

Hidalgo County
Arturo Guajardo Jr.
County Clerk
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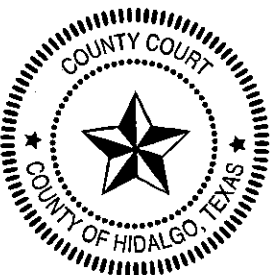
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STATE OF TEXAS
COUNTY OF HIDALGO

I hereby certify that this Instrument was FILED in the File Number sequence on the date/time printed hereon, and was duly RECORDED in the Official Records of Hidalgo County, Texas.

Arturo Guajardo Jr.
County Clerk
Hidalgo County, Texas

**DECLARATION OF COVENANTS,
CONDITIONS, AND RESTRICTIONS
FOR
RIO PLATA SUBDIVISION**

The State of Texas §
 §
County of Hidalgo §

This Declaration of Covenants, Conditions, and Restrictions for Rio Plata Subdivision (the "Declaration") is entered into this 10 day of January, 2021 by Rhodes Development, Inc., formerly known as Rhodes Enterprises Inc. ("Declarant") and

RECITALS

WHEREAS, Declarant conveyed all that certain real property located in Hidalgo County, Texas described as Lots 1 through 132, Rio Plata Subdivision, an addition to the City of Mission, Hidalgo County, Texas, according to the map or plat thereof recorded in Document No. 3181501, Official Records, Hidalgo County, Texas (collectively, the "Lots" and individually, a "Lot") to Esperanza Homes Mission, LLC, a Texas limited liability company ("Owner") by Special Warranty Deed dated January 27, 2021 recorded in Document No. 3188086;

WHEREAS, Declarant and Owner desire to extend the scheme of the protective covenants, conditions, restrictions, liens, and charges set forth in the Declaration of Covenants, Conditions and Restrictions for Bentsen Palm Development (the "Master Declaration") recorded in Document No. 1674119, Official Records, Hidalgo County, Texas, as amended, to the Lots, which are hereby made a part of this Declaration by reference, pursuant to an established general plan for the improvement and development of property;

NOW, THEREFORE, it is hereby declared that all of the Lots shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose and shall be binding on all parties having any right, title, or interest in or to the Lots or any part thereof, and their heirs, successors, and assigns.

ARTICLE ONE
DEFINITIONS

1.01 "Association" shall mean the home owners association for the Master Planned Community of Bentsen Palm Development and incorporated as Bentsen Palm Development Association, Inc. ("BPDA"), a Texas non-profit corporation, its successors and assigns. All rules, conditions, covenants and declarations of BPDA Board of Directors shall be binding on all of the Lots. The "Master Declaration" referenced herein shall be the Declaration of Covenants, Conditions and Restrictions for Bentsen Palm Development filed of record.

1.02 "Board" shall mean the board of directors of the BPDA.

1.03 "Declarant" shall mean Rhodes Development, Inc., its successors and assigns.

1.04 "Design Standards" shall mean the standards specified in Article 3 of this Declaration and any other standards adopted by the Association as set forth therein.

1.05 "Initial Construction and Sales Period" shall mean the period from final plat approval by the City of Mission until all Lots are improved and first occupancy occurs by a permanent resident. Once first occupancy occurs, that specific Lot is no longer considered a part of the exceptions listed for the Initial Construction and Sales Period in this Declaration.

1.06 "Lot" shall mean and refer to the lots in the Subdivision, upon which there is or will be built a single-family dwelling. The term "Lot" shall not include any reserves or common areas shown on the map or plat of the Subdivision.

1.07 "Owner" shall mean one or more persons holding record title to any Lot, but excluding in all cases any party holding an interest merely as security for the performance of an obligation.

1.07 "Subdivision" shall mean shall mean Rio Plata Subdivision, an addition to the City of Mission, Hidalgo County, Texas, according to the map or plat thereof recorded in Document No. 3181501, Official Records, Hidalgo County, Texas.

1.08 "Rio Plata" is the name of the Neighborhood, as such term is defined in the Master Declaration, of which the Subdivision is a part, being hereby added to such Neighborhood hereby as provided by the terms of the Master Declaration to be a supplemental Declaration.

ARTICLE TWO
MASTER HOMEOWNER'S ASSOCIATION CONTROL, ARCHITECTURAL CONTROL, AND
ADVISORY COMMITTEE

2.01 The Association has established an Architectural Review Committee (the "ARC") consisting of members appointed under the rules of the Association and in accordance with the Master Declaration. The ARC must approve all exterior plan details, setbacks, revisions or alterations to existing dwellings, fencing details and other architectural items affecting the nature of the Rio Plata Neighborhood. Complete architectural plans of new construction, fencing or alterations to existing dwellings must be submitted to the ARC prior to commencement of any construction or alterations on any Lot. The ARC shall review such plans and either approve or disapprove under the rules of the Association.

