owner of record of that certain real property ("Property") in the county of San Juan, State of Utah, more particularly described in Exhibit "A" attached hereto which, together with all other property added to this Declaration in accordance with this Declaration shall be known as The Ranches at Elk Meadows.

Declarant is the Declarant under that certain Declaration of Conditions, Covenants and Restrictions for Elk Meadows, of even date herewith, recorded on _____ as Entry No. _____ in the records of San Juan County, Utah (the "Master Declaration"). In the Master Declaration, Declarant established certain covenants, conditions, and restrictions providing for the planned development of Elk Meadows. This Supplemental Declaration is recorded in accordance with the Master Declaration, for the protection, maintenance, development and improvement of the Property as a Neighborhood (as that term is used in the Master Declaration) within Elk Meadows, and the Property shall be held and conveyed upon and subject to the provisions set forth here, each and all of which are for the benefit of, and shall run with and be binding upon, the Property and each and any part or portion thereof, and each and all of which: (a) shall apply to and bind not only the Declarant while the owner of any part or portion of the Property, but shall also apply to and bind each, every and any future owner of each, every and any portion or portions of the Property, and (b) shall inure to the benefit of not only the Declarant, but shall also inure to the benefit of each, every and any portion or portions of the Property and the owners thereof.

By accepting ownership of a Lot in the Property, you have agreed to be legally bound to abide by the conditions, covenants and restrictions in this Declaration.

ARTICLE 1. Definitions. The terms used in this Declaration are given their natural, commonly accepted definitions unless otherwise specified. Capitalized terms used but not defined in this Declaration will have the meanings given them in the Master Declaration. Other capitalized terms are defined as follows:

“Declarant” means Brittainy Homes, Inc., a Utah corporation, or any other entity to which Declarant assigns its rights as Declarant under this Declaration.

“Home” means a single-family residence constructed on a Lot in accordance with the provisions of this Supplemental Declaration.

“Master Association” means the Elk Meadows Owners Association, Inc., a Utah nonprofit corporation, the “Association” under the Master Declaration.

“Neighborhood Assessments” means any assessments levied against Lots under this Supplemental Declaration.

“Neighborhood Association” means The Ranches at Elk Meadows Owners Association, Inc., a Utah nonprofit corporation, of which all Owners shall be members.

“Neighborhood Board” means the board of directors of the Neighborhood Association.

“Neighborhood Common Area” means all Common Area (as that term is defined in the Master Declaration) within the boundaries of the Property.

“Neighborhood Expenses” means the expenses incurred by the Neighborhood Association in maintaining the Neighborhood Common Area and carrying out the other functions of the Neighborhood Association.

“Organization Date” will have the meaning given it in Article 5.

“Rules and Regulations” means the rules and regulations, if any, adopted from time to time by the Ranches Association pursuant to its Bylaws, relating to the possession, use, and enjoyment of the Property.

“**Outbuilding**” means a building that is not a residence and other than the Home, constructed on a Lot.

“**Owner**” means the owner of any Lot within the Property. If a Lot is owned by more than one person, all co-owners shall collectively be the “Owner” of the Lot.

“**Lot**” means a subdivided legal lot within the Property, on which a single family home may be constructed.

“**Neighborhood Plat**” means the subdivision plat for the Property, recorded in the office of the Recorder for San Juan County concurrently with this Declaration.

ARTICLE 2. General Use Restrictions.

2.1 **Incorporation of Master Declaration.** All use restrictions in the Master Declaration are applicable to the Property.

2.2 **Permitted Uses.** Unless otherwise approved by the AAR, and subject to applicable zoning laws, no more than one Home and no more than three Outbuildings may be built on a Lot.

2.3 **Maintenance.** Each Owner shall keep all buildings and Improvements on the Owner’s Lot in good repair and condition. An Owner can, at its option, enter into a maintenance contract with the Manager, and, for an additional fee to be paid by an Owner, the Manager will supervise the Owner’s Home when the Owner is away, and make necessary repairs authorized by the Owner. Each Owner shall maintain property insurance on the Improvements on its Lot for full replacement value, and shall, upon request by the Association, provide evidence of such insurance. In the event that any Improvements on an Owner’s Lot are damaged or destroyed, the Owner of the Lot will either repair or restore such Improvements within 18 months after such damage or destruction occurs, or raze the damaged Improvements and landscape the area in accordance with Plans approved by the AAR. If an Owner fails to comply with this provision, the Association shall have the right to enter onto the Owner’s Lot and correct the violation, and the costs incurred by the Association in doing so will constitute an Individual Assessment on such Lot and its Owner.

