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DECLARATION OF COVENANTS AND RESTRICTIONS OF  
THE COMMONS PROPERTY OWNERSHIP

(Glen Oak Commons, Sections I & II)  
(Greenwood Commons, Section V)  
(Mendow Lake Commons, Section I)

THIS DECLARATION made this 27 day of July, 1992, by Dale L. and Arline V. Cooper (hereinafter referred to as "FEE OWNERS" who may own part of the "TRACT" as of the date of execution hereof and Yeager Realty Company, L.P. and Jerome Martin d/b/a Myland Development Company who also own part of the "TRACT"; Myland Development Company being hereinafter referred to as "DECLARANT".

WITNESSETH:

WHEREAS, the following facts are true:

A. DECLARANT and the FEE OWNERS are the sole owners in fee simple (this to certain real estate situated in Johnson County, Indiana, more particularly described in the attached Exhibit "A" for Glen Oak Commons, Section I & II, Exhibit "B" for Greenwood Commons, Section V, and Exhibit "C" for Mendow Lake Commons, Section I, which is incorporated herein by reference (hereinafter referred to as "TRACT").

B. DECLARANT, by execution of this Declaration, assures that all properties which are conveyed which are a part of the "TRACT" shall be conveyed subject to the terms and conditions of this Declaration, which shall run with the "TRACT" and be binding upon all parties having right, title or interest in the "TRACT", or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner.

NOW, THEREFORE, DECLARANT hereby makes this Declaration as follows:

1. Definitions. The following terms as used in this Declaration, unless the context clearly requires otherwise, shall mean the following:
  - (a) "TRACT" means the real estate described in Paragraph A. above and such portions of the "ADDITIONAL TRACT" for which a Final Plat has been recorded in the Office of the Recorder of Johnson County, Indiana, and which has been subjected to this Declaration by a Supplemental Declaration as provided herein.
  - (b) "ADDITIONAL TRACT" means that real estate or any part of it, described in Paragraph 10 of this Declaration.
  - (c) "Applicable Date" means the date determined pursuant to Paragraph 6 of this Declaration.
  - (d) "Articles" or "Articles of Incorporation" means the Articles of Incorporation of the Corporation

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a/an Homeowners Association (HOA), as hereinafter defined. The Articles of Incorporation are incorporated herein by reference.

(e) "Board of Directors" means the governing body of the Corporation elected by the Members in accordance with the By-Laws of the Corporation.

(f) "By-Laws" shall mean the By-Laws of the Corporation and shall provide for the election of directors and officers and other governing officials of the Corporation. A copy of the By-Laws is incorporated herein by reference.

(g) "Corporation" also known as HOA means Commons Homeowners Association, Inc., its successors and assigns, a not-for-profit corporation, whose members shall be the Owners of Lots, or appointees as provided in Paragraph 6 of this Declaration; such Corporation being more particularly described in Paragraph 6 of this Declaration.

(h) "DECLARANT" shall mean and refer to Yonjer Realty Company, L.P. and Jerome Martin db/a Myland Development Company, and any successors and assigns of it whom it designates in one or more written recorded instruments, to have the rights of DECLARANT hereunder including, but not limited to, any mortgage acquiring title to any portion of the TRACT pursuant to the exercise of rights under, or foreclosure of, a mortgage executed by DECLARANT.

(i) "Dwelling Unit" means one of the living units located upon a Lot.

(j) "Lot" means any plot of ground designated as such upon the recorded Final Plat of TRACT or upon the recorded Final Plat, if any, of the ADDITIONAL TRACT or any part thereof and upon which one (1) Dwelling Unit is constructed, is to be constructed or has existed. When Lot is used it shall be deemed to include the Dwelling Unit, if any, located thereon.

(k) "Member" means a member of the Corporation.

(l) "Mortgage" means the holder of a first mortgage lien on a Lot.