2.02 The Association may from time to time establish the Rio Plata Neighborhood Architectural Advisory Committee ("RPNAAC") to review all plans and advise the ARC. The ARC is not bound by advice or opinion of the RPNAAC but may consider such advice or opinion when rendering a decision.

2.03 The Association will own and operate the common properties and facilities as shown on the final plat of the Subdivision as "Common Area", including the Community Park with all its improvements, Community entrances and all other common areas within the Community. Membership in the BPDA is mandatory for all lot Owners. Each Lot is subject to an annual assessment by BPDA for the purposes of providing adequate funds to carry out its obligations as outlined in the Certificate of Formation, the Master Declaration and/or the By-Laws of BPDA. Each Lot is also subject to special assessments for capital improvements. All such assessments are to be established and collected as provided below. **The annual and special assessments, together with interest, costs, and reasonable attorney's fees, will be a charge on the land and will be a continuing lien on the Lot against which each assessment is made. Each assessment, together with interest, costs, reasonable attorney's fees, fines, or other amounts due to the BPDA, will also be the personal obligation of the person who was the Owner of the Lot at the time when the assessment or fine or other amount became due.**

ARTICLE THREE
DESIGN STANDARDS

3.01 All construction shall comply with the terms and conditions of the design standards established in this Article Three (the "Design Standards") and any other rules and requirements of the ARC. The Association may amend the Design Standards at any time during the Initial Construction and Sales Period and any revisions or amendments are made a part of this document by reference.

3.02 Each Lot shall have a minimum of a two-car enclosed garage.

3.03 The minimum living area for a dwelling constructed on any Lot is 1,200 square feet, and any two-story dwelling constructed on any Lot must not have less than 780 square feet of ground floor living area. "Living area" shall mean the portion of a dwelling constructed on a Lot which is enclosed, air conditioned and customarily used for dwelling purposes, but shall not include open porches, open terraces, breezeways, garages or dwelling accessory buildings.

3.04 Only new construction materials shall be utilized in constructing any structures situated on a Lot, unless the ARC shall expressly approve in writing the use of used construction materials.

3.05 The front entry area of each house constructed on a Lot shall have a sense of arrival as determined by the ARC and shall be designed so as to be clear to persons arriving that it is the entrance of the house. The entry shall keep scale with pedestrian traffic and be in balance with the entire elevation. Brick details and other masonry details shall be done in a manner that creates depth. Brick or masonry shadow lines and projections shall balance with the design of the house. The front plane of the house shall have movement front to back and multiple plate heights across the front. The use of accent materials and features must not conflict with the architectural style of the dwelling or the surrounding neighborhood harmony. The ARC reserves the right to reject elevations which, at the sole judgment of the ARC, do not conform to Neighborhood harmony and conform to the design criteria of this section.

3.06 Garage doors shall be over hung metal. The garage must be completely enclosed and no carports or detached garages are allowed.

3.07 Roof material must be 30-year shingles with an architectural dimensional effect. Lightweight shingles or "three-tab" shingles are not allowed. All additions will use the same color, style and weight shingle as the main structure. All dwellings and additions in the Neighborhood shall have a shingle color matching ARC approved samples. Total height of dwelling, including chimney, shall not exceed a maximum of thirty-five feet (35') above the finish floor slab. Only low profile roof ventilators may be used. Vents and other penetrations must be as unobtrusive as possible and located away from the main roof in which the dwelling is to be constructed. Chimneys shall be clad in masonry with colors complimentary to the color of the main unit. Pitched roofs shall have a minimum slope of 6:12. Flat roofs are discouraged, but may be used in conjunction with an adequate parapet wall and allowed only on such architectural styling as deemed appropriate by the ARC.

3.08 All exterior field colors shall be approved by the ARC. The colors of the trim, doors and windows shall be complimentary to the selected field colors. Wood sashes, doors and trim shall be painted or stained. ARC approval is to be based on Neighborhood harmony and compatibility with surrounding dwellings.

3.09 No walls, fences, or hedges shall be erected or maintained nearer to the front lot line than the walls of the living unit situated on such lot which are nearest to such front lot line, unless otherwise approved in writing by the ARC. All dwellings are to have a 6 foot height fence, either wood, masonry, or other decorative metal fence extending perpendicular from the side of the dwelling to the adjoining Lot's property line in order to screen the side and rear yards from front street view. The side-screening fence must be within a maximum of 10 feet from the front corner of the main dwelling. This side-screening fence must be installed at time of substantial completion of the dwelling. The side perpendicular screening fence must adjoin and tie into the adjoining lot's screening fence. It is the responsibility of the builder or Owner to tie into the existing fence. If the adjoining Lot is vacant, the side-screening fence will terminate at the property line. Fence finishes, visible to street, are limited to a sealer or tinted sealer with the tint being a natural or earth tone color. The ARC must approve all tint colors to be used on fencing and insure the tint is compatible with surrounding fence finishes. No chain link fences are permitted.

