OAK RIDGE ESTATES (Category: RESTRICTIONS)

Volume 207, Page 337, Volume 212, Page 728 and Volume 268, Page 21, Deed Records of Kerr County, Texas, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

#### OAK RIDGE ESTATES

(Category: Subdivisions)

- a. Roadway Easement as conveyed to the County by Deed dated May 26, 1886, recorded in Volume M, Page 46, Deed Records of Kerr County, Texas. (AS PER LOTS 1, 25, 26 & 48 ONLY)
- b. Easement notarized on September 15, 1926 to Texas Public Utilities Company, recorded in Volume 46, Page 351, Deed Records of Kerr County, Texas.
- c. Easement to Texas Public Utilities Company, dated September 3, 1926, recorded in Volume 46, Page 384, Deed Records of Kerr County, Texas.
- d. Minerals conveyed by Grantor, as described in Mineral/Royalty Deed from Lucy D. Leigh and Wm. B. Leigh to E.B. Leigh, dated May 4, 1927, recorded in Volume 4, Page 355, Oil & Gas Lease Records of Kerr County, Texas, reference to which instrument is here made for all purposes, together with all rights, expressed or implied, in and to the property covered by this policy arising out of or connected with said interests and conveyance. TITLE to said interest not checked subsequent to date of aforesaid instrument.
- e. Easement to Lone Star Gas Company, dated October 24, 1950, recorded in Volume 1, Page 417, Easement Records of Kerr County, Texas.
- Easement to Lone Star Bas Company dated June 11, 1951, recorded in Volume 2, Page 70, Easement Records of Kerr County, Texas.
- g. Right Of Way Easement to Bandera Electric Cooperative, Inc. dated April 14, 1967, recorded in Volume 5, Page 50, Easement Records of Kerr County, Texas.
- Roadway easement as reserved in deed dated April 19, 1973, recorded in Volume 164, Page 364, Deed Records of Kerr County, Texas. (AS PER LOTS 1, 25, 26 AND 48 ONLY)
- i. Road and Utility Easements as per plat recorded in Volume 4, Page 109, Plat Records of Kerr County, Texas.
- Building Set Back Lines as per the Restrictions recorded in Volume 207, Page 337 and Volume 268, Page 21, Deed Records of Kerr County, Texas.
- k. Any visible and/or apparent roadways and/or easements over and across subject property.
- 1. Rights of Parties in Possession. (AS PER OWNER POLICY ONLY)

DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS

STATE OF TEXAS S COUNTY OF KERR S

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS, A. J. MOUTON, hereinafter called the Declarant, is the owner of all that certain real property located in Kerr County, Texas, described as follows:

28.00 acres of land, more or less, situated in Kerr County, Texas, approximately South 50 deg. East 9 miles from Kerrville, the County Seat, being out of the John Goodbread Survey No. 38, Abstract No. 150, being locally known as Tract No. 31 Stone-Lea Ranch, and being part of that property conveyed to Circle 4 Ranches, Inc., from W. M. Rainey, et al, by deed dated April 15, 1967, of record in Volume 128, page 452, Deed Records of Kerr County, Texas, said 28.00 acres of land, more or less, being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at a point in the North line of the said John Goodbread Survey, South 89 deg. 09 min. East 562.3 feet from the Northwest corner of said John Goodbread Survey;

THENCE, South 89 deg. 09 min. East along the North line of said John Goodbread Survey 706.4 feet to a corner;

THENCE, South 1495.3 feet to a corner;

THENCE, South 51 deg. 39 min. West 378.9 feet to a corner;

THENCE, South 64 deg. 28 min. West 453.6 feet to a corner;

THENCE, North 1924.3 feet to the PLACE OF BEGINNING

Said 28.00 acres of land more or less has been subdivided into forty-eight (48) residential lots and a well lot as shown on the plat and plan recorded at Volume 4, page 109 of the Plat Records of Kerr County, Texas.

