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STATE OF TEXAS, COUNTY OF BEXAR

I hereby Certify that this instrument was FILED in File Number Sequence on this date and at the time stamped hereon by me and was duly RECORDED in the Official Public Record of Bexar County, Texas on:
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Lucy Adame-Clark
Lucy Adame-Clark
Bexar County Clerk

OAK WILT POLICY
For
PROPERTY OWNERS ASSOCIATION OF RIVER ROCK RANCH, INC.

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

SCANNED

I, Karl Alexander, President of Property Owners Association of River Rock Ranch, Inc. (the “**Association**”), do hereby certify that in the open session of a properly noticed meeting of the Board of Directors (the “**Board**”) of the Association, duly called and held, with at least a quorum of the board members being present and remaining throughout, and being duly authorized to transact business, the following Oak Wilt Policy (this “**Policy**”) was duly approved by at least a majority vote of the members of the Board present at the meeting.

RECITALS

1. Declaration of Covenants, Conditions and Restrictions of River Rock Ranch, A Planned Unit Development, recorded as Document No. 20080024401 in the Official Public Records of Real Property of Bexar County, Texas, as amended by the Amendment of Declaration of Covenants, Conditions and Restrictions of River Rock Ranch, A Planned Unit Development, Bexar County, Texas, recorded within Document No. 20100079601 in the Official Public Records of Real Property of Bexar County, Texas, as further amended by the Amendment of Declaration of Covenants, Conditions and Restrictions of River Rock Ranch, A Planned Unit Development, Bexar County, Texas, also recorded within Document No. 20100079601 in the Official Public Records of Real Property Bexar County, Texas, as same have been or may be amended and/or supplemented from time to time.

2. The Declaration grants the Board the power to i) promulgate, amend, repeal and/or reenact rules covering any and all aspects of the Association’s functions, including preservation of the Property; and ii) adopt rules, regulations and/or guidelines for the purpose of obtaining compliance therewith.

3. The Board has determined that, in order to protect and preserve the Property by providing guidance regarding the monitoring and maintenance of the tree disease known as “Oak Wilt” within the River Rock Ranch subdivision (the “**Subdivision**”), it is appropriate and in the best interests of the Members of the Association to adopt the rule regarding Oak Wilt.

4. This Oak Wilt Policy replaces and supersedes any previously recorded or implemented rule or policy that addresses the subjects contained herein, if any, adopted by the Association.

5. All capitalized terms in this Policy shall have the same meanings as that ascribed to them in the Declaration.

OAK WILT POLICY

1. Information Relating to Oak Wilt.

- a. Disclosure. Oak Wilt is a disease that has been recognized as causing massive tree losses in the Texas Hill Country. Losses vary with location, with the greatest losses occurring in the Hill Country. A management program has been developed through Texas A&M University which involves the use of a cultural and chemical controls. Live Oak, Shumard Red Oak, Southern Red Oak, Spanish Oak, Blackjack Oak, Pin Oak, and Water Oak are native oak species that are susceptible to the oak wilt fungus. They are members of the Red Oak group and will normally die in a few weeks to months after symptoms are observed, however, the White Oak group, including Bur Oaks, White Oaks, and Post Oaks, are less susceptible to the disease but also may die from oak wilt. This information was obtained from the United States Department of Agriculture and USDA Forest Service Southern Research Station, New Orleans, Louisiana, How to Identify and Manage Oak Wilt in Texas, attached hereto as Exhibit "A."
- b. Identification. Foliar symptoms can be identified from yellowing or browning of veins of the leaves. For further identification see Exhibit "A."

2. Treatment/Prevention.

- a. Cutting & Pruning. Research has shown that oak wilt is at the highest risk for transfer in the Spring. In order to prevent the spread of oak wilt, **oak tree cutting & pruning is prohibited from February 1st through June 30th of each year.** Owners may request permission from the Board to cut/prune during the months of February, March, April, May, and June, which will generally be withheld. Owners may not cut/prune trees during the months of February through June without the prior written approval of the Board. The Board, in its discretion, may allow Owners to cut/prune oak trees during the February through June period for the following reasons:
 - i. To accommodate public safety concerns, such as hazardous limbs, traffic visibility or emergency line clearance;
 - ii. To repair damaged limbs, such as from storms;
 - iii. To remove limbs that are rubbing on a building or other structure or on other branches;
 - iv. To remove trees or limbs on sites where construction takes precedence;
 - v. To remove dead branches where live tissue is not exposed; or

vi. In accordance with the Oak Wilt Plan under Section 3 herein.