ARTICLE 3. Architectural Review; Construction.

3.1 **Architectural Review Required.** All the provisions of Articles 3 and 4 of the Master Declaration are applicable to the Property.

3.2 Home Dimensions; Outbuildings.

(a) All Homes must contain a minimum of 1700 square feet on the main level. "Main Level" means the habitable areas on the main or ground floor measured to the outside of the outside walls, exclusive of garages, garage storage, terraces and covered patios. We strongly discourage homes larger than 10,000 square feet.

(b) Building height may not exceed 30 feet as measured from the lowest point of ground within the building's footprint.

(c) No more than three Outbuildings may be constructed on a Lot. No Outbuilding may be constructed until the construction of a Home on the Lot has been completed, and the aggregate square footage of all Outbuildings constructed on the Lot may not exceed half the square footage of the Home, or 3000 square feet, whichever is smaller. Outbuildings may not be used as residences and will be subject to all Design Guidelines and architectural review requirements.

3.3 **Incentives for Timely Construction.** We want to encourage Home construction. The following incentives will be provided to Owners who begin construction of a Home on a Lot within three years after the date on which they close the purchase of the Lot. "Beginning construction" means that you have completed the design review process with the AAR, received approval, and poured the foundation of your Home. Two incentives to build within three years of Lot purchase are provided. If an Owner begins construction within the three year period: (i) Declarant will provide the Owner free water and sewer hook-ups (a value of approximately \$3000-4000); and (ii) the Master Association will pay the Owner a cash payment of \$3,500.00. Declarant will reimburse the Master Association for such payment within 30 days after the payment is made.

ARTICLE 4. Easements. All Lots are subject to all easements granted or reserved in this Declaration.

4.1 **Perimeter Easements.** Declarant, for itself and for the Master Association, hereby reserves a ten foot-wide easement around the entire perimeter of each Lot (“Perimeter Easements”), for the benefit of Declarant, the Master Association, and all the Owners under the Master Declaration, for the purpose of allowing access to Common Areas. No Neighborhood Owner may construct any structure within a Perimeter Easement or plant or allow growth of bushes, shrubs, or other vegetation which would obstruct the use of the Perimeter Easement. Declarant and the Master Association may mark or improve any portion of the Perimeter Easements for use as pedestrian, bicycle, or equestrian trails.

4.2 **Easements to Neighborhood Association.** Declarant reserves, for itself and the Neighborhood Association, an easement to enter onto all Lots for the purposes of exercising rights granted to the Neighborhood Association in this Supplemental Declaration, including but not limited to rights to inspect construction, read water meters, and to correct emergency conditions and cure defaults by Neighborhood Owners.

ARTICLE 5. The Neighborhood Association.

5.1 **The rights of the Neighborhood Association under this Supplemental Declaration will not become effective until the Organization Date (as defined below), and until the Organization Date, no Neighborhood Assessments will be levied and the Neighborhood Association will have no rights under this Supplemental Declaration.** The Neighborhood Association will be organized as a non-profit corporation under the laws of the State of Utah on the date (the “Organization Date”) which is the earlier of (i) the date on which five Neighborhoods have been created in Elk Meadows pursuant to Article 14 of the Master Declaration; or (ii) the date on which Declarant, in its sole discretion, determines that the Neighborhood Association should be organized. By accepting a deed to a Lot, each Owner consents to the organization of the Neighborhood Association in accordance with the provisions of this Article 5.

5.2 **Purposes of Neighborhood Association.** The Neighborhood Association will be governed by the Neighborhood Board. Any action the Association is obligated or

permitted to take under this Declaration shall be taken by the Board on behalf of the Association unless the action is one requiring a vote of the Owners under the terms of this Declaration or the Bylaws. The purposes of the Neighborhood Association are:

(a) To promote the health, safety, convenience, enjoyment and welfare of the residents of the Property.

