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DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CROSSFIELD

RECORDED MON ARY 10:26:00 OCT 17 1997 FOR TRANSFER

THIS DECLARATION, made on the 30th day of September, 1997, by KEY LIFE INSURANCE COMPANY, ("Declarant"),

WITNESSETH:

WHEREAS, Declarant is the owner of certain real estate, located in Marion County, Indiana, which is more particularly described in Exhibit "A" (hereafter "Real Estate") attached hereto and by this reference, made a part hereof, upon which Declarant intends to develop a residential subdivision known as Crossfield

WHEREAS, Declarant may hereafter become the owner of the real estate more commonly described in what is attached hereto and incorporated herein by reference as exhibit "B" (hereafter "Additional Real Estate");

WHEREAS, Declarant desires to subdivide and develop the Real Estate and may in the future desire to subdivide and develop such portions (or all) of the Additional Real Estate as may be made subject to the terms of this Declaration, as hereinafter provided;

WHEREAS, the term "Property" shall hereafter mean and refer to the Real Estate together with such portions of the Additional Real Estate as have from time to time been subjected to and at anytime subject to this Declaration.

NOW, THEREFORE, the Declarant hereby declares that all of the Lots (as defined in Article II below) in the Property, as they are held and shall be held, conveyed, hypothecate, or encumbered, leased, rented, used, occupied, and improved, are subject to the following restrictions, all of which are declared to be in furtherance of a plan of the improvement and sale of the Property and each Lot situated therein, and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the Property as a whole and each of the Lots situated therein. The restrictions shall run with the Property and shall be binding upon the Declarant, its successors and assigns, and upon the parties having or acquiring any interest in the Property or any part or parts thereof subject to these restrictions. The restrictions shall inure to the benefit of the Declarant and its respective successors entitled to the Property or any part or parts thereof.

As of the date of execution hereof, the Property consists solely of the Real Estate. The Owner of any Lots subject to these restrictions, by (i) acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from Declarant or a subsequent Owner of such Lot or (ii) the active occupancy of any Lot, shall accept such deed, execute such contract and/or actively occupy such Lot subject to each restriction and agreement

herein contained. By acceptance of such deed, execution of such contract, and/or actively occupying such Lot, each Owner acknowledges the rights and powers of Declarant and of the Association with respect to these restrictions and also for itself, its heirs, personal representatives, successors, and assigns covenants and agrees and consents to and with Declarant, the Association, and the Owners of each of the Lots hereby affected to keep, observe, and comply with the terms and conditions hereof.

Declarant shall have, and hereby reserves the right, at any time, and from time to time, at any time prior to the expiration of the Development Period, to add to the Property and subject to this declaration all or any part of the Additional Real Estate. Any portion of the Additional Real Estate shall be added to the Property, and therefore and thereby becomes a part of the Property and subject in all respects to this declaration and all rights, obligations, and privileges herein, when Declarant places of record in Marion County, Indiana an instrument so declaring the same to be part of the Property, which supplementary declaration (hereafter "Supplementary Declaration") may be as part of a subdivision plat for any portion of the Additional Real Estate, or by an amendment or supplement to this Declaration. Such Supplementary Declaration may contain modifications hereto and additional terms, conditions, restrictions, maintenance obligations, and assessments as may be necessary to reflect the different character, if any, of the Additional Real Estate. Further, with respect to the Additional Real Estate, Declarant hereby reserves the right to grant additional easements or modify existing easements which benefit real estate adjacent to the Additional Real Estate.

Upon recording of any such instrument on or before the expiration of the Development Period, the real estate described therein shall, for all purposes, thereafter be deemed a part of the Property and the Owners of any Lots within such real estate shall be deemed for all purposes, to have and be subject to all of the rights, duties, privileges, and obligations of Owners of Lots within the Property. No single exercise of Declarant's right and option to add and expand the Property as to any part or parts of the Additional Real Estate, shall preclude Declarant from thereafter from time to time further expanding and adding to the Property to include other portions of the Additional Real Estate, and such right and option of expansion may be exercised by Declarant from time to time as to all or any portions of the Additional Real Estate so long as such expansion is accomplished on or before the expiration of the Development Period. Such expansion of the Property is entirely at the discretion of the Declarant and nothing contained in this Declaration or otherwise shall require Declarant to expand the Property beyond the Real Estate, or to any portions of the Additional Real Estate which Declarant may voluntarily and in its sole discretion from time to time subject to this Declaration.

#### ARTICLE I

##### *Name*

The subdivision of the Property created by this Declaration shall be known and designated as Crossfield, a subdivision located in Marion County, Indiana.

## ARTICLE II

### *Definitions*

The following terms, when used throughout this Declaration, shall have the following meanings and definitions:

Section 2.1 "Articles" means the Articles of Incorporation of the Association (as hereinafter defined) filed, or to be filed, with the Office of the Secretary of State of Indiana, as the same are or hereafter may be amended from time to time.

Section 2.2 "Association" means the **CROSSFIELD HOMEOWNERS ASSOCIATION, INC.**, a non-profit corporation, its successors and assigns

Section 2.3 "Board of Directors" means the Board of Directors of the Association.

Section 2.4 "Builder" means a person or entity engaged in and responsible for the original construction of a residence on a Lot.

Section 2.5 "Common Area" means: (1) those portions of the Property, including improvements thereto, facilities and personal property owned, to-be-owned, leased or to-be-leased by the Association from time to time for the common use, benefit and enjoyment of the Owners (as hereinafter defined), (2) Lake Area, as defined below, and (3) items (if any) deemed Common Area for maintenance purposes only. Unless expressly stated to the contrary, the term Common Area as used herein (whether or not so expressed) shall include all portions of the Property designated on the Plat (as hereafter defined) as a "Block", "Common Area", "C A", or such other areas within the Property that are not otherwise identified on the Plat (as hereafter defined) as a lot or street. The Common Area to be conveyed to the Association at the time of conveyance of the first Lot to an Owner is described in the Plat (as hereinafter defined).

Section 2.6 "Common Expenses" shall mean and refer to expenses of administration of the Association, and expenses for the upkeep, maintenance, repair and replacement of all Common Area, and all sums lawfully assessed against the Owners by the Association, and all sums, costs and expenses declared by this Declaration to be Common Expenses.

Section 2.7 "Declarant" means the **KEY LIFE INSURANCE COMPANY** and its successors and assigns

Section 2.8 "Development Period" means the period of time commencing with Declarant's acquisition of the Property and ending when Declarant has completed the development and sale of, and no longer owns, any Lot or any other portion of the Property. The Development Period shall recommence each time the Declarant acquires any part (or all) of the Additional Property.

Section 2.9 "Dwelling Unit" means any single-family residence situated upon a Lot (as hereafter defined).

Section 2.10 "Lake Area(s)" means any Common Area on which a lake now exists or is later constructed by Declarant and "Lake" means a body of water which now exists or is later constructed by Declarant in a Lake Area.

Section 2.11 "Lot" or "Lots" means, as the context requires, any parcel or parcels of land designated as such upon the Plat (as hereinafter defined) or, after construction, that parcel of land upon which there is constructed a Dwelling Unit that is conveyed to an Owner (as hereinafter defined) by the Declarant. Subject to any necessary approval of the appropriate governmental authority, a "Lot" may contain portions of real estate greater or less than its originally platted dimensions should the Declarant deem it advisable in order to accommodate the construction of a Dwelling Unit.

Section 2.12 "Owner" means the record owner, whether one or more persons or entities, of the fee simple title to any Lot which is a part of the Property, including contract sellers, but otherwise excluding those having such interest merely as security for the performance of an obligation. Unless specifically indicated to the contrary, the term "Owner" shall include the Declarant.

Section 2.13 "Plat" means the subdivision plats of the Property, which are recorded with the Recorder of Marion County, Indiana, as the same may be hereafter amended or supplemented pursuant to this Declaration.

### ARTICLE III

#### *Property Rights, Easements and Encroachments*

Section 3.1 Owners' Easements of Enjoyment of Common Area Every Owner shall have a nonexclusive right and easement of enjoyment, in common with all Owners, in and to any Common Area, which nonexclusive right and easement or enjoyment shall be appurtenant to and shall pass with title to every Lot (in the form of a right to membership in the Association), subject to the following provisions:

(a) The right of the Association to charge reasonable admission and other fees for the use of recreational facilities, if any, situated upon the Common Area owned by the Association;

(b) The right of the Association to suspend the voting rights and right to use of any recreational facilities, if any, by any Owner (i) for any period during which any assessment remains unpaid and (ii) for a period not to exceed sixty (60) days for any infraction of its published rules and regulations;

(c) The right of the Association to promulgate reasonable rules and regulations governing the use of the Common Area owned by the Association including, without limitation, parking, swimming, boating, fishing, (including the denial thereof of any such rights) and upon improvements, additions or alterations to the Lots and the Common Area owned by the Association;

(d) The rights of Declarant as provided in this Declaration, as the same may be amended from time to time;

(e) The right of the Association to mortgage any or all of the Common Area owned by the Association, upon the approval of two-thirds (2/3) of the membership of each class of members of the Association;

(f) The easements reserved elsewhere in this Declaration and the right of the Association to grant further reasonable utility easements across and through the Common Area owned by the Association for the benefit of its members;

(g) The right of the Association to dedicate or transfer all or any part of the Common Area owned by the Association to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members or otherwise allowed pursuant to this Declaration, as amended. No such dedication or transfer, except as allowed pursuant to this Declaration, shall be effective unless there is recorded an instrument agreeing to such dedication or transfer signed by two-thirds (2/3) of the membership of each class of members of the Association; and

(h) All other rights, obligations and duties as set forth in this Declaration, as the same may be from time to time amended or supplemented

Section 3.2 Delegation of Use. In accordance with the By-Laws and any reasonable and nondiscriminatory rules and regulations promulgated from time to time by the Association, and subject to the rights of others as set forth in this Declaration, any owner may assign his or her right of enjoyment of the Common Area owned by the Association, to family members, guests, tenants or contract purchasers who reside on the Lot

Section 3.3 Certain Obligations and Access Rights to the Common Area

(a) Except as otherwise set forth in this Declaration, the Association, subject to the rights of the Owners as set forth in this Declaration, shall be responsible for the management and control, for the exclusive benefit of the Owners as provided herein, of the Common Area owned by the Association and for the maintenance of the same in good, clean, attractive, safe and sanitary condition, order and repair

(b) The Association shall have and is hereby granted a general right of access and easement to all of the Common Area owned by the Association and across the Lots, at reasonable

times and at any time in case of emergency, as reasonably required by its officers, directors, employees and their agents and independent contractors, to the full extent necessary or appropriate to perform its obligations and duties as set forth in this Declaration. The easements and rights specified herein also are reserved for the benefit of Declarant so long as Declarant owns any portion of the Property and for so long as Declarant may be liable under any builder's warranty.

Section 3.4 General Drainage, Utility, Sewer and Other Development Easement - The following rights reserved in this Section shall not be exercised, after the conveyance of any Lot, in a manner that (i) unreasonably and adversely affects any Dwelling Unit or portion thereof located upon such Lot or the Owner's use or enjoyment thereof, or (ii) unreasonably restricts the rights of ingress and egress to such Lot. The following rights and easements reserved by Declarant in this Section shall run with the land, and Declarant's right to further alter or grant easements shall automatically terminate and pass to the Association one (1) year after Declarant shall have conveyed the last Lot within the Property.

(a) Declarant hereby reserves unto itself during the Development Period, and thereafter unto any public or private utility, a general easement ("Drainage, Utility and Sewer Easement") for drainage, utility and sewer purposes in, on and over all of the Common Area and any Lot, so as to permit Declarant to properly install and allow to be maintained all electrical, telephone, water, gas, sanitary and storm sewer, television (including but not limited to cable and/or satellite) transmission facilities, security systems and other utility services (including all necessary lines, pipes, wires, cables, ducts, antennae and other equipment and facilities) to serve any Dwelling Unit constructed on the Property. Any Drainage, Utility, Sewer and other Development Easement shall include all areas of the Property outside any Dwelling Units, with the exception of any areas covered by chimneys, or patios. Improvements or permanent structures installed within the Common Area are subject to the rights (including the right to remove where reasonably necessary without duty of replacement or reimbursement) of the Declarant and any public or private utility to construct, maintain, repair or remove any necessary facilities. By virtue hereof, Declarant reserves the right to install a lake(s) or pond(s) on any Common Area. The rights hereunder and easements hereby reserved survive the conveyance, by the Declarant to the Association, of any Common Area. This easement shall be in addition to any easement defined upon a Plat as a drainage, sewer, utility, cable, landscape, sign, transmission, flowage or similar type easement.

(b) Declarant reserves unto itself during the Development Period, and thereafter unto the Association, an easement ("Lake Easement") and right-of-way in and to any Lake Area (s) or areas now or hereafter shown on the Plat as a "Block", "Common Area", or "Lake" or any other Common Area within the Property used as a water retention or detention area, or on which a Lake now exists or is later constructed, for the purpose of fulfilling any maintenance obligations set forth in this Declaration and/or establishing and maintaining proper surface water drainage throughout the Property, and an easement of ingress and egress through so much of the remainder of the Property as is reasonably necessary or appropriate, to perform such actions as Declarant or the Association deem necessary or appropriate, for the purpose of establishing and maintaining proper surface water drainage throughout the Property, which such actions shall include the

construction, repair and maintenance of retention and detention ponds or lakes in accordance with the requirements of applicable law and of all governmental agencies having jurisdiction (without undertaking any obligation or duty to exceed such requirements). During the Development Period, Declarant reserves the right to modify any existing easements or to grant new easements which benefit any real estate adjacent to the Property

(c) Declarant reserves unto itself during the Development Period, and thereafter unto the Association, the right and an undefined sign and facilities easement ("Sign and Facilities Easement") to install, erect, construct and maintain an entryway sign or signs, directional signs, advertising signs advertising the Property or the Lots therein, lighting, walkways, pathways, fences, walls and any other landscaping, architectural and recreational features or facilities considered necessary, appropriate, useful or convenient, anywhere upon the Property (except upon any Lot after the first conveyance thereof). Any such signs shall comply with any applicable zoning requirements and all such facilities shall be maintained by the Association as a part of its Common Area maintenance obligations

(d) Declarant reserves unto itself during the Development Period, and thereafter unto the Association, the full right, title and authority to:

(i) Relocate, alter or otherwise change the location of any Drainage, Flowage, Utility, Sewer and Lake, Sign and Facilities Easement, or any facility at any time located therein or thereon;

(ii) Grant such further easements, licenses and rights-of-way, temporary or permanent, exclusive or non-exclusive, surface or otherwise, as Declarant may deem necessary or appropriate, for ingress and egress, utility and similar purposes on or within any portion of the Property, for the benefit of the Property or any portion thereof, and,

(iii) Describe more specifically or to change the description of any Drainage, Flowage, Utility, Sewer, Lake, Sign and Facilities Easement or any other easement, license or right-of-way now or hereafter existing on the Property, by written instrument, amended Plat or amendment to the Plat recorded in the Office of the Recorder of Marion County, Indiana

(e) The title of the Association (as to the Common Area owned by the Association during the Development Period) and of any Owner of any Lot shall be subject to the rights and easements reserved herein.