- b. Painting Wounds. Owners must paint fresh wounds on oaks, including cutting & pruning cuts and stumps, with tree sealant, wound dressing, or paint immediately after cutting/pruning at all times of the year. Additionally, it is recommended that cutting/pruning tools and blades be sterilized prior to and in between cutting any oak trees as a precaution.
- c. Firewood. Firewood originating from oak trees must be stored away from healthy trees to prevent the spread of the disease. It is recommended the firewood be covered and sealed by clear plastic to prevent disease-baring insects from escaping.

3. Monitoring and Management.

- a. Monitoring and Identifying Oak Wilt. Unless treated, oak wilt can eventually kill various oaks species in a given area. The Association may in its discretion monitor oak wilt throughout the Subdivision on an ongoing basis and, as appropriate, consult with a certified arborist or similar expert about how best to contain the spread of oak wilt throughout the Subdivision.
- b. Remedial Action – General. Should a certified arborist or similar expert deliver to the Association at Association's request a written report recommending that particular steps be taken to prevent the spread of oak wilt within the subdivision (the "Oak Wilt Plan"), the Oak Wilt Plan shall be submitted to a second certified arborist or similar professional for review and confirmation that such expert agrees with the need and appropriateness of the remedial actions set forth in the Oak Wilt Plan. Any remedial actions in the Oak Wilt Plan that are confirmed as necessary and appropriate shall be taken by the appropriate parties, as set forth below.
- c. Remedial Action for Common Areas. If the Oak Wilt Plan suggests remedial action for Common Areas, the Association shall ensure that such remedial action is taken in a timely manner, and the costs of such remedial action shall be borne by the Association.
- d. Remedial Action for Lots – Notice to Owners and Required Action. If the Oak Wilt Plan suggests remedial action be taken on one or more Lots, the Association shall deliver notice to the affected Owner(s) of such Lot(s). Such notice shall be in writing and include a copy of the Oak Wilt Plan. The notice shall require that the Owner(s) complete the required remedial action within 90 days of the date of the notice, at the sole cost and expense of the Owner(s), and to provide to the Association written confirmation by a certified arborist or similar professional that such remedial actions have been completed.
- e. Failure to Take Action. A Lot Owner shall be deemed to have violated his

maintenance responsibilities with regard to oak wilt management if the Owner fails to complete the remedial action identified and/or recommended in the Oak Wilt Plan and deliver the required certification of completion within the 90-day period set forth in Section 3(d) above. If an Owner is negligent in the performance or, or failure to perform, such remedial action, said Owner may be held liable for damages to nearby Lots and/or Common Areas.

4. Violations.

- a. Fines. Violations of this policy are deemed "Uncurable" per the Association Enforcement and Fine Policy. Notwithstanding other provisions of this Policy to the contrary, Owners who violate Section 2 of this Policy will be subject to an immediate \$500 fine per violation. Each tree that is cut/pruned, in violation of this Policy may be considered a separate violation. For repeat violations of this Policy (e.g., trimming trees out of season without permission on multiple occasions), the fines shall escalate in \$500 increments, and each tree that is cut may be considered a separate violation. In addition, an Owner who fails to take remedial action and provide written confirmation of completion in accordance with Section 3(d) may, at the sole and absolute discretion of the Board, be subject to an initial fine and subsequent fine(s) in an amount and interval as determined by the Board, depending on the severity and progression of the oak wilt and potential impact to common areas. The Association's managing agent shall have the authority and, absent a Board resolution otherwise on a case-by-case basis, is directed to send all notices as required by law and implement/levy these fines for violations of this nature.
- b. Liability. Any Owner negligent in the prevention or treatment of oak wilt on Owner's Lot may be held liable for damages to neighboring Lots or Common Areas.

