WaterView Community Association, Inc. Collection Policy

WHEREAS, as provided in Article VIII, Section 8.7 of the Declaration of Covenants, Conditions and Restrictions for WaterView Community Association, Inc. (the "Declaration"), each Owner of a Lot is obligated to pay Base, Neighborhood, Specific and Special Assessments to the WaterView Community Association, Inc. (the "Association"); and

WHEREAS, Base Assessments ("Annual Assessments") are determined as set forth in Article VIII, Section 8.1 of the Declaration; and

WHEREAS, Neighborhood Assessments ("Broadmoor Estates Assessments") are determined as set forth in Article VIII, Section 8.2 of the Declaration and Article III, Section 3.4 of the Supplemental Declaration for the Broadmoor Estates; and

WHEREAS, Specific Assessments are levied in accordance with Article VIII, Section 8.5 of the Declaration; and

WHEREAS, Special Assessments are levied in accordance with Article VIII, Section 8.4 of the Declaration; and

WHEREAS, The Board of Directors (the "Board) for the Association shall in good faith attempt to cause notice of all Assessments to be levied against each Owner of property to be delivered to each Owner at least thirty (30) days prior to the due date. An Owner shall not escape liability or be entitled to a deferral of any charges, including but not limited to fines, interest, late charges, costs of collection or attorney fees with regard to delinquent Assessments on the basis of such Owner's failure to receive notice, if such notice was sent via regular mail to the most recent address of the Owner according to the books and records of the Association. Each Owner shall have the obligation to notify the Association in writing of any change in address which shall become effective five (5) days after written notice has been received by the Association; and

WHEREAS, all sums assessed against any Lot pursuant to the Declaration, together with costs of collection, reasonable attorney's fees, late charges and interest, are secured by a continuing lien on such Lot in favor of the Association as provided in Article VIII, Section 8.8 of the Declaration; and

WHEREAS, the Board previously established, adopted, and caused to be recorded in the Official Public Records of Dallas County, Texas the Collection Procedure and Policy/Violation and Fine Policy; and

WHEREAS, the Board desires to revise and replace the previously adopted collection policy and establish new procedures for the collection of and payment of Assessments levied against Lots that remain unpaid beyond the prescribed due dates and for the application of payments made by Owners; and

WHEREAS, pursuant to the Declaration and Bylaws the Board has the right to enforce the provisions of the Declaration including, without limitation, the right to assess and collect Assessments from the Owners.

NOW, THEREFORE, IT IS RESOLVED that the following procedures and practices are established for the collection of Assessments owing and to become owing by Owners, known as the "Collection Policy," to be followed by the Association in the discharge of its responsibilities regarding collection of Assessments against Lots:

- 1. Ownership Interests. Pursuant to Article VIII, Section 8.7 of the Declaration, the person who is the Owner of a Lot at the time the Assessment became due is personally liable for the payment of that Assessment. As used herein, the term "Delinquent Owner" refers to that person who held title to a Lot on the date an Assessment became due. As used herein, the term "Current Owner" refers to that person who holds title to a Lot on any relevant due date, delinquency date or collection action referenced herein. Unless expressly denoted otherwise, the "Owner" of a Lot refers to the Delinquent Owner or the Current Owner or both, as may be appropriate under the circumstances in question.
- Due Dates. Annual Assessments are due and payable in full in advance on January 1 of each year. In addition, Broadmoor Estates Assessments are due on April 1 and October 1 of each year.

Any Assessment not paid in full by the last day of the month in which it was due shall be considered delinquent (the "Delinquency Date").

3. Delinquency Notification.

REMINDER NOTICE. If any Assessment is not paid by the Delinquency Date, the Association will send a Reminder Notice to the Owner reminding the Owner that an Assessment(s) is past due and requesting immediate payment.

FINAL NOTICE. No sooner than sixty (60) days following the Due Date, the Association will send another notice (referred to as the "Final Notice") to the Owner making formal demand for immediate payment of all outstanding amounts. The Final Notice will be sent via certified mail and first-class United States mail, and will include the following information:

- Amounts Due. All delinquent Assessments and other charges including fines, late charges, interest and costs of collection;
- Payment Date. All amounts must be paid in full within 30 days from the date of the Final Notice.
- Payment Options. The Final Notice will describe the options the Owner has to
 avoid having the account turned over to an attorney for collection, including
 information regarding the availability of a payment plan through the Association.
- · Hearing. Owners shall be given notice and opportunity for a hearing before the

Board. A hearing shall be granted if a written request for a hearing is received by the Association not more than thirty (30) days from the date of the Final Notice.