3.10 A minimum of a four (4) foot wide sidewalk shall be constructed from the parkway sidewalk or driveway to the front of the dwelling. All such sidewalks (as well as driveways) shall be made of concrete. A four (4) foot wide sidewalk shall be constructed along the entire frontage of the Lot starting at a distance of 48" from

back of curb on streets of 32' width or less and a distance of 36" from back of curb on all other streets, and extending inward. The same requirement shall apply to street adjoining side yards on corner Lots.

3.11 All exterior construction of the primary residential structure, garage, porches and any other appurtenances or appendages of every kind and character and all interior construction shall conform to all municipal codes and issuance of a certificate of occupancy by the City of Mission shall be completed not later than one (1) year following the earlier of (a) the date of issuance of a building permit by City of Mission or (b) thirty (30) days following the date the ARC gives final approval to the construction plans. In the event the construction is not completed within such twelve (12) month period, and provided the Association has provided no less than thirty (30) days' written notice of such failure to the Owner of such Lot, then the Owner of such Lot shall be subject to a fine of up to five hundred dollars (\$500.00) per day by the Association until the violation is corrected, as well as any and all other remedies that the Association may impose in accordance herein.

3.12 All construction shall be undertaken in a good and workmanlike manner and in accordance with all applicable laws. The Owner shall obtain all required building permits. In connection with any such construction, no damage shall be done to any adjacent lots, streets, common areas or public or private utilities. Construction material, trash and construction worker trash must be contained during construction in a dumpster or other acceptable enclosed container on the Lot and/or confined to the building itself. The Owner is, and shall require Owner's agents to be, responsible for any cleanup cost associated with retrieval of debris or trash scattered or blown off lot and deposited on other property, whether lots or common areas. The Association will issue one ten (10) day notice of non-compliance of this section to the Owner of a Lot, whether under construction or if the condition exists after occupancy. After such notice, if the Owner does not take corrective action to clean the debris or trash or if the condition continues, the Association may have the debris or trashed cleaned and assess the Owner the cost of such corrective action.

3.13 Any violation of these Design Standards, or beginning construction without approval of the ARC, failing to obtain a building permit, failing to comply with applicable law, failing to comply with approved plans, or otherwise failing to comply with the terms of this Declaration can result in the Association imposing a substantial fine, and if applicable, remedying the noncompliance and placing a lien upon the Lot and improvements until it is reimbursed for its expenses. In applicable instances, the Association shall have the right, but not the obligation, after ten (10) days written notice to the Owner to enter the Lot and remedy such noncompliance to its satisfaction and may charge the Owner for the cost of such work. The Owner agrees by the purchase of such Lot to pay such amount immediately upon receipt of an invoice therefore. **The amount of such charge, together with interest thereon at fifteen percent (15%) per annum and reasonable cost of collection shall be a charge and continuing lien upon such Lot, as well as a personal obligation of the Owner of such Lot.**

3.14 Owners shall comply with the landscaping and irrigation requirements set forth in Exhibit "A" attached hereto and made a part of this document.

ARTICLE FOUR USE RESTRICTIONS

4.01 RESIDENTIAL USE.

(a) Every Lot is for single-family-residential purposes only. No building or structure intended for or adapted to business purposes, and no apartment house, double house, lodging house, rooming house, hospital, sanatorium or doctor's offices, or other multiple-family dwelling shall be erected, placed, permitted or maintained on any Lot or on any part thereof. No improvement or structure whatsoever, other than a first class private dwelling house, which may include patio walls, swimming pool, garage, or other structure approved by the ARC, may be erected, altered, placed, maintained or permitted to remain on any Lot. No improvement or structure whatsoever, other than an outside storage building meeting the design standards, swimming pool, or hot-tub may be erected, altered, placed, maintained or permitted to remain on any Lot without specific written approval by the ARC.

(b) Any single story residence constructed on a Lot must have a ground floor area of not less than 1,200 square feet, exclusive of open or screened porches, terraces, patios, driveways and garages and MUST be of new construction. A residence other than a single story residence must have not less 780 square feet of ground floor living area. The exterior walls, up to the plate of such residence, shall consist of not less than 100% masonry or masonry veneer construction. Block construction must have a stucco finish. No evaporative cooler or air conditioner shall be placed, installed, or maintained on the roof or wall of any building structure.

4.02 SETBACK. All buildings, structures, fences, hedges, outbuildings, and appurtenance are subject to the setback restrictions noted in the plat of the Subdivision. If two (2) or more Lots of fractions thereof are consolidated into a building site in conformity with the provisions of Paragraph 4.03, these setback provisions shall be applied to such resultant building site as if it were one (1) original platted Lot.

4.03 RESUBDIVISION OR CONSOLIDATION. None of said Lots shall be resubdivided in any fashion except that any person owning two (2) or more adjoining Lots may consolidate such Lots into a single building site, with the privilege of constructing improvements as permitted in Paragraph 4.02 hereof on the resulting building site.