5. Disputes; Disclaimer; Indemnity.

- a. Interpretation. In the event of any dispute regarding the effect or application of this Policy, the interpretation of the Board of the Association shall be final.
- b. Disclaimer. This Policy and the exhibit attached hereto are not a substitute for the consultation and recommendations of an arborist professional. The Association accepts no liability for any information contained in this Policy or the exhibit attached hereto.
- c. Indemnity.

OWNERS OF LOTS WITHIN THE SUBDIVISION HEREBY AGREE TO INDEMNIFY, PROTECT, HOLD HARMLESS, AND DEFEND (ON DEMAND) THE ASSOCIATION, INCLUDING ITS DIRECTORS, OFFICERS, MANAGERS, AGENTS, EMPLOYEES AND COMMITTEE

MEMBERS FROM AND AGAINST ALL CLAIMS (INCLUDING WITHOUT LIMITATION CLAIMS BROUGHT BY AN OWNER OR OCCUPANT) IF SUCH CLAIMS ARISE OUT OF OR RELATE TO THIS POLICY. THIS COVENANT TO INDEMNIFY, HOLD HARMLESS, AND DEFEND INCLUDES (WITHOUT LIMITATION) CLAIMS CAUSED, OR ALLEGED TO BE CAUSED, IN WHOLE OR IN PART BY THE INDEMNIFIED PARTIES' OWN NEGLIGENCE, REGARDLESS OF WHETHER SUCH NEGLIGENCE IS THE SOLE, JOINT, COMPARATIVE OR CONTRIBUTORY CAUSE OF ANY CLAIM.

I hereby certify that I am the duly elected, qualified and President of the Association and that the foregoing Oak Wilt Policy was approved by not less than a majority vote of the Board as set forth above and now appears in the books and records of the Association, to be effective upon recording in the Official Public Records of Bexar County, Texas.

TO CERTIFY which witness my hand this 31st day of December, 2025.

PROPERTY OWNERS ASSOCIATION
OF RIVER ROCK RANCH, INC.

By: [Signature]
Karl Alexander, President

THE STATE OF TEXAS

§
§

COUNTY OF BEXAR §

BEFORE ME, the undersigned notary public, on this 3 day of December, 2025, personally appeared Karl Alexander, President of Property Owners Association of River Rock Ranch, Inc., known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that s/he executed the same for the purpose and in the capacity therein expressed.



[Signature]
Notary Public in and for the State of Texas



EXHIBIT A

Identify and Manage Oak Wilt in Texas

2. Stop Spread Through Roots

- Cart or upstart, a horse with the right harness concept

7. Insect High-Value Order with Pesticide

- Copyright © 1999 by McGraw-Hill, Inc.

4. Plant New Trees

- Factorial designs of two species in the laboratory by choosing from that assigned to central focus.

For more information on this and in "Heat," visit the internet website www.brown.edu.

The United Way, the American Red Cross, and the Salvation Army are some of the agencies that offer emergency food and shelter. The National Food Bank for the Homeless, National Food Bank for Children, and National Food Bank for Women are also organizations that provide food and shelter to the homeless. The National Food Bank for the Homeless is a national organization that provides food and shelter to the homeless. The National Food Bank for Children is a national organization that provides food and shelter to children. The National Food Bank for Women is a national organization that provides food and shelter to women.

CAUTION

the studies used previously, let us return to Figure 1, which

DISCLAIMER

The use of observed male or maternal effects in this analysis is the introduction of a confounding to the model. An alternative solution is to use random effects to approach the data. The present study is a replication of an effect and it is unclear if the inclusion of

QUALITY

David N. Appel, Department of Plant Pathology & Microbiology,
Texas A&M University, College Station, TX 77843
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Service, Southern Research Station, 3200 S. US 90776
Fred D. Johnson, Texas A&M University, College Station,
TX 77843, Texas

[illegible][illegible][illegible]

There are several steps to this implementation process. First, the company must determine the specific needs of the business. This can be done through a needs assessment, which involves gathering information from various stakeholders, including employees, customers, and management. Once the needs are identified, the company can develop a plan to address them. This plan should include specific goals, objectives, and a timeline for implementation. Finally, the company should monitor and evaluate the progress of the implementation process, making adjustments as needed to ensure success.