(m) "Owner" means a person, firm, corporation, partnership, association, trust or other legal entity, or any combination thereof, who owns the fee simple title to a Lot.

(n) "Lake" and/or Block/Lake shall refer to each body of water surrounded by Drainage and Utility Easements (D & UE) and located within areas designated on the final Plats as "BLOCK" followed by a letter of the alphabet from the letters A - E only. These Lakes, separately and in the

aggregate, not designed to handle the surface water drainage requirements of the "TRACT" and "ADDITIONAL TRACT's" and should not be construed as assuring that water will be in any of the Lakes at all times or that any particular level of water will be contained therein.

Title to BLOCKLAKE shall remain in the DECLARANT until title thereto is transferred to the HOA. Access to the Lakes thru the D & UE surrounding the Lakes and the U & DE areas between Lots from dedicated streets to these BLOCKLAKE areas is assured DECLARANT or its representatives so long as DECLARANT owns any lots after title is transferred to the HOA with the same access being assured the duly designated representatives of the HOA and the Greenwood and Johnson County Board of Works irrespective of whether the DECLARANT or HOA is the title owner to the BLOCKLAKE. The use of these areas shall be restricted and governed by the Rules and Regulations of the HOA.

(e) BLOCKNO LAKE

BLOCKNO LAKE refers to landscape areas designated on Final Plats as "BLOCK" followed by a letter of the alphabet from the letters F - J only. Title to BLOCKNO LAKE shall remain in the DECLARANT until title thereto is transferred to the HOA. Access to BLOCKNO LAKE areas is assured DECLARANT or its representatives after title is transferred to the HOA so long as DECLARANT owns any Lots with like access being assured the duly designated representatives of the HOA during DECLARANT's title ownership. The use of these areas shall be restricted and governed by the Rules and Regulations of the HOA.

(p) EASEMENTS

Easements for various purpose and use are either designated on the Final Plat of the TRACT or will be designated on the Final Plat for "ADDITIONAL TRACT". With the exception of such easements appearing within areas designated BLOCK title to the real on which easements are imposed will remain with the Lot owner on which the easement appears.

The Easements are herein differentiated and distinguished as to any maintenance obligation with the easements inuring to the DECLARANT until the Applicable Date and thereafter to the HOA.

U & DE.

U & DE Utility & Drainage Easement. The integrity and maintenance of the surface of these areas shall be with the title owner of the easement area. To the extent that any of the U & DE areas are part of the storm water management for the "TRACT" & "ADDITIONAL TRACTS" the Developer prior to the Applicable Date and thereafter be liable for subsurface maintenance within such U & DE areas. any U & DE between Lots from dedicated streets to the "BLOCK" areas.

L.S.E. and N.A.E.

Lot/Landscaping Easement and Non-Access Easement. The area so designated on the Final Plat of the "TRACT" or on any future Final Plats for "ADDITIONAL TRACTS" is located at the rear yard of Lots that are adjacent to Main Street in Greenwood, IN., and are reserved for the DECLARANT to initially install landscape treatment in this area in the form of grass obtained from seeding and plantings. The cutting of grass in this area, plus the watering of the grass and the plantings thereon, shall be the responsibility of the Lot owner upon which such Easement is impressed, unless assumed in whole or in part by the HOA by written notice to the Lot owner by the HOA. Lot owners shall not be entitled to place any additional plantings within this Easement without the written consent of the Architectural Review Board.

The Lot owners in this designated area shall be prohibited from using this area for any vehicular access from the Lot to Main Street.

(c) Pockets of/ & Eye Brows.

One or more parcels of real estate that appear like hemstomas on interior street on the Final Plat of the "TRACT" or "ADDITIONAL TRACTS" and are located within the front yard of the applicable Lots and are comprised of an interior road to primarily serve two to four lots separated from the main collector street by a landscape area hereinafter referred to as Eye Brow Encroachments and Maintenance Area (a/k/a Eye Brow E & M.A.). Any green area located between the interior road within this Pocket and the adjacent Lots shall be maintained by the applicable Lot owner with the maintenance of the aforesaid road and green area between said road and the main collector street being the responsibility of the HOA.

