

Deed Restrictions and Easements

East Side Bluff Block 319.

I-2019-002895 Book 1265 Pg: 348
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00
Jill Hall - Murray County Clerk
State of Oklahoma



STATE OF OKLAHOMA

KNOW ALL MEN BY THESE PRESNETS:

COUNTY OF MURRAY

This Declaration, made on the date hereinafter set forth by Little Red Hen LLC, a Texas Limited Liability Company, hereinafter referred to as "Declarant".

Witnesseth:

WHEREAS, Declarant is the owner of that certain property commonly known as East Side Bluff located in Murray County, Sulphur Oklahoma as follows: part of Block 319: Lot 1, Lot 2, North 30 feet of Lot 3, North 50 feet of Lot 4, Lot 5 and Lot 6. This area is the Neighborhood.

WHEREAS, it is the desire of Declarant to place certain restrictions, covenants, conditions, stipulations and reservations upon and against such property in order to establish a uniform plan for the development, improvement and sale of such property, and to insure the preservation of such uniform plan for the benefit of both the present and future owners of Divided Lots.

NOW, THEREFORE, Declarant hereby adopts, establishes and imposes upon the Neighborhood, and declares the following reservations, Deed Restrictions and Easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the land, which reservations, Deed Restrictions, Access Easements, covenants, restrictions and conditions shall run with the land and shall be binding upon all parties having or acquiring any right, title or interest herein, or any part thereof, and shall insure to the benefit of each owner thereof.

Note that all Capitalized words are defined as detailed below. Such definitions also include clarifying requirements. Home Owners are required to be in compliance with Standards.

The Neighborhood will be developed with Homes on Divided Lots. All these individual Homes are subject to these Deed Restrictions and Easements that dictate Standards. Access Easements are granted to the Neighborhood for a portion of each Divided Lot's back yard which combined together form Common Space.

All Neighbors have access to Common Space and Neighborhood activities unless Exiled. The goal is to create a Community Neighborhood by having adjoining Homes share Common Space that can be used for individual or group activity.

The formality of the management and Enforcement provisions of this instrument may never be needed but they are provided to protect all Neighbors from a worst-case scenario of a non-compliant Home Owner or Neighbor. These Deed Restrictions and Easements set expectations of all Home Owners as to the quality of the Neighborhood and the expected behavior of all Neighbors. Neighbors are encouraged to cooperate and collaborate with each other and work together on an informal basis to make group decisions and resolve disputes.

No Home Owner, no Home, no Neighbor, is required to participate in any Neighborhood activity if they choose not to. Individual Homes are private and Neighbors may only access Common Space without an invitation.

Homes shall have a Front Porch that face the shared central Common Space. Based on successful results elsewhere, it is known that a Front Porch and site design with shared Common Space will increase interaction among individual Neighbors which will contribute to establishing relationships and foster a well-functioning neighborhood which is desirable and has many benefits.

These Deed Restrictions and Access Easements grant Enforcement to a Neighborhood Committee (on behalf of all Home Owners) and to individual Home Owners to enforce Standards.

The Neighborhood Committee may (but is not required to) coordinate maintenance of Common Space and / or make improvements within Common Space for the benefit of the Neighborhood and allocate and assess Costs on a pro rata basis, or as otherwise agreed to, and invoice and collect payment from individual Homes.

If any Home Owner, Home, or Neighbor is in violation of Standards, the Neighborhood Committee may revoke Home Owner and / or Home, and / or Neighbor access rights and privileges to Common Space and they shall be Exiled until restored. The Neighborhood Committee may secure restraining orders against individuals or take other legal action as necessary to implement Enforcement.

Anything herein that is now or in the future become in violation of any applicable law; that portion only that is illegal shall cease to exist, however all remaining terms herein continue and are enforceable by law.

