DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

MT. OLYMPUS "CC&R'S"

FOR YOUR INFORMATION WE
HAVE REPRODUCED THE CC&R's
WHICH AFFECT YOUR PROPERTY

DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

Sec. 11 3 . 16 %

This Declaration made this 23rd day of June, 1964, by Financial Federation, Inc., a Delaware corporation, (hereinafter referred to as Declarant)

WITNESSETH:

Whereas, Declarant is the owner of the real property subject to this Declaration situated in Los Angeles County, California, described as

Lots 1-19, Tract 28002, as per map recorded in Book 711, pages 67 to 70, inclusive, Official Records in the office of the County Recorder of said county.

Whereas, Declarant desires to subject said property to the following covenants, conditions, restrictions and reservations for the mutual benefit of said property and its present and subsequent owners:

NOW, THEREFORE, Financial Federation, Inc., hereby declares that said property is and shall be held and conveyed upon and subject to the covenants, conditions, restrictions and reservations hereinafter set forth.

Article I

It is expressly understood that only the real property described herein shall be subjected to the covenants, conditions, restrictions and reservations of this Declaration.

Article II

Definitions

Wherever used in this Declaration, the following terms shall have the following meanings:

- 2.01 "Dwelling House" and "accessory building" shall include both the main portion of such structures and all projections therefrom, such as bay, bow or oriel windows, exterior chimneys, covered porches or porticoes and the like, including, in the case of dwelling houses, garages incorr orated in and forming a part thereof; but shall not include the eaves of such structures, nor any open pergola, nor any uncovered porch, stoop or steps the balustrades or sides of which do not extend more than three (3) feet above the level of the first floor of such building.
- 2.02 "Lot" means one of the numbered parcels shown on the map recorded in Book 711 Pages 67-70 of Maps of Official Records in the office of the County Recorder of Los Angeles County.
- 2.03 "Building Site" means either a lot as shown on said map, or a parcel consisting of a portion of any lot or of contiguous portions of any two or more contiguous lots.
- 2.04 "Said "roperty" means the property described hereinbefore, unless the context and circumstances otherwise require.
- 2.05 "Setback" means the minimum distance between the dwelling house or other structure referred to and a given street or line.
- 2.06 "Street" means any street, highway or other thoroughfare shown on the map referred to in 2.02, Article II, whether designated thereon as street, avenue, boulevard, place, drive, road, terrace, way, lane, circle or otherwise.
- 2.07 "Street Frontage" means that portion of a lot or building site which borders on a street.

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Uses of Property

- 3.01 All building sites shall be used for residence purposes only upon which may be constructed buildings designed to be occupied by not more than one family and its servants.
- No stable, poultry house or yard, pigeon loft or house, or rabbit hutch or house shall be constructed or maintained on any building site; no horses, cattle, cows, goats, sheep, rabbits, hares or other animals, pigeons, pheasants, game birds, game or other birds, fowls or poultry, reptiles shall be raised, kept or permitted upon said real property or any part thereof, except that dogs, cats, fish and song birds may be kept upon said real property, provided that they are not kept, bred or raised thereon for commercial purposes or in unreasonable quantities.
- 3.03 Said property shall not, nor shall the surface nor any part thereof, to a depth of 500 feet below the surface be used for the purpose of exploring for, taking therefrom, or producing therefrom, gas, oil, or other hydrocarbon substances.
- 3.04 No noxious or offensive trade or activity shall be carried on upon said property or any part thereof, nor shall anything be done or maintained thereon which may be or become an annoyance or nuisance to the neighborhood.
- 3.05 No camper, trailer, boat or truck nor any dismantled automobile or automotive parts shall be maintained upon said property unless each shall be kept in an enclosed area and out of the view of any other lat or street.
- 3.06 Nothing contained in this Declaration shall be construed to prevent or require the erection or maintenance by Declarant, or its duly authorized agents, of structures or signs for the conduct of its business in connection with said property.