(b) To own, maintain, preserve, and improve the Neighborhood Common Areas, if any, and to provide the Neighborhood Owners with such services as they may approve.

(c) To enforce the provisions of this Supplemental Declaration, if the Master Association does not choose to do so.

(d) To appoint Neighborhood representatives as members of the AAR ;

(e) To appoint the voting delegate for the Neighborhood in accordance with the Master Declaration;

(f) To fix, levy, and collect Neighborhood Assessments, if any, to obtain funds with which to carry out the duties and obligations of the Neighborhood Association under this Supplemental Declaration.

(g) To exercise all other rights and powers which the Neighborhood Association now has or may hereafter acquire under this Declaration and under the corporation laws of the State of Utah.

5.3 Membership. Beginning on the Organization Date, every Owner will be a member of the Neighborhood Association. There shall be only one membership per Lot. If a Lot is owned by more than one person, all co-Owners shall share the privileges of the membership appurtenant to the Lot. Co-Owners are jointly and severally obligated to perform the responsibilities of a Neighborhood Owner. The membership rights of an Owner which is not an individual may be exercised by any officer, director, partner, or trustee or by an individual the Owner designates from time to time in a written instrument provided to the Association's Secretary.

5.4 Voting. The Neighborhood Association will have two classes of members, Class A and Class B.

(a) Class A members are all Owners, except the Class B member, which is Declarant. Notwithstanding anything to the contrary in this Declaration, the Class B member may appoint a majority of the Board members during the Declarant Control Period, as specified in the By-Laws.

(b) The Class B membership will terminate upon the expiration of the Declarant Control Period. Upon termination of the Class B membership, Declarant will be a Class A member entitled to one vote for each Lot it owns.

(c) One vote will be assigned to each Lot owned by a Class A member, but this voting right will not begin until construction of a Home on the Lot is completed and San Juan County has issued a certificate of occupancy for the Home. The Class B member shall be entitled to three votes for each Lot it owns. If there is more than one Owner of a Lot, the vote for the Lot will be exercised as the co-Owners determine among themselves. A vote cast by a co-Owner shall be conclusively presumed to be the vote attributable to the Lot concerned unless an objection is immediately made by another co-Owner of the same Lot. If such an objection is made, or if more than one co-Owner attempts to cast the vote for the Lot, the vote for that Lot shall not be counted for any purpose whatsoever other than to determine whether a quorum exists.

(d) When, under Section 7.3(d) of the Master Declaration, Owners may no longer cast their votes individually in Master Association matters, the Neighborhood Board will appoint a voting delegate to cast the votes of the Owners at meetings of the Master Association, in the manner provided in the Master Declaration.

5.5 *Rights and Duties of the Neighborhood Association.*

(a) *Neighborhood Common Areas.* The Neighborhood Association, subject to the rights of the Master Association as set forth in the Master Declaration, will be responsible for the maintenance of the Neighborhood Common Areas. All goods and services procured by the Neighborhood Association in performing its responsibilities under this section will be Neighborhood Expenses. Each Owner acknowledges that the Neighborhood Common Areas are owned by Declarant or the Master Association and are for the use and benefit of all of Elk Meadows and

that, until the Organization Date, the Master Association will maintain all Neighborhood Common Areas.

(b) *Miscellaneous Goods and Services.* The Neighborhood Association may obtain and pay for such services, including legal and accounting services, as the Neighborhood Board may determine to be necessary or desirable for the proper operation of the Property, maintenance of the Neighborhood Common Areas, or enforcement of this Supplemental Declaration. The Neighborhood Association may acquire and sell real, personal and mixed property of all types for the use or benefit of all of the Owners without a vote of the Owners if the value of the property acquired in any calendar year does not exceed \$2,500. The Neighborhood Association may sell any property owned by the Neighborhood Association without a vote of the Owners if the value of the property sold in any calendar year does not exceed \$2,000. Acquisitions or sales of property having value exceeding the foregoing limits will require a vote of 67% of the Neighborhood Owners present, in person or by proxy, at a meeting called for that purpose. The cost of all such property shall be Neighborhood Expenses, and all proceeds from the sale of property by the Neighborhood Association shall be deposited into the Neighborhood Expense fund.