Integrated Oak Wilt Management

Early detection and prompt action are essential for successful management of cut warts. The specific measures identified depend on several circumstances outlined in the hierarchy. It should include appropriate combinations of the following:

1. Proposed New Infectious

- [illegible]

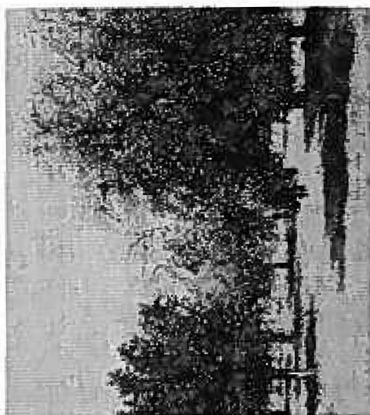
seasons for patients are during the coldest days in midwinter and the very hot periods in mid-to late summer. Regardless of season, if patients have any other wounds or skin areas in which they find difficulty, they should be treated immediately with a wound dressing to prevent

Aspirin was administered intravenously and reduced the risk of a second stroke or mortality after stroke with aspirin. This is a potential cause of confusion if the study with aspirin. This is a potential cause of confusion if the study with aspirin. This is a potential cause of confusion if the study with aspirin.

Stopping Spread Through Roads

Although the LTP in the brain is a good indicator of memory, it is not always a good predictor of memory in the whole animal. For example, rats with LTP in the hippocampus do not always show improved performance on a spatial working memory task. The most common explanation for this is that the LTP is not in the right place. The most common location for LTP is in the CA1 area of the hippocampus, but it is also found in CA2 and CA3. However, LTP in CA1 is more likely to be associated with improved performance on a spatial working memory task, while LTP in CA2 and CA3 is more likely to be associated with improved performance on a task that requires the animal to learn a sequence of responses. This suggests that LTP in different parts of the hippocampus may be associated with different types of memory.

Fungicide Treatment



www.texasoakwilt.org



United States
Department of
Agriculture

Forest
Service

**Forest Research
Section**

Washington, D.C. 20250
by Forest Service
Publication 553

Introduction

Oak wilt, one of the most destructive tree diseases in the United States, is killing oak trees in coastal Texas at epidemic proportions (Fig. 1). Oak wilt is an infectious disease caused by the water transporting bacterium *Bursaphelenchus xylophilus*. All oak (Quercus spp.) are susceptible to oak wilt to some degree, but some species are affected more than others. Red oak (Q. rubra), Spanish oak (Q. laevis), Shumaker oak (Q. shumakeri), and black oak (Q. nigra) are extremely susceptible and may have a unique role in the establishment of new oak wilt infections. White oaks, including post oak (Q. stellata), bur oak (Q. macrocarpa), and black-jack oak (Q. nigra), are more resistant to the fungus and rarely die from oak wilt. Live oaks (Q. virginiana and Q. laevis) are intermediate in susceptibility to oak wilt, but the trees usually are not affected due to their tendency to grow from root sprouts and form vast interconnected root systems that allow movement for sprouting of the unique bacterium, *B. xylophilus*. This interconnected management of oak wilt through root systems and an understanding of the pathogen's spread between the root systems are key to oak wilt management.



Figure 1. Areas of Texas with the highest incidence of oak wilt are shown in red.

1.5. Epidemic of oak wilt in coastal Texas. Source: Southern Forestry Experiment Station, Texas A&M University, Forest Sciences Department, Houston, Texas.

Identification of Oak Wilt

Foliar symptoms, patterns of tree mortality, and the presence of fungal mats, can be used as indicators of oak wilt. However, laboratory isolation of the fungus is recommended to confirm the diagnosis. A field expert should be consulted when in doubt.

Patterns of Tree Mortality

Most live oak dieback and the loss of 1 to 20 percent of foliage in the spring are symptoms of oak wilt. Oak wilt is a vascular disease that causes a rapid decline in water transport in the xylem. As the oak wilt bacterium enters the tree, it blocks the water transport, causing a rapid decline in water transport. This results in a rapid decline in water transport, causing a rapid decline in water transport.