- (f) Landscape Islands  
Landscape islands are designated within dedicated right-of-way as depicted on the Final Plat of the "TRACT" or "ADDITIONAL TRACT's" to enhance the attractiveness of the development. The DECLARANT shall initially install landscape treatment within these areas with any subsequent replacement. Maintenance and care of these areas then being the responsibility of the HOA.
- (g) "Common Expense" means expenses for administration of the Corporation, and expenses for the upkeep, maintenance, repair and replacement as detailed in Items 1(m), 1(o), 1(p), 1(q) and 1(r), and all sums lawfully assessed against the Members of the Corporation.
2. Declaration DECLARANT hereby expressly declares that the "TRACT" shall be held, conveyed and transferred in accordance with the provisions of this Declaration.
3. Description of TRACT. The "TRACT" is comprised of three (3) individually labelled single family subdivisions segmented into four (4) SECTIONS and FINAL PLATS as follows:  
... Glen Oak Commons, Section 1, consisting of 20 lots numbered Lots 20 thru 61 inclusive.  
... Glen Oak Commons, Section 11, consisting of 13 lots numbered Lots 161 thru 163 inclusive.  
... Greenwood Commons, Section V, consisting of 25 lots numbered Lots 1 thru 25, inclusive.  
... Meadow Lake Commons, Section 1, consisting of 31 lots numbered Lots 65 thru 88, inclusive.  
Lot \_\_\_\_\_ in \_\_\_\_\_, Section \_\_\_\_\_, a subdivision in Johnson County, Indiana, as per plat thereof recorded \_\_\_\_\_, 10 \_\_\_\_\_, as Instrument No. \_\_\_\_\_, in the Office of the Recorder of Johnson County, Indiana. (The first two blanks will be filled with the name and Section # of the subdivision.)
4. Common Areas. The only Common Areas are designated as BLOCK followed by a letter of the alphabet upon the final plat of the "TRACT" or upon a recorded Final Plat, if any, of the ADDITIONAL TRACT or any part thereof. DECLARANT RESERVES THE RIGHT at the sole option of the DECLARANT to transfer title to any BLOCK within a FINAL recorded PLAT at any time after the conveyance to another party by deed to the first Lot within said PLAT but no later than the Applicable Date.
5. Assessment for Utilities and Public and Quasi-Public Vehicles. An easement is granted to all utilities and their agents for ingress, egress, installation, replacement, repairing and maintaining of such utilities, including, but not limited to, water, sewers, gas, telephone and electricity on the "TRACT"; provided, however,

nothing herein shall permit the installation of sewers, electric lines, water line or other utilities, except as initially designed and approved by DECLARANT on the Plat or as hereafter may be approved by DECLARANT or by the Board of Directors. By virtue of this easement the electrical and telephone utilities are expressly permitted to erect and maintain the necessary equipment on the "TRACT" and to affix and maintain electrical and telephone wires, circuits and conduit, on, above, across and under the roofs and exterior walls of the Dwelling Units. In the event any utility furnishing service should request a specific easement by a separate recordable document, DECLARANT shall have the right to grant such easement on such "TRACT", without conflicting with the terms of this Paragraph. The easements granted herein shall in no way affect any other recorded easement on the "TRACT".

6. Corporation; Membership; Voting; Functions.

(a) Membership in Corporation. DECLARANT and each Owner of a Lot which is subject to assessment shall, automatically upon becoming an Owner, be and become a Member of the Corporation and shall remain a Member until such time as his ownership of a Lot ceases, but membership shall terminate when such Owner ceases to be an Owner, and will be transferred to the new Owner of his Lot; provided, however, that any person who holds the interest of an Owner in a Lot merely as security for the performance of an obligation shall not be a member until and unless he realizes upon his security, at which time he shall automatically be and become an Owner and a Member of the Corporation.

