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**CERTIFICATE OF ANNEXATION TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
GREAT NORTHWEST SUBDIVISION**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

WHEREAS, by Declaration of Covenants, Conditions and Restrictions dated March 24, 1976, and recorded in Volume 7783, pages 598-628 of the Deed Records of Bexar County, Texas, reference to which record is here made for all purposes, Nance & Associates, Inc. (formerly known as Royal Crest, Inc.) and Texas Central Mortgage Co. (Declarant), subjected certain real property described in said declaration to certain covenants, conditions and restrictions; and

WHEREAS, Declarant, as set forth in Article VIII, Section 8.4 of the aforesaid declaration, retained the sole right to annex and bring within the purview of said declaration additional property as designated by Declarant out of property more particularly described by metes and bounds on Exhibit A of the aforesaid declaration; and

WHEREAS, Declarant now desires to annex certain portions of such additional property, and the Veterans Administration and the Federal Housing Administration desire to approve said annexation, as required in Article VIII, Section 8.4 and 8.5 of the aforesaid declaration.

NOW, THEREFORE, Declarant hereby declares that the following described property is hereby annexed and shall be held, sold and conveyed subject to all easements, restrictions, covenants, terms and conditions which are set forth in the aforesaid declaration, and any amendments thereto, to-wit:

Lots 31 through 60, inclusive, Block 11; Lots 1 through 65, inclusive, Block 42; Lots 1 through 22, inclusive, Block 43; and Lots 1 through 12, inclusive, Block 44; all such lots being situated in GREAT NORTHWEST SUB-DIVISION, UNIT 14, according to a plat thereof recorded in Volume 8600, Pages 152-154 of the Deed and Plat Records of Bexar County, Texas, and being more particularly described by metes and bounds on Exhibit A, attached hereto and incorporated herein by reference; and

the Veterans Administration and Federal Housing Administration do hereby approve such annexation for all purposes.

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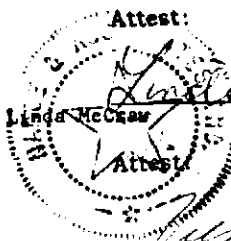
Declarant hereby imposes the following restrictions which shall apply to lots situated in Great Northwest Subdivision Unit 14 and such restrictions shall control whenever inconsistent with those restrictions set forth in Volume 7783, Pages 598-628 of the Deed Records of Bexar County, Texas and whenever inconsistent with that certain Amendment to Declaration of Covenants, Conditions and Restrictions as recorded in Volume 8171, Pages 357-362 of the Deed Records of Bexar County, Texas.

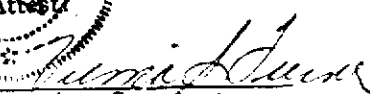
1. Mandatory Two Car Garage. A garage of sufficient size to accomodate at least two (2) standard automobiles must be constructed and maintained for each residence.

2. Minimum Square Footage Within Improvements. The living area of the ground floor of the main structure exclusive of open porches and garages shall not be less than one thousand (1,000) square feet for one-story dwellings. The total square feet of the living area of the ground floor of a multi-story dwelling shall not be less than nine hundred (900) square feet, exclusive of open porches and garages.

EXECUTED this the 5th day of March, 1979.

Attest:


Linda McCraw
Secretary

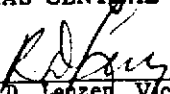

Vilma S. Turner Asst. Secretary



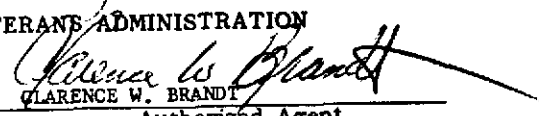
NANCE & ASSOCIATES, INC.

By: 
Wayne T. Nance President


TEXAS CENTRAL MORTGAGE CO.

By: 
R. D. Lenz Vice President

VETERANS ADMINISTRATION

By: 
CLARENCE W. BRANDT
Authorized Agent

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT, acting
by and through the FEDERAL
HOUSING COMMISSIONER

By: 
Authorized Agent

FINNIS E. JOLLY, AREA MANAGER
SAN ANTONIO HUD AREA OFFICE

LWA 1564
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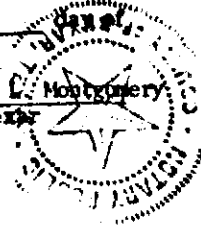
STATE OF TEXAS
COUNTY OF BEXAR

Before me, the undersigned authority, on this day personally appeared Wayne T. Nance, President of NANCE & ASSOCIATES, INC., a corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

Given under my hand and seal of office, this the 5th day of March, 1979.

My commission expires:
February 1981

Janice L. Montgomery
Notary Public in and for Bexar
County, Texas



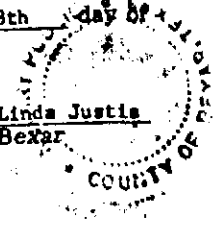
STATE OF TEXAS
COUNTY OF BEXAR

Before me, the undersigned authority, on this day personally appeared R. D. Lenzen, Vice President of TEXAS CENTRAL MORTGAGE CO., a corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

Given under my hand and seal of office, this the 8th day of March, 1979.