Definitions for Capitalized words :

I-2019-002895 Book 1265 Pg: 349
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00
Jill Hall - Murray County Clerk
State of Oklahoma

Access Easements or Easements: All Divided Lots in the Neighborhood have a standard east to west depth of 150 feet. Access Easements include a 50 feet portion of each Divided Lot, located farthestmost away from the street and toward the interior center of Block 319 and also:

5 feet of the south most portion of the north 30 feet of lot 3, and
25 feet of the south most portion of the north 50 feet of lot 4

This portion of land is not to have any private use Home Owner improvements built upon it and is available to be used for the shared use, access and benefit of only all Neighbors as determined by the NC.

All Divided Lots also have utility easements (for water, electrical, gas, other) that run along 5 feet of each side of all boarders (10 feet total width), and in other areas determined necessary for access by municipality utilities. Improvements or trees are not to be on top of areas that have buried utility wires or pipes.

Each Home Owner is required to maintain Standards and otherwise care for the portion of their property which is subject to this Access Easement.

Common Space: All combined Access Easements space (excluding side yard utility easements); which creates a shared 100 foot strip north to south down the center of the Neighborhood and space on the south side of the Neighborhood for pedestrian walkway access or other NC use. This space is private Neighborhood space and not public space openly available for use by non-Neighbors. Only non-Exiled Neighbor(s) and their accompanied guests may access Common Space. Any non-Neighbor guest must be

accompanied by a Neighbor when in Common Space. Any one Home may have no more than six (6) non-Neighbor guests in the Common Space at any one time with adult Neighbor accompaniment, and a minor Neighbor not accompanied by an adult Neighbor no more than two (2) guests at a time per Home. Access of Common Space by an unaccompanied non-Neighbor or Exiled Neighbor is trespass.

Any Neighbor that operates a business or other organization out of their Home that involves the presence of customers or individuals on a regular repeat basis (such as a day care) may not include such customers or individuals as guests for purposes of Common Space access.

Improvements located in Common Space such as centralized mail boxes and garbage dumpster, ramada pavilion and any future improvements are available for Neighborhood shared use.

Authorized development contractors or agents of LRH may access Common Space as needed for the duration of time necessary to complete development of the Neighborhood and construction and sale of eight (8) Homes.

Community Neighborhood: a group of Homes in close proximity with Neighbors who collaborate and cooperate with each other for everyone's mutual benefit.

Costs: Any fair and market appropriate expenditure made for Standard Enforcement Activity (including legal fees) and / or NC approved items for the mutual benefit of all Homes including:

Operating and maintenance; such things as Common Space lawn and landscape maintenance may be contracted for and each Home can be assessed a pro rata portion of such Costs.

Neighborhood Common Space improvements such as the development of walking trails, a storage shed for shared community tools, or community gardens.

Cost can be assessed to establish reserves or balances needed to pay for Standard Enforcement Activity or other items where some Home Owners fail to contribute. In such situations; if and when Cost reimbursement is received from a non-participating or otherwise in-violation Home Owner; such amounts (after related collection costs) shall in turn be proportionately reimbursed to those Home Owners who did contribute to such Costs, or if unable to do so; then contributed to the mutual benefit of the Neighborhood.

Unless specifically agreed otherwise; the Cost for any NC approved improvement or service shall be paid for by all Home Owners regardless of the physical location in the Common Space of such improvement or service.

Each Home is responsible for paying their pro rata share of Costs. There are eight (8) Homes in the Neighborhood, and each Home's pro rata share is 1/8 (12.5%).

Declarant or LRH: Little Red Hen LLC, a Texas Limited Liability Company; The Declarant of this instrument and the developer legal entity.

Deed Restrictions: This Declaration including all items contained in this instrument.

I-2019-002895 Book 1265 Pg: 350
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00
Jill Hall - Murray County Clerk
State of Oklahoma

Divided Lot (s): The eight (8) individual Home lots; the street address, legal description, and Access Easement Space description for each lot is as follows:

721 E. 3rd St.: North 60 feet of Lot 6 including the west 10 feet half of the center alleyway, Block 319 for a total dimension of 60 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet east to west of the most east portion and measures 60 feet x 50 feet.

719 E. 3rd St.: South 40 feet of Lot 6 and North 15 feet of Lot 5 including the west 10 feet half of the center alleyway, Block 319 for a total dimension of 55 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet east to west of the most east portion and measures 55 feet x 50 feet.