Section 3.5 Easement for Emergency Purposes An easement is hereby dedicated and granted for use in the case of an emergency by emergency vehicles such as fire trucks, police cars and ambulances and emergency personnel, public and private, over and upon the Common Area.

Section 3.6 Fee Title to Lot The fee title to any Lot described as bounded by any street, lane, walkway, park, pond, lake, or any other common property which has not been dedicated

or accepted by the public and the fee title to any Lot shown on any recorded plat of Crossfield as abutting upon any such common property shall not extend upon such common property and the fee title to such common property is reserved to the grantor to be conveyed to the **CROSSFIELD HOMEOWNERS ASSOCIATION** for the common enjoyment of all residents in CROSSFIELD.

Section 3.7 Designated Drainage, Utility, and Sewer Easements There are strips of ground designated on the Plat as drainage easements, utility easements, sewer easements, sanitary sewer easements and storm sewer easements, or any combination thereof, which are hereby reserved to the appropriate governmental entities, public utilities, and private utilities for the installation and maintenance of swales, ditches, pipes, drains, sanitary sewers, manholes, detention and retention areas or other drainage facilities. Purchasers of Lots in this subdivision shall take title subject to such easements hereby created and subject at all times to the rights of proper authorities to service and maintain such drainage facilities and easements, and no permanent structure of any kind and no part thereof except fences which do not retard or impede the flow of drainage water and which are approved pursuant to Section 6.2 below, shall be built, erected or maintained on said drainage easements. It shall be the responsibility of the Association and the Owners of the areas enclosed within such easements to maintain such areas in such conditions that the flow of storm drainage waters on, across and from said areas shall not be impeded, diverted or accelerated. Such use for storm water movement or retention or detention is hereby declared to be an easement and servitude upon said land for the benefit of the Owners of other land included within the Plat, upstream or downstream, affected by such use and for any proper governmental agency or department or any private or public utility. All proper governmental agencies or departments and public and private utilities are hereby given the right to obtain access to such areas to perform maintenance and to perform such maintenance as may be necessary to protect that easement and servitude rights. It shall be the responsibility of the Association and the Owner of any Lot or parcel of land within the Plat to comply at all times with the provisions of the drainage plan as approved for the applicable Plat by the appropriate governmental agency or department and the requirements of all drainage permits for such Plat issued by those agencies. Failure to so comply shall operate as a waiver and release of the Declarant, the developer, or their engineers and agents from all liability as to damage caused by storm waters or storm drainage.

Further, there are easements and servitudes upon the land within the Plat in favor of surface water runoff along natural valleys and drainage channels running to Owners of other land contained within the Plat, upstream and downstream. It shall be the responsibility of the Association and the Owners of these natural valleys and channels to use their land and maintain said natural valleys and channels in such manner and condition that the flow of storm drainage waters on, across, from and to such areas shall not be impeded, diverted or accelerated.

Section 3.8 Designated Mounding, Landscaping, and Screening and Sign Easements. Any strips of grounds shown or designated on the Plat for (i) mounding easements, (ii) landscape or landscape maintenance easements, and/or (iii) sign easements, are hereby reserved for such (i) mounding easements, (ii) landscape easements and/or landscape maintenance easements and/or



(iii) sign easements Declarant hereby reserves unto itself during the Development Period, and, thereafter, unto the Association, any such easements for the purposes of (i) providing signs which either advertise the Property and the availability of Lots or identify the Property or, (ii) installing landscaping, mounding, and screening. Declarant reserves unto itself during the Development Period and thereafter unto the Association, the exclusive and sole right to erect signs and install landscaping, mounding, and screening within these strips of ground shown on the Plat as landscaping, mounding, and sign easements. Notwithstanding anything in this Declaration to the contrary, no planting shall be done, and no hedges, walls, fences or other improvements shall be erected or maintained in the area of such easements, except by the Declarant during the Development Period. Furthermore, notwithstanding anything in this Declaration to the contrary, no planting shall be done, and no hedges, walls, fences, structures, or other improvements shall be erected between (i) any landscape easement or landscape maintenance easement, and (ii) any perimeter roadway, public highway or right-of-way along the perimeter or boundary of the Property, except by the Declarant.

Section 3.9 Street Dedication. All streets now or hereafter located upon the Property are hereby dedicated to the public

Section 3.10 Easement Work. Notwithstanding any architectural approval under Section 6.2 below, during the course of any maintenance, service, repair or work upon any easement, the Declarant, the Association, any private utility, any public utility, and/or any governmental entity shall have the right and the authority, without any obligation or liability whatsoever planted, to any owner, to remove, damage, or destroy any fence or other structure or landscaping built, erected, maintained or planted in any easement described in Section 3.7 and Section 3.8 above

#### ARTICLE IV

##### *Association Membership, Voting Rights Board of Directors and Professional Management*

Section 4.1 Membership. Initially, the person(s) who serve as incorporator(s) of the Association shall be the member(s) (the "Initial Member(s)"). The Initial Member(s) shall remain member(s) of the Association until the Association Articles of Incorporation are accepted by the Indiana Secretary of State, at which time the Initial Member(s) shall cease to be member(s) unless they also qualify as Class A or Class B members. Every Owner of a Lot which is subject to assessment shall be a member of the Association. Apart from the Initial Member(s), a membership in the Association shall be appurtenant to and may not be separated from ownership of any Lot.

Section 4.2 Classes of Membership and Voting Rights. The Association shall have the following two classes of voting membership:

Class A. Class A members shall be all Owners with the exception of the Declarant. Class A members shall be entitled to one (1) vote for each Lot owned. When

more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as the members holding an interest in such Lot determine among themselves, but in no event shall more than one vote be cast with respect to any Lot.

Class B The Class B member shall be the Declarant. The Declarant shall be entitled to three (3) votes for each Lot owned. For purposes of this calculation, it shall be assumed that Declarant owns all Lots, which number shall be reduced as Lots are conveyed by the Declarant to an Owner. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier: (a) when the total number of votes outstanding in the Class A membership is equal to the total number of votes outstanding in the Class B membership; or, (b) December 31, 2003.

Section 4.3 Board of Directors The Owners shall elect a Board of Directors of the Association as prescribed by the Association's Articles and By-Laws. The Board of Directors shall manage the affairs of the Association. Directors need not be members of the Association.

Section 4.4 Professional Management No contract or agreement for professional management of the Association, nor any other contract between Declarant and the Association, shall be for a term in excess of three (3) years. Any such agreement or contract shall provide for termination by either party with or without cause and without payment of any termination fee upon written notice of ninety (90) days or less.

## ARTICLE V

### *Covenant for Maintenance Assessments*

Section 5.1 Creation of the Lien and Personal Obligation of Assessments Declarant, for each Lot now or hereafter owned by it within the Property, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association:

(a) Regular Yearly Assessments (for maintenance, repairs and ordinary operating expenses, including Common Expenses); and

(b) Special Assessments for capital improvements and operating deficits and for special maintenance or repairs as provided in this Declaration.

Such assessments shall be established, shall commence upon such dates and shall be collected as hereinafter provided. All such assessments, together with prejudgment interest at eight percent (8%) per annum, costs and reasonable attorneys' fees, shall be a charge on the land

and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorneys fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to such Owner's successors in title unless expressly assumed by them.

Section 5.2 Purpose of Regular Yearly Assessments The Regular Yearly Assessments levied by the Association shall be used exclusively, in the reasonable discretion of the Board of Directors of the Association, for the promotion of the recreation, health, safety and welfare of the residents in the Property, for the improvement, maintenance and repair of the Common Area, for the performance of the obligations and duties of the Association and for other purposes only as specifically provided herein. As and if necessary, a portion of the Regular Yearly Assessments shall be set aside or otherwise allocated in a reserve fund for the purpose of providing repair and replacement of the Common Area, and other capital improvements which the Association is required to maintain.

Section 5.3 Maximum Regular Yearly Assessments

(a) Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum Regular Yearly Assessment on any Lot shall be \$120.00 per Lot per year.

(b) From and after January 1 of such year, the maximum Regular Yearly Assessment may be increased each calendar year not more than 10% above the maximum Regular Yearly Assessment for the previous year, without a vote of the membership.

(c) From and after January 1 of such year, the maximum Regular Yearly Assessment may be increased each calendar year by more than 10% above the maximum Regular Yearly Assessment for the previous year, with the approval of two-thirds (2/3) of those members of each class of members who cast votes in person or by proxy at a meeting duly called for this purpose.

(d) The Board of Directors from time to time may fix the Regular Yearly Assessment, without any vote of the membership, at any amount not in excess of the maximum.

Section 5.4 Special Assessments for Capital Improvements and Operating Deficits In addition to the Regular Yearly Assessments authorized above, the Association may levy a Special Assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of any capital improvement which the Association is required to maintain, or to recover any operating deficits which the Association may from time to time incur, provided that any such assessment shall have the assent of two-thirds (2/3) of those members of each class of members who cast votes in person or by proxy at a meeting duly called for this purpose.

Section 5.5 Quorum Written notice of any meeting called for the purpose of taking any action authorized under this Article shall be sent to all Members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of Members or of proxies entitled to cast sixty percent (60%) of the total number of votes entitled to be cast (Class A and Class B votes combined) shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 5.6 Uniform Rate of Assessment Regular Yearly Assessments and Special Assessments for capital improvements and to recover operating deficits must be fixed at a uniform rate for all Lots, except that Declarant and any individual or entity purchasing a Lot or Lots solely for the purpose of construction of a for-sale Dwelling Unit thereon (a "Builder") shall pay only twenty-five percent (25%) of the Regular Yearly Assessments and Special Assessments so long as any Dwelling Unit constructed upon a Lot by Declarant or Builder has not been conveyed to an Owner intending to occupy or rent said Dwelling Unit as a residence or leased to an individual or entity for use as a residence.

Section 5.7 Date of Commencement of Yearly Assessments; Due Dates The Regular Yearly Assessment provided for herein shall commence as to each Lot within a recorded Plat the first day of the first month following conveyance of the Common Area within such Plat to the Association, or if there is no Common Area, the first day of the first month following the recording of such Plat. The Board of Directors shall fix any increase in the amount of the yearly assessments at least thirty (30) days in advance of the effective date of such increase. Written notice of any increase in the Regular Yearly Assessment, and written notice of any Special Assessment and such other assessment notices as the Board of Directors shall deem appropriate, shall be sent to every Owner subject thereto. The due dates for all assessments, and the assessment and collection period (i.e., annual, monthly, lump-sum or otherwise) for any Special Assessments, shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate in recordable form signed by an Officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate from the Association regarding the status of assessments for any Lot shall be binding upon the Association as of the date of its issuance.

Section 5.8 Effect of Nonpayment of Assessments; Remedies of the Association If any assessment (or periodic installment of such assessment, if applicable) is not paid on the due date established therefor pursuant to this Declaration, then the entire unpaid assessment (together with interest thereon, costs and attorneys' fees as provided in this Declaration) shall become delinquent and shall constitute a continuing lien on the Lot to which such assessment relates, binding upon the then Owner, his heirs, devisees, successors and assigns. The personal obligation of the then Owner to pay such assessments, however, shall not pass to such Owner's successors in title unless expressly assumed by them. If any assessment is not paid within thirty (30) days after the due

date, the assessment shall bear interest from the date of delinquency at the rate of eight percent (8%) per annum, and the Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property, or both. In such event, there shall be added to the amount of such assessment the costs and attorney's fees of preparing and filing the complaint in such action; and in the event a judgment is obtained such judgment shall include interest on the assessment as above provided, costs of the action and reasonable attorneys' fees to be fixed by the court. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area owned by the Association or abandonment of his Lot.

Section 5.9 Subordination of the Lien to Mortgages; Sale or Transfer. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. The sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale or transfer. No sale or transfer of any Lot (whether voluntary or pursuant to foreclosure or otherwise) shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof; and, except as hereinabove provided, the sale or transfer of any Lot shall not affect the lien of assessments becoming due prior to the date of such sale or transfer except to the extent that a purchaser may be protected against the lien for prior assessments by a binding certificate from the Association, issued pursuant to this Declaration, as to whether or not such assessments have been paid.

## ARTICLE VI

### *Use, Restrictions, and Architectural Control*

Section 6.1 Lot Use and Conveyance. All Lots shall be used exclusively for single family detached residential purposes, except that Declarant, during the Development Period, reserves (a) the rights provided in this Declaration respecting the Property generally, and (b) the right to subdivide, dedicate or otherwise convey or designate all or any portion of any one or more Lots which it may own from time to time for recreational or other common uses and benefit of all Owners and other members of the Association. Any Lot or portion thereof so designated for common use shall become part of the Common Area owned by the Association, and reasonable rules and regulations shall be promulgated and enforced with respect thereto so that the use and enjoyment of adjacent Lots by the Owners thereof shall not be unreasonably disturbed. Except as provided in the Declaration, no Lot shall be subdivided to form units of less area. Each Lot shall be conveyed as a separately designated and legally described freehold estate subject to the covenants, conditions and restrictions contained herein.

Section 6.2 Architectural Control. No building, outbuilding, mailbox, fence, satellite dish, wall or other structure, except original construction of Dwelling Units by or on behalf of the Declarant, Crossmann Communities Partnership, Deluxe Homes, Inc. or Trimark Development,

Inc., shall be commenced, erected or maintained upon the Property, nor shall any exterior addition to or change or alteration therein, other than by the Declarant, Crossmann Communities Partnership, Deluxe Homes, Inc or Trimark Development, Inc, be made until the plans and specifications showing the nature, kind, shape, height, materials, color and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Declarant, until the end of the Development Period, and thereafter by the Board of Directors of the Association. After the Development Period, the Board of Directors may appoint three (3) or more representatives to an Architectural Committee. Any change in the appearance or the color of any part of the exterior of a residence shall be deemed a change thereto and shall require the approval therefor as above provided. However, there shall be no such approval of the planting of hedges, walls, fences, structures and/or other improvements prohibited under Section 3.8 above, and any such approval shall be null and void. In the event that written approval is not received as required hereunder within thirty (30) days after complete plans and specifications have been submitted, then the request for approval shall be deemed denied.

Section 6.3 Leasing Any Lot may be leased by its Owner

Section 6.4 Animals No animals, livestock, or poultry of any kind shall be raised, bred, or kept on the Property, on any Lot, or in any Dwelling Unit, except that no more than a total of two (2) dogs, cats, or other normal household pets may be kept in residences subject to rules and regulations adopted by the Association through its Board of Directors, provided that such pets are not kept, bred, or maintained for any commercial purpose.

Section 6.5 Outside Storage All clotheslines, equipment, garbage cans, service yards, woodpiles or storage piles shall be kept from view of neighboring homes and streets. All rubbish, trash or garbage shall be regularly removed from the premises, and shall not be allowed to accumulate thereon. Trash must be stored in enclosed containers.

Section 6.6 Setback Lines Front Building lines are hereby established as shown on the Plat. Between such Front Building lines and the right-of-way lines there shall be erected, placed or altered no structure or part thereof, except fences in keeping with architectural style as specifically approved by the Declarant until the end of the Development Period, and thereafter by the Association Board of Directors or Architectural Review Committee; provided, however, except that in no case will such fences be permitted on the public right-of-way. The building lines which are from public right-of-way lines are parallel to and measured perpendicularly from these public right-of-way lines.