WHEREAS: the Declarant will convey the above described properties, subject to certain protective covenants, conditions, restrictions, liens and charges as hereinafter set forth;

NOW, THEREFORE, it is hereby declared that all of the property described above shall be held, sold, and conveyed

subject to the following easements, restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and shall be binding on all parties having any right, title, or interest in or to the above described property or any part thereof, and their heirs, successors, and assigns, and which easements, restrictions, covenants, and conditions shall inure to the benefit of each owner thereof.

# ARTICLE ONE

#### Cwner

"Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any lot or portion of a lot on which there is or will be built a detached single family dwelling, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

#### Properties

"Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

#### Lot

"Lot" shall mean and refer to that portion of any of the plots of land shown upon the plat and subdivision map recorded in Volume 4, page 109 of the Plat Records of Kerr County, Texas, on which there is or will be built a single family dwelling. The term "Lot" shall not include the Common Area nor any other reserves shown on the said map or plat.

#### Declarant

"Declarant" shall mean and refer to A. J. MOUTON, his successors and assigns, if such successors or assigns

WIL 207 PAGE 339 shall acquire more than one undeveloped Lot from Declarant for the purpose of development.

#### ARTICLE TWO ARCHITECTURAL CONTROL

### Approval of Plans and Specifications

No building, fence, wall, or other structure shall be commenced, erected, or maintained upon the Properties, nor shall any exterior addition to, or change or alteration therein, be made, nor shall any landscaping of any Lot or Lots be undertaken, until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to, and approved in writing by, A. J. MOUTON.

#### Failure of Committee to Act

In the event that any plans and specifications are submitted to A. J. MOUTON as provided herein, and A. J. MOUTON shall fail either to approve or reject such plans and specifications for a period of thirty (30) days following such submission, approval by A. J. MOUTON shall not be required, and full compliance with this Article shall be deemed to have been had.

#### ARTICLE THREE EXTERIOR MAINTENANCE

In the event an Owner of any Lot shall fail to maintain the premises and the improvements situated thereon in a neat and orderly manner, the Developer shall have the right, through its agents and employees, to enter upon said Lot and to repair, maintain, and restore the Lot and exterior of the buildings and any other improvements erected thereon, all at the expense of Owner. Any costs incurred in connection with repair, maintenance or restoration by the Developer which are not paid shall become valid liens against the property of the Owner.

#### Type of Buildings Permitted

All Lots shall be used for residential purposes only, and no building shall be erected, altered, placed, or permitted to remain on any Lot other than one detached single family dwelling not to exceed two stories in height and a private garage for not more than two (2) automobiles.

### Minimum Floor Area and Exterior Walls

Any single story residence constructed on said Lots must have a ground floor area of not less than one-thousand (1,000.00) square feet, exclusive of open or screened porches, terraces, patios, driveways, carports, and garages. All residences or detached storage or other buildings shall be constructed of all new materials.

#### Setbacks

No building shall be located on any Lot nearer to the front Lot line or nearer to the side street line than the minimum building setback lines shown on the recorded plat. No side yards shall be less than twenty (20) feet. All buildings shall be set back forty-five (45) feet from the center of the street. The rear of all buildings shall be at least twenty (20) feet from the back property line. For the purpose of this covenant, eaves, steps, and open porches shall not be considered as a part of the building; provided, however, that this shall not be construed to permit any portion of the building on any Lot to encroach upon another Lot. If two or more Lots, or fractions thereof, are consolidated into a building site in conformity with the provisions hereinafter provided, these building setback provisions shall be applied to such resultant building site as if it were one original, platted Lot.

#### Resubdivision or Consolidation

None of said Lots shall be resubdivided in any fashion

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except that any person owning two or more adjoining Lots
may subdivide or consolidate such Lots into building sites,
with the privilege of constructing improvements as permitted
in two (2) preceding paragraphs hereof on each resulting
building site, provided that such subdivision or consolidation
does not result in any building site having a front Lot line
of less than one-hundred and twenty-five (125) feet.