- Common Area Privilege Suspension. Owners right to use and enjoy any of the recreational facilities and/or common areas may be suspended.
- Attorney Fees. Notice that their delinquent account will be turned over to legal counsel for collection if the delinquency is not cured by a date certain and that attorney's fees incurred by the Association in collecting unpaid amounts will be assessed to Owner's account.
- For purposes of this Policy, any notification from the Association is deemed to have been received by the Owner no later than the third (3rd) day after the letter, with proper postage, is deposited with the USPS addressed to the Owner at the Owner's last known address according to the records of the Association.
- 4. <u>Late Charges and Interest.</u> Pursuant to Article VIII. Section 8.7 of the Declaration, any account with an unpaid Annual Assessment balance on the Delinquency Date shall incur a monthly late fee of twenty-five (\$25.00) dollars and interest at the rate of eighteen percent (18%) per annum from the Delinquency Date until the Assessment is paid in full.

In addition, pursuant to Article VIII, Section 8.7 of the Declaration, any account with an unpaid Broadmoor Estates Assessment balance on the Delinquency Date shall incur a separate monthly late fee of twenty-five (\$25.00) dollars and interest at the rate of eighteen percent (18%) per annum from the Delinquency Date until the Assessment is paid in full.

- 5. Handling Charges and Return Check Fees. In order to recoup for the Association the costs of collection incurred because of the additional administrative expenses associated with collecting delinquent Assessments, collection of the following fees and charges are part of the Collection Policy:
 - Any handling charges, administrative fees, postage or other expenses incurred by the Association in connection with the collection of any Assessment or related amount owing beyond the Delinquency Date for such Assessment will become due and owing by the Delinquent Owner.
 - An Owner will be assessed a service charge for any check that is returned or Automatic Clearing House (ACH) debit that is not paid for any reason, including but not limited to Non-Sufficient Funds (NSF) or stop payment order. The amount of the service charge assessed will be the customary amount charged.
- 6. Application of Funds Received. Except as allowed by law, all monies received by the Association, regardless of whether an Owner has placed a restrictive notation on the check or other form of payment, or in correspondence accompanying the payment, will be applied to amounts outstanding to the extent of and in the following order:
 - Definquent Annual Assessment
 - Delinquent Broadmoor Estates Assessment

- Current Annual Assessment
- Current Broadmoor Estates Assessment
- Attorney's Fees
- Any other charge which is secured by the Assessment Lien and could provide the basis for foreclosure
- Fines
- Any other amounts owed
- 7. Ownership Records. All collection notices and communications will be directed to those persons shown by the records of the Association as being the Owner of a Lot for which Assessments are due and will be sent to the most recent address of such Owner solely as reflected by the records of the Association. Any notice or communication directed to a person at an address, in both cases reflected by the records of the Association as being the Owner and address for a given Lot, will be valid and effective for all purposes pursuant to the Declaration, the Bylaws and this Collection Policy until such time as there is actual receipt by the Association of written notification of any change in the identity or status of such Owner or its address or both.
- 8. Notification of Owner's Representative. Where the interests of an Owner in a Lot have been handled by a representative or agent of such Owner or where an Owner has otherwise acted so as to put the Association on notice that its interests in a Lot have been and are being handled by a representative or agent, any notice or communication from the Association pursuant to this Collection Policy will be deemed full and effective for all purposes if given to such representative or agent.
- 9. Referral to Legal Counsel. If the delinquency is not cured in full, including all other charges then owing, within thirty (30) days of the date of the Final Notice, or (ii) if the Owner has not entered into a Board approved payment plan with the Association, within thirty (30) days of the date of the Final Notice, Management, on behalf of the Board, or the Board may, as soon as possible thereafter, refer the delinquency to the legal counsel for the Association for the legal action as required by this Collection Policy. Any attorney's fees and related charges incurred by virtue of legal action taken will become part of the assessment obligation and may be collected as such as provided herein.
- 10. <u>Legal Process.</u> Unless contrary instructions are given by the Board or advised by the Association's Legal Counsel, the following letters or actions will be taken upon referral to a Delinquent Owner not under bankruptcy protection:
 - Demand Letter. As the initial correspondence to a Delinquent Owner, counsel will send a demand letter (the "Demand Letter") to the Owner making formal demand for all outstanding Assessments and related charges, adding to the charges the attorney's fees and costs incurred for counsel's services. The Demand Letter will require the Owner to pay in full all amounts demanded within thirty (30) days of the date of the Demand Letter.
 - Notice of Assessment Lien. If a Delinquent Owner fails to pay the amounts demanded in the initial Demand Letter sent by counsel within thirty (30) days of the date of the Demand Letter, counsel will, upon direction from the Board