3.07 (THIS SECTION DELETED ON TRACT 23059 LOTS 1-178)

Within one (1) year from and after the date of recordation of a deed to any residential building site from Declarant, the owner of such building site shall commence and within two (2) years after the date of such recordation shall complete the construction of a dwelling house upon said building site. If the owner of said building site shall fail or refuse to commence the construction of said dwelling house within said one (1) year period, or if he shall fail to complete said construction within said two (2) year period, he shall pay to Declarant the sum of two hundred fifty dollars (\$250.) for each calendar month or fraction thereof from the expiration of said one (1) year and until such commencement, and from the expiration of said two (2) years and until such completion, payable on the last day of each such calendar month. Such obligations shall run with the land and be binding upon the successor owners of such building site and each portion thereof.

- 3.08 Declarant reserves the right in connection with any conveyance of lots, building sites or other portions of said property to reserve and to grant easements and rights of way for erecting, constructing, operating and maintaining poles, wires and conduits for lighting, rheating, power, telephone, television and other utility purposes and for the necessary attachments in connection therewith and for any method of conducting and performing any public or quasi-public utility service or function beneath the surface of the ground.
- 3.09 No driveway or street shall be constructed or maintained over or through any of the portions of said property reserved for use only as open areas for planting purposes, except that Declarant reserves and retains the right to construct walkways through or around such areas. This restriction shall not be deemed or construed as a present dedication of such portions of said property to the public or to the owners of building sites in said property for park or other purposes.

3.10 No outside pole or antenna for the receipt or transmission of radio or television or other microwave signals shall be constructed, erected or maintained on any building or on any building site in such manner as to be visible from the outside of any such building, except by and with the prior written approval of Declarant.

Article IV

Character and Size of Buildings

- 4.01 No building may be erected or maintained on any building site on said property except one (1) single family dwelling house not more than two (2) stories in height above the highest ground level, together with the accessory buildings hereinafter permitted.
- 4.02 Accessory buildings and/or garages
 - (a) Accessory buildings or garages not more than one (1) story in height if appurtenant to a one-story dwelling house, and not more than two (2) stories in height if appurtenant to a two-story dwelling house, may be erected and maintained for the use of the owner or occupants of the building site upon which such accessory building or garage is located.
 - (b) Each accessory building or garage shall conform generally in architectural design and exterior materials and finish to the dwelling house to which it is appurtenant.
 - (c) No accessory building of any kind, or garage, shed or tent, or trailer used for living purposes, shall be erected or maintained on any building site prior to the erection thereon of the principal structure permitted to be erected thereon by this Declaration.
- 4.03 No building, any part of which is designed for dwelling purposes, shall be in any manner occupied while in the course of original construction or until it complies with all requirements as to area and with all other conditions and restrictions applicable thereto. Every building, fence, wall or other structure placed on any part of said property shall be constructed from new material, unless the use of other than new material therefor shall have received the written approval of Declarant. No building constructed elsewhere shall be moved to or constructed upon said property.
- 4.04 No dwelling house shall be erected or maintained upon any building site which shall have a smaller floor area (exclusive of porches, patios, basements, cellars, and any garage incorporated in and forming a part of the house) than eighteen hundred (1800) square feet; provided, however, that with the written consent of Declarant the minimum ground floor area of any dwelling house may be reduced by not more than one hundred (100) square feet, if such reduction in the opinion of Declarant would not be detrimental to the appearance of such dwelling house.

Article V

Fences and Trees

- 5.01 No fence or boundary wall located upon a building site shall have a height greater than six (6) feet above the finished graded surface of the ground upon which it is located.
- 5.02 No wall or fence whatsoever shall be erected or maintained within the setback area of any building site as to any street without the written approval of Declarant.
- 5.03 No obstructions or trees having a height greater than ten (10) feet above the finished graded surface of the ground upon which it is located which would deprive any owner within a five hundred (500) foot radius of such obstruction or trees of a view shall be erected or maintained without the written approval of Declarant.

Signs

- 6.01 No sign or other advertising device of any character shall be erected or maintained upon any part of said property, except that:
 - (a) on any one lot or building site one sign, not larger than one hundred fifty (150) square inches, including all riders, advertising the property for sale or for rent or lease, may be erected and maintained behind the setback area of such lot or building site as to any street; and
 - (b) Declarant may erect and maintain on said property such signs and other advertising devices as it may deem necessary or proper in connection with the conduct of its operations for the development, improvement, subdivision and sale of said property.

