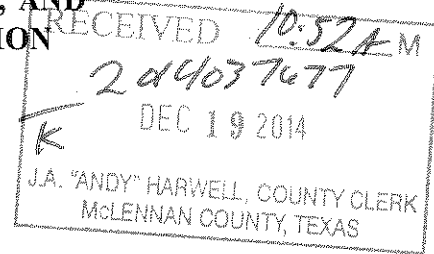


**FOURTH SUPPLEMENTAL DECLARATION TO THE
DECLARATION OF COVENANTS, CONDITIONS, AND
RESTRICTIONS FOR CHAPEL RIDGE ADDITION**



THE STATE OF TEXAS

COUNTY OF MCLENNAN

This Fourth Supplemental Declaration to the Declaration of Covenants, Conditions and Restrictions for Chapel Ridge Addition (this "Fourth Supplemental Declaration"), is made on the date hereinafter set forth by Waco Chapel Ridge, Inc., a Texas corporation ("Declarant").

WITNESSETH:

WHEREAS, Declarant has heretofore executed that certain Declaration of Covenants, Conditions, and Restrictions for Chapel Ridge Addition ("Declaration"), which was filed for record on March 8, 2013, as Clerk's Instrument No. 2013007437 of the Real Property Records of McLennan County, Texas; and

WHEREAS, Declarant caused the First Amendment to Declaration of Covenants, Conditions, and Restrictions for Chapel Ridge Addition to be filed in the Real Property Records of McLennan County, Texas on April 12, 2013 as Clerk's Instrument No. 2013011391; and

WHEREAS, the Declaration of Covenants, Conditions, and Restrictions for Chapel Ridge Addition and the First Amendment to the Declaration of Covenants, Conditions, and Restrictions are collectively referred to herein as the "Master Declaration"; and

WHEREAS, Declarant recorded the First Supplemental Declaration which annexed the real property and lots in Phase II of Chapel Ridge Addition to the Master Declaration as Clerk's Instrument No. 2013032207 in the Real Property Records for McLennan County, Texas; and

WHEREAS, Declarant recorded the Second Supplemental Declaration which annexed the real property and lots in Phase III of Chapel Ridge Addition to the Master Declaration as Clerk's Instrument No. 2013032208 in the Real Property Records for McLennan County, Texas; and

WHEREAS, Declarant recorded the Third Supplemental Declaration which annexed the lot and real property in Phase IV of Chapel Ridge Addition to the Master Declaration; and

WHEREAS, Declarant desires to subject the lots in Phase V of Chapel Ridge Addition and the real property owned by Declarant and described on **Exhibit "A"** attached hereto and incorporated herein by reference for all purposes (the "Property"), to the Master Declaration and to the covenants, restrictions, easements, charges and liens hereinafter set forth, each and all of

which is and are for the benefit of such Property and each owner thereof; and

WHEREAS, under the Master Declaration, Declarant may unilaterally subject the Property to the provisions of the Master Declaration; and

NOW, THEREFORE, pursuant to Section 2.03(a) of the Master Declaration, Declarant hereby supplements the Master Declaration and annexes and adds thereto all of the Property so that all of the terms, conditions, covenants and restrictions of the Master Declaration shall extend to the Property as though such Property was originally described in the Master Declaration, as modified by this Supplemental Declaration; and Declarant hereby declares that the Property shall be held, sold, transferred, conveyed, and occupied subject to the Master Declaration, as supplemented hereby, and to the covenants, restrictions, easements, liens, charges and conditions hereof. **Exhibit "A"** of the Master Declaration is hereby supplemented to include the Property.

ARTICLE I. DEFINITIONS

The following terms when used in this Fourth Supplemental Declaration or any amendment or supplement hereto (unless the context clearly indicates otherwise) shall have the following concepts and meanings:

(a) "Lot" shall mean and refer to any portion of the Chapel Ridge Addition Phase V designated as a lot on the subdivision plats of the Property as recorded in the plat records of McLennan County, Texas, creating subdivisions designated as, respectively, Chapel Ridge Addition Phase V, excluding streets and alleys. Where the context requires or indicates, the term Lot shall include the Residence and all other improvements which are or will be constructed on the Lot.

(b) "Residence" shall mean an individual residential dwelling unit constructed on any Lot, including any parking garage and the Lot upon which Residence is located.

(c) "Association" shall mean Waco Chapel Ridge Homeowners Association, Inc.

(d) "Declarant" shall mean Waco Chapel Ridge, Inc., a Texas corporation, its successors and/or assigns.