My commission expires:
November, 1980

Linda Justice
Notary Public in and for Bexar
County, Texas



STATE OF TEXAS
COUNTY OF BEXAR

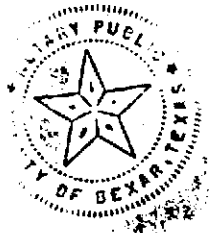
Before me, the undersigned authority, on this day personally appeared Clarence W. BRANDT, OIC, VAO San Antonio of the VETERANS ADMINISTRATION, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said agency.

Given under my hand and seal of office, this the 23rd day of April, 1979.

My commission expires:
8-31-80

Wiley L. Dennis
Notary Public in and for Bexar
County, Texas

WILEY L. DENNIS
Notary Public, Bexar County, Texas
My commission expires 8-31-80



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STATE OF TEXAS §
COUNTY OF BEXAR §

Before me, the undersigned authority, on this day personally appeared FINNIS E. JULY of the FEDERAL HOUSING ADMINISTRATION, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said agency.



Given under my hand and seal of office, this the 5th day of JUNE, 1979.

My commission expires: _____

Sylvia A. Sanchez
Notary Public in and for Bexar
County, Texas
SYLVIA A. SANCHEZ, NOTARY PUBLIC
BEXAR COUNTY, TEXAS
COMMISSION EXPIRES: 11-22-80

Return to:
Mr. Richard L. Kerr
1655 Frost Bank Tower
San Antonio, Texas 78205

LVW 1564
REC 264

EXHIBIT "A"

27.723 acres of land out of the Domingo Perez Survey, No. 190, Abstract 578, County Block 4447, and being out of a 217.88 acre tract as recorded in Volume 7357, Page 722, a 326.784 acre tract as recorded in Volume 7187, Page 310, and a 153.66 acre tract as recorded in Volume 1487, Page 450-451 of the Deed Records of Bexar County, Texas, said 27.723 acres of land being more particularly described as follows to wit:

Beginning: at a point N 85° 54' 05" W, 60.00 feet from the southeast corner of the herein described tract, said point being the northeast corner of Lot 30, Block 11, of the Great Northwest, Unit 2, Subdivision recorded in Volume 7900, Page 45, in the Deed and Plat Records of Bexar County, Texas, and being in the West right-of-way line of Cliffhriar Drive a street established by said Great Northwest, Unit 2;

Thence: N 85° 54' 05" W, 1900.00 feet with the South line of the herein described tract to a point for the southwest corner of the herein described tract;

Thence: with the West line of the herein described tract as follows:

N 04° 05' 55" E, 104.00 feet to a point of curvature;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00" to a point of tangency;

N 04° 05' 55" E, 50.00 feet to a point of curvature whose tangent bears S 85° 54' 05" E;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00" to a point of tangency;

N 04° 05' 55" E, 208.00 feet to a point of curvature;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00";

N 04° 05' 55" E, 50.00 feet to a point of curvature whose tangent bears S 85° 54' 05" E;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00";

S 85° 54' 05" E, 60.00 feet

N 04° 05' 55" E, 104.00 feet to a point for the northwest corner of the herein described tract;

Thence: with the North line of the herein described tract as follows:

S 85° 54' 05" E, 312.62 feet to a point of curvature;

789.54 feet with the arc of a curve to the left having a radius of 1175.00 feet and a central angle of 38° 30' 00" to a point of tangency;

N 55° 35' 55" E, 195.22 feet;

S 34° 24' 05" E, 110.00 feet;

N 55° 35' 55" E, 152.51 feet to a point for the northeast most corner of the herein described tract;

Thence: with the East line of the herein described tract as follows:

S 34° 24' 05" E, 245.65 feet to a point of curvature;

594.68 feet with the arc of a curve to the right having a radius of 885.00 feet and a central angle of 38° 30' 00" to a point of tangency;

S 04° 05' 55" W, 22.64 feet;

S 85° 54' 05" E, 104.00 feet to a point of curvature;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00";

Page 2
Exhibit "A"
Great Northwest, Unit #14

S 85° 54' 05" E. 60.00 feet to a point of curvature whose tangent bears S 04° 05' 55" W;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00";

S 04° 05' 55" W, 50.00 feet to a point of curvature whose tangent bears N 85° 54' 05" W;

9.42 feet with the arc of a curve to the left having a radius of 6.00 feet and a central angle of 90° 00' 00" to a point of tangency;

S 04° 05' 55" W, 104.00 feet to a point in the southeast corner of the herein described tract;

Thence: N 85° 54' 05" W, 60.00 feet to the Point of Beginning containing 27.723 acres of land more or less.

Job No. 0237-14-21
JS/jw
December 20, 1978

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FILED IN MY OFFICE
ROBERT D. GREEN
COUNTY CLERK BEKAR CO.

1979 JUN 6 PM 1

RB

STATE OF TEXAS
COUNTY OF BEKAR
I hereby certify that the foregoing was filed in
the Public Records on the date and at the time stamped
hereon and the same are duly recorded in the Official
Public Records of said County of Bekar County, Texas on

JUN 6 - 1979



Robert D. Green
COUNTY CLERK BEKAR COUNTY, TEXAS

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