4.04 EASEMENTS. Easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the record plat. No utility company, water district, political subdivision, or other authorized entity using the easements herein referred to shall be liable for any damage done by them or their assigns, successors, agents, employees, or servants, to shrubbery, trees, or flowers or to other property of the Owners situated within any such easements; but shall be liable for any damages done by them outside such easements.

4.05 NOXIOUS OR OFFENSIVE ACTIVITIES PROHIBITED. No noxious or offensive activity shall be carried on upon any lot or permitted on any Lot, nor shall anything be done thereon that may be or may become an annoyance or nuisance to the Lots or the Neighborhood. The Association shall have the sole and exclusive discretion to determine what constitutes a nuisance or an annoyance including, but not limited to, noxious odors or noise created by animals. No trucks larger than one (1) ton, motor vehicles not currently licensed, boats, trailers, campers, motor or mobile homes, recreational vehicles or other vehicles shall be permitted to be parked on any Lot, except in a closed garage. No vehicle of any kind may be parked on any street overnight. No repair work, dismantling or assembling of motor vehicles or other machinery or equipment shall be done or permitted on any street, driveway or Lot area or on any portion of a common area. The use or discharge of firearms, firecrackers, or other fireworks on any Lot is prohibited. No motorbikes, motorcycles, motor scooters, "go-carts" or other similar vehicles shall be permitted to be operated within the Subdivision if, in the sole judgment of the Board such operation, by reason of noise or fumes emitted, or by reason of manner of use, shall constitute a nuisance.

4.06 OCCUPANCY. No private dwelling house erected upon any Lot shall be occupied in any manner while in the course of construction, nor at any time prior to its being fully completed, as herein required, nor shall any residence, when completed, be in any way occupied until made to comply with approved plans, the requirements herein, and all other covenants, conditions, reservations, and restrictions herein set forth. No temporary structure shall be placed or erected upon any Lot either permanently or temporarily. Rental of any servant's quarters separately from the house is prohibited, the occupancy thereof being limited to either guests or servants. Should any structure be destroyed or partially destroyed, Owner shall immediately remove or rebuild said structure.

4.07 SIGNS. No signs shall be displayed to the public view on any Lot without the prior written approval of the ARC, with the following exceptions: (i) Declarant and home builders may erect and maintain one or more signs for the construction, development, operation, promotion and sale of the Lots; (ii) the patriotic display of flags not exceeding 4' x 6' in size shall be permitted; (iii) signs of customary dimensions (3' x 4' maximum) advertising said property or portions thereof for sale; and (iv) one sign celebrating an event or an accomplishment provided the sign is tasteful, modest in size (12 square feet maximum) and is removed within 7 days after it is erected. Political signs, not to exceed six (6) square feet in size, may be erected upon a Lot by the Owner of the Lot advocating the election of one or more political candidates or the sponsorship of a political party, issue, or proposal, provided that such signs shall not be erected more than ninety (90) days in advance of the election to which they pertain and

are removed within fifteen (15) days after the election. No sign of any kind or character, including (a) any signs in the nature of a "protest" or complaint against Declarant or any home builder, (b) or that describe, malign, or refer to the reputation, character, or building practices of Declarant or any home builder, or (c) discourage or otherwise impact or attempt to impact anyone's decision to acquire a lot or residence in the Subdivision shall be displayed to the public view on any Lot or from any home on any Lot. Declarant, any home builder, or their agents shall have the right, without notice, to remove any sign, billboard, or other advertising structure that does not comply with the above, and in so doing shall not be subject to any liability for trespass or any other liability in connection with such removal. The failure to comply with this restriction will also subject any Owner to a fine of \$50.00 per day that such Owner fails to comply with this restriction. The Association will issue one ten (10) day notice of non-compliance of this Section to the Owner of a Lot. After such notice, if the Owner does not take corrective action the Association may impose the fine. **The amount of such charge, together with interest thereon at fifteen percent (15%) per annum and reasonable cost of collection shall constitute a continuing lien upon such Lot, as well as a personal obligation of the Owner of such Lot.** Notwithstanding anything herein contained to the contrary, any and all signs, if allowed, shall comply with all sign standards of the City of Mission, Texas, as such standards may be applicable to the Lots.

4.08 GARBAGE RECEPTACLES; LOT MAINTENANCE REQUIREMENTS.

(a) No Lot shall be used or maintained as a dumping ground for rubbish or trash, and all garbage or other waste shall be kept in sanitary containers. All incinerators or other equipment for the storage and disposal of such materials shall be kept in a clean and sanitary condition. No elevated tanks of any kind shall be erected, placed or permitted on any part of such premises. All clotheslines, garbage cans, equipment, coolers, wood piles, storage sheds or storage piles shall be walled or fenced in to conceal them from the view of neighboring Lots, roads and streets. All trash, garbage or waste matter shall be kept in adequate containers with tightly fitting lids and maintained in a clean and sanitary condition and in compliance with requirements of the City of Mission. All such receptacles shall be stored in an area that is not visible from the street or any other Lot and may be removed from such storage area on the designated collection day only and must be returned at the end of that collection day. No garbage, trash, debris or other refuse matter of any kind shall be burned on any Lot.