Article VII

Approval of Plans

- 7.01 No building, fence, wall, pole or other structure shall be erected, constructed, altered or maintained upon any portion of said property, unless a complete set of plans and specifications therefor, in duplicate, including the exterior color scheme together with a block plan indicating the exact location on the building site, shall have been submitted to and approved in writing by Declarant and a copy of such plans as finally approved deposited for permanent record with Declarant. Such plans and specifications shall be submitted in writing for approval over the signature of the owner of the building site or over the signature of his duly authorized agent, on a form prepared by and satisfactory to Declarant. The approval of said plans and specifications may be withheld not only because of their noncompliance with any of the specific conditions, covenants and restrictions contained in this and other clauses hereof, but also by reason of the reasonable dissatisfaction of Declarant with the grading plan, location of the structure on the building site, the color scheme, finish, design, proportions, architecture, shape, height, style or appropriateness of the proposed structure or altered structure, the materials used therein, the kind, pitch or type of roof proposed to be placed thereon, or because of its reasonable dissatisfaction with any or all other matters or things which, in the reasonable judgment of Declarant, would render the proposed structure or alteration inharmonious or out of keeping with the general plan of improvement of said property or with the structures erected on other building sites in the immediate vicinity of the building site on which said structure is proposed to be erected or altered.
- 7.02 Declarant may refuse to consider for approval any plans or specifications that have not been prepared by or under the direction and supervision of a member of the American Institute of Architects, or its equivalent.
- 7.03 Declarant may appoint a Review Board or Architectural Committee to assist Declarant in all matters referred to in this Declaration.
- 7.04 The approval by Declarant for use on any building site of any plans or specifications submitted for approval, as herein specified, shall not be deemed to be a waiver by Declarant of its rights to object to any of the features or elements embodied in such plans in any subsequent plans and specifications submitted for approval as herein provided for use on other building sites.
- 7.05 If after such plans and specifications have been approved, the building, fence, wall or other structure shall be altered, erected or maintained upon the building site otherwise than as approved by Declarant, such alteration, erection and maintenance shall be deemed to have been undertaken without the approval of Declarant ever having been obtained as required by this Declaration.

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- 7.06 The purchasers of lots, or portions of lots, for building sites in said property by the acceptance of Deeds therefor, whether from Declarant or subsequent owners of such property, or by the signing of contracts or agreements to purchase the same, shall be personally obligated to pay to Declarant the sum of One Hundred Dollars (\$100.00) for the examination, inspection and approval of each set of plans and specifications in accordance with the provisions hereof, except that the charge for the examination, inspection and approval of plans and specifications for fences and walls shall be Twenty Five Dollars (\$25.00).
- 7.07 Any agent or officer of Declarant may from time to time prior to the completion of a work of construction or alteration upon any building site at any reasonable hour or hours enter and inspect said building site for compliance with the provisions hereof as to such construction or alteration; and Declarant and/or any agent or officer thereof shall not thereby be deemed guilty of any manner of trespass for such entry and inspection.
- 7.08 For the purpose of making a search upon or guaranteeing or insuring title to or any lien on and/or interest in any lot or building site of said property, and for the purpose of protecting purchasers and encumbrancers for value and in good faith with respect to the performance or nonperformance of any of the acts in this Declaration authorized or permitted to be approved by the Declarant, the Declarant may from time to time issue certificates to the effect that the plans and specifications for improvements or repairs or other matters herein provided for are authorized and have been approved, and that such improvements or repairs have been made in accordance with such plans and specifications, and when such certificate is executed by Declarant and recorded in the Official Records in the office of the County Recorder of Los Angeles County, California, it shall be conclusive evidence of such authorization, approval and compliance, and selving thereon solely as to compliance with the terms of this Declaration with respect to the matters covered by such certificate shall fully justify and protect any title company or persons certifying, guaranteeing or insuring such title or lien or interest, and any purchaser or encumbrancer in good faith for value. In any event, after the expiration of one (1) year after the date of completion of any structure, work, improvement or alteration, said structure, work, improvement or alteration shall in favor of purchasers and encumbrancers in good faith and for value be deemed to be in compliance with all the provisions hereof, unless actual notice executed by Declarant of noncompletion and/or noncompliance shall have been recorded in said Official Records, or legal proceedings shall have been instituted to enforce completion and/or compliance.

