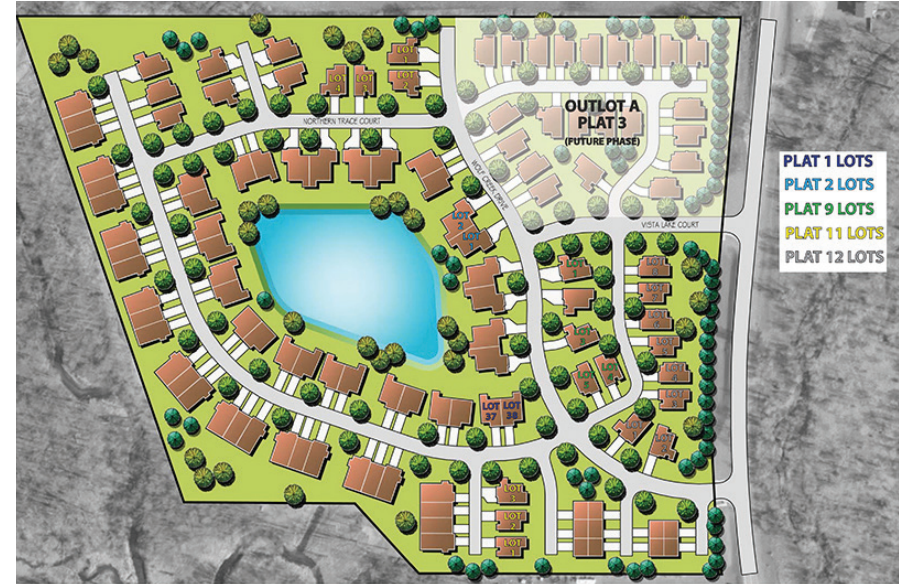


# Villas of Wolf Creek

Polk City, Iowa



Offering small town amenities with the convenience of downtown Des Moines being minutes away; Wolf Creek is a great place to call home! With lots of community walking and cycling trails as well as Big Creek and Saylorville lake as neighbors, this community is perfect for the outdoor enthusiast.

- Lots of community walking and cycling trails
- Great school district
- Downtown Des Moines minutes away



**PARAMOUNT**  
LAND

**SUMMER CLARK**

summer@iowarealty.com

mobile: 515.971-7786



# THE VILLAS AT WOLF CREEK

POLK CITY, IOWA



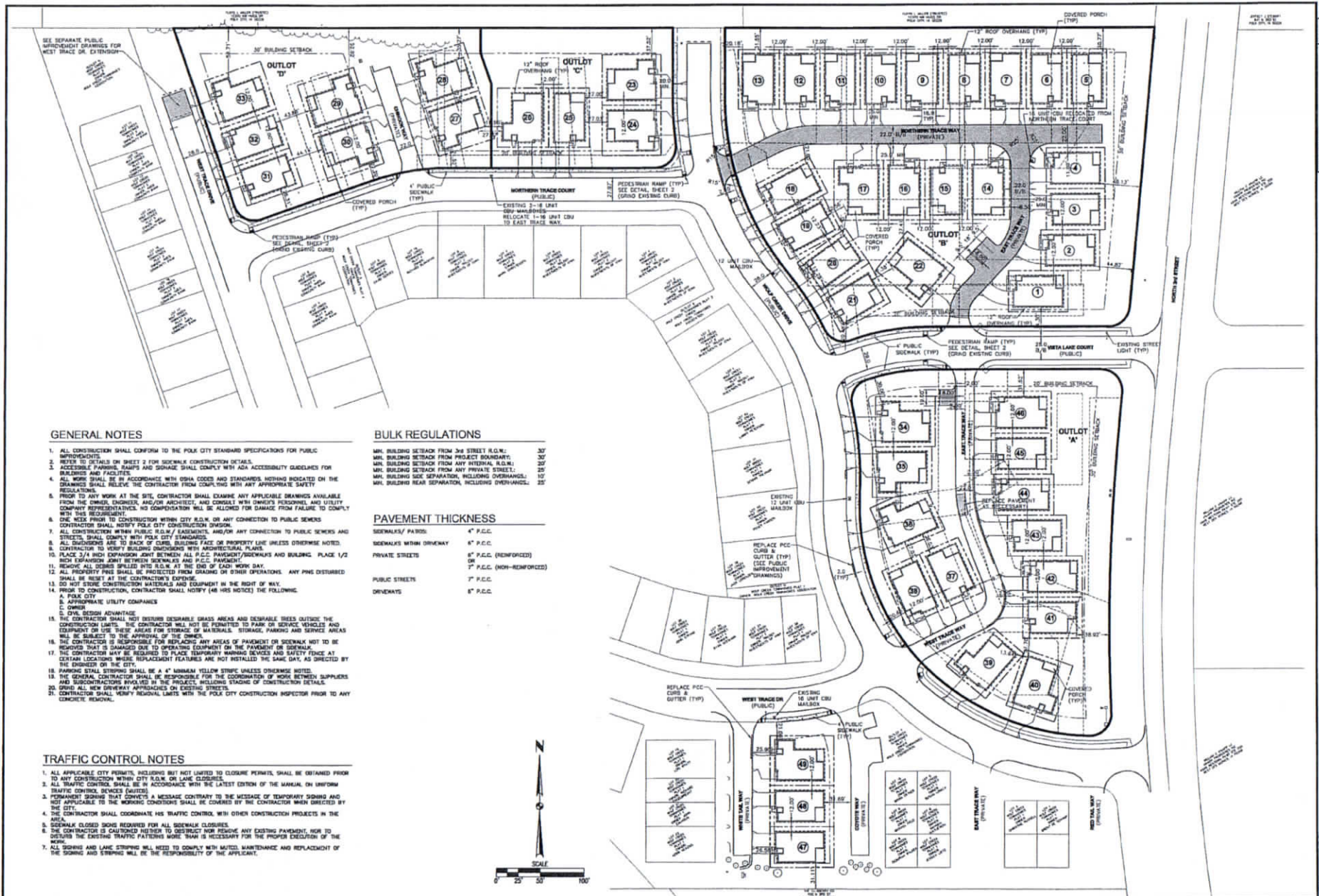
PLAT 1 LOTS  
PLAT 2 LOTS  
PLAT 9 LOTS  
PLAT 11 LOTS  
PLAT 12 LOTS

0' 60' 120' 180'



**EA**  
CIVIL DESIGN ADVANTAGE







# **Villas at Wolf Creek Polk City, Iowa 50226**

## **Homeowners Association Information**

**\$165/month**

**Stanbrough Realty Company, LLC  
10888 Hickman Road, #3b  
Clive, IA 50325  
515-334-3345**

*Dues subject to review on an annual basis*



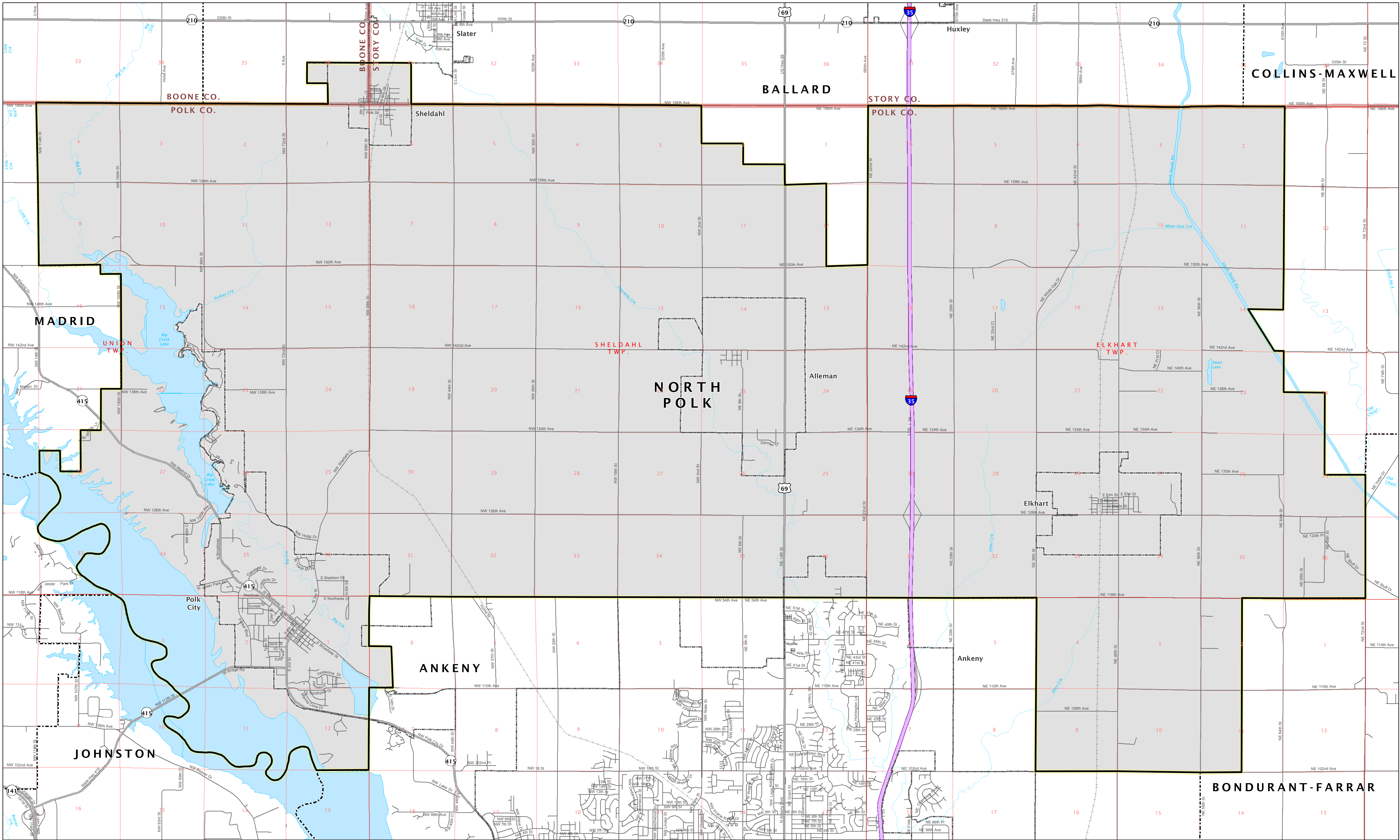


**PARAMOUNT**  
LAND

# **The Villas at Wolf Creek Polk City, Iowa 50226**

## Utility Company Information

UTILITY	COMPANY	PHONE
Gas	Mid-American Energy	888-427-5632
Electric	Midland Power Cooperative	515-386-4111
Water/Sewer	City of Polk City	515-984-6233
Cable/Internet	CenturyLink	866-642-0444