(b) At all times, the Owners and occupants of each Lot shall keep all weeds and grass thereon cut in a sanitary, healthful and attractive manner and shall in no event use any Lot for storage of materials and equipment, except for normal residential requirements or incident to construction of improvements thereon as herein permitted. The drying of clothes where visible from the street or any other Lot is prohibited.

(c) In the event of default on the part of the Owner or occupant of any Lot in observing any requirement of this Paragraph 4.08 that continues ten (10) days after written notice thereof, the Association may, at its option, without liability to the Owner or occupant in trespass or otherwise, enter upon said Lot and cause to be cut such weeds and grass and remove or cause to be removed such garbage, trash and rubbish or do any other thing necessary to secure compliance with this Declaration in order to place said Lot in a neat, attractive, healthful and sanitary condition, and may assess the Owner of such Lot for the cost of such work, **Each assessment together with interest thereon at the rate of the lesser of fifteen percent (15%) per annum or the maximum allowed by law and reasonable cost of collection shall be a charge and continuing lien upon such Lot, as well as the continuing personal obligation of the Owner of such lot at the time of such assessment.**

4.09 ANIMALS. No animals, livestock or poultry of any kind shall be raised, bred or retained on any Lot except that no more than a total of four (4) combined dogs or cats or other household pets kept on any Lot, provided they are not kept, bred or maintained for any commercial purpose. All animals must be leashed or carried in arms if outside the dwelling or outside a secure fenced rear yard. Owners of animals must clean up feces in front yards, sidewalks and common areas. The Association may declare pets prohibited in selected Common Areas. Animals which create an offensive activity, either odors, noise or other activity, to the surrounding Lots or occupants or the Subdivision, or Neighborhood or presents a health and safety concern for the Subdivision or Neighborhood may be construed to be a prohibited activity at the sole judgment of the Board of the Association. Any violation of this Section will subject the Owner of the Lot to a fine of up to fifty dollars (\$50.00) per day until the violation is

corrected, as well as any and all other remedies that the Association may impose in accordance herein. Restrictions on locations of animals shall not apply to service animals.

4.10 FENCES, WALLS, HEDGES AND YARD ART.

(a) No fence, wall hedge or utility meter shall be placed or permitted to remain, on any Lot nearer to the street or streets adjoining such Lot than is permitted for the main residence on such Lot, except for decorative subdivision entry fence.

(b) The Association shall regulate the appearance of yards that are visible from the street and from neighboring homes. Some changes or additions to a yard may defy easy categorization as an improvement, a sign or landscaping. By accepting ownership of any Lot, Owner acknowledges and agrees that all aspects of a yard visible from outside the Lot are within the purview of the ARC, including, without limitation, the shape of pruned shrubs; the number, shapes and uses of flower beds; and the integration of items such as boulders, driftwood, antique equipment, statues, monuments and other items classified as "yard art" in the Master Declaration.

4.11 PROHIBITED ACTIVITIES

(a) No professional, business, or commercial activity to which the general public is invited or allowed shall be conducted on any Lot. Auto maintenance is not permitted on the street in front of any Lot or on the driveway or any portion of the Lot in such manner as to be visible from the street or neighboring Lots.

(b) Garage sales, moving sales, rummage sales or similar activities on any Lot may be permitted no more often than once per year and subject to such restrictions as may be imposed by the Association from time to time.

(c) Capturing, trapping, or killing of wildlife within the Eligible Property, as defined in the Master Declaration, is prohibited, except in circumstances posing a threat to safety.

(d) Any activity which results in unreasonable levels of sound or light pollution is prohibited, provided, this restriction shall not restrict or prevent the Association from operating recreational facilities or other amenities in a manner consistent with their intended use. The Association may have special functions and events as permitted under the Master Declaration.

(e) No inoperable vehicles, no stored vehicles, or vehicles not utilized on a daily basis shall be permitted to be parked or stored in driveways or streets. No Owner shall allow any vehicle or other object to block the sidewalks located on such Owner's Lot in any manner that impedes at any time, temporarily or permanently, the free flow of pedestrian or bicycle traffic along such sidewalk.