Section 6.7 Side Setbacks The minimum side yard and minimum rear yard requirements shall be those established by the applicable zoning and subdivision control ordinances.

Section 6.8 Temporary Structures and Outbuildings No structure of a temporary character, tent, shack, basement, garage, barn or other out-building shall be erected, placed, or

altered upon any Lot for use as a residence either temporarily or permanently, or at any time be used for such purpose

Section 6.9 Motor Vehicle Repair. The repair of motor vehicles or material alteration of motor vehicles shall not be permitted on any Lot unless entirely within a garage permitted to be constructed per the terms of the Declaration. No inoperative or unlicensed motor vehicle will be stored on any Lot

Section 6.10 Nuisances. No noxious or offensive activities shall be carried on or be permitted to exist on any Lot, nor shall anything be done thereon which may be or become an annoyance or nuisance. Any structure or building permitted to be constructed on any Lot by this Declaration, which may be all or in part destroyed by fire, wind, storm or any other reason, shall be rebuilt and restored to its previous condition within a reasonable length of time, and all debris accumulated in connection therewith shall be removed within a reasonable time after any such occurrence.

Section 6.11 Permitted Uses. No use shall be made of any Lot except as permitted by the applicable zoning and subdivision control ordinances under which this Property is developed.

Section 6.12 Drains. No house footing drain or roof water drain shall be discharged into the sanitary sewers.

Section 6.13 Number of Dwelling Units. The number of Dwelling Units shall not exceed the number of Lots within the Property.

Section 6.14 Residential Use. Lots may be used only for residential purposes and only for one single-family dwelling, a private garage, and other such outbuildings as are usual and incidental to the use of a residential lot. All lots in this subdivision shall be designated as residential Lots, and no home shall exceed two and one half (2-1/2) stories or thirty-five (35) feet in height.

Section 6.15 Size. Subject to any further restrictions imposed by any recorded commitment, every single-family dwelling erected, placed, altered or maintained on any Lot within shall have a minimum living area, exclusive of open porches, unfinished basements and attached garages, of not less than what is required by the applicable zoning and subdivision control ordinances.

Section 6.16 Unsightly Growth. In order to maintain the standards of the Property, no weeds, underbrush or other unsightly growths shall be permitted to grow or remain upon any Property, and no refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon. Failure to comply shall warrant the Declarant or the Association to cut weeds or clear the refuse from the Property at the expense of the Owner, and there shall be a lien against said Property for the expense thereof, which lien shall be due and payable

immediately. If such lien is not promptly paid, the Association or the Declarant may file suit and recover such amount together with reasonable attorneys fees and costs of collection.

Section 6.17 Site Visibility No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) feet and nine (9) feet above the street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street property lines and a line connecting points twenty-five (25) feet from the intersection of said street lines, or in the case of a rounded property corner from the intersection of the street lines extended. The same sightline limitations shall apply to any Lot within ten (10) feet from the intersection of a street line with the edge of a driveway pavement or alley line. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines. No fences shall be permitted to be constructed between the front set back line and the street curb.

Section 6.18 Semi-tractor trucks, trailers, etc. No semi-tractor trucks, semi-trucks, semi-tractor trailers, boats, campers, mobile homes, disabled vehicles, and/or trailers shall be permitted to park on the Property or a Lot unless fully enclosed in a garage, or unless the same is necessary and incident to the Declarant's, builder's or Association's business on the Property.

Section 6.19 Sign Limitations. No sign of any kind, other than those installed by Declarant, the Association, or a Builder, may be displayed to public view on any Lot, except that one sign with an area of not more than six (6) feet may be displayed with the purpose of advertising the Lot for sale.

Section 6.20 Lakes, Lake Area(s). Except as otherwise provided, no individual using a Lake, if any, has the right to cross another Lot or trespass upon shoreline not within a Common Area owned by the Association, subject to the rights of the Declarant, the Association, their employees, heirs, successors and assigns as set forth in the Declaration. No one shall do or permit any action or activity which could result in pollution of any Lake, diversion of water, elevation of any Lake level, earth disturbance resulting in silting or any other conduct which could result in an adverse effect upon water quality, drainage or proper Lake management except as provided in the Declaration. A Lake may not be used for swimming, ice skating, boating, or for any other purpose, except for drainage of the Property, unless expressly and specifically approved by the Board of Directors in writing and allowed by law. Lakes and Lake Areas may or may not exist on the Property, and the reference throughout this Declaration to Lakes and Lake Areas is made in order to address Lakes and Lake Areas, if any, which now exist or are later constructed upon the Property. The installation on the Property of any Lake or Lake Area shall be within the sole discretion of the Declarant, and under no circumstances shall the Declarant be required or obligated to install any Lake or Lake Area. Only the Declarant and the Association shall have the right to store items or develop recreational facilities upon any Common Area owned by the Association adjacent to a Lake.

Section 6.21 Rules and Regulations. The Board of Directors from time to time may promulgate further rules and regulations concerning the use of Lots and the Common Area owned



by the Association. A majority of those Owners voting at a meeting called for the purpose may rescind or modify any rule or regulation adopted by the Board of Directors. Copies of all rules and regulations shall be furnished by the Board to all Owners, at the Owner's last known address, prior to the time when the same shall become effective. The Association shall have current copies of the Declaration, Articles and By-Laws, and other rules concerning the Property as well as its own books, records and financial statements available for inspection by Dwelling Unit Owners or by holders, insurers and guarantors of first mortgages, that are secured by Dwelling Units in the Property. These documents shall be available during normal business hours or under other reasonable circumstances

Section 6.22 Development and Sale Period. Nothing contained in this Article 6 shall be construed or interpreted to restrict the activities of Declarant or a Builder in connection with the development of the Property and sale of Lots. During the Development Period, Declarant or a Builder shall be entitled to engage in such activities and to construct, install, erect and maintain such facilities, upon any portion of the Property at any time owned or leased by Declarant or a Builder, as in the sole opinion of Declarant or a Builder may be reasonably required, or convenient or incidental to, the development of the Property and sale of the lots; such facilities may include, without limitation, storage areas, signs, parking areas, model residences, construction offices, sales offices and business offices

Section 6.23 Outside Use of Lots. Except in an individual patio area appurtenant to a Dwelling Unit, no planting or gardening shall be done, and no fences, hedges, walls or other improvements shall be erected or maintained upon the Property except such as installed in accordance with the initial construction of the buildings located thereon or as approved by the Board of Directors. Above ground swimming pools and outbuildings are prohibited on the Property.

Section 6.24 Carports. All Dwelling Units will have completely enclosed garages and no carports will be allowed on any Lot.

Section 6.25 Dwelling Units. All Dwelling Units shall be detached single family residences; duplexes or doubles are prohibited.

Section 6.26 Driveways. All driveways to Dwelling Units shall be concrete.

Section 6.27 Mailboxes. All mailboxes installed upon Lots shall be of uniform type and style.

Section 6.28 Yard Lights. The builder on each Lot shall supply and install a yard light in operable condition on such Lot at a location, having a height and of a type, style and manufacture approved by the Declarant prior to the installation thereof. Each such light fixture shall be equipped with a photo electric cell or similar device to insure automatic illumination from dusk to dawn each day. The yard light thereafter shall be maintained in proper working order by the Owner.

Section 6.29 Architectural Style. Dwelling Units on abutting Lots, and Dwelling Units which are directly across the street from each other, shall not be of identical architectural style, design and appearance.

## ARTICLE VII

### *Maintenance, Repairs and Replacements*

Section 7.1 By Owners. Except as specifically provided in this Declaration, each Owner shall furnish and be responsible for the maintenance of all portions of his Lot. All fixtures and equipment installed within or as part of the Dwelling Unit, commencing at the points where the utility lines, pipes, wires, conduits or systems enter the Lot upon which said Dwelling Unit is located, shall be maintained and kept in repair by the Owner thereof. Each Owner shall promptly perform all maintenance and repair of his Lot and Dwelling Unit which, if neglected, might adversely affect any other Lot or Dwelling Unit or any part of the Common Area owned by the Association. Such maintenance and repairs include, but are not limited to, all exterior surface, siding, roof, gutters, internal water lines, plumbing, electric lines gas lines, appliances, and all other fixtures, equipment and accessories belonging to the Owner and a part of or appurtenant to his Dwelling Unit or Lot.

### Section 7.2 Common Properties and Lawns by the Association.

(a) The Association, as part of its duties, and as part of the Common Expenses, shall provide for:

(i) Maintenance of the Common Area. Maintenance of the Common Area shall include, but shall not be limited to, fertilizing, treating any Lakes, mowing and replanting when necessary of the grass and trees and maintenance of any other improvement within the Common Area.

(ii) Maintenance of the Entry Signs and perimeter landscaping installed by the Declarant.

The Board of Directors may adopt such other rules and regulations concerning maintenance, repair, use and enjoyment of the Common Area owned by the Association (or any items deemed Common Area for purposes of maintenance only) as it deems necessary

(b) Notwithstanding any obligation or duty of the Association to repair or maintain any of the Common Area owned by the Association (or any items deemed Common Area for purposes of maintenance only), if, due to the willful, intentional or negligent acts or omissions of an Owner or a member of his family or of a guest, tenant, invitee or other occupant or visitor of such Owner, damage shall be caused to the Common Area owned by the Association (or any items deemed as such for purposes of maintenance only), or if maintenance, repairs or replacements shall be required thereby which would otherwise be at the Common Expense, then such Owner shall pay for such damage and such maintenance, repairs and replacements, as may be determined by the Association, unless such loss is covered by the Association's insurance with such policy having a waiver of subrogation clause. If not paid by such Owner upon demand by the Association, the cost of repairing such damage shall be added to and become a part of the assessment to which such Owner's Lot is subject

(c) The authorized representatives of the Association, the Board of Directors and the Managing Agent for the Association (if any) are hereby granted an easement for access upon and to any Lot as may be required in connection with maintenance only, repairs or replacements of or to the Common Area owned by the Association or any items deemed as Common Area for purposes of maintenance only, including, but not limited to, access to any easements reserved by any Plat of any portion of the Property for such purposes

## ARTICLE VIII

### *Insurance*

Section 8.1 Liability Insurance. The Association shall purchase a master comprehensive general liability insurance policy in such amount or amounts as the Board of Directors shall deem appropriate from time to time. Such comprehensive general liability insurance policy shall cover the Association, its Board of Directors, any committee or organ of the Association or Board of Directors, all persons acting or who may come to act as agents, or employees of any of the foregoing with respect to the Association. It shall also cover all Common Area owned by the Association, public ways and any other areas under the Association's control or supervision. The premiums for all such liability policies shall be a Common Expense.

Section 8.2 Fidelity Bonds. The Association shall have blanket fidelity bonds for anyone who either handles or is responsible for funds held or administered by the Association, whether or not they receive compensation for their services. The Association bonds shall name the

Association as the obligee and the premium shall be paid as a Common Expense by the Association. Any management agent that handles funds for the Association shall be covered by its own fidelity bond, which must provide the same coverage required of the Association. The Association shall be named as an additional obligee in the management agent's bond. The fidelity bond shall cover the maximum funds that will be in the custody of the Association or its management agent at any time while the bond is in force. In addition, the fidelity bond coverage must at least equal one (1) years' assessments on all Dwelling Units in the Property, plus the Association's reserve funds. If available, the fidelity bonds must include a provision that calls for ten (10) days' written notice to the Association or insurance trustee before the bond can be canceled or substantially modified for any reason.

Section 8.3 Miscellaneous Insurance Provisions. The Association shall obtain any other insurance required by law to be maintained, including but not limited to workmen's compensation insurance, and such other insurance as the Board of Directors shall from time to time deem necessary, advisable or appropriate. Such insurance coverage shall also provide for and cover cross liability claims of one insured party against another insured party. Such insurance shall inure to the benefit of the Association, its Board of Directors and any managing agent acting on behalf of the Association. The premiums for all such insurance coverage shall be a Common Expense.

Section 8.4 Casualty and Restoration. Damage to or destruction of any Common Area actually owned by the Association due to fire or any other casualty or disaster shall be promptly repaired and reconstructed by the Association and the proceeds of insurance, if any, shall be applied for that purpose. The same obligation shall apply to an Owner, and not the Association, for damage or destruction to the Owner's Dwelling Unit. For purposes of this Section, repair, reconstruction and restoration shall mean construction or rebuilding of the damaged property to as near as possible the same condition as it existed immediately prior to the damage or destruction, with the same or a similar type of architecture.

Section 8.5 Insufficiency of Insurance Proceeds. If the insurance proceeds received by the Association as a result of any such fire or any other casualty or disaster are not adequate to cover the cost of repair and reconstruction, or in the event there are no insurance proceeds, the cost for restoring the damage and repairing and reconstructing the Common Area actually owned by the Association or any improvements damaged or destroyed (or the costs thereof in excess of insurance proceeds received, if any) shall be paid by the Association which shall then have the right to levy a Special Assessment against all Lots for such deficiency.

Section 8.6 Surplus of Insurance Proceeds. In the event that there is any surplus of insurance proceeds after the reconstruction or repair of the damage has been fully completed and all costs paid, such sums may be retained by the Association as a reserve or may be used in the maintenance and operation of the Property. The action of the Board of Directors in proceeding to repair or reconstruct damage shall not constitute a waiver of any rights against any Owner for committing willful or malicious damage.

## ARTICLE IX

### *Mortgages*

Section 9.1 Mortgagee Rights In addition to any other rights provided elsewhere in this Declaration to mortgagees, any lender or lenders holding a first mortgage or first mortgages upon any Lot or Lots, jointly or singly, may pay any real estate taxes or other taxes or charges which are in default and which may or have become a charge or lien against any Common Area owned by the Association or any other property owned by the Association; and may pay any overdue premiums on any hazard, casualty, liability or other insurance policies or secure new insurance coverage on the lapse of any policies for any such property owned by the Association or covering any property for which the Association has an obligation to maintain insurance coverage. Any such lender or lenders making payments in accordance with this Section shall be entitled to immediate reimbursement therefor from the Association along with any costs incurred, including reasonable attorneys' fees.

Section 9.2 Notice to Mortgagees The Association, upon request, shall provide to any lender holding a first mortgage upon any Lot, a written certificate or notice specifying unpaid assessments and other defaults of the Owner of such Lot, if any, in the performance of such Owner's obligations under this Declaration, the Articles of Incorporation of the Association, its By-Laws or any other applicable documents, which default has not been cured within sixty (60) days. A reasonable charge maybe made by the Association for the issuance of any such certificate or notice, and any such certificate properly executed by an officer of the Association shall be binding upon the Association, as provided in this Declaration.

Section 9.3 Condemnation and Insurance Awards No provisions of this Declaration, or any amendment thereto, shall give an Owner, or any other party, priority over any rights of the first mortgagee of a Lot pursuant to its mortgage in the case of a distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of Common Area property

Section 9.4 Right of First Refusal The Association DOES NOT have the "right of first refusal" to purchase any Dwelling Unit. Any right of "right of first refusal" subsequently granted to the Association through amendment of the Declaration, Association Articles, Association By-Laws or any other document governing the development and administration of the Properties must receive the prior written approval of the Federal Housing Administration or Secretary of the Department of Housing and Urban Development. Any "right of first refusal" subsequently added in the Declaration, Association Articles, Association By-Laws or any other document governing the development and administration of the Property must not impair the rights of a first mortgagee to:

(a) Foreclose or take title to a Dwelling Unit, and the Lot upon which the Dwelling Unit is situated, pursuant to the remedies in the mortgage;

(b) Accept a deed or assignment in lieu of foreclosure in the event of default by a mortgagor, or

(c) Sell or lease a unit acquired by the mortgagee.