(b) Voting Rights. The Corporation shall have two (2) classes of membership, with the following voting rights:

(i) Class A. Class A Members shall be all Owners except Class B Members. Each Class A Member shall be entitled to one (1) vote for each Lot of which such Member is the Owner with respect to each matter submitted to a voted of Members upon which the Class A Members are entitled to vote. When more than one (1) person constitutes the Owner of a particular Lot, all such persons shall be Members of the Corporation, but all of such persons shall have only one (1) vote for such Lot, which vote shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any such Lot.

(ii) Class B. Class B Members shall be DECLARANT and all successors and assigns of DECLARANT designated by DECLARANT as Class B Members in a written notice mailed or delivered to the resident agent of the Corporation. Each Class B Member shall be entitled to three (3) votes for each Lot of which it is the Owner in all matters requiring a vote of the Members of the Corporation. The Class B membership shall cease and terminate upon the Applicable Date, which shall be the first to occur of:

1. the date upon which the written resignation of the Class B Members is delivered to the resident agent of the Corporation;
2. thirty (30) days after the date when the total votes outstanding in the Class A membership equal or exceed the total votes outstanding in the Class B membership, or;
3. 6 years after recodation of this Declaration.

(c) **Functions.** The Corporation has been formed for the purpose of providing for the maintenance, repair, upkeep, replacement, and administration of the Common Areas, Landscape Islands, Landscape and Non-Access Easement and Pockets and to pay any other necessary expenses and costs in connection with these areas, and to perform such other functions as may be designated by it to perform under this Declaration.

7. **Board of Directors.**

(a) **Management.** The business and affairs of the Corporation shall be governed and managed by the Board of Directors. No person shall be eligible to serve as a member of the Board of Directors unless he is, or is deemed in accordance with this Declaration to be, an Owner, including a person appointed by DECLARANT as provided in subparagraph (b) of this Paragraph 7.

(b) **Initial Board of Directors.** The Initial Board of Directors shall be composed of the persons designated in the Articles, to-wit: Jerome P. Martin, Robert K. Yeager and Virginia M. Yeager (hereinafter referred to as the "Initial Board") all of whom have been or shall be appointed by DECLARANT. Notwithstanding anything to the contrary contained in, or any other provisions of this Declaration, the Articles or the By-Laws (a) the Initial Board shall hold office until the Applicable Date, and (b) in the event of any vacancy or vacancies occurring in the Initial Board for any reason or cause whatsoever prior to the Applicable Date, determined as provided above, every such vacancy shall be filled by a person appointed by DECLARANT, who shall thereafter be deemed a member of the Initial Board. Each Owner, by acceptance of a deed to a Lot, or by acquisition of any interest in a Dwelling Unit by any type or juridical act *inter vivos* or *causa mortis*, or otherwise, shall be deemed to have appointed DECLARANT as such Owner's agent, attorney-in-fact and proxy, which shall be deemed coupled with an interest and irrevocable until the Applicable Date determined as provided above, to exercise all of said Owner's right to vote,

and to vote as DECLARANT determines, on all matters as to which Members of the Corporation are entitled to vote under the Declaration, the Articles, the By-Laws or otherwise; provided, however, this right to vote granted to DECLARANT shall not extend to votes of Members (if a vote is required) on matters of Special Assessments, mortgaging the Common Areas (if in the HOA or merger/consolidation of the Corporation with another corporation. This appointment of DECLARANT as such Owner's agent, attorney-in-fact and proxy shall not be affected by incompetence of the Owner granting the same. Each person serving on the Initial Board, whether as an original member thereof or as a member thereof appointed by DECLARANT to fill a vacancy, shall be deemed a Member of the Corporation and an Owner solely for the purpose of qualifying to act as a member of the Board of Directors and for no other purpose. No such person serving on the Initial Board shall be deemed a Member of the Corporation nor an Owner of a Lot for any other purpose (unless he is actually the Owner of a Lot and thereby a Member of the Corporation).