4.12 UTILITY LINES AND ANTENNA. All electrical service and telephone lines shall be placed underground and no outside electrical lines shall be placed overhead unless such lines are a part of the initial development infrastructure as designed by the electric provider. No exposed or exterior radio or television transmission or receiving antennas shall be erected, placed or maintained on any part of such premises that is visible from street. Any waiver of these restrictions in a particular case shall constitute a waiver of such restrictions with respect to any other Lots, lines or antennas. Exterior television/radio antenna, weather station apparatuses and receivers of any sort shall not be placed, allowed or maintained upon any portion of the roof structure where visible from the street and must receive ARC approval before installation. Satellite dishes are permitted with the following constraints: (a) dish diameter shall not exceed eighteen inches (18"), and (b) dishes shall be confined within the rear or side yards. No dish shall extend above the ridge line of the roof nor shall any dish be attached to the front roof or cave of the front facing portion of the structure. Dishes installed on the side portion of the dwelling may not be installed above the cave and no closer to the front than ten feet (10') from the rear corner of the main dwelling.

4.13 DRIVEWAYS. Driveways must be constructed of only concrete. No painted, stained or stamped concrete shall be permitted.

4.14 USE OF COMMON AREAS. The Association shall, from time to time, promulgate such rules and regulations relating to the use of the Common Areas (as such areas are shown on the filed plat of record) as it deems appropriate. There shall be no obstruction of any part of the Common Areas, which are intended to remain unobstructed for the reasonable use and enjoyment thereof. No Owner shall appropriate any part of the Common Area for such Owner's exclusive use, nor shall any Owner do anything, which would violate the easements, rights, and privileges of any other Owner or party in regard to any portion of the Common Areas. No Owner shall plant, place, fix, install or construct any vegetation, hedge, tree, shrub, fence, wall, structure or improvements or store any of such Owner's personal property on the Common Areas without the prior written consent of the Association. The Association shall have the right to remove anything placed on the Common Areas in violation of the provisions of this Section and to recover the cost of such removal from the Owner.

4.15 SHEDS, STORAGE BUILDINGS, AND DETACHED STRUCTURES. No shed, storage building or similar improvement shall be erected, placed or altered on any Lot without the prior written approval of the ARC. In addition, the ARC shall approve the color and materials of any such structure. The shingles on any such structure shall match the shingles on the roof of the residence located on such Lot. Any other detached structure, pavilion, gazebo, playhouse, cabana, or storage room shall require the prior written approval of the ARC. Such approval shall be subject to, among other things, merit of structure, compatibility with primary dwelling and adjoining Lots, and conformity and harmony with existing structures and landscaping within the Subdivision.

ARTICLE FIVE
FUTURE SUBDIVISION DEVELOPMENT

5.01 Declarant, its successors or assigns, reserve the right to use all easements and streets in the Subdivision in connection with future residential development adjacent to or near the Subdivision. No Owner shall have a claim of whatsoever kind or nature based upon such use. Declarant specifically reserves certain rights as listed in Article X of the Master Declaration.

ARTICLE SIX
GENERAL PROVISIONS

6.01 ENFORCEMENT. The Declarant, the Association, the ARC or any Owner, shall have the right but not the obligation to enforce, by any proceeding at law or in equity, all restrictions, conditions, Design Standards and reservations now or hereafter imposed by the provisions of this Declaration, in accordance with the Master Declaration and applicable law. Failure to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. Non-compliance with the Design Standards by any Builder or Owner may result in civil legal action being taken by the Declarant, the Association and/or ARC on behalf of all Owners to obtain the fair and reasonable enforcement of these standards in accordance with applicable law.

6.02 NON PAYMENT OF ASSESSMENT.

(a) Any Assessment (as defined in the Master Declaration), or installment thereof, which is not paid in full when due shall be delinquent on the day following the due date (herein, "Delinquency Date") as specified in the notice of such Assessment. Subject to any legal requirement that the Association offer an alternative payment plan to an Owner, the Association shall have the right to reject partial payment of an Assessment and demand full payment thereof. If any Assessment or part thereof is not paid within ten (10) days after the Delinquency Date, the unpaid amount of such Assessment shall bear interest from and after the Delinquency Date until paid at a rate equal to the lesser of (i) eighteen percent (18%) per annum or (ii) the maximum lawful rate. In addition to the foregoing, if any Assessment remains unpaid at the expiration of fifteen (15) days after the due date established by

the Board, a late charge in the amount of \$15.00 may be assessed against the non-paying Owner for each month that any portion of any Assessment remains unpaid. A service charge in the amount of \$25.00, plus any applicable bank charges or fees, shall be charged for each check that is returned because of insufficient funds. The amounts of late charges and services charges may be adjusted, from time to time, by the Board consistent with any changes in the amounts of the Assessments. The Association shall further have the right to suspend the right of any individual to use any of the Common Properties for any period during which any Assessment against a Lot owned by such individual remains unpaid, as provided in the Bylaws.