Section 9.5 Unpaid Dues or Charges Any first mortgagee who obtains title to a Dwelling Unit, and the Lot upon which the Dwelling Unit is situated, pursuant to the remedies in the mortgage or through foreclosure, will not be liable for the Dwelling Unit's unpaid dues or charges accrued before the acquisition of the title to the Dwelling Unit by the mortgagee.

## ARTICLE X

### *General Provisions*

Section 10.1 Right of Enforcement In the event of a violation, or threatened violation, of any of the covenants, conditions and restrictions herein enumerated, Declarant, the Association or any Owner and all parties claiming under them shall have the right to enforce the covenants, conditions and restrictions contained herein, and pursue any and all remedies, at law or in equity, available under applicable Indiana law, with or without proving any actual damages, including the right to secure injunctive relief or secure removal by due process of any structure not in compliance with the covenants, conditions and restrictions contained herein, and shall be entitled to recover reasonable attorneys' fees and the costs and expenses incurred as a result thereof.

Section 10.2 Severability and Waiver Invalidation of any one of the covenants, restrictions or provisions contained in this Declaration by judgment or court order shall not in any way affect any of the other provisions hereof, which shall remain in full force and effect. No delay or failure by any person to enforce any of the restrictions or to invoke any available remedy with respect to a violation or violations thereof shall under any circumstances be deemed or held to be a waiver by that person of the right to do so thereafter, or as estoppel of that person to assert any right available to him upon the occurrence, recurrence or continuation of any violation or violations of the restrictions.

Section 10.3 Amendment During the first-twenty (20) years following its recordation, this Declaration may be amended or modified at any time by an instrument recorded in the Office of the Recorder of Marion County, Indiana, approved and signed by at least ninety percent (90%) of the then Owners, and thereafter by an instrument signed by at least seventy-five percent (75%) of the then Owners. Provided, however, that none of the rights or duties of Declarant reserved or set out hereunder may be amended or changed without Declarant's prior written approval. Except as prohibited below, this Declaration may also be amended by Declarant, if it then has any ownership interest in the Property, at any time within four (4) years after the recordation hereof. Any amendment must be recorded. Neither the Association, the Owners or

Declarant shall effect any of the following changes without the prior written approval of two-thirds (2/3) of the first mortgagees of the Lots (based upon one (1) vote for each mortgage owned) and two-thirds (2/3) of the Owners of Lots (excluding Declarant or Builder):

(a) By act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Common Area owned directly or indirectly by the Association for the benefit of the Owners of the Dwelling Units. The granting of easements for public utilities or other public purposes consistent with the intended use of the Common Area owned by the Association by the Dwelling Unit Owners is not a transfer in the meaning of this clause;

(b) Change the method of determining the obligations, assessments, dues or other charges that may be levied per the terms hereof;

(c) By act or omission change, waive or abandon any scheme of regulations or their enforcement pertaining to the architectural design or the exterior appearance of Dwelling Units, the exterior maintenance of Dwelling Units, the maintenance of the Common Area owned by the Association, party walks, common fences and driveways, and the upkeep of lawns and plantings in the Property;

(d) Fail to maintain fire and extended coverage on insurable Common Area owned by the Association on a current replacement cost basis in an amount at least 100 percent of the insurable value (based on current replacement costs);

(e) Use hazard insurance proceeds for losses to any Common Area owned by the Association for other than the repair, replacement, or reconstruction of the Common Area owned by the Association.

(f) Change the voting rights, assessments, assessment liens or subordination of assessment liens, except as provided for in this Declaration;

(g) Change the manner in which reserves for maintenance, repair and replacement of Common Areas have been set up and previously maintained by the Association;

(h) Change the rights to the use of the Common Area owned by the Association, except as provided for in this Declaration;

(i) Change the boundaries of any Dwelling Unit, and the Lot upon which the Dwelling Unit is situated, except as provided for in this Declaration;

(j) Any change concerning convertibility of Dwelling Units into Common Area owned by the Association or vice versa, except as provided for in this Declaration;

(k) Allow for the annexation of additional property;

(l) Any requirements for insurance or fidelity bonds set forth in this Declaration,;

(m) Any change in the manner in which units may be leased except as set forth in this Declaration;

(n) Any imposition of any restriction on a Dwelling Unit Owner's right to sell or transfer his or her Dwelling Unit;

(o) Restoration and repair of the Common Area (after a hazard damage or partial condemnation) in a manner other than specified in the Declaration;

(p) Any action to terminate the legal status of the development after substantial destruction or condemnation occurs;

(q) Any provision that expressly benefits mortgage holders, insurers or guarantors; or

(r) Any termination of legal status of the development for reasons other than substantial destruction or condemnation of the Property

If an addition or amendment is not considered as a material change, such as the correction of a technical error or the clarification of a statement within the Declaration, Association Articles, Association By-Laws or other constituent documents, there shall be an implied approval to be assumed when an eligible mortgage holder fails to submit a response to any written proposal for an amendment within thirty (30) days after proposal is made. The covenants, restrictions and all other provisions of this Declaration shall run with the land and shall be binding upon the persons owning any portion of the Property and all parties claiming under them for a period of twenty (20) years from the date of recordation, and thereafter shall automatically extend for successive periods of ten (10) years each unless prior to the expiration of such ten-year period this Declaration is amended or changed in whole or in part as hereinabove provided.

Section 10.4 HUD Amendment Approval. All other provisions of the Declaration, Association Articles, Association By-Laws or any other document governing the development and administration of the Property notwithstanding, so long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or Secretary of the Department of Housing and Urban Development:

(a) Annexation of additional properties;

(b) Dedication of Common Area; and

(c) Amendment of the Declaration of Covenants, Conditions and Restrictions.

Section 10.5 Assignment. Declarant may assign or otherwise transfer any and all of its rights as Declarant in whole or in part.

Section 10.6 Condemnation, Destruction or Liquidation. The Association shall be designated to represent the Owners in any proceedings, negotiations, settlements or agreements



for the handling of any losses or proceeds from condemnation, destruction or liquidation of all or a part of the Common Area owned by the Association, or from the termination of the development Each Dwelling Unit Owner, by his acceptance of a deed, appoints the Association as his attorney-in-fact for this purpose. Proceeds from the settlement will be payable to the Association for the benefit of the Dwelling Unit Owners and their mortgage holders. Any distribution of funds in connection with the termination of this development shall be made on a reasonable and an equitable basis.

IN WITNESS WHEREOF, KEY LIFE INSURANCE COMPANY, has caused this Declaration to be executed as of the date first written above

KEY LIFE INSURANCE COMPANY

By: Charles A. Hall  
Charles A. Hall, Treasurer

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF MARION )

Before me the undersigned, a Notary Public in and for said County and State, personally appeared Charles A. Hall, and having been duly sworn, acknowledged execution of this Declaration of Covenants, Conditions and Restrictions of Crossfield as Treasurer of Key Life Insurance Company

Witness my hand and Notarial Seal this 30<sup>th</sup> day of SEPTEMBER, 1997

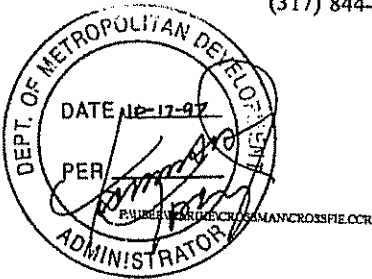
My Commission Expires: 12-12-99

Martha E. Hannum  
Notary Public

Residing in MARION County

MARTHA E. HANNUM  
Printed Name

Prepared By: Charles D Frankenberger  
NELSON & FRANKENBERGER  
3021 East 98th Street  
Suite 220  
Indianapolis, Indiana 46280  
(317) 844-0106



APPROVED THIS 17  
DAY OF OCTOBER 1997  
DECATUR TOWNSHIP ASSESSOR  
Charles Coleman DRAFTSMAN

EXHIBIT "A"

Part of the Northwest Quarter of Section 13, Township 14 North, Range 2 East, Marion County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 1283.78 feet to the POINT OF BEGINNING; thence continuing South 87°04'38" West along the South line of said Northwest Quarter a distance of 50.06 feet to the Southeast corner of a 1.12 acre tract of land per deed thereof recorded as Instrument No. 950017470 in the Office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the East line of said tract a distance of 329.66 feet to the Northeast corner of said tract; thence south 87°09'29" West along the North line of said tract a distance of 148.70 feet to the Northwest corner of said tract; thence South 00°02'30" East along the West line of said tract a distance of 329.87 feet to the Southwest corner of said tract and the South line of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 519.24 feet to the Southwest corner of 120.08 acre tract of land per a Boundary Survey prepared by Bynum Fanyo & Associates, Inc. and certified by Kevin B. Potter on May 2, 1995 and recorded as Instrument No. ~~950049564~~ in the Office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the West line of said tract a distance of 1062.54 feet; thence North 00°09'47" East a distance of 575.41 feet; thence North 89°57'30" East a distance of 435.05 feet; thence South 70°11'24" East a distance of 63.79 feet; thence North 89°57'30" East a distance of 170.00 feet to a point in the West line of Oak Trace Subdivision, Section One per plat thereof recorded as Instrument No. 9700071104 in the Office of the Recorder of Marion County, Indiana; thence South 00°02'30" East along the West line of said plat a distance of 252.73 feet to the Southwest corner of said plat; thence North 87°01'31" East along the South line of said plat a distance of 50.07 feet; thence South 00°02'30" East a distance of 1330.03 feet to the Point of Beginning. Containing 25.117 acres (1,094,096 Sq. Ft.), more or less.

Desc7\9705sec1  
RFP\vlv 10/14/97

Part of the Northwest Quarter of Section 13, Township 14 North, Range 2 East, Marion County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 2001.79 feet to the Southwest corner of a 120.08 acre tract of land per a Boundary Survey prepared by Bynum Fanyo & Associates, Inc. and certified by Kevin B. Potter on May 2, 1995 and recorded as Instrument No. 950049564 in the Office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the West line of said tract a distance of 1062.54 feet; thence North 00°09'47" East a distance of 575.41 feet to the POINT OF BEGINNING; thence North 89°57'30" East a distance of 435.05 feet; thence South 70°11'24" East a distance of 63.79 feet; thence North 89°57'30" East a distance of 170.00 feet to a point in the West line of Oak Trace Subdivision, Section One per plat thereof recorded as Instrument No. 9700071104 in the office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the West line of said plat and its Northerly extension thereof a distance of 1076.88 feet to the North line of said Northwest Quarter; thence South 87°09'05" West along the North line of said Northwest Quarter a distance of 662.19 feet; thence South 00°09'47" West a distance of 1022.79 feet to the Point of Beginning Containing 15.918 acres (693,395 Sq. Ft.), more or less.

ALSO:

Part of the Northwest Quarter of Section 13, Township 14 North, Range 2 East, Marion County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 1333.84 feet to the POINT OF BEGINNING; thence North 00°02'30" West a distance of 329.66 feet; thence South 87°09'29" West a distance of 148.70 feet; thence South 00°02'30" East a distance of 329.87 feet to the South line of said Northwest Quarter; thence North 87°04'38" East along the South line of said Northwest Quarter a distance of 148.71 feet to the Point of Beginning. Containing 1.124 acres (48,977 Sq. Ft.), more or less.

ALSO:

Part of the Northwest Quarter of Section 13, Township 14 North, Range 2 East, Marion County, Indiana, more particularly described as follows:

EXHIBIT "B"  
(CONTINUED)

BEGINNING at the Southeast corner of said Northwest Quarter; thence South  $87^{\circ}04'38''$  West along the South line of said Northwest Quarter a distance of 1283.78 feet; thence North  $00^{\circ}02'30''$  West a distance of 1330.03 feet to the South line of Oak Trace Subdivision, Section One per plat thereof recorded as Instrument No. 9700071104 in the Office of the Recorder of Marion County, Indiana; thence North  $87^{\circ}01'31''$  East along the South line of said Oak Trace subdivision, Section One and its Easterly extension thereof a distance of 1284.59 feet to the East line of said Northwest Quarter; thence South  $00^{\circ}00'32''$  East along the East line of said Northwest Quarter a distance of 1331.23 feet to the Point of Beginning. Containing 39.177 acres (1,706,557 Sq. Ft.), more or less.

desc7\9705RESI  
RFP\vlv 10/14/97

2-172

: 900098372

1400  
5#300

NOTE: Article VI, Section 3(b) of the rules of the Metropolitan Development Commission requires use of this form in recording commitments made with respect to zoning and approval cases in accordance with I.C. 36-7-4-607. Resolution No. 85-R-69, 1985 of the Metropolitan Development Commission requires the owner to make Commitment #1.

COMMITMENTS CONCERNING THE USE OR DEVELOPMENT OF REAL ESTATE MADE IN CONNECTION WITH A REZONING OF PROPERTY OR PLAN APPROVAL

In accordance with I.C. 36-7-4-607, the owner of the real estate located in Marion County, Indiana, which is described below, makes the following COMMITMENTS concerning the use and development of that parcel of real estate:

RECEIVED FOR RECORD

90 SEP 21 AM 8:22

MARION COUNTY RECORDER

Legal Description:

FILED  
AUG 07 1990  
DEPT METRO DEVELOPMENT  
BY #210

Statement of COMMITMENTS:

1. The owner agrees to abide by the Open Occupancy and Equal Employment Opportunity Commitments required by Metropolitan Development Commission Resolution No. 85-R-69, 1985, which commitments are attached hereto and incorporated herein by reference as Attachment "A".
2. A tree inventory and preservation plan shall be submitted for Administrator's review and approval prior to recording of the final plat. The preservation shall show existing conditions, proposed development, proposed trees to be removed, and proposed tree protection methods.
3. A 50-foot half right-of-way shall be dedicated along the south boundary of the property to provide for the future Campy Road/Southport Road extension.
4. \_\_\_\_\_
5. \_\_\_\_\_

These COMMITMENTS shall be binding on the owner, subsequent owners of the real estate and other persons acquiring an interest therein; provided that Commitment #1 (Open Occupancy and Equal Opportunity Commitments) shall not be binding on an owner, subsequent owners or other persons acquiring an interest therein if such persons are exempt persons or are engaged in an exempt activity as defined on Attachment "A", which is attached hereto and incorporated herein by reference. These COMMITMENTS may be modified or terminated by a decision of the Metropolitan Development Commission made at a public hearing after proper notice has been given.

90-2-172

MP

COMMITMENTS contained in this instrument shall be effective upon:

- (a) the adoption of rezoning petition # 90-2-172 by the City-County Council changing the zoning classification of the real estate from a B-17 zoning classification to a D-1 zoning classification; or
- (b) the adoption of approval petition # \_\_\_\_\_ by the Metropolitan Development Commission;

and shall continue in effect for as long as the above-described parcel of real estate remains zoned to the \_\_\_\_\_ zoning classification or until such other time as may be specified herein.