#### Easements

Easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the
recorded 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, agents, employees, or servants, to shrubbery,
trees, or flowers, or to other property of the Owner situated
within any such easement.

## Noxious or Offensive Activities Prohibited

No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become any annoyance or nuisance to the neighborhood.

#### Prohibited Residential Uses

No structure of a temporary character, trailer, mobile home, basement, tent, shack, garage, or other outbuilding shall be used on any Lot at any time as a residence, either temporarily or permanently.

#### Signs

No signs of any character shall be allowed on any Lot except one sign of not more than five square feet advertising the property for sale or rent; provided, however, that Declarant and any other person or entity engaged in the con-

struction and sale of residences within the subdivision shall have the right, during the construction and sales period, to construct and maintain such facilities as may be reasonably necessary or convenient for such construction and sale, including, but not limited to, signs, offices, storage areas, and model units.

#### Oil Development Prohibited

No oil well drilling, oil development operations, oil refining, quarrying, or mining operations of any kind shall be permitted on a Lot, nor shall oil wells, tanks, tunnels, mineral excavations, or shafts be permitted on any Lot.

No derrick or other structure designed for use in boring for oil, natural gas, or other minerals shall be erected, maintained, or permitted on any Lot.

#### Rubbish, Trash and Garbage

No Lot shall be used or maintained as a dumping ground for rubbish or trash, and no garbage or other waste shall be kept except 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.

### Animals

No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot except that dogs, cats, or other household pets may be kept, provided that they are not kept, bred, or maintained for any commercial purpose.

### Fences, Walls, Hedges and Utility Meters

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 fences.

## Trucks, Buses and Trailers VOL 207 PAGE 343

No truck, bus, or trailer shall be left parked in the street in front of any Lot except for construction and repair equipment while a residence or residences are being built or repaired in the immediate vicinity, and no truck, bus, boat, or trailer shall be parked on the driveway or any portion of the Lot in such manner as to be visible from the street.

## Prohibited Activities

No professional, business, or commercial activity to which the general public is invited shall be conducted on any Lot.

# EASEMENTS

## Reservation of Easements

All easements in alleys for the installation and maintenance of utilities and drainage facilities are reserved as shown on the plat recorded in Volume 4, at page 109 of the Plat Records of Kerr County, Texas. Right of use for ingress and egress shall be had at all times over any dedicated easement, and for the installation, operation, maintenance, repair, or removal of any utility, together with the right to remove any obstruction that may be placed in such easement which would constitute interference with the use, maintenance, operation, or installation of such utility.

## ARTICLE SIX GENERAL PROVISIONS

#### Enforcement

The Declarant, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, and reservations now or hereafter imposed

by the provisions of this Declaration. Failure to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

#### Severability

Invalidation of any one of these covenants or restrictions by judgment or court order small in no way affect any other provision, and all other provisions shall remain in full force and effect.

#### Duration and Amendment

The covenants, conditions, and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of, and be enforceable by, the Declarant or the Owner of any Lot subject to this Declaration, and their respective legal representatives, heirs, successors, and assigns, and, unless amended as provided herein, shall be effective for a term of twenty (20) years from the date this Declaration is recorded, after which time said covenants, conditions, and restrictions shall be automatically extended for successive periods of ten (10) years. The covenants, conditions, and restrictions of this Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than 90 percent of the Lot Owners; (in this connection one lot shall equal one vote, i.e., the Owner of two lots would be entitled to two votes, the owner of three lots would be entitled to three votes, etc.) during any succeeding ten (10) year period, the covenants, conditions, and restrictions of this Declaration may be amended during the last year of any such ton (10) year period by an instrument signed by not less than 75 percent of the Lot Owners. No amendment shall be effective until recorded in

VUL 207 PAGE 345 The Deed Records of Kerr County, Texas, nor until the approval of any governmental regulatory body which is required shall have been obtained.