and/or Management, order a search of the land records to determine a current ownership of the Lot on which the delinquency exists and cause to be prepared and executed, and recorded in the Official Public Records of Dallas County, a written notice of lien (referred to as the "Notice of Assessment Lien") setting forth therein 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 the lien. A copy of the Notice of Assessment Lien will be sent to the Owner contemporaneously with the filing of same with the County Clerk's office, together with an additional demand for payment in full of all amounts then outstanding, within twenty (20) days of the date of the transmittal to the Owner of the Notice of Assessment Lien.

- Inferior Lien. If there is subordinate Deed of Trust lien on the property of the Owner, then counsel will also:
 - (a) provide written notice of the total amount of the delinquency giving rise to the foreclosure to any other holder of a lien of record on the property whose lien is inferior or subordinate to the Association 's lien and is evidenced by a deed of trust; and
 - (b) provide the recipient of the notice an opportunity to cure the delinquency before the 61st day after the date the recipient receives the notice.
- Judicial Foreclosure or Personal Judgment Suit. When the Board has directed that the collection action to be taken is a suit for personal judgment against the Owner and/or for foreclosure of the Assessment Lien, upon the expiration of the time period given in the demand letter accompanying the Notice of Lien, or the most recent demand for payment from counsel as the case may be, the continued delinquency of unpaid Assessments owing will be reported to the Board by Management, together with all pertinent facts concerning the delinquency and the ramifications of the proposed foreclosure of the Lot. As soon as practical thereafter, the Board and/or Management will direct counsel to initiate legal proceedings in a court of competent jurisdiction seeking foreclosure of the assessment lien and/or recovery of a personal judgment against the Current Owner and, where different, the Delinquent Owner, or from the Current Owner only, for all amounts owing arising from the unpaid assessments and the collection thereof, including all attorney's fees and costs.
- 11. Waiver/Modification of Policy. The Board in its sole and absolute discretion may grant a waiver of any provisions or otherwise modify any of the procedures contained herein upon a petition of an Owner showing a personal hardship or just cause.
- 12. Required Action. Nothing contained herein, not otherwise required by the Declaration, shall require the Association to take any of the specific actions contained herein. The Board shall have the right, but not the obligation, to evaluate and act upon each delinquency

on a case-by-case basis as it deems, in its sole and absolute discretion, to be in the best interest of the Association.

IT IS FURTHER RESOLVED that this Collection Policy replaces and supersedes in all respects all prior policies and resolutions with respect to the collection of assessments by the Association, and is effective upon its filing with the Office of the Dallas County Clerk, and shall remain in force and effect until revoked, modified or amended by the Board.

This is to certify that the foregoing resolution was adopted by the Board of Directors at a meeting of same on November 16, 2015, and has not been modified, rescinded or revoked.

DATE: 1/17/15

leff Bechler, President

ELECTRONICALLY RECORDED 201500306486 11/17/2015 02:52:44 PM DEDICATION 1/24

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr.
Henry Oddo Austin & Fletcher, P.C.
1700 Pacific Avenue
Suite 2700
Dallas, Texas 75201

FOURTEENTH SUPPLEMENTAL CERTIFICATE AND MEMORANDUM OF RECORDING OF DEDICATORY INSTRUMENTS FOR WATERVIEW COMMUNITY ASSOCIATION, INC.

STATE OF TEXAS §
COUNTY OF DALLAS §

The undersigned, as attorney for the WaterView Community Association, Inc., for the purpose of complying with Section 202.006 of the Texas Property Code and to provide public notice of the following dedicatory instruments affecting the owners of property within the WaterView Community in Rowlett, Texas, as set forth on Exhibit "B" attached hereto, hereby states that the dedicatory instruments attached hereto are true and correct copies of the following:

- WaterView Swim Park Guest Policy (Exhibit "A-1");
- WaterView Community Association, Inc. Collection Policy (Exhibit "A-2");
- Certificate of Ratification and Promulgation of the Enforcement Policy for the WaterView Community Association, Inc. (Exhibit "A-3"); and
- WaterView Community Association, Inc. Design Guidelines for the Installation of Standby Electric Generators (Exhibit "A-4").