(c) *Rules and Regulations.* The Neighborhood Board may make reasonable rules and regulations governing the use of the Property, and all such rules and regulations shall be in writing and shall be binding on all Owners and occupants of the Property.

(d) *Implied Rights.* The Neighborhood Association, acting through the Neighborhood Board, may exercise any right, power or privilege given to it expressly by this Supplemental Declaration or by law, and every other right or privilege reasonably implied from the existence of any right or privilege given to it herein or reasonably necessary to effectuate any such right or privilege.

(e) *Insurance.* The Neighborhood Association shall obtain and continue in effect policies of insurance equivalent to those required to be carried by the Master Association under the Master Declaration, except that (i) if the Neighborhood owns no insurable improvements, no property insurance will be required; (ii) if the Neighborhood Association has no employees, no worker's compensation or employers liability insurance will be required, and (iii) if the Assessment income of

the Neighborhood Association is less than \$15,000 per year, no fidelity insurance will be required. Notwithstanding the foregoing, the Neighborhood Association may obtain and continue in effect any insurance the Neighborhood Board deems appropriate. Premiums for the foregoing insurance shall be a Neighborhood Expense.

ARTICLE 6. Assessments. No Neighborhood Assessments will be levied under this Supplemental Declaration until the Organization Date.

6.1 **Agreement to Pay Assessments.** Beginning on the Organization Date, each Neighborhood Owner shall be obligated to pay all Neighborhood Assessments levied pursuant to this Supplemental Declaration. Neighborhood Assessments will be fixed, levied and collected as provided in this Article. The Neighborhood Assessments will be used to operate the Property, maintain the Neighborhood Common Areas, promote the recreation, health, safety, welfare, common benefit and enjoyment of Owners and residents of the Property, and governing and regulating the Property. The Neighborhood Association will have the right to charge a late fee equal to five percent of any Neighborhood Assessment not paid within 15 days after the due date. In addition, all unpaid installments of any Neighborhood Assessment will bear interest at the Default Rate from 15 days after the date the installment became due until paid. The failure of the Neighborhood Board to give timely notice of any Annual Neighborhood Assessment as provided herein shall not be deemed a waiver or modification in any respect of the provisions of this Supplement Declaration, or a release of any Owner from the obligation to pay such Neighborhood Assessment.

6.2 **Apportionment.** Annual Neighborhood Assessments and Special Neighborhood Assessments will be apportioned among, and assessed to, all Lots and their Neighborhood Owners equally, except as otherwise provided in this Supplemental Declaration.

6.3 **Neighborhood Annual Assessments.** Neighborhood Annual Assessments, if any, will be computed and assessed in accordance with the budgeting and assessment procedures set forth in the Master Declaration for the Master Association, as if all references to the Association therein were references to the Neighborhood Association:

6.4 **Neighborhood Special Assessments.**

(a) *Authority.* In addition to the Neighborhood Annual Assessments authorized by this Article, the Neighborhood Association may at any time levy Neighborhood Special Assessments for the purpose of paying Neighborhood Expenses in the event the Neighborhood Expense fund should be inadequate for any reason to do so, or for any other expenses incurred or to be incurred as provided in this Supplemental Declaration. Neighborhood Special Assessments shall be payable in the manner and at the times determined by the Neighborhood Board.

(b) *Vote Required.* Any Neighborhood Special Assessment in an amount greater than \$500.00 per Lot will require the affirmative vote of 67% of the Owners who are voting in person or by proxy at a meeting called for such purpose. Notice of the meeting shall be sent to all Owners not less than 30 nor more than 60 days before the meeting.

6.5 *Neighborhood Individual Assessments.* Neighborhood Individual Assessments will be levied against a Lot and its Owner to reimburse the Neighborhood Association for:

(a) Fines and assessments of costs levied against such Owner pursuant to this Supplemental Declaration;

(b) Costs associated with any maintenance, repair, replacement or reconstruction performed or to be performed by the Neighborhood Association for which the Owner is responsible;

(c) Attorney's fees, interest, and other charges payable to the Neighborhood Association by a Owner under this Supplemental Declaration; and

(d) Any other amount payable to the Association by an Owner under this Supplemental Declaration.