(c) Additional Qualifications. Where an Owner consists of more than one person or is a partnership, corporation, trust or other legal entity, then one of the persons constituting the multiple Owner or a partner or an officer or trustee shall be eligible to serve on the Board of Directors, except that no single Lot or Dwelling Unit may be represented on the Board of Directors by more than one person at a time.

(d) Terms of Office and Vacancy. The Initial Board, per subparagraph (b) hereof, shall be deemed to be elected and re-elected as the Board of Directors at each annual meeting until the Applicable Date provided herein. After the Applicable Date there shall be no less than five (5) directors and no more than seven (7) with one (1) director each being exclusively elected from the Glen Oak Commons, Greenwood Commons and Meadow Lake Commons subdivisions (hereinafter referred to as Subdivision Directors) with the balance of Directors (hereinafter referred to as AT LARGE Directors) being elected from all subdivisions subject to this DECLARATION. Each member of this Board of Directors who is a Subdivision Director, shall be elected for a term of three (3) years, with AT LARGE DIRECTORS to be elected at the first election after the Applicable Date so that one AT LARGE members of the Board of Directors shall be elected for a three (3) year



term, one for a two (2) year term, with any other AT LARGE members of the Board to have a one (1) year term. There shall be separate nominations for the office of each member of the Board to be elected at such first election after the Applicable Date. Each Director shall hold office throughout the term of his election and until his successor is elected and qualified. Subject to the provisions of subparagraph (b) of this Paragraph no to the Initial Board, any vacancy or vacancies occurring in the Board shall be filled by a vote of majority of the remaining members of the Board or by vote of the Owners if a Director is removed in accordance with subparagraph (c) of this Paragraph. The Director so filling a vacancy shall serve until the next annual meeting of the members and until his successor is elected and qualified. At the first annual meeting following any such vacancy, a Director shall be elected for the balance of the term of the Director so removed or in respect to whom there has otherwise been a vacancy.

(c) Removal of Directors. A Director or Directors, except the members of the Initial Board, may be removed with or without cause by vote of a majority of the votes entitled to be cast at a special meeting of the Owners duly called and constituted for such purpose. In such case, his successor shall be elected at the same meeting from eligible Owners nominated at the meeting. A Director so elected shall serve until the next annual meeting of the Owners and until his successor is duly elected and qualified.

(f) Duties of the Board of Directors. The Board of Directors shall be the governing body of the Corporation representing all of the Owners and being responsible for the functions and duties of the Corporation, including, but not limited to, the management, maintenance, repair, upkeep and replacement as required and detailed under this Declaration within the Common Areas, the Landscape Islands, Landscape and Non-Access Easement and Pockets, and the collection and disbursement of the Common Expenses. The Board may, on behalf of the Corporation, employ a reputable and recognized professional property management agent (herein called the "Managing Agent") upon such terms as the Board shall find, in its discretion, reasonable and customary, provided any such management agreement shall be for a term of three (3) years or less and shall provide that any such agreement may be terminated by either party upon ninety (90) days written notice to the other party. Other than the Initial Management under Paragraph 8 any

decision hereafter to employ a professional property management agent shall require the prior consent of the Owners of at least sixty-seven percent (67%) of the vote and fifty-one percent (51%) of the vote of Mortgagees who are registered as hereinafter detailed. The Managing Agent, if one is employed, shall assist the Board in carrying out its duties, which include, but are not limited to:

- (i) protection, surveillance of the Common Areas, unless the same are otherwise the responsibility or duty of Owners of Lots; provided, however, that this duty shall not include or be deemed or interpreted as a requirement that the Corporation, the Board or any Managing Agent must provide any on-site or roving guards, security service or security system for protection or surveillance, and the same need not be furnished;
  - (ii) the duties delineated under items 1(a), 1(e), 1(f), 1(g) and 1(r) hereof;
  - (iii) assessment and collection from the Owners of each Owner's respective share of the Common Expenses;
  - (iv) preparation of the proposed annual budget, a copy of which will be mailed or delivered to each Owner at the same time as the notice of annual meeting is mailed or delivered;
  - (v) preparing and delivering annually to the Owners a full accounting of all receipts and expenses incurred in the prior year; such accounting shall be delivered to each Owner simultaneously with delivery of the proposed annual budget for the current year;
  - (vi) keeping a current, accurate and detailed record of receipts and expenditures affecting the Common Areas, Landscaping, Islands, Landscaping and Non-Access Easement and Pockets and the business and affairs of the Corporation, specifying and itemizing the Common Expenses; all records and vouchers (including current copies of the Declaration, Articles of Incorporation, By-Laws and Rules) shall be available for examination by an Owner, Mortgagee, insurer or guarantor of a first mortgage, at any time during normal business hours;
  - (vii) procuring and maintaining for the benefit of the Corporation and the Board the insurance coverages required under the Declaration and such other insurance coverages as the Board, in its sole discretion, may deem necessary or advisable;
  - (viii) paying any other necessary expenses and costs in connection with the duties in subsection (i) hereof; and
  - (ix) to furnish, upon request of any Mortgagee, insurer or guarantor of a first mortgage, an audited financial statement for the immediately preceding fiscal year.
- (g) Powers of the Board of Directors. The Board of Directors shall have such powers as are reasonable and necessary to accomplish the performance of their duties. These powers include, but are not limited to, the power:
- (i) to employ a Managing Agent to assist the Board in performing its duties;
  - (ii) to purchase, lease or otherwise obtain for the Corporation to enable it to perform its functions and duties, such equipment, materials, labor and services as may be necessary

In the judgment of the Board of Directors;

- (iii) to employ legal counsel, architects, contractors, accountants and other as in the judgment of the Board of Directors may be necessary or desirable in connection with the business and affairs of the Corporation;
- (iv) to employ, designate, discharge and remove such personnel as in the judgment of the Board of Directors may be necessary for the Board of Directors to perform its duties;
- (v) to include the costs of all of the above and forgoing as Common Expenses and to pay all of such costs therefrom; and
- (vi) to open and maintain a bank account or accounts in the name of the Corporation.

(b) Limitation on Board Action. After the Applicable Date, the authority of the Board of Directors to enter into contracts shall be limited to contracts involving a total expenditure of less than \$2,500.00 without obtaining the prior approval of a majority of the Owners, except that in the following cases such approval shall not be necessary:

(i) contracts for replacing or restoring portions of the Common Areas, Landscape Islands, Landscapes and Non-Access Easement and/or Pockets damaged or destroyed by fire or other casualty where the cost thereof is payable out of insurance proceeds actually received;

(ii) proposed contracts and proposed expenditures expressly set forth in the proposed annual budget as approved by the Owners at the annual meeting; and

(iii) expenditures necessary to deal with emergency conditions in which the Board of Directors reasonably believes there is insufficient time to call a meeting of the Owners.

(c) Compensation. No Director shall receive any compensation for his services as such except to such extent as may be expressly authorized by a majority vote of the Owners. The Managing Agent, if any is employed, shall be entitled to reasonable compensation for its services, the cost of which shall be a Common Expense.

(d) Non-Liability of Directors. The Directors shall not be liable to the Owners or any other persons for any error or mistake of judgment exercised in carrying out their duties and responsibilities as Directors, except for their own individual willful misconduct, bad faith or gross negligence. The Corporation shall indemnify and hold harmless and defend each of the Directors against any and all liability to any person, firm or corporation arising out of contracts made by the Board on behalf of the Corporation, unless any such contract shall have been made in bad faith. It is intended that the Directors shall have no personal liability with respect to any contract made by them on behalf of the Corporation.