These COMMITMENTS may be enforced jointly or severally by:

1. The Metropolitan Development Commission;
2. Owners of all parcels of ground adjoining the real estate to a depth of two (2) ownerships, but not exceeding six-hundred-sixty (660) feet from the perimeter of the real estate, and all owners of real estate within the area included in the petition who were not petitioners for the rezoning or approval. Owners of real estate entirely located outside Marion County are not included, however. The identity of owners shall be determined from the records in the offices of the various Township Assessors of Marion County which list the current owners of record. (This paragraph defines the category of persons entitled to receive personal notice of the rezoning or approval under the rules in force at the time the commitment was made);
3. Any person who is aggrieved by a violation of either of the Commitments contained in Commitment #1 (Open Occupancy and Equal Employment Opportunity Commitments); and
4. \_\_\_\_\_

FILED  
 AUG 07 1990  
 DEPT. METRO DEVELOPMENT  
 BY: 710

The undersigned hereby authorizes the Division of Development Services of the Department of Metropolitan Development to record this Commitment in the office of the Recorder of Marion County, Indiana, upon final approval of petition # 90-2-172.

IN WITNESS WHEREOF, owner has executed this instrument this 6 day of September, 1990.

Signature Gerald P. Martin (Seal) Signature \_\_\_\_\_ (Seal)

Printed Gerald P. Martin Printed \_\_\_\_\_

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Gerald P. Martin, owner(s) of the real estate who acknowledged the execution of the foregoing instrument and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 6 day  
of September, 1990.

Signature Yvonne C. Garvin  
Printed Yvonne C. Garvin  
County of Residence Marion

My Commission expires:  
9-29-92

This instrument was prepared by Gerald P. Martin

FILED  
AUG 17 1990  
DEPT METRO DEVELOPMENT  
BY #710  
90-2-172

900098372

5271A/Jh

Witness my hand and Notarial Seal this 6 day  
of September, 1990.

Signature Yvonne C. Garvin  
Printed Yvonne C. Garvin  
County of Residence Marion

My Commission expires:  
9/9/92

This instrument was prepared by Gerald P. Martin

FILED  
AUG 17 1990  
DEPT. METRO DEVELOPMENT  
BY #210  
90-2-172

900098372

5271A/jh



ATTACHMENT 'A'

OPEN OCCUPANCY AND EQUAL EMPLOYMENT OPPORTUNITY COMMITMENT

- (a.) The owner commits that he shall not discriminate against any person on the basis of race, color, religion, ancestry, national origin, handicap or sex in the sale, rental, lease or sublease, including negotiations for the sale, rental, lease or sublease, of the real estate or any portion thereof, including, but not limited to:
- (1) any building, structure, apartment, single room or suite of rooms or other portion of a building, occupied as or designed or intended for occupancy as living quarters by one or more families or a single individual;
  - (2) any building, structure or portion thereof, or any improved or unimproved land utilized or designed or intended for utilization, for business, commercial, industrial or agricultural purposes;
  - (3) any vacant or unimproved land offered for sale or lease for any purpose whatsoever.
- (b.) The owner commits that in the development, sale, rental or other disposition of the real estate or any portion thereof, neither he nor any person engaged by him to develop, sell, rent or otherwise dispose of the real estate, or portion thereof shall discriminate against any employee or applicant for employment employed or to be employed in the development, sale, rental or other disposition of the real estate, or portion thereof with respect to hire, tenure, conditions or privileges of employment because of race, color, religion, ancestry, national origin, handicap or sex.

EXEMPT PERSONS AND EXEMPT ACTIVITIES

An exempt person shall mean the following:

1. With respect to commitments (a) and (b) above:
  - (a) any not-for-profit corporation or association organized exclusively for fraternal or religious purposes;
  - (b) any school, educational, charitable or religious institution owned or conducted by, or affiliated with, a church or religious institution;
  - (c) any exclusively social club, corporation or association that is not organized for profit and is not in fact open to the general public;

provided that no such entity shall be exempt with respect to a housing facility owned and operated by it if such a housing facility is open to the general public;

2. With respect to commitment b, a person who employs fewer than six (6) employees within Marion County.

An exempt activity with respect only to commitment (a) shall mean the renting of rooms in a boarding house or rooming house or single-family residential unit; provided, however, the owner of the building unit actually maintains and occupies a unit or room in the building as his residence, and, at the time of the rental the owner intends to continue to so occupy the unit or room therein for an indefinite period subsequent to the rental.

900098372

90-2-1721/jh

FILED  
AUG 7 1990  
DEPT. METRO DEVELOPMENT  
BY # 910

900098372

DEPT METRO DEVELOPMENT  
AUG 07 1990  
#210

FILED

90-2-192

in ft.

DESCRIPTION OF PROPERTY AS PER JOE. M. BLEVINS (IND. LAND SURVEYOR # 50175) SURVEY OF 128 ACRES

PARCEL III & PARCEL IV  
COMBINED  
LEGAL DESCRIPTION PER NOTED SURVEY

PART OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 12, TOWNSHIP 12 NORTH, RANGE 2 EAST IN MARION CO., IND., MORE PARTICULARLY AS FOLLOWS:  
COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER-QUARTER SECTION; THENCE S 01° 16' 36" W (ASSUMED BEARING) 812.37' ALONG EAST LINE OF SAID QUARTER-QUARTER SECTION AND ALONG EAST LINE OF ROBERTS CREEK SUBDIVISION AS PLATTED IN PLAT BOOK 52, PAGES 25 & 36 IN THE OFFICE OF THE RECORDER OF MARION CO. TO THE POINT OF BEGINNING; THENCE CONTINUE S 01° 16' 36" W 542.00' ALONG SAID LINE TO THE S LINE OF SW QUARTER OF SAID SECTION 12; THENCE S 87° 53' 03" W 671.47' ALONG SAID S LINE TO W LINE OF EAST HALF OF SW QUARTER OF SW QUARTER OF SAID SECTION 12; THENCE N 00° 35' 36" E 542.11' ALONG SAID W. LINE TO THE SW CORNER OF SAID ROBERTS CREEK SUBDIVISION; THENCE N 88° 18' 21" E 668.17' ALONG SOUTH LINE OF SAID SUBDIVISION TO THE POINT OF BEGINNING, AND CONTAINING 8.359 ACRES, MORE OR LESS.

JCS

COMMITMENTS  
~~"ATTACHMENT B"~~

94-2-51 (7)

NOTE: Article VI, Section 3(b) of the rules of the Metropolitan Development Commission requires use of this form in recording commitments made with respect to zoning and approval cases in accordance with I.C. 36-7-4-607. Resolution No. 85-R-69, 1985 of the Metropolitan Development Commission requires the owner to make Commitment #1.

**COMMITMENTS CONCERNING THE USE OR DEVELOPMENT OF REAL ESTATE  
MADE IN CONNECTION WITH A REZONING OF PROPERTY OR PLAN APPROVAL**

In accordance with I.C. 36-7-4-607, the owner of the real estate located in Marion County, Indiana, which is described below, makes the following COMMITMENTS concerning the use and development of that parcel of real estate:

**Legal Description:**

Commonly known as 6010 West Southport Road, Indianapolis, Indiana, and being Southeast quarter of the northwest quarter of Section Thirteen (13), Township Fourteen (14) North, Range Two (2) East, containing Forty (40) acres, more or less; and

East half of the West half of the Northwest quarter of Section Thirteen (13), Township Fourteen (14) North, Range Two (2) East, containing forty (40) acres, more or less, all in Decatur Township, Marion County, Indiana.

**Statement of COMMITMENTS:**

1. The owner agrees to abide by the Open Occupancy and Equal Employment Opportunity Commitments required by Metropolitan Development Commission Resolution No. 85-R-69, 1985, which commitments are attached hereto and incorporated herein by reference as Attachment "A".

2. See Attachment "B".

\_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

\_\_\_\_\_

5. \_\_\_\_\_

These COMMITMENTS shall be binding on the owner, subsequent owners of the real estate and other persons acquiring an interest therein; provided that Commitment #1 (Open Occupancy and Equal Opportunity Commitments) shall not be binding on an owner, subsequent owners or other persons acquiring an interest therein if such persons are exempt persons or are engaged in an exempt activity as defined on Attachment "A", which is attached hereto and incorporated herein by reference. These COMMITMENTS may be modified or terminated by a decision of the Metropolitan Development Commission made at a public hearing after proper notice has been given.

COMMITMENTS contained in this instrument shall be effective upon:

- (a) the adoption of rezoning petition # 94-2-51 by the City-County Council changing the zoning classification of the real estate from a D-A zoning classification to a D-4 zoning classification; or
- (b) the adoption of approval petition # \_\_\_\_\_ by the Metropolitan Development Commission;

and shall continue in effect for as long as the above-described parcel of real estate remains zoned to the D-4 zoning classification or until such other time as may be specified herein.

These COMMITMENTS may be enforced jointly or severally by:

1. The Metropolitan Development Commission;
2. Owners of all parcels of ground adjoining the real estate to a depth of two (2) ownerships, but not exceeding six-hundred-sixty (660) feet from the perimeter of the real estate, and all owners of real estate within the area included in the petition who were not petitioners for the rezoning or approval. Owners of real estate entirely located outside Marion County are not included, however. The identity of owners shall be determined from the records in the offices of the various Township Assessors of Marion County which list the current owners of record. (This paragraph defines the category of persons entitled to receive personal notice of the rezoning or approval under the rules in force at the time the commitment was made);
3. Any person who is aggrieved by a violation of either of the Commitments contained in Commitment #1 (Open Occupancy and Equal Employment Opportunity Commitments); and
4. \_\_\_\_\_

The undersigned hereby authorizes the Division of Development Services of the Department of Metropolitan Development to record this Commitment in the office of the Recorder of Marion County, Indiana, upon final approval of petition # 94-2-51.

IN WITNESS WHEREOF, owner has executed this instrument this 14th day of May, 1994.

✓ Signature [Signature] (Seal)      Signature Barbara E. Lucas (Seal)  
 ✓ Printed JOHN W. LUCAS JR.      Printed BARBARA E. LUCAS

STATE OF INDIANA      )  
                                       ) SS:  
 COUNTY OF MARION      )

Before me, a Notary Public in and for said County and State, personally appeared JOHN & BARBARA LUCAS, owner(s) of the real estate who acknowledged the execution of the foregoing instrument and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 14 day of May, 1994.

Signature Christy L. Allen  
Printed CHRISTY L. ALLEN  
County of Residence MARION

My Commission expires:  
1/95

This instrument was prepared by Donald M. Meyer  
Lowe Gray Steele & Hoffman  
111 Monument Circle, Suite 4600  
Indianapolis, IN 46204-5146

ATTACHMENT "A"

OPEN OCCUPANCY AND EQUAL EMPLOYMENT OPPORTUNITY COMMITMENT

- (a.) The owner commits that he shall not discriminate against any person on the basis of race, color, religion, ancestry, national origin, handicap or sex in the sale, rental, lease or sublease, including negotiations for the sale, rental lease or sublease, of the real estate or any portion thereof, including, but not limited to:
- (1) any building, structure, apartment, single room or suite of rooms or other portion of a building, occupied as or designed or intended for occupancy as living quarters by one or more families or a single individual;
  - (2) any building, structure or portion thereof, or any improved or unimproved land utilized or designed or intended for utilization, for business, commercial, industrial or agricultural purposes;
  - (3) any vacant or unimproved land offered for sale or lease for any purpose whatsoever.
- (b.) The owner commits that in the development, sale, rental or other disposition of the real estate or any portion thereof, neither he nor any person engaged by him to develop, sell, rent or otherwise dispose of the real estate, or portion thereof shall discriminate against any employee or applicant for employment employed or to be employed in the development, sale, rental or other disposition of the real estate, or portion thereof with respect to hire, tenure, conditions or privileges of employment because of race, color, religion, ancestry, national origin, handicap or sex.

EXEMPT PERSONS AND EXEMPT ACTIVITIES

An exempt person shall mean the following:

1. With respect to commitments (a) and (b) above:
  - (a) any not-for-profit corporation or association organized exclusively for fraternal or religious purposes;
  - (b) any school, educational, charitable or religious institution owned or conducted by, or affiliated with, a church or religious institution;
  - (c) any exclusively social club, corporation or association that is not organized for profit and is not in fact open to the general public;

provided that no such entity shall be exempt with respect to a housing facility owned and operated by it if such a housing facility is open to the general public:

2. With respect to commitment b, a person who employs fewer than six (5) employees within Marion County.

An exempt activity with respect only to commitment (a) shall mean the renting of rooms in a boarding house or rooming house or single-family residential unit; provided, however, the owner of the building unit actually maintains and occupies a unit or room in the building as his residence, and, at the time of the rental the owner intends to continue to so occupy the unit or room therein for an indefinite period subsequent to the rental.

5271/jh

ATTACHMENT 'B'

Rezoning Petition #94-Z-51  
6010 West Southport Road (Approximate Address)  
Decatur Township Subdivision  
80 Acres

ADDITIONAL COMMITMENTS

1. The following right-of-ways shall be dedicated:
  - a. 35 foot half right-of-way along Southport Road;
  - b. 70 foot half right-of-way along the north property line for the Camby Road extension; and
  - c. 25 foot right-of-way corner cut at the southeast corner of the subject property along Southport Road.
2. No lots shall have direct access to Southport Road.
3. The subdivision shall be limited to an average of 3.5 units per acre, but no more than 280 units total.
4. The subdivision shall have a landscaped entrance off of Southport Road.
5. Landscaped screening shall be established along the border of Southport Road on both the south and east sides of the subdivision.
6. A landscape plan, indicating spacing, species and size of the landscape elements, shall be submitted for and subject to Administrator's Approval prior to the issuance of an Improvement Location Permit. Landscaping shall be completed in accordance with said approved plan and maintained at all times thereafter.
7. There shall be a pocket park of at least 1 acre within the subdivision, the proposed location of which shall be reviewed and approved by staff with the filing of the preliminary plat.
8. A tree inventory and preservation plan shall be submitted for and subject to Administrator's Approval prior to the issuance of an Improvement Location Permit (ILP) and prior to any site preparation activity. This plan shall, at a minimum:
  - a. Delineate the location of the existing trees,
  - b. Characterize the size and species of such trees,

- c. Indicate proposed development, and
- d. Identify the method of preservation (e.g. provision of snow fencing or staked straw bales at the individual tree's dripline during construction activity).

All trees proposed for removal shall be indicated as such. All development shall be located in a manner which causes the least amount of disruption to the trees.

- 9. The subdivision shall have a Homeowner's Association which shall be responsible for maintenance of any common areas in the subdivision.
- 10. The streets within the subdivision shall be built to City of Indianapolis standards and shall be dedicated to the City of Indianapolis.
- 11. Where the subdivision borders Southport Road on the south and east sides, the lots shall have a minimum size of 10,000 square feet, homes shall have a minimum square footage of 1350 for a one story home, and 900 for the first story of a two story home, and have at least 25% of the entire home faced with brick.
- 12. Along the west border of the property, the homes shall have a minimum square footage of 1350 for a one story home, and 900 for the first story of a two story home, and have at least 25% of the entire home faced in brick.
- 13. Except as provided above, the remaining homes within the subdivision shall have a minimum square footage of 1250 square feet for a one story home, and 800 square feet for the first story of a two story home. Homes shall have at least 25% brick on the front face.
- 14. The subdivision will be developed to include:
  - a. Entrances along the east and south property lines onto Southport Road,
  - b. A minimum of two street stubs to the west property line,
  - c. A street stub to the north property line to eventually connect to Cordova Drive, and
  - d. Collector streets within the development with a 60 foot right-of-way and 34 foot pavement width.