6.6 *Lien for Assessments.* All Neighborhood Assessments levied on a Lot are secured by a lien on the Lot in favor of the Neighborhood Association. If any Neighborhood Assessment is delinquent, the Neighborhood Board may record a notice of lien and may foreclose the lien in the manner provided for the foreclosure of Assessment liens in the Master Declaration. The lien will be subordinate to any Mortgage recorded against the Lot before the recordation of the notice of lien and to any

notice of lien recorded by the Master Association. Each Owner by accepting a deed to a Lot hereby irrevocably appoints First American Title Insurance Company as Trustee, and confers upon the Trustee the power of sale provided in Utah Code Annotated § 57-1-23 (1953), as amended. In addition, the Owner hereby transfers in trust to the Trustee all of the Owner's right, title and interest in and to the Owner's Lot and all improvements on the Lot for the purpose of securing the Owner's payment of all Neighborhood Assessments and other amounts payable by the Owner under this Supplemental Declaration. In any foreclosure, the Owner will be required to pay the costs and expenses of the foreclosure (including reasonable attorneys' fees), and such costs and expenses are secured by the lien being foreclosed. The Owner will also be required to pay to the Neighborhood Association any Neighborhood Assessments against the Owner's Lot which become due during the period of foreclosure, and all such Neighborhood Assessments are secured by the lien being foreclosed. The Neighborhood Board shall have the right and power on behalf of the Neighborhood Association to bid in at any foreclosure sale and to hold, lease, mortgage or convey the subject Lot in the name of the Neighborhood Association.

6.7 Personal Obligation. Neighborhood Assessments shall be the personal obligation of the Neighborhood Owner to the Neighborhood Association. The Neighborhood Association may bring a legal action to recover a money judgment for an unpaid Neighborhood Assessment without foreclosing or waiving the lien securing the Neighborhood Assessment. No Neighborhood Owner may avoid or diminish its personal obligation by waiving any services or amenities provided for in the Master Declaration or this Supplemental Declaration. No reduction or abatement of Neighborhood Assessments may be claimed or allowed by reason of any alleged failure of the Neighborhood Association to take some action or perform some function required to be taken or performed by the Neighborhood Association under this Supplemental Declaration, or for inconvenience or discomfort arising from the making of repairs or improvements which are the responsibility of the Neighborhood Association, or from any action taken to comply with any law, ordinance, order or directive of any municipal or other governmental authority, the obligation to pay Neighborhood Assessments being a separate and independent covenant on the part of each Neighborhood Owner. In the event of any suit to recover a money judgment of unpaid Neighborhood Assessments hereunder, the involved Neighborhood Owner shall pay the costs and expenses incurred by the Neighborhood Association in connection therewith, including reasonable attorneys' fees.

6.8 **Attorney-in-Fact.** Each Owner by accepting a deed to a Lot hereby irrevocably appoints the Neighborhood Association as its attorney-in-fact to collect rent from any person renting the Lot, if the Lot is rented and the Owner is delinquent in paying Neighborhood Assessments. Rent due shall be paid directly to the Neighborhood Association, upon written demand, until such time as the Owner's Neighborhood Assessments are current; and the Owner shall credit the renter, against rent due, for the amount of money paid to the Neighborhood Association. Notwithstanding the foregoing, the rights of the Neighborhood Association under this Section are subordinate to the rights of the Master Association under Section 8.10 of the Master Declaration.

6.9 **Personal Liability of Purchaser.** The personal obligation of a Neighborhood Owner to pay unpaid Neighborhood Assessments against its Lot will not pass to successors in title unless assumed by them. Notwithstanding the foregoing, a lien to secure unpaid Neighborhood Assessments will not be affected by the sale or transfer of the Lot unless by foreclosure of a deed of trust or mortgage recorded before the delinquent Neighborhood Assessment was due, in which case the foreclosure will extinguish the lien for any Neighborhood Assessments that were payable before the foreclosure sale, but will not relieve any subsequent Neighborhood Owner from paying subsequent Neighborhood Assessments.

6.10 **Evidence of Payment of Assessments.** Upon receipt of a written request by a Neighborhood Owner or any other person, the Neighborhood Association within a reasonable period of time will issue a written certificate stating (a) that all Neighborhood Assessments have been paid with respect to any specified Lot as of the date of the certificate, or (b) if all Neighborhood Assessments have not been paid, the amount of Neighborhood Assessments then due and payable. The Neighborhood Association may make a reasonable charge for the issuance of such certificates, which charges must be paid when the request is made. Any certificate issued will be conclusive and binding against any bona fide purchaser of, or mortgagee on, the Lot in question.