Iowa Department of Education School District Boundary Verification 2017 - 2018

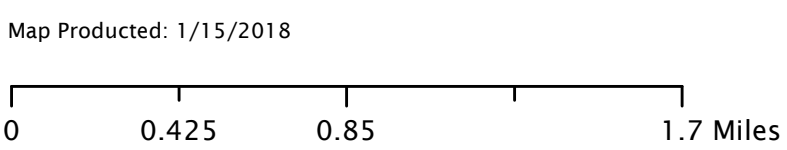
# NORTH POLK

- NORTH POLK
- Other School District Boundary
- City

- Township
- Section
- County



The school district boundaries shown on this map were developed by the Iowa Department of Education and are a product of the 2017-2018 School District Review Program (SDRP) with the U.S. Census Bureau. Legal boundary information was compiled from locally derived GIS data and written descriptions where available. If the boundary represented here appears to contain any error, please contact the Department immediately or email [iodi.dfi@iowa.gov](mailto:iodi.dfi@iowa.gov). The Department or its agents make no warranty of the accuracy of the information represented herein.





Doc ID: 014005480023 Type: GEN  
Recorded: 11/14/2003 at 10:33:38 AM  
Fee Amt: \$121.00 Page 1 of 23  
Polk County Iowa  
TIMOTHY J. BRIEN RECORDER  
File# 2003-00067081  
BK 10266 PG 563-585

RETURN TO:

Prepared by & Return to: Timothy C. Hogan 3101 Ingersoll Avenue, Des Moines, Iowa 50312 (515) 279-9059

## DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

KNOW ALL PERSONS BY THESE PRESENTS:

WOLF CREEK TOWNHOMES, L.C., an Iowa limited liability company ("Declarant"), as developer of Wolf Creek Townhomes in the City of Polk City, Polk County, Iowa, desires to establish and place residential covenants, conditions and restrictions and does hereby reserve certain easements, all as hereinafter specifically set forth, on the following described real property:

Lots 1 - 66 in WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa (hereinafter the "Properties").

NOW, THEREFORE, Declarant hereby declares that the Properties shall be held, sold 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 real property and be binding on all parties having any rights, title or interest in the Properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof.

### ARTICLE I DEFINITIONS

**Section 1.** "Association" shall mean and refer to Wolf Creek Townhomes Association, its successors and assigns, a non-profit corporation organized pursuant to Chapter 504A of the Code of Iowa, 2001, as amended.

**Section 2.** "Association Responsibility Elements" shall mean the following:

- (a) The exterior surface of the Building upon a Lot, excluding windows, doors, stoops, patios, decks, unattached personal property and any additions made to the Living Units whether or not approved by the Association (for example, flags or barbeque grills).
- (b) The structural portion of the Building upon a Lot.

- (c) The roof, gutters, downspouts, and foundations of the Building upon a Lot.
- (d) Any common wall between residential structures upon Lots, except the interior surfaces thereof.
- (e) The yard surrounding the residential structure upon a Lot, excluding any gardens, plants or flowers installed by any Owner.
- (f) Private streets, driveways and sidewalks.
- (g) Conduits, ducts, plumbing, wiring, pipes and other facilities within the attic or basement of a residential structure which are carrying any service to more than one Lot or more than one Living Unit.
- (h) Irrigation system.
- (i) Entrance sign.
- (j) Common Area.
- (k) Pond and any fowl that habitat thereon.

**Section 3.** "Board of Directors" shall mean and refer to the Board of Directors of the Association.

**Section 4.** "Building" shall mean and refer to any structure containing one or more single-family dwelling units that may be constructed on a Lot or on several Lots.

**Section 5.** "Common Area" shall mean and refer to Outlots "T", "U" and "V" in WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa as shown on the Official Plat thereof.

**Section 6.** "Common Elements" shall mean all common water lines, sewers, gas lines, electric lines and other utility service facilities located within the Properties that serve more than one Living Unit.

**Section 7.** "Declarant" shall mean and refer to Wolf Creek Townhomes, L.C.

**Section 8.** "Declaration" shall mean and refer to this Declaration of Covenants, Conditions and Restrictions to which the Properties are subject.

**Section 9.** "Federal Mortgage Agencies" shall mean and refer to those federal agencies who have or may come to have an interest in the Properties, or any portion thereof, such as the Federal



Housing Administration, the Veterans Administration, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, or successors to their interests.

**Section 10.** "Living Unit" shall mean and refer to any portion of a building situated upon a Lot and designed and intended for use and occupancy as a resident by a single family.

**Section 11.** "Lot" shall mean and refer to any of the lots in Lots 1 - 66 in WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa as shown on the Official Plat thereof and any Lots created by the division of such Lots. The rights and obligations under this Declaration relating to ownership of the Lots shall apply equally to each Lot regardless of the size or design of the Living Unit situated thereon.

**Section 12.** "Member" shall mean and refer to those persons entitled to membership as provided in the Declaration.

**Section 13.** "Owner" shall mean and refer to the record Owner, whether one or more persons or entities, of fee simple title to any Lot which is a part of the Properties, including contract sellers and vendees (deemed Co-owners), but excluding those having such interest merely as security for the performance of an obligation, and excluding those having a lien upon the property by provision or operation of law.

**Section 14.** "Pond" shall mean and refer to Outlot "Z" in WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa as shown on the Official Plat thereof.

**Section 15.** "Properties" shall have the meaning set forth on Page 1 hereof.

## **ARTICLE II**

### **MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION**

**Section 1. Membership and Voting.** Every Owner of a Lot shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot that is subject to assessment hereunder. Ownership of a Lot shall be the sole qualification for membership. Subject to provisions of Section 2 of this Article, the Owners of a Lot shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be Members. The vote for such Lot shall be exercised as they, among themselves, determine, but in no event shall more than one vote be cast with respect to any Lot.

**Section 2. Declarant as Sole Voting Member.** Notwithstanding any other provision of this Declaration, Declarant shall be the sole voting Member of the Association until Declarant no longer

owns any portion of any Lot, or until Declarant waives, in writing, its right to be the sole voting member, Declarant shall have the right to elect all Directors and to cast all votes as it deems appropriate. Each Owner by acceptance of a deed to a Lot shall be deemed to have released Declarant from all claims with respect to actions taken or not taken while Declarant controls the Association.

**Section 3. Board of Directors.** The voting Members shall elect a Board of Directors of the Association as prescribed by the Bylaws of the Association. The Board of Directors shall manage the affairs of the Association.

**Section 4. Suspension of Voting Rights.** The Association shall suspend the voting rights of a Member for any period during which any assessment hereunder against his/her/its Lot remains unpaid and for a period not to exceed sixty (60) days for any infraction of the published rules and regulations of the Association.

**Section 5. Notice of Meetings of Members.** Unless the Articles of Incorporation or the Bylaws otherwise provide, written notice stating the place, day and hour of the meeting and, in case of a special meeting, the purpose or purposes for which the meeting is called, shall be delivered no less than five (5) nor more than fifty (50) days before the date of the meeting, either personally or by mail, by or at the direction of the President or Secretary, or the officer or persons calling the meetings, to each Member entitled to vote at such meeting. If mailed, such notice shall be deemed to be delivered when deposited in the United States Mail addressed to the Member at his/her/its address as it appears on the records of the Association, with postage thereon prepaid.

**Section 6. Duration.** No dissolution of the Association shall occur without the prior approval and consent of the City of Polk City, Iowa.

### **ARTICLE III COVENANT FOR MAINTENANCE ASSESSMENTS**

**Section 1. Creation of the Lien and Personal Obligation of Assessments.** Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) monthly assessments or charges, (2) special assessments for capital improvements and operating deficits and (3) special assessments as provided in this Article III, Article V and Article VI; such assessments to be established and collected as hereinafter provided. The monthly and special assessments, together with late fees, interest, costs and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment,



together with interest, costs, and reasonable attorney's fees, shall also be the joint and several personal obligation of each person who was the Owner of such property at the time when the assessment became due.

**Section 2. Purpose of Assessments.** The assessments levied by the Association shall be used exclusively to promote the health, safety, and welfare of the residents in the Properties and for the insurance, improvement, maintenance, repair, replacement, removal and demolition of the Association Responsibility Elements, the Common Elements and the Living Units situated on the Properties and for other purposes specifically provided herein.

**Section 3. Maximum Monthly Assessment.** Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum monthly assessment shall be Eighty Dollars and 00/100 (\$80.00) per Lot plus a pro rata portion of the amount of real estate taxes and special assessments payable by the Association. Thereafter, the maximum monthly assessment may be increased effective January 1 of each year, but such increase shall not be more than 10% greater than the maximum assessment for the previous year without a vote of a majority of Members who are voting in person or by proxy at a meeting duly called for this purpose. The Board of Directors shall fix the monthly assessment at an amount not in excess of the maximum.

A portion of such monthly assessments shall be set aside or otherwise allocated in a reserve fund for the purpose of providing repair, replacement, removal and demolition of the Common Elements, the Association Responsibility Elements and any capital improvement that the Association is required to maintain. Notwithstanding the foregoing, Declarant may use any reserve funds, if established, to defray operating costs as it deems appropriate.

A Lot shall not be subject to assessment until the first day of the month following the date of occupancy as a residence or date of closing, whichever comes first.

Declarant shall not be liable for annual or special assessments upon Lots owned by it. Declarant is not responsible for the establishment of a budget as long as Declarant is the sole voting member of the Association.

The Association and Declarant are not required to submit statements for assessments to any Owner. All monthly payments shall be made on the first of each month, or any Owner may pay each assessment in one payment but not less frequently than monthly.