717 E. 3rd St.: Middle 55 feet Lot 5; excluding the North 15 feet of Lot 5 and excluding the South 30 feet of Lot 5, including the west 10 feet half of the center alleyway, Block 319 for a total dimension of 55 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet east to west of the most east portion and measures 55 feet x 50 feet.

715 E. 3rd.: South 30 feet of Lot 5 and North 50 feet of Lot 4 including the west 10 feet half of the center alleyway, Block 319 for a total dimension of 80 feet x 150 feet. The Access Easement for this Divided Lot includes 50 feet east to west of the most east portion that measures 80 feet x 50 feet and 25 feet of the south most portion of the north 50 feet of lot 4.

720 E. 4th St.: North 60 feet of Lot 1 including the east 10 feet half of the center alleyway, Block 319 for a total dimension of 60 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet west to east of the most west portion and measures 60 feet x 50 feet.

718 E. 4th St.: South 40 feet of Lot 1 and North 15 feet of Lot 2 including the east 10 feet half of the center alleyway, Block 319 for a total dimension of 55 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet west to east of the most west portion and measures 55 feet x 50 feet.

716 E. 4th St.: Middle 55 feet Lot 2; excluding the North 15 feet of Lot 2 and excluding the South 30 feet of Lot 2, including the east 10 feet half of the center alleyway, Block 319 for a total dimension of 55 feet x 150 feet. The Access Easement for this Divided Lot is 50 feet west to east of the most west portion and measures 55 feet x 50 feet.

714 E. 4th St.: South 30 feet of Lot 2 and North 30 feet of Lot 3 including the east 10 feet half of the center alleyway, Block 319 for a total dimension of 60 feet x 150 feet. The Access Easement for this Divided Lot includes 50 feet west to east of the most west portion that measures 60 feet x 50 feet and 5 feet of the south most portion of the north 30 feet of lot 3.

Eligible Home: All Homes which have no Neighbor that is currently Exiled.

Enforcement: The NC is empowered and authorized, in accordance with law, to enforce compliance with Standards including collections for payment or reimbursement of Costs from any Home Owner. The NC may enforce compliance with Standards by use of any legal remedy available against any Home Owner or Neighbor that is in violation.

I-2019-002895 Book 1265 Pg: 351
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00

Jill Hall - Murray County Clerk
State of Oklahoma

If a NC fails to form and / or to enforce Standards; then individual Home Owners are authorized to act in accordance with law to enforce all Standards.

Exiled: Because of violation of Standards, individual Neighbor(s) or an entire Home may forfeit their right to use Common Space. Individual Neighbor(s) or an entire Home may upon decision and Notice by the NC be banned from access to Common Space and Neighborhood activity because of violation of Standards, and shall remain Exiled until receipt of Notice that the NC has restored them and removed them from being Exiled.

In such an event, the Individual Neighbor(s) or Home continues to be responsible for maintenance of their land which is subject to Access Easements and may access only this portion of Common Space for a limited time for the sole purpose of mowing and maintaining their portion of the Common Space.

Upon correction of violations of Standards, an Exiled Neighbor(s) or Home may request that the NC, during the next NC Meeting, consider their status and if violations have been cured restore them and remove them from being Exiled.

Any individual Neighbor who is a convicted sex offender or otherwise historically violent or dangerous is continuously Exiled regardless of other status and not allowed in Common Space.

Front Porch: A porch or deck located on the back-yard side of the Home that looks out over the interior central Common Space (opposite from the street side) and must be large enough to accommodate multiple chairs for visiting with invited individuals.

Home(s): The physical real estate and improvements on each Divided Lot subject to this instrument, and / or all the Neighbors who reside inside each Home as their primary residence.

Home Owner: The legal real property owner of a Home be it an individual or a single individual who represents multiple individuals by virtue of joint home ownership. LRH is a Home Owner for each original eight (8) Divided Lots or Homes that LRH owns and has not sold.

Neighbor(s): Individuals who resided as a permanent resident in a Home. Excludes absentee landlords and guests. Individuals who only temporarily occupy space within a Home on a short term (under 30 days) basis (either with or without a lease or agreement) are not a permanent resident and are guests.