All terms shall have the definitions given them in the Master Declaration unless expressly provided otherwise herein.

ARTICLE II.
MEMBERSHIP IN ASSOCIATION; ASSESSMENTS; COMMON AREAS

1. Membership in Association. The Owners of the Lots shall automatically become Members of the Association in accordance with Section 4.02 of the Declaration.
2. Assessments. All Owners within the Property shall pay all assessments in the manner set forth in the Master Declaration.
3. Committee Approval. Nothing contained in this Article II shall modify, restrict and/or in any way affect the review and approval rights of the Architectural Control Committee (and the appointment of its members) pursuant to the Master Declaration and this Fourth Supplemental Declaration.
4. Enforcement of Restrictions. Nothing contained in this Article II shall modify, restrict and/or in any way effect the requirements and the enforceability by the Association of the Protective Covenants outlined in Article III herein, the architectural control standards of Article VIII of the Master Declaration, the use restrictions in Article V of the Master Declaration, and maintenance obligations in Article XII of the Master Declaration.

ARTICLE III.
PROTECTIVE COVENANTS

The following protective covenants are supplemental to those contained in the Master Declaration. If any provision contained in this Fourth Supplemental Declaration is in conflict with the terms and provisions of the Master Declaration, the terms and provisions hereof shall govern.

1. Side-Entry Garages Only. All Residences constructed on the Lot shall be constructed with side-entry garages unless otherwise approved by the architectural control committee.
2. Minimum Square Footage. The minimum air-conditioned square footage for Residences in Phase V shall be 2100 square feet.
3. Use of Garages. All garages will be maintained for the storage of automobiles, and no garage may be enclosed or otherwise used for habitation or storage of items other than automobiles and items relating to the operation of an automobile. No carports are permitted on a Lot. Garage doors shall remain closed except for periods of ingress or egress from the garage.
4. Special Fencing Requirements for Certain Lots. Lots 17 through 27, Block 1 Chapel Ridge Addition, Phase V, an addition to the City of Waco, which face or abut Ritchie Road, shall be required to have a wood privacy fence for the entire portion of the lot facing or

abutting Ritchie Road. The fences required by this section shall have a minimum height of six (6) feet, shall have a top cap, and the finished side of the fence shall face Ritchie Road.

**ARTICLE IV
AMENDMENTS**

1. By Declarant. This Fourth Supplemental Declaration may not be amended without the approval of the Declarant during the period Declarant owns any Lots as defined under this Fourth Supplemental Declaration or the Master Declaration.

2. By Owners.

(a) This Fourth Supplemental Declaration may be amended by the Owners in accordance with the terms of Section 12.01(a) and (b) of the Master Declaration.


(b) No amendment may remove, revoke, or modify any right, or privilege of the Declarant without the written consent of the Declarant or the assignee of such right or privilege.

UNLESS EXPRESSLY MODIFIED HEREIN BY THIS FOURTH SUPPLEMENTAL DECLARATION, THE TERMS, CONDITIONS, OBLIGATIONS, AND RESTRICTIONS OF THE MASTER DECLARATION GOVERN THE PROPERTY DESCRIBED IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN.

11th IN WITNESS WHEREOF, the Declarant caused this instrument to be executed as of the day of December, 2014.

DECLARANT:

WACO CHAPEL RIDGE, INC.
a Texas corporation

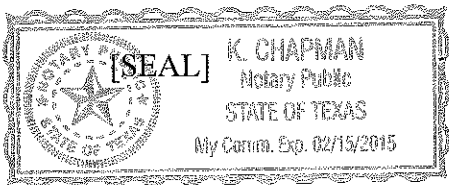
By: 
Name: BEN WIMER
Its: President

ACKNOWLEDGEMENT

STATE OF TEXAS

COUNTY OF MCLENNAN

This instrument was acknowledged before me on 12/11/14 by Brad Harrell
the President of Waco Chapel Ridge, Inc., on behalf of Waco Chapel Ridge, Inc., a Texas
corporation.



[Signature]

My commission expires:

2/15/15

CONSENT OF LIEN HOLDER

INDEPENDENT BANK

By: [Signature]
Name: Robert C. Riggs
Its: Regional President

EXHIBIT A

PHASE V:

Lots 9-27, Block 1, and Lots 10-11, Block 2 Chapel Ridge Addition, Phase V, an addition to the City of Waco, McLennan County, Texas, according to the plat or map thereof recorded as Clerk's Instrument No. 2014037635 in the Plat Records for McLennan County, Texas.