**Section 4. Special Assessments for Capital Improvements and Operating Deficits.** In addition to the monthly assessments authorized above, the Association may levy a special assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair, replacement, removal or

demolition of a capital improvement that the Association is required to maintain or for operating deficits that the Association may from time to time incur, provided that any such assessment shall have the assent of a majority of the Members who are voting in person or by proxy at a meeting duly called for this purpose.

**Section 5. Notice and Quorum for Any Action Authorized Under Sections 3 and 4.** Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all Members not less than five (5) days nor more than fifty (50) days in advance of the meeting. At the first such meeting called, the presence of twenty-five percent (25%) of the Members or proxies entitled to cast votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be fifty percent (50%) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

**Section 6. Uniform Rate of Assessment.** Both monthly and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly basis.

**Section 7. Date of Commencement of Monthly Assessments: Due Dates.** The monthly assessments provided for herein shall commence as to each respective Lot on the first day of the first month following the date of conveyance to an Owner of a Lot with a completed Living Unit constructed thereon and for which a certificate of occupancy has been issued. **LOTS OWNED BY THE DECLARANT THAT DO NOT HAVE COMPLETED LIVING UNITS CONSTRUCTED THEREON AND COMPLETED UNITS THAT ARE NOT SOLD, LEASED OR OCCUPIED SHALL BE EXEMPT FROM THE ASSESSMENTS DESCRIBED IN THIS ARTICLE III AND THE ASSESSMENTS DESCRIBED IN ARTICLE VI.** The maintenance responsibilities of the Association as to each Lot shall commence concurrently with the commencement of monthly assessments. The insurance assessment provided for in Article VI shall commence as to each Lot on the first day of the first month following the date of conveyance of the Lot to an Owner (See Article VI, Section 3). The Board of Directors shall fix any increase in the amount of the monthly assessment at least thirty (30) days in advance of the effective date of such increase. Written notice of special assessments and such other assessment notices as the Board of Directors shall deem appropriate shall be sent to every Owner subject thereto. The due dates for all assessments shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate in a recordable form signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate from the Association regarding the status of assessments on a Lot shall be binding upon the Association as of the date of its issuance.

**Section 8. Effect of Nonpayment of Assessments: Remedies of the Association.** Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of 15% per annum or at the highest rate allowed by Iowa law, whichever is lower. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property in the manner provided for foreclosure of a mortgage, or both, and there shall be added to the amount of said assessment all cost and expenses incurred by the Association in collecting said assessments, including reasonable attorney's fees, whether or not legal action is required in connection therewith. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Elements or abandonment of the Owner's Lot.

**Section 9. Subordination of Assessments Liens.** The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. The assessment shall be paid prior to or at the closing of sale or transfer of any Lot. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale or transfer. The failure of an Owner to pay assessments as provided in this Article III shall not constitute a default under a mortgage insured by the Federal Mortgage Agencies.

#### **ARTICLE IV DECLARANT'S RIGHTS**

Declarant reserves the right to use any of the Lots as models and to sell, assign, or conduct other businesses in connection with the construction and development of the project from any of such Lots prior to their being sold. This reservation of right or privilege in Declarant includes, but is not limited to, the right to maintain models, erect signs, maintain an office, staff the office with employees, and to show Lots then unsold. Declarant retains the right to be considered an Owner of any Lot that remains unsold. Declarant also reserves the right to make changes in the number, location, or manner of construction of buildings and other improvements on the Properties including, without limitation, the substitution of screened-in porches for decks on certain Lots designated by Declarant; provided, that in all cases, such changes shall be accomplished in a manner consistent with applicable laws and ordinances.



**ARTICLE V**  
**MAINTENANCE**

**Section 1. Maintenance by Owners.** The Owner of each Lot shall furnish and be responsible for, at the Owner's own expense, all maintenance and repairs of the Owner's Lot and all structures, improvements, and equipment located thereon including decorating and replacements within the Owner's Living Unit, the heating and air conditioning systems and any partitions and interior walls appurtenant to the Living Unit, but excluding the Association Responsibility Elements. The Owner shall be responsible for the maintenance, repair, and replacement of all windows in the Owner's Living Unit, the doors leading into the Living Unit, all electrical fixtures located on the exterior of the Living Unit, and any and all other maintenance, repair, and replacements of the improvements, including decks, patios and stoops, including snow removal therefrom, shrubs, flowers, trees, plantings, gardens, and other landscaping, on the Owner's Lot unless otherwise provided herein. The Owner shall also be responsible for the maintenance, repair and replacement of all electrical wiring from the main electrical box to the Owner's Living Unit, notwithstanding the fact that such wiring crosses a Common Element or is located off-premises from the Owner's Lot. The Owner shall be responsible for maintaining exterior light fixtures of the Living Unit, including replacement of the light bulbs, and the Owner shall keep such light fixtures illuminated from dusk to dawn daily.

To the extent that equipment, facilities and fixtures (including fences) within any Lot shall be connected to similar equipment, facilities, or fixtures affecting or serving other Lots, then the use thereof by the Owner of such Lot shall be subject to the rules and regulations of the Association. The authorized representatives of the Association or Board of Directors or the manager or managing agent for the Association shall be entitled to reasonable access to any Lot as may be required in connection with maintenance, repairs or replacements of or to any equipment, facilities or fixtures affecting or serving other Lots.

Any repair or replacement of an exterior structure, improvement or equipment (including, without limitation, electrical fixtures) shall match the original item that it repairs or replaces. All exterior structures, improvements and equipment (including, without limitation, decks and fences) shall be constructed in accordance with local ordinances and building codes.

**Section 2. Maintenance of Private Streets and Driveways.**

The Association shall be responsible for the maintenance, including snow removal, repair and repaving of all private streets and driveways and for the maintenance and repair of any pedestrian walkways or sidewalks, excluding the stoops located at entrances of any Living Unit, constructed or to be constructed within the Properties by Declarant for the benefit of all Owners of Lots. Private streets and driveways shall be maintained at all times in such manner as to provide ingress and egress, both pedestrian and vehicular, from each Lot to and from a public street or highway. The specification for replacement of any private streets, driveways, walkways or sidewalks shall be determined by the Board of Directors, or by an architectural committee composed of three (3) or more representatives appointed by the Board of Directors.

**Section 3. Maintenance Obligations of Association.**

In addition to maintenance upon the driveways and sidewalks, the Association shall provide all maintenance, repair, replacement, removal and demolition of the Association Responsibility Elements and Common Elements, including but not limited to, maintenance up each Lot that is subject to assessment hereunder as follows: paint, repair, replace and care for roofs, gutters, downspouts, exterior building surfaces and other exterior improvements, lawns, shrubs and decks and excluding any lawns, shrubs, etc. within any fences area, trees, trash removal and snow removal (but excluding the stoops located at the entrances of any Living Unit). In the case of lawns, shrubs, trees, and other elements of landscaping, the Association shall perform all necessary repairs, replacements and maintenance thereof in a manner similar to and in accordance with the appearance of the existing landscaping, taking into account determining factors such as availability, age, and reasonableness as regard to the level of maturity and development of the landscaping at the time of the repair, replacement, of maintenance activity.

## **ARTICLE VI INSURANCE**

**Section 1. Casualty Insurance.** The Association shall obtain a master casualty insurance policy or policies affording fire and extended coverage insurance for the Association Responsibility Elements in an amount equal to the full replacement value thereof. The Association may obtain "all risk" coverage for the Association Responsibility Elements. The Association shall be responsible for reviewing at least annually the amount and type of such insurance and shall purchase such additional insurance as is necessary to provide the insurance required above. The Association may cause such full replacement value to be determined by a qualified appraiser and the cost of any such appraisal shall be included in the monthly maintenance assessment for each Lot on a pro rata basis. Such insurance coverage shall be for the benefit of the Association, each Owner, and, if applicable, the first Mortgagee of each Lot.

The master casualty insurance policy, and "all risk" coverage if obtained, shall (to the extent the same are obtainable) contain provision that the insurer (a) waives its right to subrogation as to any claim against the Association, its Board of Directors, its agents and employees, the Owners and their respective agents and guests, and (b) waives any defense based on invalidity based upon the acts of the insured; and providing further that the insurer shall not be entitled to contribution against casualty insurance which may be purchased by any Owner as hereinafter permitted.

**Section 2. Liability Insurance.** The Association shall also purchase a master comprehensive public liability insurance policy in such amount or amounts as the Board of Directors shall deem appropriate from time to time. Such comprehensive public liability insurance policy shall cover the Association, its Board of Directors, any committee or organization of the Association or Board of Directors, its agents and employees, the Owners and all other persons entitled to occupy any Lot. The Association shall also obtain any other insurance required by law to be maintained, including but not limited to, worker's compensation insurance, and such other insurance as the Board of Directors shall from time to time deem necessary, advisable or appropriate. Such insurance coverage shall also provide for and cover cross liability claims of one insured party against another insured party. Such insurance shall inure to the benefit of each Owner, the Association, its Board of Directors and any managing agent acting on behalf to the Association. Each Owner shall be deemed to have delegated to the Board of Directors the Owner's right to adjust with the insurance companies all losses under policies purchased by the Association.

**Section 3. Monthly Assessment for Insurance.** The premiums for all such insurance hereinabove described shall be paid by the Association and the pro rata cost thereof shall become a part of the monthly assessment (over and above the assessments described in



Article III, Sections 3 and 4 herein) to which each Lot conveyed by Declarant shall be subject under the terms and provisions of Article III, Section 7. Each Owner shall prepay to the Association at the time a Lot is conveyed to such Owner an amount equal to twelve (12) monthly insurance assessments and shall maintain such prepayment account at all times. When any such policy of insurance hereinabove described has been obtained by or on behalf of the Association, written notice of the obtainment thereof and of any subsequent changes therein or termination thereof shall be promptly furnished to each Owner, mortgagee, the City of whose interest may be affected thereby, which notice shall be furnished by the officer of the Association who is required to send notices of meetings of the Association.

**Section 4. Distribution to Mortgagee.** In no event shall any distribution of proceeds be made by the Board of Directors directly to an Owner where there is a mortgagee endorsement on the certificate of insurance. In such event, any remittances shall be to the Owner and the mortgagee jointly, or in accordance with the terms of any endorsement in favor of the mortgagee.