Neighborhood: The physical land as described herein, and all Homes that are subject to this instrument.

Neighborhood Committee or NC: The NC is comprised of NC Members and is to act as a steward for the Neighborhood for the benefit of all Home Owners and Neighbors. The NC shall govern use of Common Space and enforce Standards.

The goal of the NC is to enhance real estate values of all Homes and to foster a good Neighborhood. The benefits of a good Neighborhood include increased property value because others will want to live in a location with Standards and good neighbors, and a desirable, friendly environment with benefits from community collaboration and cooperation.

I-2019-002895 Book 1265 Pg: 352
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00

Jill Hall - Murray County Clerk
State of Oklahoma

The NC is authorized to make motions for approval of actions at NC Meetings and upon approval implement all routine and administrative actions necessary to implement any approved action including any approved Standard Enforcement Activity; without the need for additional incremental approvals of the steps needed to achieve completion of any approved action.

The NC may authorize and appoint or engage individual(s) to take needed actions on behalf of the entire NC to implement approved actions.

The NC may implement rules (including permitted deviations or additional restrictions) for use of Common Space (that shall become effective upon Notice to all Home Owners). The NC may authorize improvements to Common Space or Neighborhood activities including such things as community gardens, voluntary group work days, or social activities. The NC may determine the location within Common Space for such things as storage sheds, gardens or other improvements so long as any such improvement does not impede access to or block the view of Common Space.

The NC may approve, assess and collect necessary Costs from Home Owners on a pro rata basis or as otherwise agreed to for purposes of maintaining Common Space, funding maintenance reserves, Common Space improvements or operations of NC activity or Standard Enforcement Activity. The Costs of any social activity shall be paid for only by those who choose to participate, all other Costs shall be shared by all Homes.

NC Meetings : Neighbors should strive to cooperate and make joint decisions about use of Common Space and Standards on an informal basis. If this is not possible then a formal meeting may be called.

Formal meetings to conduct business are to occur as needed. Meetings may be called by any group of two (2) or more different NC Members. Meeting quorum is established when three (3) or more NC Member votes are present.

A ten (10) day advance Notice of any meeting, with the agenda to be voted upon, is to be provided to all Home Owners. Meetings are open to all Home Owners and Neighbors, but order and respect must be shown and only those recognized by the chairman may speak when it is their turn. Unruly individuals may be ejected by the chairman.

Meetings shall occur at a location within four (4) miles of the Neighborhood during typical non-workday-hours so as to accommodate participation from as many NC Members as possible.

Meetings are to be led by a chairman (who is also a voting NC Member) that is appointed by majority NC Member vote at the beginning of each meeting. The chairman may appoint other NC Members to serve as secretary, treasurer, or serve in other roles as determined necessary to document and implement NC decisions.

For approval of any motion for action; consensus decision making by NC Members should be used if possible; however, if after group negotiations consensus decisions cannot first be achieved then NC approval shall be determined by majority vote of NC Members who are present (or who are represented by a Neighbor via power of attorney (proxy)). In the event of a vote tie, then the chairman shall decide. Any approved NC actions should be documented in written minutes (including documentation of meeting dates, NC Members present and vote results for approved actions) and archived; with a copy sent to all Home Owners via Notice.

The chairman and NC Members appointed by the chairman may hold private executive session meetings for purposes of implementing Standard Enforcement Activity. Any incremental steps needed to achieve implementation of approved actions that are directed during such private meetings shall be documented in written minutes and archived as confidential with no requirement to provide copies to Home Owners or others unless directed to do so by law.

NC Members: The goal is for residents of the Neighborhood, and not non-residents, to cooperate and decide how the Neighborhood should use Common Space and enforce Standards.

All Home Owners who are also a Neighbor that resides in a Eligible Home (specifically excludes absentee landlords and Exiled Homes), and LRH are eligible to be NC Members if they choose to participate.

There shall be no more than one NC Member with one vote per Eligible Home, and LRH shall have one vote per each original eight (8) unsold Homes or Divided Lots.