15. The owner agrees to include the following restrictive covenants with the recording of the final plat for the subdivision:
- a. No inoperative or unlicensed vehicles shall be allowed to remain in the subdivision.
  - b. No semi-truck, boat, mobile home, or trailers shall be allowed in the subdivision except if garaged.
  - c. No carports will be allowed in the subdivision.
  - d. No satellite dishes will be allowed in the subdivision.
  - e. No outbuildings will be allowed in the subdivision.
  - f. No doubles will be allowed in the subdivision.
  - g. No above ground pools will be allowed in the subdivision.
  - h. There shall be uniform mail boxes throughout the subdivision.
  - i. All homes built in the subdivision shall have concrete driveways.
  - j. All homes in the subdivision shall have at least two car attached garages.
  - k. All homes in the subdivision shall have dusk to dawn night lights.
  - l. The subdivision shall not allow a home on either side or directly across the street from an existing home to have the exact same look as the existing home.
16. The owner will incorporate the existing eight-acre woods, the wooded, low lying, poorly drained areas, the detention basins, the required pocket park, streets and lots in an integrated platting design that will minimize impacts to the natural areas and maximize the number of contiguous wooded backyards.

F:\WFDM\LEATHERM.ATT

9

STATEMENT OF MODIFICATION OR TERMINATION  
OF COVENANTS OR COMMITMENTS

COVENANTS OR COMMITMENTS MODIFYING OR TERMINATING EXISTING COVENANTS OR COMMITMENTS  
CONCERNING THE USE OR DEVELOPMENT OF REAL ESTATE MADE IN CONNECTION WITH AN APPROVAL  
PETITION, REZONING OF PROPERTY,  
A VARIANCE PETITION OR SPECIAL EXCEPTION PETITION

In accordance with I.C. 36-7-4-613, I.C. 36-7-4-614, and/or I.C. 36-7-4-918.8 and I.C. 36-7-4-921, the owner of the real estate located in Marion County, Indiana, which is described below, makes the following modification(s) or termination(s) of covenants or commitments concerning the use and development of that parcel of real estate:

Legal Description: (insert here or attach)

See Exhibit A (pages 1 - 4) attached

Statement of Modification or Termination of Covenants or Commitments:

1. Commitments numbered 11, 12 and 13 given in connection with Rezoning Petition 94-Z-51 and recorded as Instrument No. 94-0135219 are amended to read as set forth on Exhibit B (pages 1 and 2) attached hereto.

- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

These COVENANTS or COMMITMENTS shall be binding on the owner, subsequent owners of the real estate and other persons acquiring an interest therein. These COVENANTS or COMMITMENTS may be modified or terminated by a decision of the Metropolitan Development Commission made at a public hearing after proper notice has been given.

COVENANTS or COMMITMENTS contained in this instrument shall be effective upon the adoption of modification or termination approved by the Metropolitan Development Commission in petition 97 AP 38

These COMMITMENTS may be enforced jointly or severally by:

MDC's Exhibit C -- page 1 of 3

FILED  
JUN 04 1997  
DEPT. METRO DEVELOPMENT  
BY \_\_\_\_\_

1. The Metropolitan Development Commission;
2. Owners of all parcels of ground adjoining the real estate to a depth of two (2) ownerships, but not exceeding six-hundred-sixty (660) feet from the perimeter of the real estate, and all owners of real estate within the area included in the petition who were not petitioners for the rezoning or approval. Owners of real estate entirely located outside Marion County are not included, however. The identity of owners shall be determined from the records in the offices of the various Township Assessors of Marion County which list the current owners of record. (This paragraph defines the category of persons entitled to receive personal notice of the rezoning or approval under the rules in force at the time the commitment was made);
3. N.A.

These COVENANTS may be enforced by the Metropolitan Development Commission.

The undersigned hereby authorizes the Division of Neighborhood Services of the Department of Metropolitan Development to record this Covenant or Commitment in the office of the Recorder of Marion County, Indiana, upon final approval of modification and/or termination of Covenant(s) or Commitment(s) of petition # 97 AP 38 by the Metropolitan Development Commission.

IN WITNESS WHEREOF, owner has executed this instrument this 4th day of June, 19 97.

Signature: \_\_\_\_\_ KEY LIFE INSURANCE COMPANY  
 Signature: x Charles A. Holl  
 Printed: CHARLES A. HOLL, Treasurer

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Key Life Insurance Company

Before me, a Notary Public in and for said County and State, personally appeared By Charles A. Hall its Treasurer owner(s) of the real estate who acknowledged the execution of the foregoing instrument and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this  
4th day of June, 19 97

Mary Jo Sullivan  
Notary Public

Mary Jo Sullivan  
Printed Name of Notary Public

My Commission expires: November 6, 1997

My County of residence: Marion

This instrument was prepared by James W. Beatty

This modification and/or Termination Agreement was approved by the Metropolitan Development Commission on the 18<sup>th</sup> day of June, 19 97.

James J. Curtis  
Secretary, Metropolitan Development Commission

MDC's Exhibit C -- page 3 of 3

James S. Curtis

PARCEL #1

LEGAL DESCRIPTION

A part of the East half of the West half of the Northwest quarter and a part of the Southeast quarter of said Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 1482.44 feet to the Point of Beginning of this description; thence, along said South line, South 87 degrees, 09 minutes, 29 seconds West, 519.21 feet to the West line of said East half; thence, North 00 degrees, 02 minutes, 30 seconds West along said West line, 1362.54 feet; thence, North 87 degrees, 01 minute, 31 seconds East, 567.98 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 100.13 feet; thence, North 87 degrees, 01 minute, 31 seconds East, 122.00 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 936.24 feet; thence, South 87 degrees, 09 minutes, 29 seconds West, 170.70 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 327.77 feet to the Point of Beginning, containing 20.00 Acres, more or less.

Subject to all Rights-of-Way and Easements of record.



*Carlos Pedraza*  
2-1-94

EXHIBIT <sup>11.1"</sup>

PARCEL #2

LEGAL DESCRIPTION

A part of the East half of the West half of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 2001.64 feet to the West line of the East half of the West half of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 1362.54 feet to the Point of Beginning of this description; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 1291.05 feet to the North line of said East half; thence, North 87 degrees, 02 minutes, 33 seconds East, along said North line, 667.97 feet to the East line of said East half; thence, South 00 degrees, 02 minutes, 30 seconds East, along said East line, 1390.98 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 100.00 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 100.13 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 557.98 feet to the Point of Beginning, containing 20.00 Acres, more or less.

Subject to all Rights-of Way and Easements of record.



*Carlos Pedraza*  
2-1-94

EXHIBIT "A"

PARCEL #3

LEGAL DESCRIPTION

A part of the Southeast quarter of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 658.75 feet to the Point of Beginning of this description; thence, South 87 degrees, 09 minutes, 29 seconds West, along said South line, 674.99 feet to the West line of the Southeast quarter of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 327.77 feet; thence, North 87 degrees, 09 minutes, 29 seconds East, 22.00 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 936.24 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 22.00 feet to the West line of the Southeast quarter of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 64.21 feet to the North line of the Southeast quarter of said Northwest quarter; thence, North 87 degrees, 01 minute, 31 seconds East, along said North line, 675.30 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 1329.73 feet to the Point of Beginning, containing 20.09 Acres, more or less.

Subject to all Rights-of-Way and Easements of record.



*Carlos Pedraza*  
2-1-94

PARCEL #4

LEGAL DESCRIPTION

A part of the Southeast quarter of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Beginning at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 658.75 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 1329.73 feet to the North line of the Southeast quarter of said Northwest quarter; thence, North 87 degrees, 01 minute, 31 seconds East, 659.79 feet to the East line of said Northwest quarter; thence, South 00 degrees, 00 minutes, 32 seconds East, along said East line, 1331.30 feet to the Point of Beginning, containing 20.11 Acres, more or less. ALSO, a part of the East half of the West half of the Northwest quarter, Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 1333.74 feet to the Point of Beginning of this description; thence, South 87 degrees, 09 minutes, 29 seconds West, along said South line, 148.70 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 327.77 feet; thence, North 87 degrees, 09 minutes, 29 seconds East, 148.70 feet to the East line of said East half; thence, South 00 degrees, 02 minutes, 30 seconds East, 327.77 feet to the Point of Beginning, containing 1.12 Acres, more or less, and containing in all: 21.23 Acres, more or less.

Subject to all Rights-of-Way and Easements of record.



*Carlos Pedraza*  
2-1-94

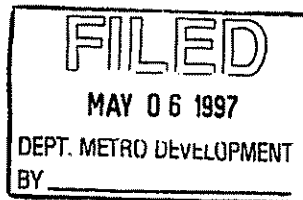


**REVISED AND AMENDED "ADDITIONAL COMMITMENTS"**  
**FOR REZONING PETITION 94-Z-51**

11. Where the subdivision borders Southport Road on the south and east sides, the lots shall have a minimum size of 10,000 square feet, homes shall have a minimum square footage of 1400 for a one story home, and an aggregate minimum of 1600 square feet for the first and second story of a two story home. Fifty percent (50%) of the homes subject to this paragraph shall have an eight foot (8') brick wrap on the side and rear elevations. The houses on lots 154, 155 and 156 as shown on the preliminary plat of the proposed subdivision, a copy of which is attached to these commitments, are also subject to this paragraph.

12. Along the west border of the property, the homes shall have a minimum square footage of 1400 for a one story home, and an aggregate minimum of 1600 square feet for the first and second story of a two story home. Fifty percent (50%) of the homes subject to this paragraph shall have an eight foot (8') brick wrap on the sides and rear elevations.

13. Except as provided above, the remaining homes within the subdivision shall have a minimum square footage of 1200 square feet for a one story home, and an aggregate minimum of 1500 square feet for the first and second story of a two story home. Homes shall have at least 25% brick on the front face.



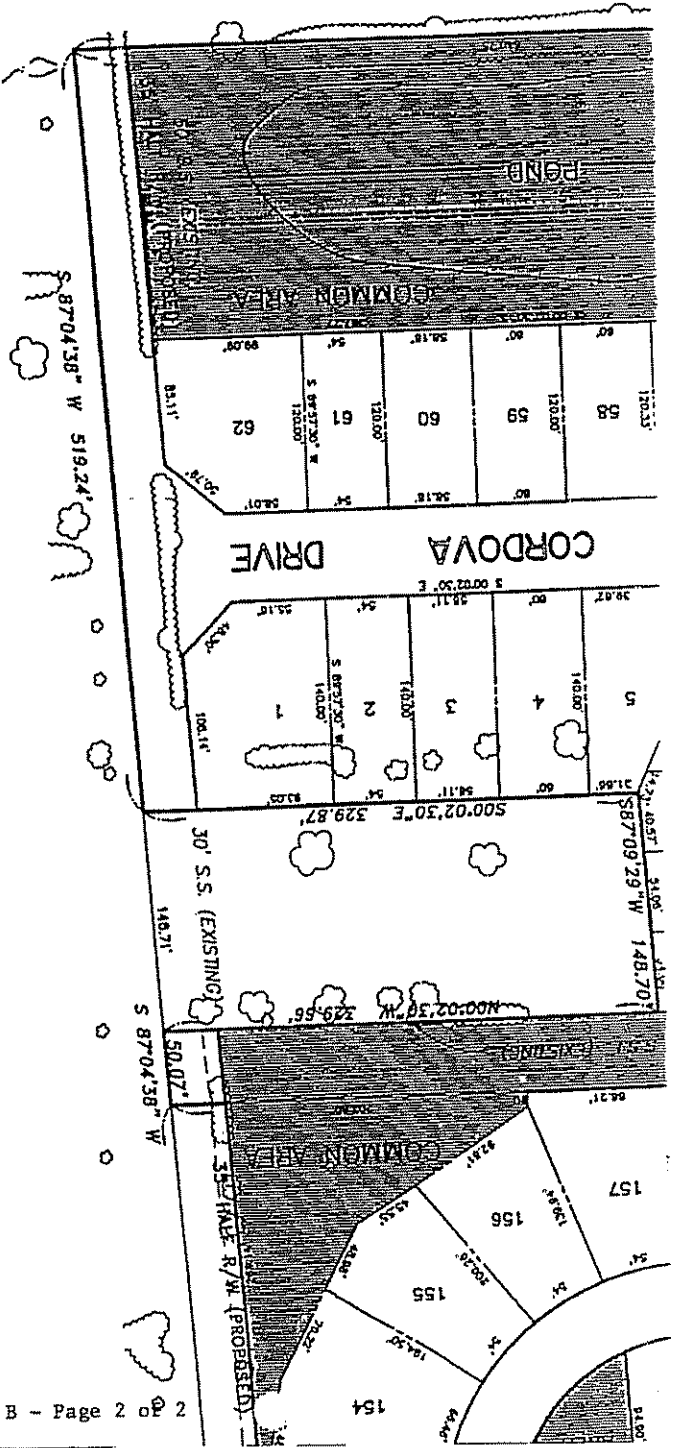


Exhibit B - Page 2 of 2

CONTACT PER 71

sym	

**CROSSFIELD SUBDIVISION**  
**PLAN B - CLUSTER OPTION**  
**INDIANA DEVELOPMENT CO. L.L.C.**  
**CONCEPTUAL PLAN**

PATH: C:\96600\601\PLAN-A-B  
 DWG: B  
 SHEET: 2

SUBDIVISION: CROSSFIELDS - 1  
METERS 7449 1/2 CORDOVA DR.  
7450 1/2 CORDOVA DR

5

DECLARATION OF MAINTENANCE OBLIGATION

THIS DECLARATION made this 4<sup>TH</sup> day of FEBRUARY, 1998,  
by CROSSMANN COMMUNITIES PARTNERSHIP, dba: TRIMARK DEVELOPMENT, INC.  
("Declarant").

WITNESSETH

WHEREAS, the following facts are true.

A. Declarant is the owner of fee simple title to certain real estate located in MARION County, Indiana, more particularly described in Exhibit A attached hereto and made a part hereof (hereinafter referred to as the "Real Estate").

B. Declarant has installed or plans to install in the right-of-way known as CORDOVA DRIVE Street, Indianapolis, Indiana (hereinafter referred to as the "Right-of-Way") adjacent to the Real Estate the equipment described in Exhibit B attached hereto (hereinafter referred to as the "Water Equipment"), which Declarant desires to connect to the water line of the Indianapolis Water Company ("Water Company").

C. The Water Company is objecting to the installation of the Water Equipment pursuant to Rule 7(A) of its Rules and Regulations on file with and approved by the Indiana Utility Regulatory Commission governing its provision of water utility service because it is concerned that in the future the Water Company might be requested to maintain, repair or replace (hereinafter "maintain") the Water Equipment because of its location in the Right-of-Way.

D. Declarant deems it desirable that the owner of the Real Estate be responsible for maintaining the Water Equipment and that the Water Company have no obligation to maintain the Water Equipment.

NOW, THEREFORE, Declarant declares that the Real Estate and the Water Equipment be held, transferred, sold, conveyed, encumbered, leased, rented, used and occupied subject to the provisions, agreements, covenants and restriction hereinafter set forth:

IN WITNESS WHEREOF, Declarant has executed this Declaration on this day and year first hereinabove set forth.