**Section 5. Additional Insurance.** Each Owner shall obtain additional insurance at the Owner's expense, affording coverage upon the Owner's personal property, the contents of the Owner's Living Unit, and all components of the Owner's Living Unit not included in the Association Responsibility Elements (including, but not limited to, all floor, ceiling, and wall coverings and fixtures, betterments and improvements) in an amount equal to the full replacement value therefor. Such insurance shall contain the same provisions for waiver of subrogation as referred to in the foregoing provisions for the master casualty insurance policy to be obtained by the Association. Each Owner shall obtain comprehensive public casualty insurance, at the Owner's expense, affording coverage upon the Owner's Lot with a combined single limit of not less than \$300,000 per occurrence. Such insurance shall provide that it shall be without contribution as against the casualty insurance purchased by the Association. If a casualty loss is sustained and there is a reduction in the amount of the proceeds which would otherwise be payable on the insurance purchased by the Association pursuant to this paragraph due to proration of insurance purchased by an Owner under this paragraph, the Owner agrees to assign the proceeds of this latter insurance, to the extent of the amount of such reduction, to the Association to be distributed as herein provided.

**Section 6. Casualty and Restoration.** Damage to or destruction of any Building due to fire or any other casualty or disaster shall be promptly repaired and reconstructed by the Association and the proceeds of insurance, if any, shall be applied for that purpose. If for any reason the Association chooses not to repair or reconstruct any Building damaged or destroyed by fire or other casualty, the Owner(s) of the affected Lots shall have the right, but not the obligation, to perform such repair or reconstruction and to collect the cost thereof from the Association.

**Section 7. Insufficiency of Insurance Proceeds.** If the insurance proceeds received by the Association as a result of any such fire or any other casualty or disaster are not adequate to cover the cost of repair and reconstruction, or in the event there are no insurance proceeds, the cost for restoring the damage and repairing and reconstructing the Common Area or any Building or Buildings so damaged or destroyed (or the costs thereof in excess of insurance proceeds received, if any) shall be paid by the Association, which shall then have the right to levy a special assessment against all Lots for the amount of such deficiency.

For the purposes of Section 6 above, repair, reconstruction and restoration shall mean construction or rebuilding of any Building or Buildings to as near as possible the same condition as it existed immediately prior to the damage or destruction and with the same or similar type of architecture.

**Section 8. Surplus of Insurance Proceeds.** In the event that there is any surplus of insurance proceeds after the reconstruction or repair of the damage has been fully completed and all costs paid, such sums may be retained by the Association as a reserve or may be used in the maintenance and operation of the Properties, or, in the discretion of the Board of Directors, may be distributed to the Owners of the Building affected and their mortgagees who are the beneficial owners of the fund. The action of the Board of Directors in proceeding to repair or reconstruct damages shall not constitute a waiver of any rights against Owner for committing willful or malicious damage.

## **ARTICLE VII EASEMENTS**

**Section 1. Drainage, Utility, and Sewer Easements.** As noted on the recorded Plat of the Properties, Declarant has reserved certain areas of the Lots for public utility and sewer easements. In doing so, it is the intention of Declarant to provide the needed flexibility, for the benefit of all Lots and Owners, to properly install and allow to be maintained all electrical, telephone, water, gas, sewer, and other utility service (including all lines, pipes, wires, cables, ducts, etc.) to the Living Units constructed on the Lots. No other improvements or permanent structures (excluding walkways, driveways and fences) shall be placed within

such easements and any fences installed shall be subject to the rights (including the right to remove where reasonably necessary without duty of replacement or reimbursement) of any public or private utility to construct, maintain, repair, or remove any necessary facilities and the right of Declarant and the Association to provide for and maintain appropriate drainage. Regardless of whether shown on the recorded plat, each Lot shall accept surface water drainage from adjacent properties whether or not located within the Properties and each Lot shall have the right to drain its surface water to the adjacent Lots located within the Properties.

**Section 2. Additional Easement Rights.** Declarant reserves unto itself, for the benefit of all Lots and Owners, an easement right, title, and authority to relocate, alter or otherwise change the location of any drainage, utility or sewer easement and to grant such further easements, licenses, and rights of way, temporary or permanent, exclusive or non-exclusive, surface or otherwise, as Declarant may deem necessary or appropriate, for ingress, egress, utility and similar purposes on or within any Lot or Lots or any portion of the Properties. Declarant further reserves the right to more specifically describe or to change the description of any such drainage, utility and sewer easement, or other easement, license or right-of-way by written instrument, or amendment to the Plat recorded in the Office of the Recorder of Polk County, Iowa. Each Owner shall take title subject to the right and easements reserved herein; provided, however, the rights reserved in this Section 2 shall not be exercised in a manner which unreasonably and adversely affects any Building or portion thereof located upon any Lot or any Owner's use or enjoyment thereof or which unreasonably restricts the rights of ingress or egress to any Lot. The rights and easements reserved by Declarant in this Section 2 shall run with the land and Declarant's right to further alter or grant easements shall automatically transfer to the Association when Declarant shall have conveyed the last Lot within the Properties.

**Section 3. Easement for Access and Maintenance.** The Association, its agents, and contractors and each Owner shall have an easement and license to, in and over each Lot for the purpose of performing its maintenance obligations and for access to the rear of the Lot owned by such Owner.

**Section 4. Easement for Water Usage.** The Association, its agents, and contractors shall have an easement and license to use hoses, bibs and water from all Lots for the purpose of performing its maintenance obligations provided the Association shall reimburse the Owner for any water costs relating thereto in excess of \$50.00 per month.

**Section 5. Easement for Emergency Purposes.** An easement is hereby dedicated and granted for use in the case of an emergency by emergency vehicles such as fire trucks, police cars, ambulances,



etc., and emergency personnel, public and private, over and upon all Lots and any pedestrian walkways or sidewalks.

**Section 6. Easement for Signs.** Declarant reserves unto itself for so long as it owns any Lot, and thereafter reserves and grants to the Owners by and through the Association, the right and easement to erect and maintain an entryway sign or signs.

**Section 7. Driveways and Entrances.** An easement is hereby reserved and granted for the use of all Lots served by one driveway over such driveway. To the extent that a driveway serving a Living Unit is located partially or wholly on another Lot or Lots, the Owner of the Living Unit served by such driveway shall have the benefit of any easement over that portion of the other Lot or Lots covered by the driveway. This driveway easement shall be for ingress and egress purposes and no Owner shall park or allow to be parked any vehicular or other obstruction within the driveway area so as to prevent access to the Living Units that such driveway serves. Further, there is hereby reserved and granted an easement for the benefit of each Lot served by a sidewalk and pedestrian walkway located partially or wholly on another Lot or Lots. In the event Living Units are served by a shared front entry stoop and to the extent of such shared stoops a reciprocal easement is granted for the benefit of each served by such shared entry stoop. No Owner shall obstruct or allow obstructions on any sidewalk or pedestrian walk or shared entry stoop which would impair use and access to the Living Unit which such sidewalk or entry stoop serves.

**Section 8. General Easements.** Each Lot shall be subject to the following easements in favor of the Association and the other Owners:

- (a) Every portion of a structure upon a Lot which contributes to the support of any structure not on the same Lot is burdened with an easement of such support.
- (b) Each Lot is burdened with an easement through the Lot and through the attic and basement of any structure thereon for conduits, ducts, plumbing, wiring, pipes, and other facilities for the furnishing of utilities, heating and air conditioning systems and similar services to other Lots, including the location of utility meters and equipment on one Lot for service to other Lots.
- (c) Each Lot is burdened with an easement of ingress and egress for maintenance, repair and replacement of Association Responsibility Elements by the Association.
- (d) Each Lot is burdened with an encroachment easement for minor encroachments of common walls due to settling, shifting or inexact location during construction.

- (e) Each Lot is burdened with easements for public utilities and sidewalks as may be shown upon any recorded subdivision plat.

#### **ARTICLE VIII** **PARKING RIGHTS**

**Section 1. Use of Parking Spaces, Guest Parking and Parking on Public Streets.** Subject to the provisions of Article VII, Section 7, above, the paved driveway in front of each Owner's garage shall be for the exclusive use of such Owner and the Owner's guests. However, no one, including the Owner and the Owner's guests, shall use these parking spaces, the designated guest parking or the public streets located within the Properties, for the parking or storage of any watercraft, snowmobiles, commercial vehicles, trailers, camping vehicles or other recreational vehicles. Automobiles of the Owner and the Owner's guests may be parked in the paved driveway in front of the Owner's garage, or in the designated guest parking for a maximum of seven (7) days. To park an automobile in such areas for a period of time longer than seven (7) days, the Owner must notify the Association. In the event of a violation of this provision, the Association may, after reasonable notice, remove any such snowmobiles, watercrafts, commercial vehicles, trailers, recreational or camping vehicles or any other vehicle.

**Section 2. Storage and Access.** Bicycles, toys or other personal property shall not be allowed to obstruct any driveway, nor shall the same be stored alongside building walls or in any other location open to public view. No vehicles shall be parked so as to impede access from or to any Lot or public street. No fence, barrier or other obstruction of any kind shall be placed or constructed so as to impede access from or to any Lot or public street.

**Section 3. Temporary Parking.** Notwithstanding the foregoing, the temporary or incidental parking of trucks or other commercial vehicles shall be allowed for the making of pickup and deliveries to neighboring Lots. In addition, during construction of the Living Units, Declarant may use the driveways, sidewalks, public streets and similar areas within the Properties, as it deems appropriate.

#### **ARTICLE IX** **PARTY WALLS**

**Section 1. General Rules of Law to Apply.** Each wall which is built as a part of the original construction of the building upon the Properties and placed on the dividing lines between the Lots shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

**Section 2. Sharing of Repair and Maintenance.** The costs of repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.

**Section 3. Destruction by Fire or Other Casualty.** If a party wall is destroyed or damaged by fire or other casualty, any Owner who has used the wall may restore it, and if the other Owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use without prejudice, however, to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligent or willful acts or omissions.