(k)

Additional Indemnity of Directors. The Corporation shall indemnify, hold harmless and defend any person, his heirs, assigns and legal representatives, made a party to any action, suit or proceeding by reason of the fact that he is or was a Director of the Corporation, against the reasonable expenses, including attorneys' fees, actually and necessarily incurred by him in connection with the defense of such action, suit or proceeding, or in connection with any appeal therein, except as otherwise specifically provided herein in relation to matters as to which it shall be adjudged in such action, suit or proceeding that such Director is liable for gross negligence or misconduct in the performance of his duties. The Corporation shall also reimburse to any such Director the reasonable costs of settlement or judgment rendered in any action, suit or proceeding, if it shall be found by a majority vote of the Owners that such Director was not guilty of gross negligence or misconduct. In making such finding and notwithstanding the adjudication in any action, suit or proceeding against a Director, no Director shall be considered or deemed to be guilty of or liable for negligence or misconduct in the performance of his duties where, acting in good faith, such Director relied on the books and records of the Corporation or statement or advice made by or prepared by the Managing Agent (if any) or any officer or employee thereof, or any accountant, attorney or other person, firm or corporation employed by the Corporation, or a render advice or service unless such Director had actual knowledge of the falsity or incorrectness thereof, nor shall a Director be deemed guilty of or liable for negligence or misconduct by virtue of the fact that he failed or neglected to attend a meeting or meeting of the Board of Directors.

(l)

Bond. The Board of Directors shall provide blanket fidelity bonds for the Managing Agent (if any), the treasurer of the Corporation, and such other officers or directors of the Corporation that handle or are responsible for funds indemnifying the Corporation against larceny, theft, embezzlement, forgery, misappropriation, wrongful abstraction, willful misapplication, and other acts of fraud or dishonesty, in such sums and with such sureties as may be approved by the Board of Directors (provided, however, in no event shall the aggregate amount of the bond be less than a sum equal to three (3) months aggregate assessments on all Dwelling Units) and any such bond shall specifically include protection for any insurance proceeds received for any reason

by the Board. Fidelity bonds shall name the Corporation as an obligee and shall contain waivers of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees" or similar terms or expressions. Such bonds shall provide that they may not be cancelled or substantially modified for any reason without at least ten (10) days prior written notice to the Corporation. The expense of any such bonds shall be a Common Expense.

8. Initial Management. The Board of Directors has entered or will hereafter enter into a management agreement with DECLARANT or with a corporation or other entity affiliated with DECLARANT or designated by DECLARANT for a term not to exceed three (3) years with either party having the right to terminate upon ninety (90) days' notice under which DECLARANT (or such other corporation or entity as appropriate) will provide supervision, management and maintenance of the Common Areas, Landscape Islands, Landscape and Non-Access Easements and Pockets, and in general perform all of the duties and obligations of the Corporation. Such management agreement may be renewed by the parties for additional terms of three (3) or less years or a new management agreement with different parties may be executed under similar terms and conditions. Any management agreement is or will be subject to termination by DECLARANT (or such other corporation or entity as appropriate) at any time prior to expiration of its term, in which event the Corporation shall thereupon and thereafter resume performance of all of its duties and obligations. Notwithstanding anything to the contrary contained herein, so long as a management agreement between the Corporation and DECLARANT (or such other corporation or entity as appropriate) is in effect, DECLARANT (or such other corporation or entity as appropriate) shall have and DECLARANT hereby reserves to itself (or such other corporation or entity as appropriate), the exclusive right to manage the Common Areas, Landscape Islands, Landscape and Non-Access Easements and Pockets and perform all the functions of the Corporation.