Crossmann Communities Partnership  
an Indiana General Partnership  
By: Trimark Development, Inc.  
general partner

By:

Richard H. Crosser  
Signature

Richard H. Crosser  
Printed Name

Vice President  
Title

STATE OF INDIANA )  
                          )SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Richard H. Crosser, by me known to be the Vice President of Trimark Development, Inc., who acknowledged the execution of the foregoing "Declaration of Maintenance Obligation" on behalf of said corporation.

WITNESS my hand and Notarial Seal this 7th day of March, 1998.

Shirley J. White  
Notary Public



Shirley J. White  
Printed Signature

My Commission Expires:

May 21, 2001

My County of Residence:

Hendricks

*Prepared By Shirley White*

1. Declaration. Declarant hereby expressly declares (1) that the Water Company shall have no obligation to maintain in any manner the Water Equipment; (2) that the Water Company shall not be responsible for any damage that might occur to the Water Equipment regardless of the cause; and (3) that the maintenance of the Water Equipment, if such is to be maintained, shall be the obligation of the owners of the Real Estate. No person shall have any right to require that the Water Company expend any funds toward the maintenance of the Water Equipment or any right to impose an obligation on the Water Company to maintain the Water Equipment, and if Declarant or any other person would allegedly have such right pursuant to any rule or regulation, the Declarant for itself and its successors and assigns hereby expressly waives that right.

2. Acceptance and Ratification. All present and future owners, mortgagees, tenants and occupants of the Real Estate and the Water Equipment, shall be subject to and comply with the provisions of the Declaration and all such provisions shall be covenants running with the land and shall be binding on any persons having at any time any interest or estate in the Real Estate or the Water Equipment as though such provisions were recited and stipulated at length in each and every deed, conveyance, mortgage and lease thereof. This Declaration shall remain in effect for so long as the Water Equipment is connected to the water line of the Water Company. All persons, corporations, partnerships, trust and other legal entities which may own, occupy, use, enjoy or control any of the Real Estate or the Water Equipment shall be subject to this Declaration.

3. Maintenance of the Water Equipment. The obligation to maintain the Water Equipment shall rest with the owners of the Real Estate for so long as the Water Equipment is connected to the water line of the Water Company. If the owners of the Real Estate fail to maintain the Water Equipment, such failure shall not put any obligation on the Water Company or on any other entity to provide maintenance.

EXHIBIT A

(Legal Description of the Real Estate owned by Declarant adjacent to right-of-way.)

LAND DESCRIPTION CROSSFIELD - SECTION ONE

Part of the Northwest Quarter of Section 13, Township 14 North, Range 2 East, Marion County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 1283.78 feet to the POINT OF BEGINNING; thence continuing South 87°04'38" West along the South line of said Northwest Quarter a distance of 50.06 feet to the Southeast corner of a 1.12 acre tract of land per deed thereof recorded as Instrument No. 950017470 in the Office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the East line of said tract a distance of 329.66 feet to the Northeast corner of said tract; thence South 87°09'29" West along the North line of said tract a distance of 148.70 feet to the Northwest corner of said tract; thence South 00°02'30" East along the West line of said tract a distance of 329.87 feet to the Southwest corner of said tract and the South line of said Northwest Quarter; thence South 87°04'38" West along the South line of said Northwest Quarter a distance of 519.24 feet to the Southwest corner of 120.08 acre tract of land per a Boundary Survey prepared by Bynum Fanya & Associates, Inc. and certified by Kevin B. Potter on May 2, 1995 and recorded as Instrument No. 950049564 in the Office of the Recorder of Marion County, Indiana; thence North 00°02'30" West along the West line of said tract a distance of 1062.54 feet; thence North 00°09'47" East a distance of 575.41 feet; thence North 89°57'30" East a distance of 435.05 feet; thence South 70°11'24" East a distance of 63.79 feet; thence North 89°57'30" East a distance of 170.00 feet to a point in the West line of Oak Trace Subdivision; Section One per plat thereof recorded as Instrument No. 9700071104 in the Office of the Recorder of Marion County, Indiana; thence South 00°02'30" East along the West line of said plat a distance of 252.73 feet to the Southwest corner of said plat; thence North 87°01'31" East along the South line of said plat a distance of 50.07 feet; thence South 00°02'30" East a distance of 1330.03 feet to the Point of Beginning. Containing 25.117 acres (1.094,096 Sq. Ft.), more or less.

This subdivision consists of 76 Lots numbered 1 through 76 inclusive, and Blocks "A" through "F" (common area). The locations and dimensions of the Lots, Streets and Easements are shown on the plat. All dimensions are shown in feet and decimal parts thereof.

I, the undersigned, do hereby certify the within plat to be true and correct to the best of my knowledge and belief and to represent a portion of the real estate as the boundaries were defined by a Boundary Survey prepared by Bynum Fanya & Associates, Inc. and certified by Kevin B. Potter, R.L.S. No. S0487 on May 2, 1995. This survey was subsequently recorded as Instrument No. 950049564 in the Office of the Recorder of Marion County, Indiana.

I further certify that all monuments shown actually exist or will be installed in their positions as correctly shown and that all dimensions and geodetic data is correct.

Witness my hand and seal this 20<sup>th</sup> day of October, 1997.



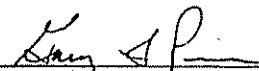
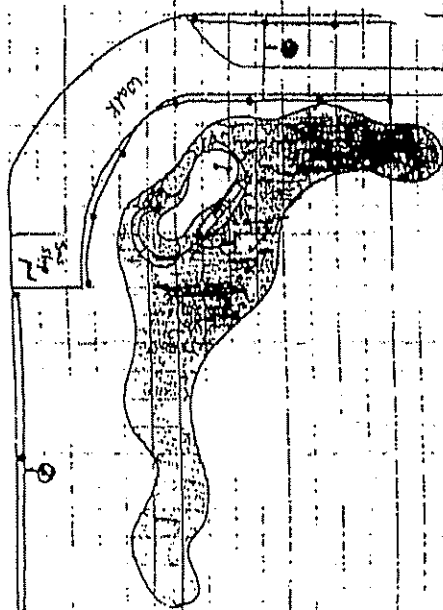
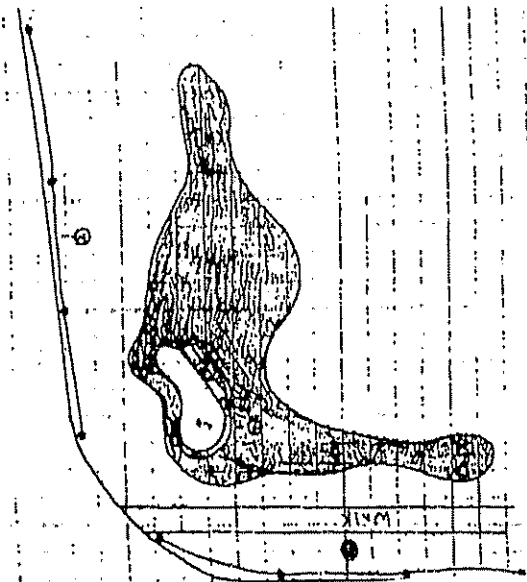
  
Gary L. Piers  
Registered Land Surveyor No. 890010  
State of Indiana

EXHIBIT B

(Description of Water Equipment located in right-of-way.)



*Handwritten signature or initials*

1" = 20'  
\* Reduced 13X

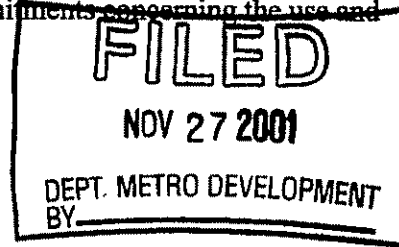
**STATEMENT OF MODIFICATION OR TERMINATION  
OF COVENANTS OR COMMITMENTS**

**COVENANTS OR COMMITMENTS MODIFYING OR TERMINATING EXISTING COVENANTS OR  
COMMITMENTS CONCERNING THE USE OR DEVELOPMENT OF REAL ESTATE MADE IN CONNECTION  
WITH AN APPROVAL PETITION, REZONING OF PROPERTY,  
A VARIANCE PETITION OR SPECIAL EXCEPTION PETITION**

In accordance with I.C. 36-7-4-613, I.C. 36-7-4-614, and/or I.C. 36-7-4-918.8 and I.C. 36-7-4-921, the owner of the real estate located in Marion County, Indiana, which is described below, makes the following modification(s) or termination(s) of covenants or commitments concerning the use and development of that parcel of real estate:

Legal Description: (insert here or attach)

See attached legal descriptions.



Statement of Modification or Termination of Covenants or Commitments:

1. See attached proposed modifications for rezoning petition number 90-Z-172, with commitments recorded as Instrument #900098372.
2. See attached proposed modifications for rezoning petition number 94-Z-51, with commitments recorded as Instrument #1994-0135219, and as modified by approval petition number 97-AP-38, with commitments recorded as Instrument #1997-0084652.
- 3.
- 4.
- 5.

These COVENANTS or COMMITMENTS shall be binding on the owner, subsequent owners of the real estate and other persons acquiring an interest therein. These COVENANTS or COMMITMENTS may be modified or terminated by a decision of the Metropolitan Development Commission made at a public hearing after proper notice has been given.



COVENANTS or COMMITMENTS contained in this instrument shall be effective upon the adoption of modification or termination approved by the Metropolitan Development Commission in petition 2001-APP-130.

These COMMITMENTS may be enforced jointly or severally by:

1. The Metropolitan Development Commission;
2. Owners of all parcels of ground adjoining the real estate to a depth of two (2) ownership's, but not exceeding six-hundred-sixty (660) feet from the perimeter of the real estate, and all owners of real estate within the area included in the petition who were not petitioners for the rezoning or approval. Owners of real estate entirely located outside Marion County are not included, however. The identity of owners shall be determined from the records in the offices of the various Township Assessors of Marion County which list the current owners of record. (This paragraph defines the category of persons entitled to receive personal notice of the rezoning or approval under the rules in force at the time the commitment was made);
3. Decatur Township Civic Council.

These COVENANTS may be enforced by the Metropolitan Development Commission.

The undersigned hereby authorizes the Neighborhood and Development Services Division of the Department of Metropolitan Development to record this Covenant or Commitment in the office of the Recorder of Marion County, Indiana, upon final approval of modification and/or termination of Covenant(s) or Commitment(s) of petition # 2001-APP-130 by the Metropolitan Development Commission.

IN WITNESS WHEREOF, owner has executed this instrument this 20th day of November, 2001.

Signature Charles A. Hall (Seal) Signature \_\_\_\_\_ (Seal)

Printed Charles A. Hall, Treasurer  
Key Life Insurance Company

Printed \_\_\_\_\_

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

*Before me, a Notary Public in and for said County and State, personally appeared Charles A. Hall, owner(s) of the real estate who acknowledged the execution of the foregoing instrument and who, having been duly sworn, stated that any representations therein contained are true.*

*Witness my hand and Notarial Seal this 20<sup>th</sup> day of November, 2001.*



Signature Martha E. Hannum

Printed MARTHA E. HANNUM

County of Residence MARION

*My Commission expires 12-12-2007*

*This instrument was prepared by Stephen D. Mears, Attorney at Law.*

*This modification and/or Termination Agreement was approved by the Metropolitan Development Commission on the \_\_\_\_\_ day of \_\_\_\_\_, 2001.*

\_\_\_\_\_  
Secretary, Metropolitan Development Commission

## MODERNIZED LAND DESCRIPTION

Part of the Southwest Quarter of the Southwest Quarter of Section 12, Township 14 North, Range 2 East in Marion County, Indiana, described as follows:

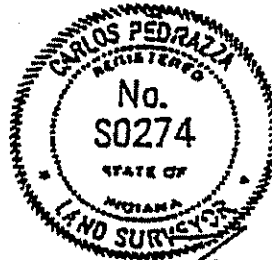
Commencing at the Northeast corner of the Southwest Quarter of the Southwest Quarter of said Section 12; thence South  $00^{\circ}01'29''$  West (assumed bearing) along the East line of said Quarter Quarter and along the East line of Roberts Creek Subdivision Section Two recorded in the Office of The Recorder of Marion County, Indiana as Instrument No. 72-47645 a distance of 788.65 feet to a  $5/8''$  rebar w/cap marked "9600012" at the Southeast corner of said Roberts Creek Subdivision; said point also being on the West line of Pheasant Run Section Two recorded as Instrument No. 78054446 in said recorder's office and the POINT OF BEGINNING; thence Continuing South  $0^{\circ}01'29''$  West on the east line of said Quarter Quarter and the west line of said Pheasant Run a distance of 542.00 feet to the Southeast corner of said Quarter Quarter; thence South  $87^{\circ}09'05''$  West along the South line of said Quarter Quarter a distance of 665.84 feet to a  $5/8''$  rebar w/cap marked "9600012" at the Southwest corner of the East Half said Quarter Quarter; thence North  $00^{\circ}04'34''$  East along the West line of said East Half a distance of 541.17 feet to a  $5/8''$  rebar with cap marked "9600012" at the Southwest corner of said Roberts Creek Subdivision; thence North  $87^{\circ}04'40''$  East parallel with the North line of said Quarter Quarter and along the South line of said Roberts Creek Subdivision a distance of 665.39 feet to the Point of Beginning. Containing 8.265 Acres (360,014 Square Feet), more or less.

PARCEL #1

LEGAL DESCRIPTION

A part of the East half of the West half of the Northwest quarter and a part of the Southeast quarter of said Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 1482.44 feet to the Point of Beginning of this description; thence, along said South line, South 87 degrees, 09 minutes, 29 seconds West, 519.21 feet to the West line of said East half; thence, North 00 degrees, 02 minutes, 30 seconds West along said West line, 1362.54 feet; thence, North 87 degrees, 01 minute, 31 seconds East, 567.98 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 100.13 feet; thence, North 87 degrees, 01 minute, 31 seconds East, 122.00 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 936.24 feet; thence, South 87 degrees, 09 minutes, 29 seconds West, 170.70 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 327.77 feet to the Point of Beginning, containing 20.00 Acres, more or less.

Subject to all Rights-of-Way and Easements of record.



*Carlos Pedraza*  
8-1-94

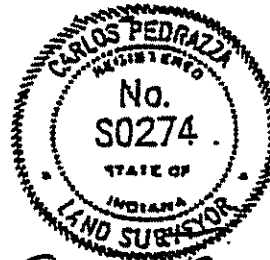
EXHIBIT <sup>11.1"</sup>

PARCEL #2

LEGAL DESCRIPTION

A part of the East half of the West half of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 2001.64 feet to the West line of the East half of the West half of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 1362.54 feet to the Point of Beginning of this description; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 1291.05 feet to the North line of said East half; thence, North 87 degrees, 02 minutes, 33 seconds East, along said North line, 667.97 feet to the East line of said East half; thence, South 00 degrees, 02 minutes, 30 seconds East, along said East line, 1390.98 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 100.00 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 100.13 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 557.98 feet to the Point of Beginning, containing 20.00 Acres, more or less.

Subject to all Rights-of Way and Easements of record.