Any propane or butane tanks shall be stored under ground. No tanks shall be placed on any lot above ground.

Executed by the said Declarant, this 19th day of April, 1978. .

SUBSCRIBED AND SWORN TO before me this day of April. 1978.

Notary Public in and for Kerr County, Texas

FILED FOR RECORD

or 1:20 octock P. M.

APR 19 19/8

Emirile. M. WULNKER Clerk County Court, Kern County, Texas By Deputy

Page 9

FILED FOR RECORD

Filed for record April 19, 1978 at 1:20 o'clock P.M. Recorded April 25th, 1778
EMMIE M. MUENKER, Clerk

By Converge By Box Onnoxan

VOL 212 PAGE 728

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DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS

THE STATE OF TEXAS \$

KNOW ALL MEN BY THESE PRESENT THAT:

COUNTY OF KERR

The restrictions to all that certain real property located in Kerr County, Texas, described as follows:

28.00 acres of land, more or less, situated in Kerr County, approximately South 50 deg. East 9 miles from Kerrville, the County Seat, being out of the John Goodhread Survey No. 38, Abstract No. 150, being locally known as Tract No. 31, Stone-Lea Ranch, and being part of that property conveyed to Circle 4 Ranches, Inc., from W. M. Rainey, et al, by deed dated `pril 15, 1967, of record in Volume 128, page 452, Deed Records of Kerr County, Texas, said 28.00 acres of land, more or less, being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at a point in the North line of the said John Goodbread Survey, South 89 deg. 09 min. East 562.3 feet from the Northwest corner of said John Goodbread Survey;

THENCE, South 89 deg. 09 min. East along the North line of said John Goodbread Survey 706.4 feet to a corner;

THENCE, South 1495.3 feet to a corner;

THENCE, South 51 deg. 39 min. West 378.9 feet to a corner;

THENCE, South 64 deg. 28 min. West 453.6 feet to a corner;

THENCE, North 1924.3 feet to the PLACE OF BEGINNING

Said 28.00 acres of land more or less has been subdivided into forth-eight (48) residential lots and a well lot as shown on the plat and plan recorded at Volume 4, page 109 of the Plat Records of Kerr County, Texas.

are hereby amended as follows:

Paragraph Number 2, on page 4 of said Restrictions entitled

"Minimum Floor Area and Exterior Walls" is hereby amended to read as
follows: "Any single story residence constructed on said Lots must
have a ground floor area of not less than one thousand two hundred
(1,200) square feet, exclusive of open or screened porches, terraces,
patios, driveways, carports and garages. All residences or detached
storage or other buildings shall be constructed of all new materials,
all residences including detached buildings shall be sixty per cent
(60%) masonery construction except for the houses on Lots 11 and 12
which have already been constructed.

Paragraph Number 2, on page 7 of said Restrictions entitled

"Prohibited Activities" is hereby amended to read as follows: "No professional, business, or commercial activity to which the general public is invited shall be conducted on any lot except Lot 25 which is hereby designated for a commercial center."

The above mentioned amendments are adopted by A. J. MOUTON, the owner of the above described property.

Executed this 29 day of Au

\_, 1978.

A. J. MOUTON

THE STATE OF TEXAS \$
COUNTY OF KERR \$

Before me, the undersigned authority, on this day personally appeared A. J. MOUTON 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.

Given under my hand and seal of office on this Quetay of

Notary Public in and for Kerr County, Texas

My commission expires: 3.10.30

Imendment to Diclansti of Covnanto, Conditions & Restrictions

The Public

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AUG2 9 1978

CHAIR LA MEXICA

CHAIR LA

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Deputy

Filed for record August 29, 1978 at 4:15 o'clock P.M.