**Section 4. Weatherproofing.** Notwithstanding any other provision of this Article, any Owner who by the Owner's negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

**Section 5. Right of Contribution Runs With Land.** The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

#### **ARTICLE X** **ARCHITECTURAL CONTROL**

No building, fence, wall or other structure, except as originally constructed by or on behalf of Declarant, shall be commenced, erected, altered or maintained upon the Properties, nor shall any exterior addition to or change or alteration thereof be made (including screen door, satellite dishes and similar fixtures) until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors, or by an architectural committee composed of three (3) or more representatives appointed by the Board of Directors. Any change in the appearance or the color of any part of the exterior of a building (including the exterior items for which the Owner is responsible for maintenance pursuant to Article V, Section 1, hereof) shall be deemed a change thereto and shall require the approval therefor as above provided.

#### **ARTICLE XI** **SIGNS AND HOME OCCUPATIONS**

**Section 1. Signs.** No signs of any kind including rental signs (other than interior window signs) and further including signs of any nature, kind, or description that identify, advertise, or in any way describe the existence or conduct of a home occupation, shall be displayed on any Lot without the prior written approval of

the Board of Directors; provided, however, that an Owner shall be entitled to display one (1) "for sale" sign of standard and customary size and materials in connection with attempts by the Owner to market a Lot. Nothing in this Article shall affect the rights of Declarant provided in Article IV.

**Section 2. Home Occupations.** No home occupation shall be conducted or maintained on any Lot other than one which is incident to a business, profession or occupation of the Owner or occupant of any such Lot and which is generally or regularly conducted in another location away from such Lot. No child-care service or activity shall be regularly conducted on any Lot, except for incidental childcare activities for the sole benefit of the Owner of a Lot. Nothing contained herein shall be construed or interpreted to affect the activities of Declarant in the sale of Lots or single-family dwellings as a part of the development of the Properties.

## **ARTICLE XII ENCROACHMENTS AND EASEMENTS FOR BUILDINGS**

**Section 1. Encroachment.** If, by reason of the location, construction, settling or shifting of a Building, any part of a Building consisting of Living Unit appurtenant to a Lot (hereinafter in this Article XII referred to as the "Encroaching Unit") encroaches upon any minor portion of any other adjacent Lot, then in such event, an exclusive easement shall be deemed to exist and run to the Owner of the Encroaching Unit for the maintenance, use, and enjoyment of the Encroaching Unit and all appurtenances thereto, for the period during which the encroachment exists.

**Section 2. Easements.** Each Owner shall have an easement in common with each other Owner to use all pipes, wires, ducts, cables, conduits, utility lines and other common facilities located in or on any other Lot or Living Unit and serving such Owner's Lot.

## **ARTICLE XIII ADDITIONAL RESTRICTIONS**

**Section 1.** No Lot shall be used except for residential purposes, as defined in the Polk City Zoning Ordinance, except for rights of Declarant as provided in Article IV. No buildings, structures or sheds shall be erected on any Lot other than the Living Units or replacements thereof.

**Section 2.** No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except that no more than a total of two (2) dogs; or one (1) dog and one (1) cat; or two (2) cats, each animal weighing less than 20 pounds at full growth, may be kept, provided that they are not kept, bred or maintained for any commercial purposes. No dogs or cats shall be permitted outside of the Living Unit unless leashed and attended by the Owner. No dog runs, doghouses or unattended chains shall be permitted. The

Owner shall be responsible for prompt removal and disposal of all waste from their dogs or cats. The Association may, by rules and regulations, prohibit or further limit the raising, breeding or keeping on any Lot of any pet.

**Section 3.** No noxious or offensive activities not involving the maintenance of Lots shall be carried on upon any Lot nor shall anything be done thereon that may be or may become an annoyance or a nuisance to the neighborhood. Nor shall any Lot be used for any unlawful purpose. Nor shall any Owner cause, or suffer or harbor the source of, any noise or activity that disturbs the peace, comfort and quiet enjoyment of other Owners or those claiming under or through other Owners.

**Section 4.** The Owner of each Lot shall keep the same free of weeds and debris.

**Section 5.** No trash receptacles and garbage cans shall be permitted to be placed outside of a Building or a structure on any Lot. This restriction shall not preclude the placement of waste containers outside of such area on a temporary basis, if so required by governmental regulation or by any private removal service, on trash pickup days only and not more than twenty-four (24) hours in advance of pickup. The Owners, individually or collectively, shall contract with only one (1) private removal service.

**Section 6.** No temporary structure, trailer, basement, tent, shack, garage, barn, or other building shall be used on any Lot at any time as a residence, either temporarily or permanently.

**Section 7.** No exterior transmission towers, antennas or television and/or microwave transmission dishes of any kind shall be constructed, installed, modified, or permitted on the ground, on Buildings, on Living Units, on Common Areas or on garages without written consent from the Association. Owners must submit a request to install said services in writing to the Association prior to installation. Requests should include type, size and location of the tower, antenna, dish, or other device Owner seeks permission to construct, install, modify, or attach. Notwithstanding the foregoing, exterior towers, antennas or television and/or microwave receiver dishes which are designed to receive direct broadcast satellite service, including direct home satellite service, and have a diameter of less than one (1) meter, or which are designed to receive video programming services by a multipoint distribution service, including multichannel multipoint distribution services, instructional television fixed services, and local multipoint distribution services, and are one (1) meter or less in diameter or diagonal measurement, shall be permitted. Owner must submit notification to the Association in writing of the Owner's intent to install said services. No more than one (1) such tower, antenna or television and/or microwave receiver dish shall be permitted on each Lot. No more than one (1) penetration in the dwelling shall

be permitted for the cable from such tower, antenna or television and/or microwave receiver dish. No other exterior towers or antennas shall be constructed, installed, modified or permitted on the ground, on Buildings, on Living Units, on Common Areas or on garages.

**Section 8.** No basketball goal (whether attached to the exterior of a Living Unit or affixed to a free standing pole), soccer goal, baseball backstop or other similar sporting equipment shall be constructed upon any Lot.

**Section 9.** All unattached sporting equipment, toys, outdoor cooking equipment, and other equipment and supplies necessary or convenient to residential living shall be stored on the patio or deck of the Living Unit. The storage or collection of rubbish of any character whatsoever, any material that emits foul or obnoxious odors, the growing of any noxious weed or other noxious substance, and the harboring of the source of any noise or activity which disturbs the peace, comfort and serenity of Owners is prohibited.

**Section 10.** The Owners shall be individually responsible for utility charges which they incur for water and sewer services in the same manner as persons occupying single-family detached houses.

**Section 11.** No fence shall be allowed to be constructed on any Lot without prior written approval from the Board of Directors. Any fence approved by the Board of Directors shall be limited to privacy or decorative fences located around the decks or patios of the Living Units.

**Section 12.** No personal property shall be stored or left upon a Lot except within the residential structure or garage located upon the Lot. Garage doors shall be kept closed except during times of access to the garage.

**Section 13.** Nothing shall be altered in, constructed in, or removed from the Common Area, except upon written consent of the Board of Directors.

**Section 14.** No activity shall be allowed which unduly interferes with the peaceful possession and use of the Properties by the Owners nor shall any fire hazard or unsightly accumulation of refuse be allowed.

**Section 15.** Nothing shall be done or kept in any Lot or in the Common Area which will increase the rate of insurance on the Common Area or the Association Responsibility Elements without prior written consent of the Board of Directors. No Owner shall permit anything to be done or kept in the Owner's Lot or in the Common Area which will result in the cancellation of insurance on any Lot or any part of the Common Area or the Association Responsibility Elements, which would be in violation of any law, or which may be or become a nuisance or annoyance to the other Owners.



Section 16. All valid laws, zoning ordinances, and regulations of all governmental bodies having jurisdiction shall be observed. The responsibility of meeting the requirements of governmental bodies that require maintenance modification or repair of property shall be the same as the responsibility for the maintenance and repair of the property concerned.

Section 17. The Board of Directors shall have the authority to adopt rules and regulations governing the use of Lots, the Common Area and the Association Responsibility Elements. Such rules shall be observed and obeyed by the Owners, their guests, lessees, assigns, and licensees.

Section 18. Agents or contractors of the Board of Directors may enter any Lot when necessary in connection with any maintenance, landscaping or construction for which the Association is responsible, provided such entry shall be made with as little inconvenience to the Owners as practicable.

Section 19. Neither the Owners nor the Association nor the use of the Common Area shall interfere with the completion of the contemplated improvements and the sale of the Lots by the Declarant. The Declarant may make such use of the unsold Lots and the Common Area as may facilitate such completion and sale, including, but not limited to, the maintenance of a sales office, model home, the showing of the property and the display of signs.

Section 20. Failure of the Association or any Owner to enforce any covenant, condition or restriction of this Declaration, the Articles of Incorporation or Bylaws of the Association, or the rules and regulations adopted pursuant thereto shall not constitute a waiver of the right to enforce the same thereafter.

#### **ARTICLE XIV GENERAL PROVISIONS**

Section 1. Right of Enforcement. In the event of a violation, or threatened violation, of any of the covenants, conditions, and restrictions herein enumerated, Declarant, the Owners and all parties claiming under them, and the City of Polk City (if it so elects by approval of its City Council) shall have the right to enforce the covenants, conditions, and restrictions contained herein, and shall be entitled to recover reasonable attorneys' fees and the costs and expenses incurred as a result thereof.

Section 2. Amendment. This Declaration may be amended or changed by an instrument recorded in the Office of the Recorder of Polk County, Iowa, signed or approved by at least two-thirds of the then Owners; provided, however, none of the rights or duties of Declarant reserved or set out hereunder may be amended or changed without Declarant's prior written approval. Notwithstanding the

foregoing, this Declaration may be amended by Declarant without approval by the other Owners so long as Declarant has any ownership interest in any Lot.

This Declaration may also be amended by Declarant, if it then has any ownership interest in any Lot, at any time within four (4) years after the recordation hereof in order to satisfy the requirements of any of the Federal Mortgage Agencies. As long as Declarant is the sole voting member, any such amendments shall be recorded and shall be subject to the prior written approval of any of the Federal Mortgage Agencies having an interest in the Properties or any portion thereof.