Red oak seldom survive oak wilt and often die within 4 to 6 weeks following the initial appearance of symptoms. During summer months, the leafy red oaks often can be spotted from a distance because of their bright autumn coloration in contrast to the surrounding greenery.

Foliar Symptoms

Leaves on diseased live oaks often develop chlorotic (yellow) veins that eventually turn necrotic (brown). A symptom called "vein necrosis" (Fig. 2). Declination may be rapid, and dead leaves will fall from the tree. Oak wilt can be found under the tree in the spring and summer months, but other patterns of decline and necrosis, such as interveinal chlorosis, marginal scorch or tip burn, but these symptoms are less reliable than vein necrosis for diagnosing oak wilt in live oaks.

Foliar symptoms of oak wilt on red oaks are less frequent. In early spring, young leaves turn yellow, turning pale green and brown. Mature leaves develop dark green leaves looking symptoms in the fall. Growth is stunted, starting at the leaf margins and progressing inward.

Fungal Mats

Fungal mats (Fig. 3a,b) are reliable indicators for diagnosis of oak wilt. These specialized spore-producing structures mature in the spring on old oaks that developed advanced symptoms of oak wilt. They are white to light brown or tan, leaf-like structures in the spring and summer usually do not give rise to fungal mats due to high temperatures and low soil moisture conditions. Fungal mats can be found by looking for inconspicuous narrow cracks in the bark of dying red oaks leading to hollow areas between the bark and wood. They often have a distinct odor similar to fermenting fruit. Fungal mats can be exposed for inspection by chipping away the loose bark.

Laboratory Diagnosis

Oak wilt diseases may be confirmed by isolating the fungus from diseased tissue in the laboratory. Samples can be submitted to Texas Plant Disease Diagnostic Laboratory, 1500 Research Parkway, Suite A100, Texas A&M University, 77843-1100, or to the Texas Forest Service, 11000 Forest Service Road, 77045. A sample submission request form for proper collection and submission of samples.



Figure 2. Oak leaves showing vein necrosis symptoms.

Spread of Oak Wilt

Establishment of New Infections

Red oaks appear to play a key role in the establishment of new infection cycles. The oak wilt fungus may be spread on or by a variety of insects and in the spring months, most of the from oak wilt fungus to other live oaks. Fungal mats form on healthy live oaks, but they do not form on live oaks. Fungal mats form on live oaks, but they do not form on live oaks. Fungal mats form on live oaks, but they do not form on live oaks. Fungal mats form on live oaks, but they do not form on live oaks.

Spread Through Roots

Live oaks tend to grow in large dense groups (called mounds) with interconnected roots. The fungus may be transmitted from one live oak to another through these root connections. Root transmission is a proven means of spread from one live oak to another. As a result, patches of dead and dying trees (infection centers) are formed between existing live oaks in these



Figure 3. Fungal mats on live oaks. (a) Fungal mat on live oak bark. (b) Fungal mat on live oak bark.

spread at an average rate of 75 ft per year, varying from 150 to 150 ft per year. Oak wilt is spread by root sprouts and by root systems. Oak wilt is spread by root sprouts and by root systems. Oak wilt is spread by root sprouts and by root systems. Oak wilt is spread by root sprouts and by root systems.

Disease Management

There are currently three primary approaches used for oak wilt management in Texas. Successful management requires an integrated program, including: (1) preventing new infections; (2) preventing the spread of the disease; and (3) preventing the spread of the disease. The first approach attempts to prevent the spread of the disease by preventing the spread of the disease. The second approach attempts to prevent the spread of the disease by preventing the spread of the disease. The third approach attempts to prevent the spread of the disease by preventing the spread of the disease.

Preventing New Infections

Infected red oaks that die in late summer or fall should be cut down and buried or burned soon after discovery to prevent infection from neighboring spaces. Fungal mats that are found on these trees in the fall or following spring, if it is not possible, the trees should be injected with herbicide or directly applied with an aerial spray of all oak 2 to 3 ft above the soil line. Spraying of the wood beneath all discovered infection of fungal mats.

All wounding of oaks (including pruning) should be avoided from February through June. The least hazardous