(b) The unpaid amount of any Assessment not paid by the Delinquency Date is and shall be, together with the interest thereon as provided herein and the cost of collection thereof, including reasonable attorneys' fees, a continuing debt, secured by, and there is hereby impressed upon and created against each Lot, a lien and charge on the Lot of the non-paying Owner, which shall bind such Lot in the hands of the Owner, and his heirs, executors, administrators, devisees, personal representatives, successors and assigns. The lien shall be superior to all other liens and charges against the Lot, except only for tax liens and the lien of any bona fide first mortgage or first deed of trust now or hereafter placed upon such Lot. A subsequent sale or assignment of the Lot shall not relieve the Owner from liability for any Assessment made prior to the date of sale or assignment and thereafter becoming due nor from the lien of any such Assessment. The Board shall have the power to subordinate the lien securing the payment of any Assessment rendered by the Association to any other lien. Such power shall be entirely discretionary with the Board. As hereinbefore stated, the personal obligation of the Owner incurred at the time of such Assessment to pay such Assessment shall remain the personal obligation of such Owner and shall not pass to such Owner's successors in title unless expressly assumed by them in writing. Liens for unpaid Assessments shall not be affected by any sale or assignment of a Lot and shall continue in full force and effect. No Owner may exempt himself from liability for such Assessments or waive or otherwise escape liability for the Assessments by non-use of the Common Properties or abandonment of his Lot. To evidence any lien, the Association may engage an attorney to prepare a written notice of lien setting forth the amount of the unpaid indebtedness, the name of the Owner of the Lot covered by such lien and a description of the Lot covered by such lien. Such notice shall be executed by one of the officers of the Association and shall be recorded in the Office of the County Clerk of Hidalgo County, Texas.

(c) The lien securing the payment of the Assessments shall attach to the Lot belonging to such non-paying Owner upon recordation of this Declaration with the priority set forth in this Section. The Association may institute an action at law against the Owner or Owners personally obligated to pay the Assessment and/or for the foreclosure of the aforesaid lien. In any foreclosure proceeding the Owner shall be required to pay the costs, expenses and reasonable attorneys' fees incurred by the Association. In the event an action at law is instituted against the Owner or Owners personally obligated to pay the Assessment there shall be added to the amount of any such Assessment:

- (i) the interest provided for herein,
- (ii) the costs of preparing and filing the complaint in such action,
- (iii) the reasonable attorneys' fees incurred in connection with such action, and
- (iv) any other costs of collection;

and in the event a judgment is obtained, such judgment shall include interest on the Assessment as provided in this Section and a reasonable attorneys' fee to be fixed by the court, together with the costs of the action.

EACH OWNER, BY ACCEPTANCE OF A DEED TO A LOT, HEREBY EXPRESSLY VESTS IN THE ASSOCIATION OR ITS AGENTS OR TRUSTEES THE RIGHT AND POWER TO BRING ALL ACTIONS AGAINST SUCH OWNER PERSONALLY FOR THE COLLECTION OF SUCH CHARGES AS A DEBT, AND TO ENFORCE THE AFORESAID LIENS BY ALL METHODS AVAILABLE FOR THE ENFORCEMENT OF SUCH LIENS, INCLUDING NON-JUDICIAL FORECLOSURE PURSUANT TO

SECTION 51.002 OF THE TEXAS PROPERTY CODE, AND SUCH OWNER HEREBY EXPRESSLY GRANTS TO THE ASSOCIATION THE PRIVATE POWER OF SALE IN CONNECTION WITH SAID LIENS.

6.03 SEVERABILITY. The covenants, conditions and restrictions of this Declaration shall run with and bind the land, and Declarant or the Owner of any Lot subject to this Declaration, and their respective legal representatives. The Declaration shall be effective for a term of thirty (30) years from the date this Declaration is recorded, after which automatically extended for successive periods often (10) years unless specifically agreed to the contrary by a written agreement executed by the Association and Owners owning not less than seventy-five percent (75%) of the Lots and recorded in the Official Records of Hidalgo County, Texas.

6.04 AMENDMENT. The covenants, conditions and reservations of this Declaration may be amended by an instrument signed by the Association and Owners owning not less than seventy-five percent (75%) of the Lots. No amendment shall be effective until recorded in the Deed Records of Hidalgo County, Texas, nor until the approval of any governmental regulatory body that is required shall have been obtained.

6.05 WAIVER. A waiver or modification of any of the provisions, requirements, conditions or restrictions herein contained by the Association as is allowed above, shall not be construed as a waiver of future enforcement of such provisions, requirements, conditions or restrictions.

6.06 NON-LIABILITY OF THE ASSOCIATION AND THE ARC. Neither the Association nor the ARC, nor their respective members, successors, assigns, agents, representatives, employees or attorneys shall be liable for damages or otherwise to anyone submitting plans to it for approval, or to any Builder by reason of mistake in judgment, nonfeasance arising out of any action of the ARC with respect to any submission, or failure to follow these Design Standards. The role of the ARC is directed toward review and approval of site planning, appearance, architectural vocabulary and aesthetics. The ARC assumes no responsibility with regard to design or construction, including without limitation, the civil, structural, mechanical, plumbing or electrical design, methods of construction or technical suitability of materials.