Recorded August 3Ist, 1978

EMMIE M. MUENKER, Clerk

By Morion School

#### 826129 COVENANTS, CONDITIONS AND RESTRICTIONS AMENDMENT TO DECLARATION OF PAGE 21 VOL! 268

THE STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS THAT:

COUNTY OF KERR

The Restrictions to all that certain real property located in Kerr County, Texas, described as follows:

28.00 acres of land, more or less, situated in Kerr County, approximately South 50° East 9 miles from Kerrville, the County Seat, being out of the John Goodbread Survey No. 38, Abstract No. 150, being locally known as Tract No. 31, Stone-Lea Ranch, and being part of that property conveyed to Circle 4 Ranches, Inc. from W. M. Rainey, et al, by deed dated April 15, 1967, of record in V 'ume 128, page 452, Deed Records of Kerr County, Texa and being that same property conveyed to A. J. Mouton ...om Litho Graphics, Inc. by deed dated April 25, 1978 of record in Volume 207, page 623, Deed Records of Kerr County, Texas, said 28.00 acres of land, more or less, being more particularly described by metes and bounds as follows, to-wit: cularly described by metes and bounds as follows, to-wit:

BEGINNING at a point in the North line of the said John Goodbread Survey, South 89° 09 min. East 562.3 feet from the Northwest corner of said John Goodbread Survey;

THENCE, South 89° 09 min. East along the North line of said John Goodbread Survey 706.4 feet to a corner;

THENCE, South 1495.3 feet to a corner;

THENCE, South 51° 39 min. West 378.9 feet to a corner; THENCE, South 64° 28 min. West 453.6 feet to a corner;

THENCE, North 1924.3 feet to the PLACE OF BEGINNING

Said 28.00 acres of land more or less has been subdivided into forty-eight (48) residential lots and a well lot as shown on the plat and plan recorded at Volume 4, page 109 of the Plat Records of Kerr County, Texas.

are hereby amended as follows:

Contracting Arbeit April 2 Contracting

The Declaration of Covenants, Conditions and Restrictions found in Vol. 207, page 337, i. the Deed Records of Kerr County, Texas, are amended as follows:

Article I, page 2 of said Restrictions entitled "Owner" is hereby amended to read as follows: " "Owner" shall mean or refer to the record owner, whether one or more persons or entities, of the fee simple title to any lot or portion of a lot on which there is or will be a mobile home or on which there is or will be built a detached single family dwelling, including contract sellers, but excluding those having such interests merely as security for the performance of an obligation";

Article I, page 2 of said Mastrictions entitled "Lot" is hereby amended to read as follows: ""Lot" shall mean and refer to that portion of any of the plots of land shown on the plat and subdivision map recorded in Vol. IV, page 109, of the Plat Records of Kerr County, Texas, on which there is or will be a single family dwelling. The term "Lot" shall not include the Common Area nor any other reserves shown on said map or plat."

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Article II, page 3 of said Restrictions entitled "Approval of Plans and Specifications" is hereby amended to read as follows: "No building, mobile home, fence, wall, shall be commenced, corrected, stationed or maintained upon the Properties, nor shall any exterior addition to, or change or alteration therein be made, nor shall any landscaping of any Lot or Lots be undertaken until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to, and approved in the writing by A. J. MOUTON."

Article IV, page 4 of said Restrictions entitled "Type of Buildings Permitted" is hereby amended to read as follows:

"All Lots shall be used for residential purposes only, and no building or mobile home shall be errected, altered, placed, or permitted to remain on any Lot other than one detached single family dwelling, not to exceed two stories in height and a private garage for not more than two (2) automobiles. Under no conditions is more than one mobile home per Lot permitted."