All persons or entities holding an interest in and to any portion of property within the WaterView community are subject to the foregoing dedicatory instruments.

IN WITNESS WHEREOF, the WaterView Community Association, Inc. has caused this Thirteenth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments to be filed with the Office of the Dallas County Clerk, serves to replace any previously recorded dedicatory instruments covering the same subject matter, and further serves to supplement, only to the extent necessary, that certain Certificate and Memorandum of Recording of Association Documents for Waterview Community Association, Inc. filed on December 3, 2008, as Instrument No. 20080378811 in the Official Public Records of Dallas County, Texas (the "Certificate"); that certain First Supplemental Certificate and Memorandum of Recording of Association Documents for Waterview Community Association, Inc. filed on June 3, 2009, as Instrument No. 200900157922 in the Official Public Records of Dallas County, Texas the (the "First Supplement"); that certain Second Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc. filed on December 22, 2011, as Instrument No. 20110 0333233 in the Official Public Records of Dallas County, Texas (the "Second Supplement"); that certain Third Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc. filed on January 23, 2012, as Instrument No. 201200018756 in the Official Public Records of Dallas County, Texas (the "Third Supplement"); that certain Fourth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc. filed on March 21, 2012, as Instrument No. 201200080506 in the Official Public Records of Dallas County, Texas (the "Fourth Supplement"); that certain Fifth Supplemental Certificate and Memorandum of Recording of Dedicatory Instrument

s for Waterview Community Association, Inc., filed on February 5, 2013, as Instrument No. 201300035417 in the Official Public Records of Dallas County, Texas (the "Fifth Supplement"); that certain Sixth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on April 3, 2013, as Instrument No. 201300102013 in the Official Public Records of Dallas County, Texas (the "Sixth Supplement"); that certain Seventh Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on April 29, 2013, as Instrument No. 201300131858 in the Official Public Records of Dallas County, Texas (the "Seventh Supplement"); that certain Eighth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on October 1, 2013, as Instrument No. 201300310918 in the Official Public Records of Dallas County, Texas (the "Eighth Supplement"); that certain Ninth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on November 18, 2013, as Instrument No. 201300355719 in the Official Public Records of Dallas County, Texas (the "Ninth Supplement"); that certain Tenth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on April 22, 2014, as Instrument No. 201400092825 in the Official Public Records of Dallas County, Texas (the "Tenth Supplement"); that certain Eleventh Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on May 12, 2014, as Instrument No. 201400116084 in the Official Public Records of Dallas County, Texas (the "Eleventh Supplement"); that certain Twelfth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on November 18, 2014, as Instrument No. 201400295066 in the Official Public Records of Dallas County, Texas (the

"Twelfth Supplement"); and that certain Thirteenth Supplemental Certificate and Memorandum of Recording of Dedicatory Instruments for Waterview Community Association, Inc., filed on August 25, 2015, as Instrument No. 201500227319 in the Official Public Records of Dallas County, Texas (the "Thirteenth Supplement"). Specifically, but without limitation, the dedicatory instruments attached hereto as Exhibits A-1 through A-3, serve to replace, in their entirety, the dedicatory instruments: (i) attached as Exhibit A to the Certificate; (ii) Exhibits A-6 and A-14 attached to the Second Supplement; (iii) Exhibit A-4 attached to the Sixth Supplement; (iv) Exhibit A-1 attached to the Ninth Supplement; and (v) Exhibit A-1 attached to the Eleventh Supplement. The dedicatory instrument attached hereto as Exhibit A-4 shall serve to amend the Amended and Restated WaterView Design Guidelines attached as Exhibit A-2 to the Twelfth Supplement.

WATERVIEW COMMUNITY ASSOCIATION INC.

1 / X')

Its: Attorney

STATE OF TEXAS

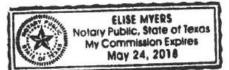
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COUNTY OF DALLAS

BEFORE ME, the undersigned Notary Public, on this day personally appeared Judd A. Austin, Jr., attorney for the WaterView Community Association, Inc., known to me to be the person whose name is subscribed on the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND AFFIRMED SEAL OF OFFICE on this 17th day of

November, 2015.