6.11 **Declarant Exemption.** During the Declarant Control Period, Lots owned by Declarant will not be subject to Neighborhood Assessments under this Supplemental Declaration, except that if Declarant constructs a Home on a Lot and a certificate of occupancy has been issued by San Juan County for the Home, then Declarant will be liable for Neighborhood Assessments for the Lot. In lieu of paying Neighborhood

Assessments, Declarant will subsidize the operations of the Neighborhood Association if and as Declarant deems necessary.

ARTICLE 7. *Dispute Resolution.* The dispute resolution procedures and the limitations on litigation set forth in the Master Declaration are incorporated in this Supplemental Declaration as if fully set forth herein, with all references to the Association deemed to refer to the Neighborhood Association, all references to the Declaration deemed to refer to this Supplemental Declaration, all references to Assessments deemed to refer to Neighborhood Assessments, and all references to the Governing Documents deemed to refer to the Governing Documents together with this Supplemental Declaration, the Articles of Incorporation and Bylaws of the Neighborhood Association, and the Neighborhood Rules and Regulations.

ARTICLE 8. *Mortgage Provisions.* An institutional holder, insurer, or guarantor of a first Mortgage which provides a written request to the Neighborhood Association (such request to state the name and address of such holder, insurer, or guarantor and the street address of the Lot to which its Mortgage relates shall have the same rights under this Supplemental Declaration with regard to the Neighborhood Association as it has under the Master Declaration with regard to the Association.

ARTICLE 9. *Enforcement.* The Neighborhood Association and each Neighborhood Owner shall have the same rights to enforce the provisions of this Supplemental Declaration as the Master Association and the Owners, respectively, have to enforce the provisions of the Master Declaration, as if such rights were fully set forth herein.

ARTICLE 10. *Miscellaneous.*

10.1 ***Amendment.*** This Supplemental Declaration may be amended only by a vote of at least sixty-seven percent (67%) of the Neighborhood Owners present in person or by proxy at a meeting called for that purpose. In addition, no insurance or mortgagee protection provision may be amended without the consent of at least 51% of Eligible Mortgagees holding Mortgages on a Lot. Any amendments so approved shall be recorded in an instrument executed by the Neighborhood Board, certifying that the necessary vote has occurred, and, if necessary, that approval of the specified percentage of Eligible Mortgagees has been obtained. During the Declarant Control

Period, this Supplemental Declaration may not be amended without the consent of Declarant.

10.2 **Security.** The Neighborhood Association may, but is not obligated to, maintain or support any systems, programs or activities within the Property designed to make the Property safer than it otherwise might be. Neither the Neighborhood Association nor the Neighborhood Board shall in any way be considered insurers or guarantors of security within the Property, nor shall they be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of security measures undertaken. All Neighborhood Owners, residents, and guests of the Property acknowledge the foregoing and assume all risks for loss or damage to their person or property, and they further acknowledge that neither the Neighborhood Association nor the Neighborhood Board has made any representations or warranties, nor has such Neighborhood Owner, resident, or guest relied upon any representations or warranties, expressed or implied, regarding security in the Property.

10.3 **Severability; Interpretation.** If a court of competent jurisdiction declares any part of these covenants and restrictions invalid or unenforceable, it will have no effect on the other provisions not impacted by the decision. If any provision of this declaration can be interpreted in two ways, one of which would render the provision valid and the other of which would render the provision invalid, the provision will be interpreted in the manner which would render it valid.

IN WITNESS WHEREOF, this Supplemental Declaration has been executed as of the date first set forth above.

BRITTAINY HOMES, INC.,
a Utah corporation

By _____

Name:

Title:

STATE OF UTAH

COUNTY OF SAN JUAN

The foregoing Supplemental Declaration was acknowledged before me this ____
day of June, 2007, by _____,
_____ of Brittainy Homes, Inc., a Utah corporation.

Notary Public
Residing at:

My commission expires:

EXHIBIT A
Legal Description