With a written power of attorney (proxy) granting authority to obligate the Home Owner; a Home Owner who qualifies to be a NC Member may delegate authority to a Neighbor to act as a NC Member on the Home Owner's behalf. If such delegated Neighbor is also an existing voting NC Member then such Neighbor shall have multiple votes.

Notice: Any Notice shall be in writing and delivered to the Home Owner via United States Postal Service; mailed to the physical Divided Lot address of the Home located in the Neighborhood. Unless specified otherwise herein, all Notices from the NC shall be sent within 30 days of approved actions.

Standard Enforcement Activity: Any activity to enforce Standards authorized by vote of the NC or as otherwise provided for in this instrument.

If an individual Home Owner fails to maintain their portion of Common Space any individual Neighbor or the NC is authorized (but not required) to mow and maintain any Home Owner's Access Easement space.

As part of Standard Enforcement Activity, if any Home is determined to be not in compliance with Standards, then after sending the Home Owner a Notice of violation (with an opportunity to cure violations within 30 days) the NC may undertake after expiration of the 30 day cure period (directly or via appointed individuals(s) or an engaged contractor) the clean-up removal and disposal of visible junk or abandoned property, and / or the repair or maintenance of yards, landscaping, fence or other exterior improvements. The NC may also remove not-authorized Home Owner property, fences or structures located on a Home Owner's land that is subject to Access Easements (Common Space). The Cost of all such actions are the responsibility of the Home Owner who is in violation and may be assessed and billed to this Home Owner for collection.

Payment of assessed Costs by Home Owners is voluntary or as otherwise provided for by law, however non-payment of assessed Costs is a violation of Standards and may result in becoming Exiled until restored. While voluntary, non-payment of Costs may result in forfeiture of access to Common Space and Neighborhood activities for an entire Home unless and until restored.

The NC is authorized and may take any action allowed by law if deemed necessary against an individual Home Owner, Home or Neighbor(s) as a means to enforce Standards or collection and reimbursement of Costs.

Any lien filed against a Home (as a way to secure future Cost reimbursement) shall be subordinate to any preexisting 1st lien mortgage, but would need to be satisfied upon sale of the Home to achieve clear title.

Individual Home Owners are responsible for all Costs related to violation of Standards involving their Home and shall continue in violation until all such Costs are paid and reimbursed. If any lien is filed against a Home for unreimbursed Costs; such Home shall be in violation of Standards until any violation is corrected and such lien is repaid in full.

Standards: The terms conditions and requirements of this instrument.

Standards include the maintenance of Homes, Easements and the behavior of Neighbors. The Home Owner is responsible for maintaining Standards for their Home (including their Easements space) and may face Standard Enforcement Activity if Standards are not maintained.

All Home exteriors (including Access Easement space) shall be maintained and clean. Homes, yards, fences and other improvements shall be kept in good repair, be clean, painted or stained as needed. Any damages or deferred maintenance is to be corrected. Lawns, trees, landscape and gardens shall be watered, mowed, trimmed and otherwise kept in order. Windows may have curtains, blinds, and / or sun screens but may not be covered with aluminum foil, plywood or other material.

Each home shall have and maintain a minimum of one street shade tree in front of each home, and one shade tree in the back yard (not in Common Space) on the Front Porch side of each home located within 12 feet of the commencement of each Home Owner's portion of the Common Space.

Each Home shall be landscaped and lawn grass (including in Common Space) shall be maintained and mowed to a height of 6 inches or less.

The portion of each Home and yard that fronts the central Common Space shall have a Front Porch and be unobstructed with landscaping or other objects in excess of 4 feet in height. This area shall have an entrance into the Common Space.

Any fence that is in front of the Front Porch side of the Home that fronts the center Common Space can be no taller than 4-foot-high and shall have a gate to provide an entrance to the Common Space. Any privacy fence can be no taller than 8-foot-high and must be only on the side of the Home located away from the central Common Space and behind the Front Porch. Any auxiliary storage shed must be located on the side of the Home between both the Front Porch and the street side front of the House (not in the street side front yard). Fence types may be decorative, stockade or chain link, but may not be built with T-posts, wire, panels or otherwise agricultural or temporary in appearance.