**Section 3. Duration.** This Declaration shall run with the land and shall be binding upon all parties claiming under them for a period of twenty-one (21) years from the date of recordation in the Office of the Recorder of Polk County, Iowa, and shall automatically extend for successive periods of ten (10) years each unless prior to the expiration of any such ten-year period it is amended or changed in whole or in part as hereinabove provided. Invalidation of any of the covenants, conditions, and restrictions of this Declaration by judgment or decree shall in no way effect any of the provisions hereof, but the same shall remain in full force and effect.

**Section 4. Notice to Mortgagees.** The Association, upon request, shall provide written notification to any lender holding a first mortgage upon any Lot specifying the defaults of the Owner of such Lot, if any, in the performance of such Owner's obligations under this Declaration, the Articles of Incorporation or Bylaws of the Association or any other applicable documents which default has not been cured within sixty (60) days.

**Section 5. Restriction on Rental.** In order to protect the integrity of this subdivision and to insure that those persons residing therein have similar proprietary interests in their Lots and Living Units, no Lot and the Living Unit located thereon shall be leased or rented for a period of time of less than one (1) year and no lease or rental agreement to any such tenants or lessee shall be extended or renewed for a period of time longer than two (2) years. No Owner shall lease his/her Living Unit more than one (1) time during his/her ownership thereof.

#### **ARTICLE XV ADDITION AND REMOVAL OF PROPERTY**

**Section 1. Additional Common Areas.** Declarant shall have the right at any time to convey additional Common Areas to the Association from time to time within the Property. Nothing in this Section, however, shall be deemed to be an obligation on the part of Declarant to convey additional Common Areas to the Association in the future. The Association shall be obligated to accept any additional Common Areas so conveyed by Declarant and to hold and

maintain the additional Common Areas pursuant to the terms of this Declaration.

**Section 2. Subjecting Additional Land to Declaration.**

Declarant shall have the irrevocable right to subject additional land to the terms of this Declaration at any time in the future without the consent of the Association. The additional land shall be automatically subject to the applicable terms and conditions of this Declaration and Owners of Lots within the additional land shall automatically become Members of the Association in the same fashion as described in this Declaration and shall be subject to the same applicable terms, conditions, duties and assessments as described in this Declaration. Declarant shall signify the addition of land by filing an amendment to this Declaration with the Recorder of Polk County, Iowa. No approval of the Association or any other person shall be necessary.

**Section 3. Removing Land from Operation of Declaration.**

Declarant shall have the right now and in the future to remove any portion of the Property from the operation of this Declaration provided that the portion so removed has not yet been platted into individual lots and a plat for that portion has not been filed of record with the Auditor of Polk County, Iowa. Declarant shall signify this removal by filing an amendment to this Declaration with the Recorder of Polk County, Iowa. No approval of the Association or any other person shall be necessary.

**ARTICLE XVI**  
**LIMITATION OF LIABILITY**

**Section 1.** Declarant shall not be liable to the Association or any Owner for damages or repairs to:

- (a) Any private roadway, sidewalk, driveway, curbs, stoop or other concrete improvement located within the Properties, including (but not limited to) cracking or chipping that may occur due to weather conditions; or
- (b) Any Living Unit beyond the express warranties set forth in the homeowner's warranty provided to the original owner; or
- (c) Any appliances within any Living Unit, including (but not limited to) the furnace, air-conditioner, stove, oven, dishwasher and garbage disposal, beyond the express warranties set forth in the manufacturer's warranty provided to the original Owner.

IN WITNESS WHEREOF, Wolf Creek Townhomes, L.C. has caused this Declaration to be executed this 1ST day of July, 2003.

DECLARANT:

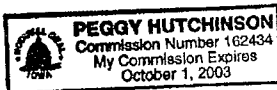
WOLF CREEK TOWNHOMES, L.C.

By:

John D. Gamble, Secretary

STATE OF IOWA )  
                  ) ss:  
COUNTY OF POLK )

On this 1ST day of July, 2003 before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared JOHN D. GAMBLE, to me personally known who, being by me duly sworn, did say that he is the Secretary of the Iowa limited liability company, executing the foregoing instrument, that no seal has been procured by the limited liability company; that the instrument was signed on behalf of the limited liability company by authority of its managers and that JOHN D. GAMBLE acknowledged execution of the instrument to be the voluntary act and deed of the limited liability company by it voluntarily executed.



Name:

Notary Public in and for said State

RETURN TO:

Prepared by and Return to: Timothy C. Hogan, 3101 Ingersoll Avenue, Des Moines, Iowa 50312 515-279-9059

CONSENT TO PLAT BY OWNER

THE UNDERSIGNED, acting pursuant to Iowa Code § 354.11(1) (2001), hereby states that it is the proprietor of the real estate described as follows, to-wit:

Outlot G in TOURNAMENT CLUB OF IOWA PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa

that the real estate is to be subdivided and platted as WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, Polk City, Polk County, Iowa; and that the real estate is platted with the free consent of and in accordance with the desires of the undersigned.

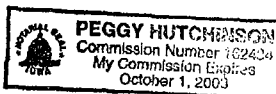
Dated this 1<sup>ST</sup> day of JULY, 2003.

WOLF CREEK TOWNHOMES, L.C.,  
an Iowa limited liability company

By: \_\_\_\_\_  
John D. Gamble, Secretary

STATE OF IOWA )  
                          ) ss:  
COUNTY OF POLK )

On this 1<sup>ST</sup> day of JULY, 2003, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared JOHN D. GAMBLE, to me personally known who, being by me duly sworn, did say that he is the Secretary of the Iowa limited liability company executing the foregoing instrument; that no seal has been procured by the limited liability company; that the instrument was signed on behalf of the limited liability company by authority of its managers and that JOHN D. GAMBLE acknowledged execution of the instrument to be the voluntary act and deed of the limited liability company by it voluntarily executed.



Peggy Hutchinson  
Name: \_\_\_\_\_  
Notary Public in and for said State

Prepared by and Return to: Timothy C. Hogan, 3101 Ingersoll Avenue, Des Moines, Iowa 50312 515-279-9059

### CONSENT TO PLAT BY LENDER

THE UNDERSIGNED, acting pursuant to Iowa Code § 354.11(2) (2001), hereby states that it is a mortgage holder of the real estate described as follows, to-wit:

Outlot G in TOURNAMENT CLUB OF IOWA PLAT 1, an Official Plat, now included in and forming a part of the City of Polk City, Polk County, Iowa

that the real estate is to be subdivided and platted as WOLF CREEK TOWNHOMES PLAT 1, an Official Plat, Polk City, Polk County, Iowa; and that the real estate is platted with the free consent of and in accordance with the desires of the undersigned mortgage holder.

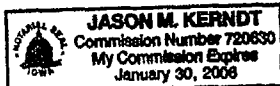
Dated this 30 day of June, 2003.

LIBERTY BANK, ESB

By: Terry L. Wilhelm  
Terry L. Wilhelm  
Executive Vice President

STATE OF IOWA )  
                          ) ss:  
COUNTY OF POLK )

On this 30th day of June, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared TERRY L. WILHELM, to me personally known who, being by me duly sworn, did say that he is Executive Vice President of the corporation; that the instrument was signed on behalf of the corporation by authority of its Board of Directors; and that TERRY L. WILHELM as such officer, acknowledged the execution of the instrument to be the voluntary act and deed of the corporation, by it and by him voluntarily executed.



Jason M. Kerndt  
Name: Jason M. Kerndt  
Notary Public in and for said State



BYLAWS  
OF  
WOLF CREEK TOWNHOMES ASSOCIATION

**ARTICLE I. PURPOSES**

Wolf Creek Townhomes Association (hereinafter called the "Association") will conduct its activities to promote the purposes for which it was organized as set forth in Articles III and IV of the Articles of Incorporation. No substantial part of the activities of the Association shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Association shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provisions of these Bylaws, the Association shall not carry on any activities not permitted to be carried on by a corporation exempt from federal income tax under Section 528 of the Internal Revenue Code (or the corresponding provision of any future United States Internal Revenue Law).

**ARTICLE II. OFFICES**

Section 2.1 Principal Office. The principal office of the Association in the State of Iowa shall be located in the City of Urbandale, Polk County, Iowa. The Association may have such other offices, either within or without the State of Iowa as the Board of Directors may designate or as the business of the Association may require from time to time.

Section 2.2 Registered Office. The registered office of the Association in the State of Iowa may be, but need not be, identical with the principal office in the State of Iowa, and the address of the registered office may be changed from time to time by the Board of Directors.

**ARTICLE III. MEMBERSHIP**

Section 3.1 Members. Every owner of a Lot in Wolf Creek Townhomes shall be a Member of the Association. When more than one person holds an interest in any Lot, all such persons shall be Members. Membership shall be appurtenant to and may not be separated from ownership of any Lot that is subject to assessment set forth in the Declaration of Covenants, Conditions and Restrictions. Ownership of a Lot shall be the sole qualification for membership.

Section 3.2 Voting. Subject to the provisions of Section 3.4 of this Article, the owner(s) of a Lot shall be entitled to one vote for each Lot owned. The vote for each Lot shall be exercised as the owners of the Lot, among themselves, determine, but in no event shall more than one vote be cast with respect to any Lot.

Section 3.3 Suspension of Voting Rights. The Association shall suspend the voting rights of a Member for any period during which any assessment against the Member's Lot remains unpaid. The Association may suspend the voting rights of a Member for a period not to exceed sixty (60) days for

an infraction of the Association's published rules and regulations.

Section 3.4 Sole Voting Member. Wolf Creek Townhomes, L.C. shall be the only Member of the Association entitled to vote for so long as it holds title to any Lot or until it waives, in writing, its right to be the sole voting member.

Section 3.5 Annual Meeting. The annual meeting of the Members shall be held the first Monday in each month of January in each year beginning with the year 2003, for the purpose of electing the Board of Directors of the Association and for the transaction of such other business as may come before the meeting. If the day fixed for the annual meeting shall be a legal holiday, such meeting shall be held on the next succeeding business day. If a quorum is not present for the election or transaction of business on the day designated herein for the annual meeting of the Members, the Members shall cause the annual meeting to be held at a special meeting of the Members as soon thereafter as it may conveniently be held. Notwithstanding the foregoing, no annual meetings of the Members shall be required for so long as Wolf Creek Townhomes, L.C. shall be the only Member of the Association entitled to vote or until it waives, in writing, its right to be the sole voting member.