Article VIII

Damage or Destruction of Improvements

8.01 In the event any structure or any part thereof on any portion of said property shall be damaged or destroyed by any cause, the owner of the building site upon which the same is located shall within ninety (90) days from and after the date of such damage or destruction commence and within one (1) year after the date of such damage or destruction complete the repair or reconstruction of said structure. If the owner of said building site shall fail or refuse to commence such repair or reconstruction within said ninety (90) day period, or if he shall fail to complete said repair or reconstruction within said one-year period, he shall pay to Declarant the sum of \$250 for each calendar month or fraction thereof from the expiration of said ninety (90) day period and until such commencement, and from the expiration of said one-year period and until such completion, payable on the last day of each such calendar month. Such obligations shall run with the land and be binding upon the successor owner of such building site and each portion thereof.

8.02 In the event any structure or any part thereof on any portion of said property shall be damaged or destroyed by any cause, the same must be repaired or reconstructed in strict compliance with the plans and specifications approved by Declarant for the original construction of such structure, except to the extent that Declarant shall in writing have approved any deviation therefrom and except for the substitution of such reasonable facsimiles as Declarant may have in writing approved for some or all of the materials specified in such original plans and specifications.

Article IX

Setback and Location of Buildings

- 9.01 Dwelling houses or other structures erected on said property shall have such setbacks from streets as are required by prevailing zoning ordinances.
- 9.02 Each dwelling house shall have a setback of not less than five (5) feet from each side line of the building site on which it is located, except that in the case of corner lots, the setbacks from the side lines along the streets shall be subject to determination by Declarant at the time plans and specifications are submitted to it for approval. No portion of any dwelling house shall encroach on any such side line setback area, except that:
 - (a) eaves, porte-cocheres, open pergolas, uncovered porches, stoops or steps the balustrades or sides of which do not extend more than three
 (3) feet above the level of the first floor of the dwelling house, may encroach on any such side line setback area; and
 - (b) exterior chimneys may encroach for not more than twenty-six (26) inches into any such area.
- 9.03 Each accessory building or detached garage designed to include servants living quarters or recreation room shall have a setback of not less than five (5) feet from each sideline and from the rear line of the building site on which it is located.

Article X

Maintenance of Property

- 10.01 For the period commencing with the date of recordation in Los Angeles County of the first deed executed by Declarant covering any of said property and ending with the fifth (5th) anniversary date of said date, Declarant will:
 - (a) Improve and maintain the streets, parks, and other open spaces now existing or hereafter created in the subject property, including all grass plots and other planted areas within the lines of said streets, that shall be maintained for public use or for the general use of the owners of lots or building sites within said property or for natural growth and vegetation, insofar as such duties are not in the judgment of Declarant adequately provided for by municipal authority, and Declarant reserves the right unto itself and its successors and assigns to dedicate said portions of said property, or any of them, to the public as open areas for the nurture of natural growth and vegetation, or for park, planting or other purposes, but without any obligation whatever to do so;
 - (b) Sweep, clean, sprinkle and light streets within said property, collect and dispose of any rubbish, garbage and the like from said property, and provide community patrolling service therefor, but only until such time as such duties are in the judgment of Declarant adequately provided for by municipal authority;

(c) Improve and maintain statues, fountains, and other ornamental features now existing or which may hereafter be erected by Declarant on said property or on the streets therein;

(d) Maintain a community fire preventive sprinkler system or systems

installed by Declarant on said property;