Notary Public, State of

EXHIBIT B

Those tracts and parcels of real property located in the City of Rowlett, Dallas County, Texas and more particularly described as follows:

- (a) All real property subject to the Declaration of Covenants, Conditions and Restrictions for The WaterView Community, executed by Snapdragon Properties Associates, L.P., as Declarant, recorded on July 7, 1998, in Volume 98131, Page 00453, et seq., in the Real Property Records of Dallas County, Texas, and any other applicable refilings or replatings thereof or amendments, corrections or supplements thereto; and
- (b) All lots and tracts of land situated in WaterView, PHASE ONE, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98203, Page 10, Map Records, Dallas County, Texas; and
- (c) All lots and tracts of land situated in WaterView, PHASE TWO, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98203, Page 9, Map Records, Dallas County, Texas; and
- (d) All lots and tracts of land situated in WaterView, PHASE THREE, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98203, Page 8, Map Records, Dallas County, Texas; and
- (e) All lots and tracts of land situated in WaterView, PHASE 4A, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 99083, Page 88, Map Records, Dallas County, Texas; and
- (f) All lots and tracts of land situated in WaterView, PHASE 4B, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 99137, Page 723, Map Records, Dallas County, Texas; and
- (g) All lots and tracts of land situated in WaterView, PHASE 5A, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 99191, Page 423, together with a replat thereof recorded in Volume 2000097, Page 908, Map Records, Dallas County, Texas; and
- (h) All lots and tracts of land situated in WaterView, PHASE 5B, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2000151, Page 2744, Map Records, Dallas County, Texas; and
- (i) All lots and tracts of land situated in WaterView, PHASE 5C, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof

- recorded in Volume 2001129, Page 01092, Map Records, Dallas County, Texas; and
- (j) All lots and tracts of land situated in WaterView, PHASE 5D, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2000093, Page 03565, Map Records, Dallas County, Texas; and
- (k) All lots and tracts of land situated in WaterView, PHASE 6A, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2000151, Page 2738, Map Records, Dallas County, Texas; and
- (l) All lots and tracts of land situated in WaterView, PHASE 6B, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2000151, Page 2741, Map Records, Dallas County, Texas; and
- (m) All lots and tracts of land situated in WaterView, PHASE 6C, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2002040, Page 00011, Map Records, Dallas County, Texas; and
- (n) All lots and tracts of land situated in WaterView, PHASE 7, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001001, Page 143, Map Records, Dallas County, Texas; and
- (o) All lots and tracts of land situated in WaterView, PHASE 8A, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001058, Page 00111, Map Records, Dallas County, Texas; and
- (p) All lots and tracts of land situated in WaterView, PHASE 8B, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2002229, Page 102, Map Records, Dallas County, Texas; and
- (q) All lots and tracts of land situated in WaterView, PHASE 8C, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2003102, Page 68, Map Records, Dallas County, Texas; and

- (r) All lots and tracts of land situated in WaterView, PHASE 9, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2004019, Page 89, Map Records, Dallas County, Texas; and
- (s) All lots and tracts of land situated in WaterView, PHASE 10, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001076, Page 02955, Map Records, Dallas County, Texas; and
- (t) All lots and tracts of land situated in WaterView, PHASE 11A, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001076, Page 02961, Map Records, Dallas County, Texas; and
- (u) All lots and tracts of land situated in WaterView, PHASE 11B, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001058, Page 00114, Map Records, Dallas County, Texas; and
- (v) All lots and tracts of land situated in WaterView, PHASE 12, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2001076, Page 02959, Map Records, Dallas County, Texas; and
- (w) All lots and tracts of land situated in WaterView, PHASE 13, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2002229, Page 104, Map Records, Dallas County, Texas; and
- (x) All lots and tracts of land situated in WaterView, PHASE 14, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 2004221, Page 208, Map Records, Dallas County, Texas; and
- (y) All lots and tracts of land situated in Villas at WaterView, PHASE 1, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98158, Page 00608, Map Records, Dallas County, Texas; and
- (z) All lots and tracts of land situated in Villas at WaterView, PHASE 2, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98158, Page 00609, Map Records, Dallas County, Texas; and

(aa) All lots and tracts of land situated in Villas at WaterView, PHASE 3, an addition to the City of Rowlett, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 98158, Page 00612, Map Records, Dallas County, Texas.

> Filed and Recorded Official Public Records John F. Warren, County Clerk Dallas County, TEXAS 11/17/2015 02:52:44 PM \$118.00 201500306486