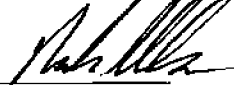
6.07 CONFLICT. If conflict arises between the Design Standards, as interpreted by the ARC, and the municipal codes, regulations and requirements of the City of Mission, the municipal codes, regulations and requirements of the City of Mission are superior.

6.08 MASTER DECLARATION. The Master Declaration includes additional covenants, conditions, restrictions and easements that are applicable to the Subdivision. This Declaration is a Supplemental Declaration as such term is used in the Master Declaration. Enforcement of this Declaration shall be in accordance with the Master Declaration and applicable law.

[Signature page follows.]

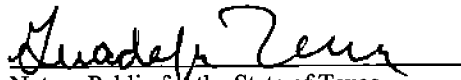
DECLARANT:

RHODES DEVELOPMENT, INC., a Texas corporation

By: 
NICK RHODES, President

STATE OF TEXAS §
 §
COUNTY OF HIDALGO §

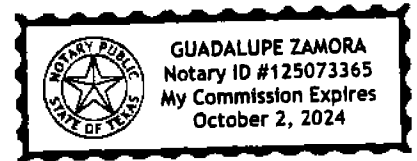
Before me, the undersigned authority, on this day personally appeared Nick Rhodes, acting in his capacity as President of Rhodes Development, Inc., a Texas corporation, and on behalf of said corporation.


Notary Public for the State of Texas

OWNER:

ESPERANZA HOMES MISSION, LLC, a Texas limited liability company

By: 
NICK RHODES, President



STATE OF TEXAS §
 §
COUNTY OF HIDALGO §

Before me, the undersigned authority, on this day personally appeared Nick Rhodes, acting in his capacity as President of Esperanza Homes Mission, LLC, a Texas limited liability company, and on behalf of said limited liability company.


Notary Public for the State of Texas

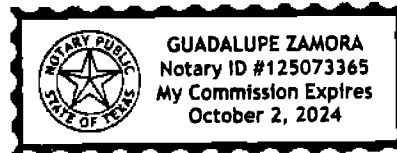


EXHIBIT "A"
LANDSCAPING AND IRRIGATION REQUIREMENTS

RIO PLATA SUBDIVISION

Declarant is committed to providing wildlife habitat and implementing natural resource conservation in Bentsen Palm Development. All roadways, common areas and parks are landscaped with a minimum mix of 50% native plants. Our conservation efforts have been recognized and certified by the State of Texas through the Texas Wildscape Program. Residential areas are an excellent resource for nurtured habitats.

For the purpose of an attractive and consistent appearance of all properties in the Rio Plata Subdivision at Bentsen Palm Development, this Landscaping and Irrigation Requirements guide is set forth. All Owners shall adhere to the minimum requirements and are encouraged to use the recommended plants from the vegetation list.

All terms are used herein and defined in the Declaration to which these requirements are attached shall have the definition provided in the Declaration unless otherwise provided herein.

LANDSCAPING REQUIREMENTS:

1. Parkway (the area between the curb and sidewalk) landscaping shall include a minimum of one (1) shade tree from the approved vegetation list published by the ARC (no citrus trees allowed in front or street side yard area), properly spaced that have a minimum caliper of 2" in diameter. For corner lots, two (2) such trees shall be required, one on each street frontage.

2. Front yard landscaping shall include a minimum of one (1) shade tree chosen from the approved vegetation list that has a minimum caliper of 2" in diameter. Placement for the tree is left to the Owner's discretion. Side yard and rear yard trees are encouraged, but shall not be counted in meeting this requirement.

3. All front yards shall be sodded. Hybrid Bermuda or proven low water use sod is strongly recommended.

4. A minimum requirement of foundation plantings along the front wall of the dwelling shall be planted with a minimum of one (1) gallon sized plants spaced on no greater than 36" centers. All foundation landscaping beds are strongly recommended to be a minimum of 36" wide and improved with compost for healthy plant life and ease of maintenance. It is recommended that varying heights be used to add aesthetic value such as ornamental trees or large shrubs at the corners of the structure tapering to low shrubs under windows with accents of varying heights in random locations with flowering plants to add color and texture. We highly recommend choosing native and well adapted plants from our vegetation list for wildlife and water conservation purposes.

5. All planting beds shall be mulched upon the initial installation. Owners are strongly encouraged to maintain the mulch for aesthetic and water conservation purposes. It is proven that mulched landscaping areas use less water and help retard broadleaf weeds.

6. Certain invasive plant species are prohibited due to negative effects on the neighborhood harmony. The ARC will prohibit species which, in the sole determination of the ARC, are classified as invasive.

IRRIGATION REQUIREMENTS:

All front, side yard and parkway landscaping shall be maintained by an irrigation system incorporating surface heads and/or underground drip systems. Each irrigation system must avoid large-scale water distribution onto sidewalks, porches and non-vegetative areas that is not a proper usage of the water resource. All irrigation systems shall have automatic controls and shall meet code requirements of the City of Mission.