- (e) Cause periodic inspections to be made of all said property by a qualified soils engineer or geologist or equivalent, and cause written reports to be delivered to Declarant from time to time containing recommendations as to what preventive measures should be taken to avoid washout and erosion with respect to said property, and take such corrective action indicated in said reports as is deemed advisable by Declarant with respect to the portions of said property not theretofore conveyed by Declarant either by deed, contract or agreement to sell. It shall be and remain the responsibility of the owners of other portions of said property to take whatever corrective actions are necessary.
- 10.02 During the five (5) year period that Declarant is responsible for the performance of the duties listed in the foregoing paragraph, Declarant, its officers, agents, and representatives shall at all times have the right of entry upon any portion of said property where such right of entry is deemed necessary by Declarant in the performance of its said duties, and by so entering they shall not thereby be deemed guilty of trespass.
- 10.03 After the termination of Declarant's obligation under Section 10.01 of this Article X it shall become the duty and responsibility of the owner of each building site to perform upon his or their properties all of said duties not assumed or provided for by municipal authority. In such event, each such owner of property upon which any portion of the sprinkler system has been installed shall maintain the same at his own cost and expense.
- 10.04 Except to the extent that certain duties of maintenance are assumed by Declarant in Section 10.01 hereof, the owners of lots and building sites shall be obligated to perform all duties incident to maintaining their respective lots and building sites including vegetation thereon, in neat, clean and good order. None of said owners shall take or permit any action on any portion of said property owned by him which would alter the water drainage pattern established by Declarant for said property, unless such owner shall first have obtained written consent to such alteration from the appropriate municipal authority. None of said owners shall on his portion of said property permit artificial sprinkling, watering or flooding for such extended periods as would tend by seepage or other means to cause geological or flood hazards to any other portion of said property.
- 10.05 If the owner of any lot or building site in said property fails or neglects to perform such duties of maintenance or upkeep as he is required to perform hereunder, Declarant may but shall not be required to perform the same and present to the owner its charges therefor, and said owner shall thereupon be and become liable for the prompt payment of such charges.
- 10.06 Declarant shall have the right at any time or from time to time to enter in or upon any lot or building site on said property that is vacant or unplanted or untenanted by the owner thereof, after reasonable notice to the owner thereof, and to plant or replant, trim, cut back, remove, replace and/or maintain hedges, trees, shrubs or flowers on such lot or building site within twenty-five (25) feet of any front or rear or side line thereof, and to keep cultivated and/or to remove the vegetation on said portion of such lot or building site, and Declarant, its officers, agents or representatives shall not thereby be deemed guilty of trespass.
- 10.07 Declarant reserves the right to make any and all such cuts and fills on said property or any portion thereof and on the building sites included therein, and to do such grading, as in Declarant's judgment may be necessary to grade streets and building sites designated or delineated upon any map of said property or any part thereof.

- All of the covenants, conditions, restrictions and charges set forth in this Declaration or in any supplement to this Declaration adopted therefor by Declarant are imposed upon said property for the direct benefit of said property and each portion thereof and of the owners thereof as a part of a general plan of development, improvement, building, occupation and maintenance of said property; and said covenants, conditions, restrictions and charges shall run with the land and continue and be binding and in full force and effect both as to servient and dominant tenements, until December 31. 2014 (provided, however, that the prohibition of Section 3.03 hereof shall be perpetual) for the mutual benefit of all the lots and building sites in said property as against all other lots and building sites in said property; and such covenants, conditions, restrictions and charges shall, as then in force, be continued automatically and without further notice from that time for a period of twenty (20) years each without limitation unless, within six (6) months prior to December 31, 2014, or within six (6) months prior to the expiration of any successive twenty-year period thereafter, a written agreement executed by the then record owners of not less than sixty (60) percent of the number of all building sites within said property then subject to this Declaration be placed on record in the office of the County Recorder of Los Angeles County, by the terms of which agreement said covenants, conditions, restrictions or charges, excepting the prohibitions of Section 3.03 hereof, are extinguished as to all of the property then subject thereto. In the event that any such written agreement be duly executed and recorded, the original covenants, conditions, restrictions and charges shall continue in force for successive periods of twenty years each unless and until further extinguished in the manner herein provided.
- 11.02 At any time after the last day of 1989, the owners of record of lots or building sites in the property then subject to this Declaration who shall include in their number the owners of record of not less than seventy-five percent (75%) in area of the building sites therein on which dwelling houses or other principal structures are then located, may cancel and annul, with respect to all such property, all or any of the covenants, conditions, restrictions and charges contained in this Declaration and any such supplement, excepting the prohibitions of Section 3.03 hereof, by an instrument in writing, signed by said owners, which shall be acknowledged by them and be recorded in the office of the Recorder of said County of Los Angeles; provided, however, that the covenants and conditions of Section 8.02 hereof shall not be so cancelled and annulled unless all of the covenants, conditions, restrictions and charges contained in this Declaration, and any such supplement shall be so cancelled and annulled.
- 11.03 If, for any reason, it is uncertain which are the front, side, or rear lines of any building site, or the restricted areas provided therefor, Declarant shall in all cases (except where such lines and restricted areas have been determined herein or in the contracts and deeds of Declarant) determine what are to be deemed such lines and restricted areas, and the decisions of Declarant in respect thereto shall be final.
- 11.04 If the setback of any building or the width or principal frontage of any building site be difficult of determination by reason of its irregular shape or otherwise, or if the extent or location of the side line setbacks required for any building in this Declaration be uncertain, Declarant shall in all cases (except where the matter has been determined in the contracts and deeds of Declarant) determine what is to be deemed the principal frontage or the setback of such building or the width of such building site, or the extent and location of such side line setbacks, as the case may be, and the decision of Declarant in respect thereof shall be final.