Section 3.6 Special Meetings. Special meetings of the Members may be called by or at the request of the President or a majority of the Members upon the written demand, signed, dated and delivered to the Secretary. Such written demand shall state the purpose or purposes for which such meeting is to be called. The time, date and place of any special meeting shall be determined by the Board of Directors, or, at its direction, by the President.

Section 3.7 Notice of Meetings. Written notice stating the place, date and time of each annual meeting and special meeting and, in the case of a special meeting, the purpose or purposes for which the meeting is called, shall be given not less than five (5) days and not more than fifty (50) days before the date of the meeting, delivered personally or mailed to each Member at his or her personal or business address. Such notice shall be deemed to be delivered when deposited in the United States mail so addressed, with postage thereon prepaid.

Section 3.8 Quorum. Twenty-five percent (25%) of the number of the Members shall constitute a quorum for the transaction of business at any meeting of the Members, but if less than the required quorum is present at a meeting, a majority of the Members present may adjourn the meeting without further notice. If the required quorum is not present another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be fifty percent (50%) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Subject to Section 3.4 of this Article, if a quorum is present, the affirmative vote of a majority of the number of the Members shall be the act of the Members.

Section 3.9 Presumption of Assent. A Member of the Association who is present at a meeting of the Members at which action on any matter is taken shall be presumed to have assented to the action taken unless the Member's dissent shall be entered in the minutes of the meeting or unless the Member has submitted written dissent to such action with the person acting as the secretary of the meeting before the adjournment thereof or shall forward such dissent by registered mail to the Secretary of the Association immediately after the adjournment of the meeting. Such right to dissent

shall not apply to a Member who voted in favor of such action.

#### ARTICLE IV. BOARD OF DIRECTORS

Section 4.1 General Powers. The business and affairs of the Association, shall be managed by its Board of Directors. The Board of Directors shall manage the business and affairs of the Association in such a manner so as to comply with the meaning of the terms and limitations of the Articles of Incorporation, these Bylaws and the Declaration of Covenants, Conditions and Restrictions so that such actions will not jeopardize the federal income tax exemption of this Association pursuant to the provisions of Section 528 of the Internal Revenue Code as now in force or as may be amended.

Section 4.2 Number, Tenure and Qualifications. Subject to Section 4.3 of this Article, the Board of Directors of the Association shall consist of three (3) Directors, which number may be changed from time to time by vote of the Members of the Association. The Directors shall serve for a term of one (1) year commencing with appointment or until a successor shall have been appointed or elected and qualified.

Section 4.3 Appointment of Board of Directors. Wolf Creek Townhomes, L.C. shall appoint the Board of Directors of the Association and determine the number of Directors of the Association for so long as it holds title to any Lot or until it waives, in writing, its right to be the sole voting member.

Section 4.4 Annual and Regular Meetings. An annual meeting of the Board of Directors shall be held without notice immediately after, and at the same place as the annual meeting of the Members for the purpose of organization, election of Officers and the transaction of other business. Regular meetings of the Board of Directors may be held at such time and place as the Board of Directors shall by resolution fix and determine from time to time without other notice than such resolution.

Section 4.5 Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or a majority of the Directors. The person or persons authorized to call special meetings of the Board of Directors may fix any place, either within or without the State of Iowa, as the place for holding any special meeting of the Board of Directors called by them.

Section 4.6 Notice. Notice of any special meeting shall be given not less than five (5) days and not more than fifty (50) days before the date on which the meeting is to be held, by written notice delivered personally or mailed to each Director at his/her personal or business address. Such notice shall be deemed to be delivered when deposited in the United States mail so addressed, with postage thereon prepaid. Any Director may waive notice of any meeting. The attendance of a Director at a meeting shall constitute a waiver of notice of such meeting, except when a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not

lawfully called or convened. Except as otherwise provided in these Bylaws, neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board of Directors need be specified in the notice or waiver of notice of such meeting.

Section 4.7 Quorum. A majority of the number of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, but if less than such majority is present at a meeting, a majority of the Directors present may adjourn the meeting without further notice. At all meetings of Directors, a quorum being present, the act of the majority of the Directors present at the meeting shall be the act of the Board of Directors.

Section 4.8 Presumption of Assent. A Director of the Association who is present at a meeting of the Board of Directors at which action on any matter is taken shall be presumed to have assented to the action taken unless the dissent shall be entered in the minutes of the meeting or unless the Director submits a written dissent to such action with the person acting as the secretary of the meeting before the adjournment thereof or shall forward such dissent by registered mail to the Secretary of the Association immediately after the adjournment of the meeting. Such right to dissent shall not apply to a Director who voted in favor of such action.

Section 4.9 Action Without Meeting. Any action required to be taken at a meeting of the Directors, or any other action which may be taken at a meeting of the Directors, may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the Directors entitled to vote with respect to the subject matter thereof. For purposes hereof, facsimile signatures shall be adequate to show consent.

Section 4.10 Resignation and Removal. Any Director may at anytime resign by serving written notice thereof on the remaining Directors. A Director may be subject to removal, with or without cause, at a meeting of the Members called for that purpose in the manner prescribed by law. A Director who misses more than three (3) consecutive board meetings will be subject to removal upon resolution by the Board of Directors.

Section 4.11 Vacancies. Subject to Section 4.3 of this Article, any vacancy occurring in the Board of Directors and, to the extent permitted by law, any Directorship to be filled by reason of an increase in the number of Directors, may be filled by election by a majority of the then sitting Directors of the Association. A Director so elected shall serve the unexpired term of his/her predecessor in office or the full term of such new Directorship, as the case may be.

Section 4.12 Compensation. Directors shall serve without compensation, except reasonable expenses may be paid. However, to the extent deemed necessary by the Association, the Association may retain the services of a Director other than in the capacity as a Director and the Director may be compensated for services so rendered as the Board of Directors may from time to time deem appropriate.

## ARTICLE V. OFFICERS

Section 5.1 Designation of Officers, Election and Term of Office. The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer. Any two or more

offices may be held by the same person. The Officers shall be elected annually at the annual meeting of the Board of Directors held after the annual meeting of the Members and each Officer shall hold office until a successor shall have been duly elected and qualified or upon death, resignation or removal.

Section 5.2 Management Company. So long as Wolf Creek Townhomes, L.C. holds title to any Lot or until it waives, in writing, its right to be the sole voting member, the Board of Directors may, in its discretion, contract with a professional management company to manage the regular business and affairs of the Association and shall have other such powers and duties as the Board of Directors shall specify at the expense of the Association.

Section 5.3 Resignation. Any Officer may at anytime resign by serving written notice thereof on the Board of Directors. Such resignation shall take effect upon receipt thereof or at any later time specified therein; and, unless otherwise specified therein, acceptance thereof shall not be necessary to make it effective.

Section 5.4 Removal. Any Officer may be removed by the Board of Directors whenever in its judgment the best interests of the Association will be served thereby. Any Officer holding the position of President, Vice President, Secretary or Treasurer shall automatically be removed if the individual holding the subject office is no longer a Member.

Section 5.5 Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, shall be filled by the Board of Directors for the unexpired portion of the term.

Section 5.6 Salaries. The President, Vice President, Secretary and Treasurer shall serve with compensation which shall be fixed from time to time by the Board of Directors. Further, to the extent deemed necessary by the Association, the Association may retain the services of the President, Vice President, Secretary and Treasurer other than in their capacity as such Officers and they may be compensated for services so rendered as the Board of Directors may from time to time deem appropriate.

## ARTICLE VI. INDEMNIFICATION

Except for any prohibition against indemnification specifically set forth in these Bylaws or in the Iowa Nonprofit Corporation Act at the time indemnification is sought by any member, director, officer, employee, volunteer or agent of the Association, the Association shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceedings, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Association) by reason of the fact that the person is or was a member, director, officer, employee, volunteer or agent of the Association, or is or was serving at the request of the Association as a member, director, officer, employee or agent of another Association, partnership, joint venture, trust or other enterprise (such serving as a member, director, officer, employee or agent of the Association or at the request of the Association referred to herein as "serving on behalf of or at the Association's request"), against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred in connection with such action, suit, or proceeding

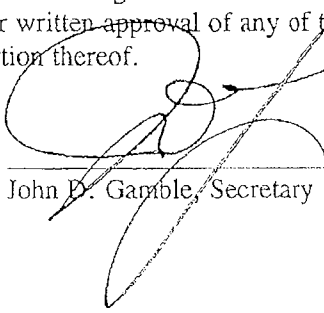
if the person acted in good faith and in a manner reasonably believed to be in or not opposed to the best interests of the Association, and with respect to any criminal action or proceeding, had no reasonable cause to believe the conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner reasonably believed to be in or not opposed to the best interests of the Association, and, with respect to any criminal action or proceeding, had reasonable cause to believe that person's conduct was unlawful.

#### ARTICLE VII. SEAL

The Association shall have no corporate seal.

#### ARTICLE VIII. AMENDMENTS

These Bylaws may be altered, amended or repealed and new Bylaws may be adopted by a majority vote of the Directors of the Board of Directors at any regular or special meeting of the Board of Directors provided that a minimum of thirty (30) days notice in writing of the character of the proposed alteration, amendment or repeal is given to all Directors of the Board of Directors. As long as Wolf Creek Townhomes, L.C. is the sole voting member of the Association, any amendments to these Bylaws shall be subject to the prior written approval of any of the Federal Mortgage Agencies having an interest in the Lots or any portion thereof.



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John D. Gamble, Secretary



AMENDMENT TO  
BYLAWS  
OF  
WOLF CREEK TOWNHOMES ASSOCIATION

WHEREAS, the Bylaws of the Association may be amended when approved by majority vote of the Directors of the Board of Directors of the Association; and

WHEREAS, the Board of Directors of the Association desire to amend the Bylaws of the Association to change the date set for the annual meeting of the Members of the Association.


