

3/c



Creekwood Ranches Subdivision Rules and Regulations

WHEREAS, the Board of Directors of Creekwood Ranches Property Owners Association, Inc. ("Association") is vested with management of the subdivision, and

WHEREAS, nothing herein is meant to be contradictory or undermine the land use restrictions in the various deed restrictions encumbering Creekwood Ranches but instead clarify or augment same pursuant to the rule-making authority of the Association.

Therefore, the Board of the Association adopts the following rules and regulations of Creekwood Ranches Subdivision.

1. **Signs** No commercial signs, permanent or temporary are allowed in Creekwood Ranches except signs permitted by State Law and For Sale signs. For Sale signs are limited to the property for sale and only during the sales period.
2. **Trash, Building Materials and/or Old Vehicles** No Lot, adjacent Lot, or contiguous property may be used as a storage for trash, buses, building materials (new or used), old cars, vans, trucks, trailers, boats, etc. (unless stored behind a non-see-thru fencing – not visible from street or adjacent properties).
3. **Single Family Residential. No commercial activity on one's Lot** No commercial entity or business shall be operated from/in Creekwood Ranches in a manner that draws vehicular traffic or customers, or commercial shipment, or involves the employment of any person on the property. All lots in the Subdivision are residential, single-family only. However, nothing herein prevents an owner from remoting into their office PCs or otherwise working remotely from their homes in the Subdivision or tangentially doing business from their home so long as no additional vehicular traffic is created, and no customers or employees come to an owner's home. For example, realtors, teachers, bankers, accountants and other professionals can take or make phone calls from their home and electronically connect to their businesses relating to their business or profession, so long as no customers, clients or patients come to their home in the Subdivision and so long as there is no commercial listing inviting business at a location in the Subdivision. By the way of further example, if a realtor has closings at his or her home in connection with their realtor business, same would be barred as a commercial activity not consistent with single family residential use.
4. **Personal Responsibility** If any damage to Association property occurs as a result of the negligence or intentional misconduct of an owner or his guests including, but not limited to common areas and structures thereon, the Owner shall be liable to the Association for his/her own conduct as well as the actions of any occupant, guest or invitee of the Owner of any Lot.
5. **Fencing** No fencing maybe constructed along the street line or adjacent property lines within seventy-five feet (75') without approval of the ARC. No improper/defective fencing materials may be used, nor improper fence placement allowed. All fences and walls located withing seventy-five feet (75') of a street must be of ornamental iron, wood or masonry construction and must be compatible with the finish of the structure and improvements.

6. **No Residency Allowed that is not in a Permanent Single Family Home** No permanent or temporary residing in trailer, camper or, mobile home is allowed on a property in the Subdivision. No residing on any Lot is allowed until the main residence is completed.
7. **No Overnight use of Common Areas** No trailer, camper or, mobile home or camping is allowed in the Common Areas of the Association.
8. **Trailers, Boats, Commercial and Recreational Vehicles** No campers, boats, trailers, motor homes, travel trailers, camper bodies, golf carts, recreational vehicles, non-passenger vehicles, vehicles with 3 or more axles or greater than 1 ton carrying capacity, and/or equipment or accessories relate thereto may be kept on any Lot, unless such item is operable and such item is (i) kept fully enclosed within a garage located on such Lot; (ii) kept fully screened from view by screening structure or fencing approved by the ARC; (iii) temporarily parked on any street or on a Lot for the purpose of loading or unloading; or (iv) a commercial vehicle that is in use for the construction, maintenance or repair of a Dwelling or Lot in the immediate vicinity. The Board will have the absolute authority to determine from time to time whether an item is in operable condition and complies with these requirements. Upon an adverse determination by the Board, the Owner will cause the item to be removed and/or otherwise brought into compliance. Notwithstanding any provision herein, no truck or vehicle of any size which transport inflammatory or explosive cargo maybe kept on the property at any time.
9. **Trailers, Mobile Homes and/or Old or Pre-fab Homes** No trailer(s), mobile home(s) of any kind, old homes, modular homes, pre-built homes, pre-fabricated homes or similar homes not substantially constructed and built on site shall be kept, placed, maintained, constructed, or re-constructed upon any Lot.
10. **New Conventional Construction** All homes and/or living residences must be constructed of new conventional construction built on a concrete slab foundation.
11. **Driveways** All driveways must be paved with a hard surface material (ex: concrete, asphalt, etc.) and maintained by the Lot Owner.
12. **Nuisance(s)** No noxious, nuisance, offensive, unlawful or immoral use shall be made or allowed to exist or operate upon any property within the subdivision.
13. **Unmaintained Landscaping** is piles of brush or vegetation and debris that could pose an increased risk of a fire hazard and is not allowed.

IN WITNESS WHEREOF, as President of Creekwood Property Owners Association. Inc., I hereby acknowledge that the members of the Board of Directors (of Creekwood Property Owners Association. Inc., specifically William "Bill" F. Banfield III, Barbara Senulis, John Ousset, Karla Gilbert, Marilyn Salazar, Harry Salinas and Terry Peel, at a duly called meeting of the Board with notice to the membership, voted in favor of passing the foregoing on the 23 day of February 2026.

Creekwood Property Owners Association. Inc.,

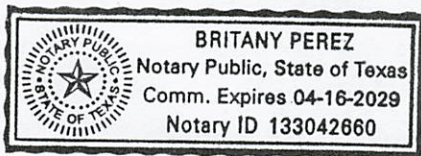
By *William F. Banfield III*
William ("Bill") F. Banfield III, Its President

State of Texas
County of Comal

Before me, the undersigned authority, on this day personally appeared William "Bill" Banfield III, known to me to be the person whose name is subscribed to the foregoing document, and being by me duly sworn, declared that he is the President of Creekwood Property Owners Association. Inc and that the statements in the preceding paragraph regarding the Board adopting same as its Policy is true and correct, and that said Policy passed by the Board of Directors on the date and in the manner as set forth above.

Given under my hand and seal of office on this 13 day of March 2026.

Britany Perez
Notary Public, State of Texas



Filed and Recorded
Official Public Records
Bobbie Koepf, County Clerk
Comal County, Texas
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