Article IV, page 4 of said Restrictions entitled "Minimum Ploor Area and Exterior Walls" as well as the amendment thereof found in Vol. 212, page 728 of the Deed Records, Kerr County, Texas, is hereby amended to read as follows: "Any mobile home or single story residence constructed on said Lots must have a ground floor living area of not less than nine hundred (900) square feet, exclusive of open or screened porches, terraces, patios, driveways, carports and garages. All mobile homes must be skirted on all four sides to cover the space between the bottom of the

WOLL 268 PAGE 23 mobile home and the ground. All residences shall be constructed of all new materials."

Article IV, page 4 of said Restrictions entitled "Setbacks" is hereby amended to read as follows: "No building or mobile home shall be located on any Lot nearer to the front line or nearer to the side street line than the minimum building setback lines shown on the recorded plat. No side yard shall be less than twenty (20) feet. All buildings or mobile homes shall be set back forty-five (45) feet from the center of the street. The rear of all buildings or mobile homes shall be at least twenty (20) feet from the back property line. For the purposes of this covenant, eaves, steps, and open porches shall not be considered part of the building or mobile home; provided, however, that this shall not be construed to permit any portion of the building or mobile home on any Lot to encroach upon another Lot. If two or more Lots, or fractions thereof, are consolidated into one building or mobile home site in comformity with the provisions hereinafter provided, these building or mobile home setback provisions shall be applied to such resultant building or mobile home site as if it were one original, platted Lot."

Article IV, pages 4 and 5 of said Restrictions entitled "Resubdivisions or Consolidation" is hereby amended to read as follows: "None of said Lots shall be resubdivided in any fashion except that any person owning two or more adjoining Lots may subdivide or consolidate such Lots into building or mobile home sites, with the privilege of constructing improvements as may be permitted in three (3) preceding paragraphs hereof on each resulting building or mobile home site, provided that such subdivision or consolidation does not result in any building or mobile home site having a front line of less than one-hundred twenty-five (125) feet and total Lot area of less than one (1/2) half acre, or 21,780 square feet.

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Article IV, page 5 of said Restrictions, entitled "Prohibited Residential Uses" is hereby amended to read as follows:
"No structure of a temporary character, tent, basement, shack, garage, or other out building shall be used on any lot at any time as a residence, either temporarily or permanently. For the purposes of this paragraph, mobile homes are not considered a structure of a temporary character. Mobile homes are allowed as a single family dwelling, provided they satisfy the other restrictions of the subdivision."

Article IV, page 6 of said Restrictions, entitled "Animals" is hereby amended to read as follows: "No animals, livestock or poultry of any kind shall be raised, bred, or kept on any Lot except that dogs, cats or other household pets may be kept, provided that they are not kept, bred, or maintained for any commercial purpose.

Article IV, page 7 of said Restrictions is hereby amended to include the following:

#### Water Wells or Water Supplies

The water supply system of the subdivision shall be the exclusive water supply for use on said Lots. No private water wells or water supply other than the subdivision water supply may be used; provided, however, if the subdivision water supply shall ever cease to exist then the owners of the Lots shall be free to chose their own source of water supply.

Article IV, page 7 of said Restrictions is hereby amended to include the following:

## Septic Tank Systems

All septic tank systems used on the Lots must have a minimum size septic tank of six hundred (600) gallons and not less than are hundred and fifty (150) feet of field line with six (6) inches of coarse gravel in the field line trench.

The above mentioned amendments are adopted by A. J. MOUTON, the sole owner of ninety (90)) percent of the above described property pursuant to Article VI, page 8 of said Declaration Of Covenants, Conditions And Restrictions.

EXECUTED this 1st day of Mountain 1982.

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THE STATE OF TEXAS VOLT 268 PAGE 25 THE COUNTY OF KERR This instrument was acknowledged before me on the day of November, 1982 by A. J. MOUTON. JUDY L. WATTS After Recording Return To: A. J. Mouton 321 Water Street, #4 Kerrville, Texas 78028 #. 826129 Ac NOVI 1982 Emaie M. Muencer Becker Filed for record November Recorded November 4, 1982 O'Clock P.M Deputy TANK TO BE THE TANK TO

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