11.05 In construing this Declaration, or any part thereof, stipulations which are necessary to make this Declaration of Restrictions, or any of its terms or provisions, reasonable are implied.

Article XII

Enforcement of Conditions

- 12.01 The provisions contained in this Declaration shall bind and inure to the benefit of and be enforceable by Declarant and the owners of any portion of said property, or their respective legal representatives, heirs, successors and assigns. Failure by Declarant or by any other property owner to enforce any of the conditions, restrictions or charges contained herein shall in no event be deemed a waiver of the right to do so thereafter.
- 12.02 Any and all of the rights and powers and reservations of Declarant herein contained may be assigned by Declarant to any person, corporation or association which is now organized or which may hereafter be organized and which will assume the duties of Declarant hereunder pertaining to the particular rights and powers and reservations assigned; and such person, corporation or association shall, upon its consent in writing to accept such assignment and assume such duties, have the same rights and powers to the extent of such assignment and be subject to the same obligations and duties as are given to and assumed by Declarant hereunder.
- 12.03 Violation of any of the conditions or restrictions herein contained shall give to Declarant, its officers, agents or representatives, the right to enter upon the property upon or as to which such violation exists, and to summarily abate and remove, at the expense of the owner thereof, any erection, thing or condition that may be or exist thereon contrary to the intent and meaning of the provisions hereof; and they shall not thereby be deemed guilty of any manner of trespass for such entry, abatement or removal.
- The result of every act or omissions whereby any condition or restriction herein contained is violated, in whole or in part, is hereby declared to be and constitute a nuisance, and every remedy allowed by law or equity against a nuisance, either public or private, shall be applicable against every such result, and may be exercised by Declarant. In any legal or equitable proceeding by Declarant for the enforcement, or to restrain a violation of, this Declaration or any provisions hereof, the losing party or parties shall pay the attorneys' fees of the winning party or parties in such amount as may be fixed by the court in such proceeding. Such remedies shall be deemed cumulative and not exclusive. However, nothing contained in this Declaration or in any form of deed which may be used by Declarant or its successors or assigns in selling said property, or any part thereof, shall be deemed to vest or reserve in Declarant any right of reversion for breach or violation of any one or more of the provisions hereof, and any such reversionary right is hereby expressly waived by Declarant.

IN WITNESS WHEREOF, FINANCIAL FEDERATION, INC., a Delaware corporation, has caused its corporate name to be hereunto subscribed by its officers thereunto duly authorized and its corporate seal to be hereunto affixed this 23rd day of June, 1964.

(Corporate Seal)

By President

Assistant Secretary

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LOS APPLLES COUNTY

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FOR TITLE INSURANCE & TRUST CO. 2 P.M. AUG 10 1964 RAY E. LEE, County Recorder

DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

This Declaration made this 7th day of August , 1964, by Financial Federation, Inc., a Delaware corporation, (hereinafter referred to as Declarant)

WITNESSETH:

Whereas, Declarant is the owner of the real property subject to this Declaration situated in Los Angeles County, California, described as

Lots 1 through 11, inclusive, of Tract 18037 as per map recorded in Book 724, Pages 54 and 55 of Maps in the office of the county recorder of said county;

Lots 1 through 68, inclusive, of Tract 27182 as per map recorded in Book 724, Pages 68 to 71, inclusive, of Maps in the office of the county recorder of said county;

Lots 1 through 34, inclusive, of Tract 28706 as per map recorded in Book 721, Pages 36 to 38, inclusive, of Maps in the office of the county recorder of said county;

Lots 1 through 30, inclusive, of Tract 28707 as per map recorded in Book 721, Pages 56 to 59, inclusive, of Maps in the office of the county recorder of said county;

Lots 1 through 25, inclusive, of Tract 28711 as per map recorded in Book 724, Pages 51 to 53, inclusive, of Maps in the office of the county recorder of said county;

Lots 1 through 18, inclusive, of Tract 28713 as per map recorded in Book 724, Pages 58 to 60, inclusive, of Maps in the office of the county recorder of said county.