*Carlos Pedraza*  
2-1-94

EXHIBIT "A"

LEGAL DESCRIPTION

A part of the Southeast quarter of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter; South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 658.75 feet to the Point of Beginning of this description; thence, South 87 degrees, 09 minutes, 29 seconds West, along said South line, 674.99 feet to the West line of the Southeast quarter of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 327.77 feet; thence, North 87 degrees, 09 minutes, 29 seconds East, 22.00 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 938.24 feet; thence, South 87 degrees, 01 minute, 31 seconds West, 22.00 feet to the West line of the Southeast quarter of said Northwest quarter; thence, North 00 degrees, 02 minutes, 30 seconds West, along said West line, 64.21 feet to the North line of the Southeast quarter of said Northwest quarter; thence, North 87 degrees, 01 minute, 31 seconds East, along said North line, 675.30 feet; thence, South 00 degrees, 02 minutes, 30 seconds East, 1329.73 feet to the Point of Beginning, containing 20.09 Acres, more or less.

Subject to all Eights-of-Way and Easements of record.



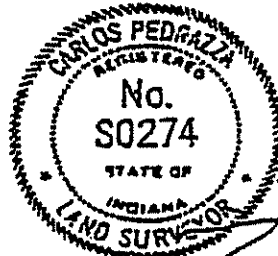
*Carlos Pedraza*  
2-1-94

PARCEL #4

LEGAL DESCRIPTION

A part of the Southeast quarter of the Northwest quarter of Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Beginning at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 658.75 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 1329.73 feet to the North line of the Southeast quarter of said Northwest quarter; thence, North 87 degrees, 01 minute, 31 seconds East, 659.79 feet to the East line of said Northwest quarter; thence, South 00 degrees, 00 minutes, 32 seconds East, along said East line, 1331.30 feet to the Point of Beginning, containing 20.11 Acres, more or less. ALSO; a part of the East half of the West half of the Northwest quarter, Section thirteen (13), Township fourteen (14) North, Range two (2) East, Decatur Township, Marion County, Indiana, more particularly described as follows: Commencing at the Southeast corner of said Northwest quarter; thence, along the South line of said Northwest quarter, South 87 degrees, 09 minutes, 29 seconds West (assumed bearing), 1333.74 feet to the Point of Beginning of this description; thence, South 87 degrees, 09 minutes, 29 seconds West, along said South line, 148.70 feet; thence, North 00 degrees, 02 minutes, 30 seconds West, 327.77 feet; thence, North 87 degrees, 09 minutes, 29 seconds East, 148.70 feet to the East line of said East half; thence, South 00 degrees, 02 minutes, 30 seconds East, 327.77 feet to the Point of Beginning, containing 1.12 Acres, more or less, and containing in all: 21.23 Acres, more or less.

Subject to all Rights-of-Way and Easements of record.



*Carlos Pedraza*  
8-1-94

**PROPOSED MODIFICATIONS TO CROSSFIELD  
North of Future Southport Road**

**90-Z-172  
October 28, 2001**

**Add commitment number 4 to read as follows: Homes on Lots 110, 112 and 113 shall have brick wrap up to eight feet in height on the sides and rear facades of the homes, and shall have at least 30% of the front facade finished with brick. The brick requirement shall be calculated as the percentage of the front facade but excluding doors, windows, garage doors, gables and porch roofs.**

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**PROPOSED MODIFICATIONS TO CROSSFIELD**  
**South of Future Southport Road**

94-Z-51, 97-AP-38  
October 28, 2001

Modify commitment number 7 to read as follows: There shall be a pocket park of at least one acre east of Lot 1, as shown on the cluster plan approved October 1, 2001. No playground equipment shall be installed in this area by the petitioner.

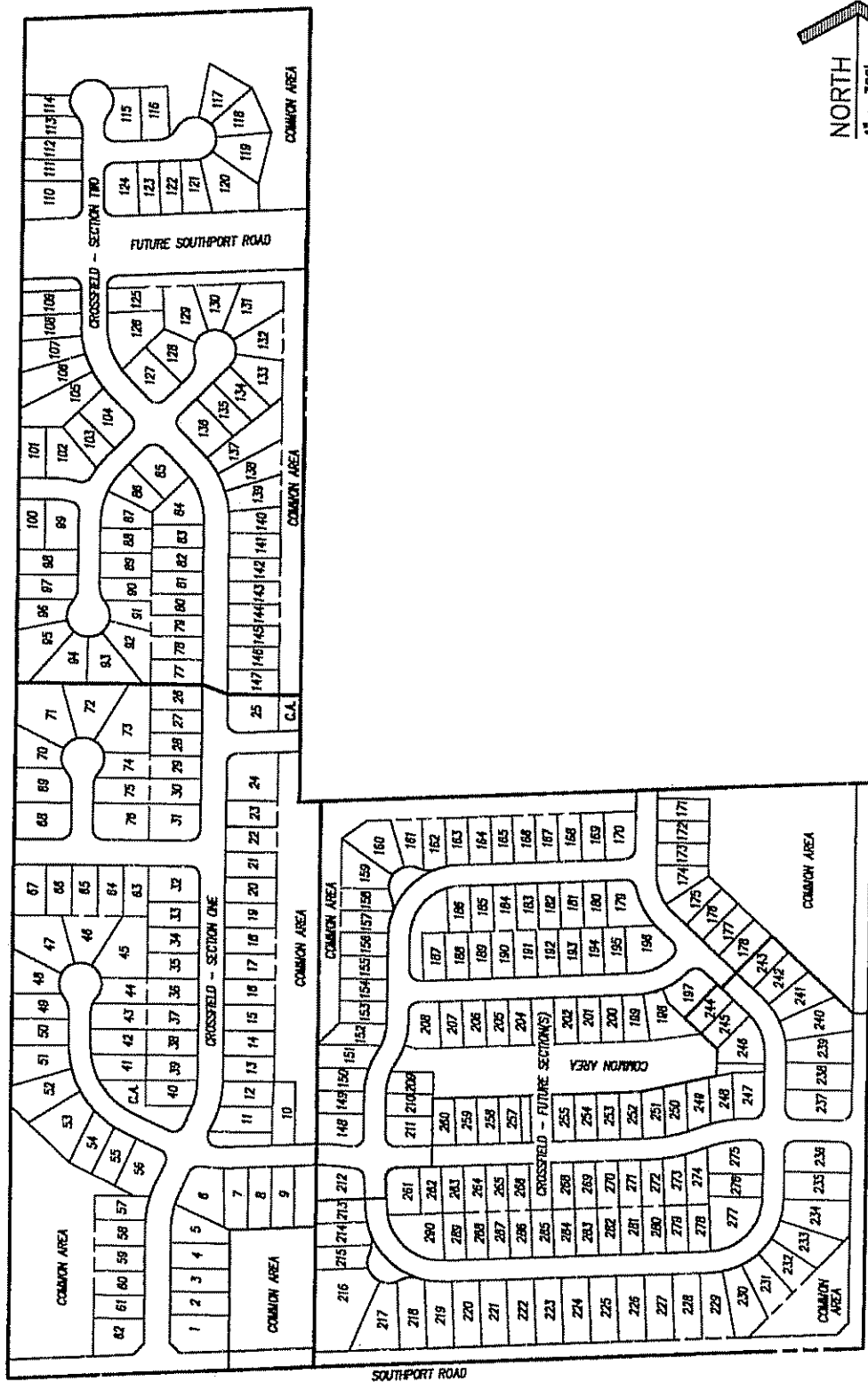
Modify commitment number 11 to read as follows: The minimum living area for homes built on lots abutting the Southport Road right-of-way on the south and east sides shall be 1,600 square feet for one story homes and 1,750 square feet for two story homes, and the minimum lot area shall be 10,000 square feet. Eighteen of the 22 homes built on said lots shall have brick wrap up to eight feet in height on the sides and rear facades of the homes and at least 30% of the front facade finished with brick, and the remaining four homes shall have at least 75% of the front facade finished with brick. Minimum living area shall be measured from the exterior sheathing (excluding brick and vinyl) and shall not include garages or any unheated and/or unenclosed space, and the brick requirement shall be calculated as the percentage of the front facade but excluding doors, windows, garage doors, gables and porch roofs.

Modify commitment number 12 to read as follows: The minimum living area for homes built on lots abutting the west property line shall be 1,400 square feet for one story homes and 1,600 square feet for two story homes. Homes on Lots 96, 100, 101, 106 and 107 shall have brick wrap up to eight feet in height on the sides and rear facades of the homes and at least 25% of the front facade finished with brick, and the remaining lots along this property line shall have at least 25% of the front facade finished with brick. Minimum living area and brick calculation shall be determined as stated in commitment number 11.

Modify commitment number 13 to read as follows: Except for lots described in commitment numbers 11 and 12, the minimum living area for homes on all other lots in Sections 1 and 2 shall be 1,200 square feet for a one story home and 1,500 square feet for a two story home, and each home shall have at least 25% of the front facade finished with brick. Except for lots described in commitment number 11, the minimum living area for homes built in future sections shall be 1,400 square feet for one story homes and 1,600 square feet for two story homes, and each home shall have at least 30% of the front facade finished with brick. Minimum living area and brick calculation shall be determined as stated in commitment number 11.

Add commitment number 17 to read as follows: A 50 foot buffer of common area with tree preservation shall be established along the north and west border of the future section, as shown on the attached exhibit. If, and only if, sufficient excess dirt is available on site, three 5 foot tall mounds shall be installed in the common area behind Lots 154 and 155, unless these mounds interfere with drainage easements. Dirt shall not be removed from the site until it is determined if there is sufficient dirt for these mounds.

---



MARTHA A WDMACKS  
MARION COUNTY RECORDER

06443 FEB -4 2002

SUBJECT TO FINAL ACCEPTANCE  
FOR TRANSFER

**MELTON-PACKARD & ASSOCIATES**

Civil Engineers • Land Planners

8444 Castlewood Drive • Suite 700 • Indianapolis, Indiana 46250  
Office: (317) 577-0069 • Fax: (317) 577-1879

3

**CERTIFICATE OF CORRECTION**

RE: CROSSFIELD – SECTION ONE per Secondary Plat thereof prepared by Melton-Packard and Associates and certified by Gary L. Piers, Registered Land Surveyor No. 890010, State of Indiana, and recorded as Instrument Number 9700159883 in the Office of the Recorder of Marion County, Indiana.

ITEM CORRECTED: Added 50.00 feet to the rear of lots 13, 14 and 15, and consequently reduced Common Area – Block "E" by 9,000 square feet.

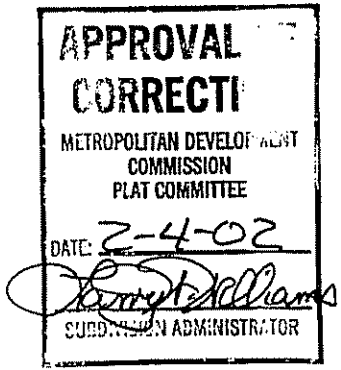
REMARKS: This certificate is for the purpose of conforming to the Secondary Plat as approved by The Metropolitan Development Commission of Marion County, Indiana.

Witness my hand and seal this 1st day of February, 2002.



Bradley P. Ott  
Bradley P. Ott  
Registered Land Surveyor No. 9600012  
State of Indiana

APPROVED THIS 4<sup>TH</sup>  
DAY OF FEBRUARY - 2002  
Andrew J. Ellis DECATUR TOWNSHIP ASSESSOR  
DRAFTSMAN



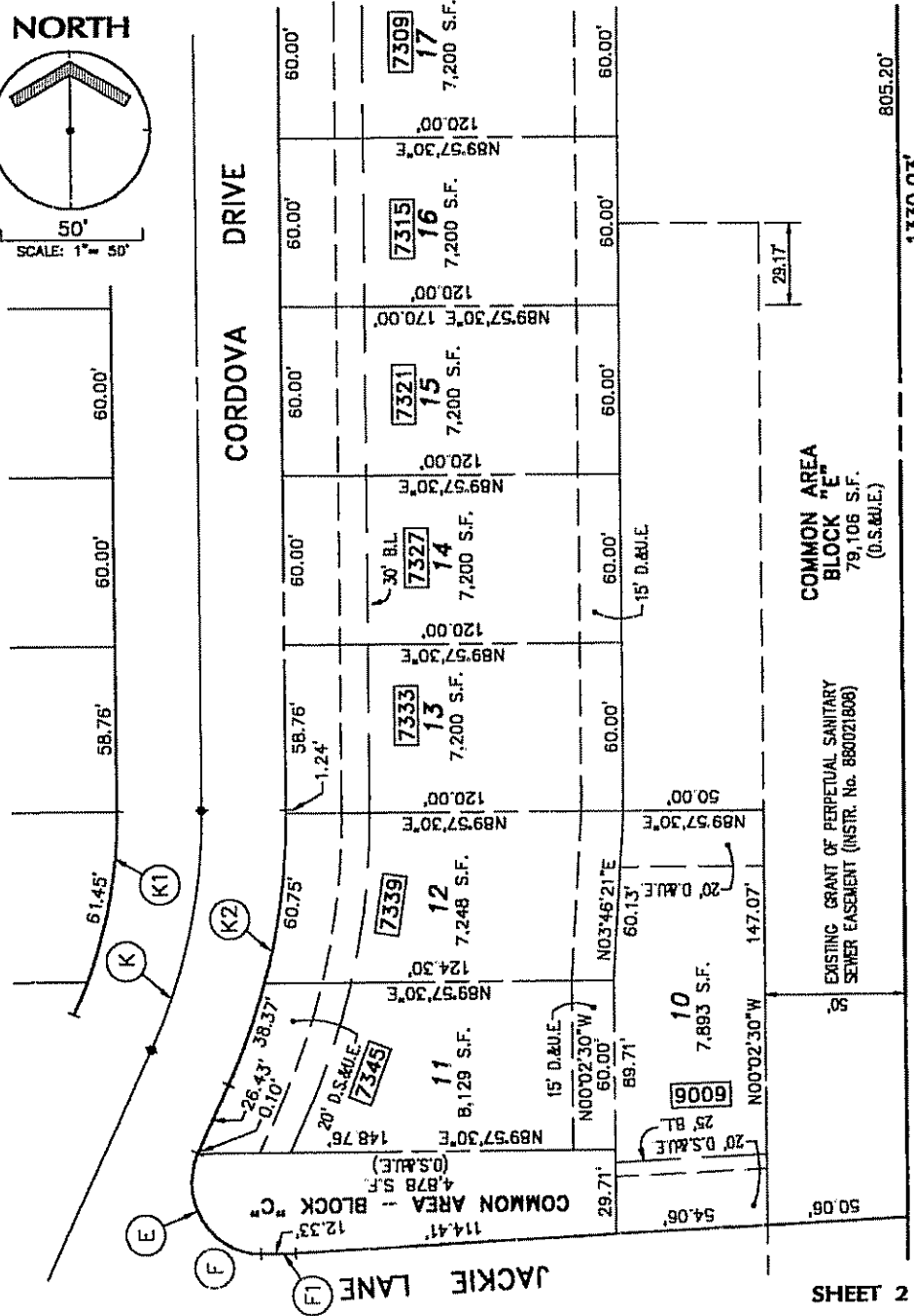
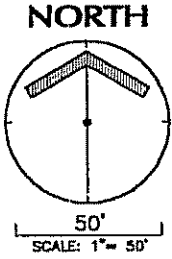
SHEET 1 of 2

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