Only operating and regularly used automobiles, vehicles or trailers may be parked in view at any Home. Nothing may be stored or abandoned on the exterior land of a Home that is visible by any Neighbor. All lawn mowing or other equipment and anything non-operating, abandoned or unused must not be visible and must be stored out of sight behind a privacy fence or inside a storage shed.

Automobiles, vehicles and trailers may be parked only in garages, car ports or on driveways or on the public street in front of each Home Owner's Home (not in front of a neighbor's Home) and not on the street side lawn or side yard.

Any maintenance repairs, new or replacement Home construction or additions (garages or rooms) to a Home, or Home paint or roof color shall be architecturally similar to and consistent with the quality and appearance of the original Homes in the Neighborhood.

All garbage or recyclables must be stored in a receptacle with a lid and kept toward the street side of the Home. Garbage must be disposed of on a regular basis.

No Home may keep livestock, poultry or have more than four (4) pets (dogs and/or cats or other). All pets must be confined inside or secured within a fenced area. Repetitive, excessive barking or annoying noise from pets is not allowed. No pets are allowed in Common Space unless on a leash and under control of the pet owner (must be held by pet owner and not staked or tethered). Pet owners must clean up after their pets.

Nothing that disturbs the tranquil peace of the Neighborhood is allowed. This includes loud music or noise, persistent use of power tools, bouncing balls or other repetitive sounds.

Argumentative, bullying, aggressive, hostile, threatening, disruptive or inappropriate behavior is not allowed in Common Space.

Standards include requirements and laws of the City of Sulphur and the State of Oklahoma.

Maximum Occupancy of Neighbors in a Home

For an entire Home (both 1st floor and 2nd floor combined) occupancy cannot exceed six (6) related adults and cannot exceed a total of eight (8) related individuals. The entire Home (both 1st floor and 2nd floor combined) can be occupied by no more than four (4) individuals who are unrelated by blood, marriage or adoption (including foster care).

A Home Owner may use their Home as two separate living units and lease to tenants or allow occupancy to guests to all or portions of the 2nd floor loft apartment and / or the 1st floor living area as separate units.

The 2nd floor loft apartment occupancy cannot exceed two (2) related adults and cannot exceed a total of three (3) related individuals. The 2nd floor loft apartment can be occupied by no more than two (2) individuals who are unrelated by blood, marriage or adoption (including foster care). This allows a maximum of two unrelated adult roommates, or two related adults with a related child, or one adult with two related children.

The 1st floor living area occupancy cannot exceed four (4) related adults and cannot exceed a total of five (5) related individuals. The 1st floor living area can be occupied by no more than two (2) individuals who are unrelated by blood, marriage or adoption (including foster care). This allows a maximum of two unrelated adult roommates, or two related adults with three related children, or four related adults with one related child, or other combination.

Maximum Occupancy Standards may be exceeded to accommodate visitors for a period not to exceed 20 days.

I-2019-002895 Book 1265 Pg: 356
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00
Jill Hall - Murray County Clerk
State of Oklahoma

No travel trailers, campers or other detached living units that are routinely inhabited may be kept at any Home.
A visitor who resides in a portable trailer or camper that is temporarily parked at a home may stay no longer than 20 days

IN WITNESS WHEREOF the said owner has executed this instrument the 8 day of October 2019.



Ty M. Albright, Owner
Little Red Hen LLC, a Texas
Limited Liability Company

STATE OF OKLAHOMA
COUNTY OF MURRAY

BEFORE ME, the undersigned authority, on this day personally appeared Ty M. Albright known to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purpose and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 8th day of October 2019.



Notary Public in and for
Murray County, Oklahoma

My Commission expires: 09/04/22

Recorded at Murray County Courthouse, Sulphur, Oklahoma on _____

I-2019-002895 Book 1265 Pg: 357
10/09/2019 11:53 am Pg 0348-0357
Fee: \$ 31.00 Doc: \$ 0.00
Jill Hall - Murray County Clerk
State of Oklahoma