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ARTICLES OF ANNEXATION
TO DECLARATION OF PROTECTIVE COVENANTS
FOR
THE DOMINION COTTAGE ESTATES

(Unit 1A and 35 Acre Tract of Land of Phase 3)

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

WHEREAS, by Declaration of Protective Covenants for The Dominion Cottage Estates dated March 27, 1986, and recorded in v. 3856, p. 1033, of the Official Public Records of Real Property of Bexar County, Texas (the "Phase 3 Declaration"), reference to which is hereby made for all purposes, Walter K. Myers, Inc. ("Original Phase 3 Declarant") subjected the real property described in the Phase 3 Declaration to certain conditions, restrictions and covenants; and

WHEREAS, in Article XXXVIII of the Phase 3 Declaration, Original Phase 3 Declarant retained the right to annex and bring within the purview of the Phase 3 Declaration additional property, as designated by Original Phase 3 Declarant out of property described in Exhibit A of the Phase 3 Declaration; and

WHEREAS, Original Phase 3 Declarant previously assigned all of its rights, titles and interests as declarant under the Phase 3 Declaration, as amended, and under all related documents and National Credit Union Share Insurance Fund (an agency of the United

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States government) ("Phase 3 Declarant") is currently the owner and holder of all such rights, titles and interests; and

WHEREAS, Phase 3 Declarant now desires to annex within the purview of the Phase 3 Declaration certain portions of the property described in Exhibit A of the Phase 3 Declaration.

NOW, THEREFORE, Phase 3 Declarant declares, both as Phase 3 Declarant and as the owner of all such property, that the following described property is hereby annexed, in accordance with the provisions of the Phase 3 Declaration, within the purview of the Phase 3 Declaration and shall be developed, held, used, sold and conveyed in accordance with and subject to all conditions, restrictions, covenants and provisions set forth in the Phase 3 Declaration, and any amendments thereto, to wit:

Lot 1, in Block 15, The Dominion Cottage Estates Subdivision Unit 1A Planned Unit Development, according to the plat thereof recorded in v. 9519, p. 68, of the Deed and Plat Records of Bexar County, Texas (the "Unit 1A Lots").

That certain 35.243 acre tract of land more particularly described in Exhibit A, attached hereto and incorporated herein by reference (the "35 Acre Land").

All of the aforesaid property shall be deemed as "Lots," as defined in the Phase 3 Declaration, with the exception of the following properties which are hereby deemed as "Common Properties," as defined in the Phase 3 Declaration, to be owned by The Dominion Homeowners Association or The Dominion Cottage Estates Owners

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Association, Inc., as may be agreed by Phase 3 Declarant and the declarant of The Dominion Planned Unit Development:

Lot 1, in Block 15, The Dominion Cottage Estates Subdivision Unit 1A Planned Unit Development, according to the plat thereof recorded in v. 9519, p. 68, of the Deed and Plat Records of Bexar County, Texas (the "Unit 1A Common Properties").

All properties designated on any future plat of the property described in Exhibit A hereof for streets, roads, greenbelts, or similar uses by more than one property owner (the "35 Acre Common Properties").

All of the provisions of the Phase 3 Declaration shall apply to the property being annexed hereby with the same force and effect as if such property were originally included therein as part of the original Phase 3 development; the property being annexed is submitted to the jurisdiction of The Dominion Cottage Estates Owners Association, Inc. with the same force and effect as if such property were originally included in the Phase 3 Declaration as part of the original Phase 3 development; the Unit 1A Common Properties and the 35 Acre Common Properties set forth above will be conveyed as described above prior to the sale of the first lot in the annexed property.

EXECUTED this 27 day of November, 1991.

NATIONAL CREDIT UNION SHARE INSURANCE FUND,
A United States government agency

By: _____

Name: _____
Title: _____

Ronald Hayes

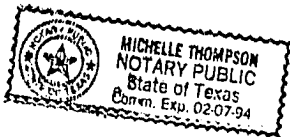
Ronald C. Hayes

Sr. Analyst

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STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

This instrument was acknowledged before me on November 22,
1991 by Kempe C. Hayes, Sec. Analyst ASM
of National Credit Union Share Insurance Fund, a United States
government agency, on behalf of such agency.



Michelle Thompson
Notary Public in and for the
State of Texas

Printed/Typed Name of Notary

My Commission Expires:

After recording, please return to:

Mr. Kempe C. Hayes
National Credit Union Administration
Asset Liquidation Management Center
4807 Spicewood Springs Road
Suite 5100
Austin, Texas 78759

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[Handwritten signature]

FILED IN MY OFFICE
DEC 13 1991 9:09 AM
ROBERT D. GREEN, County Clerk

Any provision herein which purports to restrict the sale, rental, or use of the described real property because of race is invalid and unenforceable under Federal Law, STATE OF TEXAS, COUNTY OF B. RAR.)
I hereby certify that this instrument was FILED in FILE Number Sequence on the date and at the time stamped herein by me and was duly RECORDED in the Official Public Records of Real Property of Bexar County, Texas on:

DEC 13 1991



Robert D. Green
COUNTY CLERK BEXAR COUNTY, TEXAS