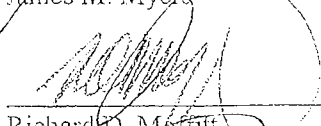
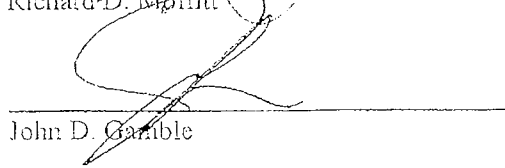
NOW, THEREFORE, the Board of Directors of the Association hereby adopts by unanimous consent the following amendment to the Bylaws of the Association:

The annual meeting of the Members of the Association shall be held at such place and on such date and time as established by the Board of Directors from time to time.

Except as expressly amended hereby, all of the terms and conditions of the Bylaws shall continue in full force and effect and are hereby ratified and confirmed.

IN WITNESS WHEREOF, the undersigned Directors have duly executed this Amendment to Bylaws of the Association this 1st day of December, 2005.

DIRECTORS:

  
\_\_\_\_\_  
James M. Myers  
\_\_\_\_\_  
Richard D. Moritt  
\_\_\_\_\_  
John D. Gamble

ARTICLES OF INCORPORATION  
OF  
WOLF CREEK TOWNHOMES ASSOCIATION

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TO THE SECRETARY OF STATE OF THE STATE OF IOWA:

The undersigned, acting as Incorporator of a corporation under the Iowa Nonprofit Corporation Act, Chapter 504A of the Code of Iowa (2001), adopts the following Articles of Incorporation for such Corporation:

**ARTICLE I. NAME**

The name of the Corporation is Wolf Creek Townhomes Association.

**ARTICLE II. CORPORATE EXISTENCE**

The corporate existence of this Corporation shall begin on the date these Articles of Incorporation are filed with the Secretary of State of the State of Iowa and shall continue perpetually thereafter unless dissolved as provided by law.

**ARTICLE III. PURPOSES AND POWERS**

The Corporation is organized exclusively as a Homeowners Association within the meaning of Section 528 of the Internal Revenue Code of 1986, as amended. The primary purpose of the Corporation is to operate a Homeowners Association for Wolf Creek Townhomes in the City of Polk City, Polk County, Iowa.

As a means of accomplishing the foregoing purposes, the Corporation shall have all of the general powers set forth in Chapter 504A of the Code of Iowa (2001), and as it may hereafter be amended. These general powers shall be exercised exclusively for the attainment of the purposes of the Corporation as set forth in this Article.

**ARTICLE IV. NO PRIVATE INUREMENT**

No part of the net earnings shall inure to the benefit of any Director or Officer of the Corporation or any private individual (except that reasonable compensation may be paid for services rendered to or for the Corporation affecting one or more of its purposes). No Director or Officer of the Corporation, or any private individual, shall be entitled to share in the distribution of any of the corporate assets on dissolution of the Corporation.

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## ARTICLE V. DISSOLUTION PROVISIONS

Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provisions for the payment of all of the liabilities of the Corporation, dispose of all of the remaining assets of the Corporation exclusively for the purpose(s) of the Corporation set forth in Article III hereof in such a manner or to such organization or organizations operated exclusively as charitable organizations as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by the District Court of the County in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations as said District Court shall determine which are organized exclusively for such designated purpose(s).

## ARTICLE VI. INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The address of its initial registered office in the State of Iowa is 3101 Ingersoll Avenue, Des Moines, Polk County, Iowa 50312, and the name of its initial registered agent at such address is Timothy C. Hogan.

## ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of the Corporation are three (3). The number of Directors may be changed by the Board of Directors upon the adoption of Bylaws for the Corporation and by any subsequent amendment to the Bylaws adopted by the Board of Directors. The names and addresses of the persons who are to serve as the initial Directors are:

<u>Name</u>	<u>Address</u>
James M. Myers	2530 73rd Street Urbandale, Iowa 50322
Richard D. Moffitt	2530 73rd Street Urbandale, Iowa 50322
John D. Gamble	2530 73rd Street Urbandale, Iowa 50322

## ARTICLE VIII. MEMBERS

The Corporation shall have Members. The designation of membership classes, the manner of election and the qualifications and rights of the Members of each class shall be as set forth in the Bylaws of the Corporation.

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## ARTICLE IX. EXEMPTION OF PRIVATE PROPERTY

Consistent with Section 504A.101 of the Code of Iowa (2001), the private property of the directors, officers, employees and members of the corporation shall be exempt from all debts, obligations and liabilities of the Corporation of any kind whatsoever and directors, officers, members and other volunteers of this Corporation shall not be personally liable in that capacity, for a claim based upon an act or omission of the person performed in the discharge of the person's duties, except for a breach of the duty of loyalty to the Corporation, for acts or omissions not in good faith or which involve intentional misconduct or knowing violation of the law, or for a transaction from which the person derives an improper personal benefit. If Iowa law is hereafter changed to mandate or permit further elimination or limitation of the liability of the Corporation's directors, officers, employees, members and volunteers, then the liability of the Corporation's directors, officers, employees, members and volunteers shall be eliminated or limited to the full extent then permitted.

## ARTICLE X. INCORPORATOR

The name and address of the Incorporator is Timothy C. Hogan, 3101 Ingersoll Avenue, Des Moines, Iowa 50312.

## ARTICLE XI. AMENDMENTS

These Articles of Incorporation may be amended at anytime and from time to time as provided by the Code of Iowa, but no amendment shall be adopted which deprives the Corporation of tax exempt status under the Internal Revenue Code of 1986, as amended.

Dated June 21, 2002.



TIMOTHY C. HOGAN, Incorporator

STATE OF IOWA    )  
                          )ss:  
COUNTY OF POLK )

On this 21st day of June, 2002, before me, the undersigned, a Notary Public in and for said County, in said State, personally appeared Timothy C. Hogan, to me known to be the identical person named in and who executed the within and foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.



  
REBECCA RUPP, Notary Public

FILED  
IOWA  
SECRETARY OF STATE  
6-24-02  
3:54PM  
W3C9061



CC 1234

RESOLUTION OF SOLE VOTING MEMBER  
OF  
WOLF CREEK TOWNHOMES ASSOCIATION

Wolf Creek Townhomes, L.C., an Iowa limited liability company ("Wolf Creek"), being the sole voting member of Wolf Creek Townhomes Association, a nonprofit corporation ("Association"), duly organized and existing under the laws of the State of Iowa, does hereby consent, adopt and subscribe to the following resolutions.

**WHEREAS**, the Directors of the Board of Directors and Officers of the Association have resigned their positions and in order to maintain continuity of management and operation of the Association it is necessary to appoint successor Directors and Officers.

**WHEREAS**, pursuant to Section 4.3 of the Bylaws of the Association, Wolf Creek shall appoint the Board of Directors of the Association for so long as it holds title to any Lot or until it waives, in writing, its right to be the sole voting member.

**RESOLVED**, that the following persons are appointed Directors of the Board of Directors of the Association until the next annual meeting of the Members of the Association and thereafter until their successors have been duly elected and qualified:

Doug Pullin  
6400 Westown Parkway  
West Des Moines, Iowa 50266

Mark Lyons  
6400 Westown Parkway  
West Des Moines, Iowa 50266

Troy Strother  
104 Chestnut Street  
Ames, Iowa 50010

**FURTHER RESOLVED**, that the following persons are appointed Officers of the Association until the next annual meeting of the Board of Directors of the Association and thereafter until their successors have been duly elected and qualified:

President

Doug Pullin  
6400 Westown Parkway  
West Des Moines, Iowa 50266



## The Villas of Wolf Creek Polk City, IA 50226

PLAT #	LOT #	WIDTH	PRICE	SIZE	NOTES
1	37	48'	\$56,000	.081 ac	Lake View
1	38	48'	\$56,000	.076 ac	Lake View
2	1	48'	\$59,000	.107 ac	Lake View
2	2	48'	\$59,000	.103 ac	Lake View
9	1	48'	<b>SOLD</b>	.093 ac	
9	2	48'	<b>SOLD</b>	.089 ac	
9	3	48'	<b>SOLD</b>	.090 ac	
9	4	48'	<b>SOLD</b>	.077 ac	
9	5	48'	\$43,000	.077 ac	
11	1	48'	<b>SOLD</b>	.093 ac	
11	2	48'	<b>SOLD</b>	.093 ac	
11	3	48'	<b>SOLD</b>	.076 ac	
11	4	48'	<b>SOLD</b>	.093 ac	
12	1	48'	<b>SOLD</b>	.089 ac	
12	2	48'	<b>SOLD</b>	.093 ac	
12	3	48'	\$43,000	.077 ac	
12	4	48'	<b>SOLD</b>	.077 ac	
12	5	48'	\$43,000	.076 ac	
12	6	48'	\$43,000	.077 ac	
12	7	48'	\$43,000	.077 ac	
12	8	48'	<b>SOLD</b>	.079 ac	
OL A	1	48'	\$21,000		
OL A	2	48'	\$21,000		
OL A	3	48'	\$21,000		
OL A	4	48'	\$21,000		
OL A	5	48'	\$21,000		



## **The Villas of Wolf Creek Polk City, IA 50226**

<b>PLAT #</b>	<b>LOT #</b>	<b>WIDTH</b>	<b>PRICE</b>	<b>SIZE</b>	<b>NOTES</b>
OL A	6	48'	\$21,000		
OL A	7	48'	\$21,000		
OL A	8	48'	\$21,000		
OL A	9	48'	\$21,000		
OL A	10	48'	\$21,000		
OL A	11	48'	\$21,000		
OL A	12	48'	\$21,000		
OL A	13	48'	\$21,000		
OL A	14	48'	\$21,000		
OL A	15	48'	\$21,000		
OL A	16	48'	\$21,000		
OL A	17	48'	\$21,000		
OL A	18	48'	\$30,000		Majority of Infrastructure Installed
OL A	19	48'	\$30,000		Majority of Infrastructure Installed
OL A	20	48'	\$30,000		Majority of Infrastructure Installed
OL A	21	48'	\$30,000		Majority of Infrastructure Installed
OL A	22	48'	\$21,000		

### **General Information:**

10' & 10' Side Yard Set Back  
25' Front Set Back

### **For More Information:**

Summer Clark

[summerclark@iowarealty.com](mailto:summerclark@iowarealty.com)

515-971-7786