Whereas, Declarant desires to subject said property to the following covenants, conditions, restrictions and reservations for the mutual benefit of said property and its present and subsequent owners:

NOW, THEREFORE, Financial Federation, Inc., hereby declares that said property is and shall be held and conveyed upon and subject to the covenants, conditions, restrictions and reservations hereinafter set forth.

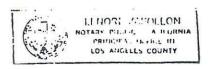
Reference is hereby made to Articles I through XII of that certain Declaration of Establishment of Restrictions recorded as instrument number 4736 on July 14, 1964, in Book M 1571, Pages 48 to 56, inclusive, of Official Records in the office of the county Recorder of Los Angeles County, California, which Articles I through XII by such reference are hereby incorporated herein the same as though they were set forth in full excepting that portion of Article II thereof numbered 2.02.

Article II, paragraph 2.02 of this Declaration is as follows:

2.02 "Lot" means one of the numbered parcels shown on the maps recorded in Book 724, Pages 51 through 53, inclusive, 54 and 55, 58 through 60, inclusive, 68 through 71 inclusive, and in Book 721, Pages 36 through 38, inclusive, and 56 through 59, inclusive, of Maps at Official Records in the office of the County Recorder of Los Angeles County, California.

IN WITNESS WHEREOF, FINANCIAL FEDERATION, INC., a Deloware corporation, has caused its corporate name to be hereunto subscribed by its officers thereunto duly authorized and its corporate seal to be hereunto affixed this 7th day of August, 1964.

FINANCIAL FEDERATION, INC.



When recorded, mall to: FINANCIAL FEDERATION, INC. 6'-5 South Flower Street Los Angeles, California 90017

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RECG .D IN OFFICIAL RECORDS
OF LOS ANGELES COUNTY, CALIF.
FOR TITLE INSURANCE & TRUST CO.

9 Min. 10 A.M. APR 8 1966 RAY E LEE, County Recorder

DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

This Declaration, made this 6th day of April, 1966, by Financial Federation, Inc., a Delaware corporation, (hereinafter referred to as Declarant)

WITNESSETH:

Whereas, Declarant, is the owner of the real property subject to this Declaration situated in Los Angeles County, California, described as:

Lots 1 through 26, Inclusive, of Tract 28712 as per map recorded in Book 753, Pages 17 to 19, Inclusive, of maps in the office of the county recorder of said county.

Whereas, Declarant desires to subject said property to the following covenants, conditions, restrictions and reservations for the mutual benefit of said property and its present and subsequent owners:

NOW, THEREFORE, Financial Federation, Inc., hereby declares that said property is and shall be held and conveyed upon and subject to the covenants, conditions, restrictions and reservations, hereinafter set forth.

Reference Is hereby made to Articles I through XII, of that certain Declaration of Establishment of Restrictions recorded as instrument number 4736, on July 14, 1964, in Book M 1571, Pages 48 to 56, inclusive, of Official Records in the office of the county Recorder of Los Angeles County, California, which Articles I through XII by such reference are hereby incorporated herein the same as though they were set forth in full, excepting that portion of Article II, thereof numbered 2.02.

Article II, paragraph 2.02 of this Declaration is as follows:

2.02 "Lot "means one of the numbered parcels shown on the maps recorded in Book 753, Pages 17 to 19, inclusive, of Maps of Official Records in the office of the County Recorder of Los Angeles County, California.

IN WITNESS WHEREOF, FINANCIAL FEDERATION, INC., a Delaware corporation, has caused its corporate name to be hereunto subscribed by its officers thereunto duly authorized and its corporate seal to be hereunto affixed this 6th day of April, 1966.

FINANCIAL FEDERATION, INC.

