

General Information
on
Reflections at Copper Ridge Subdivision

1. This document is to be signed, dated and attached to each Buy/Sell Agreement. The information contained herein is designed to be helpful and answer questions commonly asked. However, it may or may not be all-inclusive. Attached to this General Information Memo are the followings documents:
 - a. Request for Architectural Review Form.
 - b. Filed Declaration of Protective Covenants and Restrictions.
 - c. Filed Subdivision Improvements Agreement.
 - d. Site plan showing building setbacks, sidewalk and driveway location, and building envelope. The site plan also shows the required number of trees, type of trees and location where the trees are to be planted.
 - e. Geotechnical Investigation Report prepared by Rimrock Engineering, Inc.

2. The lands located in Reflections at Copper Ridge Subdivision 2nd Filing are being developed by Reflections at Copper Ridge, LLC, located in Billings, Montana, hereinafter referred to as “Developer”.
 - a. The lands are being developed and platted in conformance with local subdivision regulations and standards. The restrictions as to usage for this land are set forth in the Declaration of Restrictions and Protective Covenants for Reflections at Copper Ridge Sub and local zoning regulations. A buyer should carefully review the Declaration of Restrictions and Protective Covenants to make certain the buyer’s intended plans for the lot are permitted. A buyer should review a copy of the plat of the subdivision and the overall concept plan. Buyers should also make themselves aware of the zoning of adjacent properties.
 - b. Buyers should be aware the Reflections at Copper Ridge Subdivision was built with a “Coved” design. In this coved subdivision, the front of the dwelling unit, and in some cases the side, must be placed on, or parallel to and setback from, the setback lines as specifically shown on the face of the plat. In many cases, the required setbacks of the subdivision exceed the requirements of the City of Billings zoning. In addition, the garage orientation must consider the location of the drive approach. The driveway aprons for each lot have been predetermined, and the curb head will be depressed for the drive approach at each location by the work within the private contract for the subdivision.

3. The Developer is providing title insurance with Chicago Title to assure that the buyer receives marketable title. Any exceptions will be set forth in the general

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and special exceptions shown on the preliminary title commitment, which will be furnished to the buyer prior to closing. A buyer should carefully review the exceptions.

Upon full payment of the purchase price, the buyer will receive a Warranty Deed conveying merchantable title to the property, subject to the general and special exceptions noted in the title insurance policy.

4. Water and sewer service is available from the City of Billings. Before the City of Billings will allow you to hook up to their services, you will be required to pay a System Development Fee to the City of Billings. Contact the Public Utilities Department for additional information.
5. Montana-Dakota Utilities, (MDU), is providing the natural gas service. The buyer should contact MDU for gas service at the time the foundation hole is dug. (Also contact YVEC for electric service at the same time.) The contact at MDU for the subdivision is Stan Krohmer. His direct line is 896-4235. If he is not available, contact the Engineering Clerk at 896-4236.
6. Yellowstone Valley Electric Cooperative, (YVEC), is providing the electrical service. Although hook-up fees are subject to change, the current fee for a temporary hook-up is \$75.00. Buyer is responsible for the meter base and the riser for permanent service. The hook-up fee for permanent service is \$300.00 for the first 100 feet. Beyond the first 100 feet, the cost is \$3.00 per foot. The buyer should contact YVEC at the time the foundation hole is dug. (Also contact MDU for gas service at the same time.) The contact phone number for new service requests is 348-4013 or 348-3411.
7. All on-site improvements including paved streets, sewer lines, water lines, curb and gutter, and necessary utilities within Reflections at Copper Ridge Subdivision have been completed by the Developer at his cost and no assessment will be made to the lot buyer for these improvements.
8. Buyer acknowledges the Developer will be filing additional plats pursuant to master plan and by signature hereby waives protest to the filing of said plats.
9. Sidewalks within the subdivision shall be five-foot wide boulevard style, and shall be placed at the time the dwelling units are constructed on the lots, and shall be included in each building permit in conformance with the overall concept development plan. Public easements are provided on the plat for locations where the boulevard walk is located upon private property. Installation and payment of the sidewalks on the respective lot(s) is the Buyers responsibility.
10. Plans for all structures within Reflections at Copper Ridge Subdivision must comply with the guidelines and requirements of the subdivision Declaration of Restrictions and Protective Covenants, and must be reviewed and approved by the Architectural Review Committee prior to the commencement of construction.

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11. At the time Reflections at Copper Ridge Subdivision, 2nd Filing was approved and recorded, the families in the subdivision will attend the following schools: A) Elementary: Boulder. B) Middle School: Lewis & Clark. C) High School: Billings Senior High.
12. Buyer is hereby made aware that the Member and Manager of Reflections at Copper Ridge, LLC are licensed Realtors in the State of Montana.
13. Before beginning construction, please remember to:
 - a. Review the filed Declaration of Restrictions and Protective Covenants and the City of Billings Zoning Regulations to be sure your home will be in compliance.
 - b. Submit all requested paperwork to the Architectural Review Committee and receive written approval.
 - c. Obtain an approved City of Billings Building Permit.

The Undersigned acknowledges they have read through the foregoing and have received all documents referenced above in Paragraph 1, items a-e, prior to closing or removal of their contingencies on a Buy/Sell Agreement to purchase a lot(s) in Reflections at Copper Ridge Subdivision.

BUYER: _____ DATE: _____

BUYER: _____ DATE: _____

SELLER: _____ DATE: _____

Reflections at Copper Ridge, LLC

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