VIce-President

Assistant Secretary

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When recorded, mail to: Financial Federation, Inc. 615 South Flower Street Los Angeles, California 90017 3380

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RECORDED IN OFFICIAL RECORDS OF LOS ANGELES COUNTY, CALIF. FOR TITLE INSURANCE & TRUST CO.

25 Min. 2 PM MAY 18 1966

RAY E. LEE. County Recorder

DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

This Declaration, made this 16th day of May, 1966, by Financial Federation, Inc., a Delaware Corporation, (hereinafter referred to as Declarant)

E S SO

WITNESSETH:

Whereas, Declarant, is the owner of the real property subject to this Declaration situated in Los Angeles County, California, described as:

Lots 1 through 13, inclusive, of Tract 28710, as per map recorded in Book 755, Pages 24 to 26 inclusive, of maps in the office of the county recorder of said county.

Whereas, Declarant desires to subject said property to the following covenants, conditions, restrictions and reservations for the mutual benefit of said property and its present and subsequent owners:

NOW, THEREFORE, Financial Federation, Inc., hereby declares that said property is and shall be held and conveyed upon and subject to the covenants, conditions, restrictions and reservations, hereinafter set forth.

Reference is hereby made to Articles I through XII, of that certain Declaration of Establishment of Restrictions recorded as instrument number 4736, on July 14, 1964, in Book M 1571, Pages 48 to 56, inclusive, of Official Records in the affice of the county Recorder of Los Angeles County, California, which Articles I through XII by such reference are hereby incorporated herein the same as though they were set forth in full, excepting that portion of Article II, thereof numbered 2.02.

Article II, paragraph 2.02 of this Declaration is as follows:

2.02 "Lot " means one of the numbered parcels shown on the the map, recorded in Book 755, Pages 24 to 26, inclusive, of Maps of Official Records in the office of the County Recorder of Los Angeles County, California.

IN WITNESS WHEREOF, FINANCIAL FEDERATION, INC., a Delaware corporation, has caused its corporate name to be hereunto subscribed by its officers thereunto duly authorized and its corporate seal to be hereunto affixed this 16th day of May, 1966.

FINANCIAL FEDERATION, INC.

Richard M. Desmet Man Provident

R. B. Whitney, Assistant Secretary

When recorded mill to: Financial Federation, Inc. 615 South Flower Street Los Angeles, California 90017

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DECLARATION OF ESTABLISHMENT OF RESTRICTIONS

This Declaration, made this 7th day of July, 1966, by Financial Federation, Inc., a Delaware Corporation, (hereinafter referred to as Declarant)

WITNESSETH:

Whereas, Declarant, is the owner of the real property subject to this Declaration situated in Los Angeles County, California, described as:

Lots 1 through 33 inclusive of Tract 28709, as per map recorded in Book 756, Pages 44 to 47 inclusive, of Maps in the office of the County Recorder of said County.

Whereas, Declarant desires to subject said property to the following covenants, conditions, restrictions, and reservations for the mutual benefit of said property and its present and subsequent owners:

NOW THEREFORE, Financial Federation, Inc., hereby declares that said property is and shall be held and conveyed upon, and subject to the covenants, conditions, restrictions and reservations hereinafter set forth.

Reference is hereby made to Articles I through XII, of the certain Declaration of Establishment of Restrictions recorded as instrument number 4736, on July 14, 1964, in Book M1571, Pages 48 to 56, inclusive, of Official Records in the office of the county recorder of Los Angeles County, California, which Articles I through XII by such reference are hereby incorporated herein the same, as though they were set forth in full, excepting that portion of Article II, thereof number 2.02.

Article II, paragraph 2.02 of this Declaration is as follows:

2.02 "Lot" means one of the numbered parcels shown on the map recorded in Book 756, Pages 44 to 47, inclusive, of Maps of Official Records in the office of the County Recorder of Los Angeles County, California.

IN WITNESS WHEREOF, FINANCIAL FEDERATION, INC., a Delaware corporation, has caused its corporate name to be hereunto subscribed by its officers thereunto duly authorized and its corporate seal to be hereunto affixed this 7th day of July, 1966.

FINANCIAL FEDERATION, INC.

BY: :

Richard M. DeSmet, Executive Vice-President

R. B. Whitney, Assistant Secretary

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