9. Real Estate Taxes. Real estate taxes are to be separately assessed and taxed to each Lot. In the event that for any year the real estate taxes are not separately assessed and taxed to each Lot but are assessed and taxed on the "TRACT" and "ADDITIONAL TRACT" or part thereof as a whole, without a breakdown for each Lot, then each Owner shall pay his proportionate share of the real estate taxes assessed to the land comprising the "TRACT" and "ADDITIONAL TRACT" or that part thereof that is assessed as a whole, which shall be the ratio that the square footage in his Lot bears to the total square footage of all the land comprising the "TRACT" and "ADDITIONAL TRACT" or part thereof assessed as a whole, and shall pay his

proportional share of the real estate taxes assessed on the improvements on the TRACT and ADDITIONAL TRACT or part thereof assessed as a whole based upon the ratio that the square footage of all improved Lots.

10. Utilities. Each Owner shall pay for his own utilities which are separately metered. Utilities which are not separately metered, if any, shall be treated as and paid as part of the Common Expense unless otherwise determined by the Corporation.

11. Maintenance, Repairs and Replacements. Maintenance, repairs, replacements and upkeep of the Common Areas, the Landscape Islands, Landscapes and Non-Access Easements and Pockets, as detailed in this Declaration, shall be furnished by the Corporation as a part of its duties and the cost thereof shall constitute a part of the Common Expenses.

Each Owner shall be responsible for maintaining and keeping his Lot and all improvements thereon in a good, clean and sanitary condition except as modified by Item 1(p) and 1(q) hereof.

Notwithstanding any obligation or duty of the corporation to repair or maintain aforesaid if, due to the willful, intentional or negligent acts or omissions of an Owner or of a member of his family or of a guest, tenant, invitee or other occupant or visitor of such Owner, damage shall be caused, or if maintenance, repairs or replacements shall be required thereby which would otherwise be a Common Expense, then such Owner shall pay for such damage and such maintenance, repairs and replacements, as may be determined by the Corporation, unless such loss is covered by the Corporation's insurance with such policy having a waiver of subrogation clause. If not paid by such Owner upon demand by the Corporation 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.

If any Owner shall fail so to maintain and keep his property or any part thereof in a good, clean and sanitary condition, exclusive of dwelling maintenance, the Corporation may perform any work necessary to do so and charge the Owner thereof for such cost, which cost shall be added to and become a part of the Owner's assessment, and such cost shall be immediately due, and shall be secured by the Corporation's lien on the Owner's property.

So long as the "TRACT" is subject to this Declaration such Owner, by his acceptance of a deed to any Lot, irrevocably grants the Corporation, its agents and employees, the right to enter upon, across and over the Lot owned by such Owner under such conditions as are reasonably necessary to effect the maintenance, cleaning, repair or other work contemplated herein.

12. Architectural Control.
- (a) The Architectural Review Board. As a standing committee of the Corporation there shall be, and hereby is, established an Architectural Review Board consisting of three (3) or more persons as may, from time to time, be provided in the By-Laws. Until the Applicable Date, the Architectural Review Board shall be the Initial Board of Directors. After the Applicable Date, the Architectural Review Board shall be appointed by the Board of Directors.
- (b) Purpose. The Architectural Review Board shall regulate the external design, appearance, use and location of improvements on the tract Estate in such manner as to preserve and enhance values and to maintain a harmonious relationship among structures, improvements and the natural vegetation and topography.
- (c) Conditions. No improvements, alterations, repairs, expansion, changes in grade or other work which in any way alters the exterior of any Lot or the improvements located thereon from its natural or improved state existing on the date such Lot was first conveyed in fee by the DECLARANT to an Owner shall be made or done without the prior approval of the Architectural Review Board, except as otherwise expressly provided in this Declaration. No building, fence, wall, Dwelling Unit, change in the Common Areas, Landscape Islands, Landscaping and Non-Access Easements or Pockets, or other structure shall be commenced, erected, maintained, improved, altered, made or done on any Lot without the prior written approval of the Architectural Review Board.
- (d) Procedure. In the event the Architectural Review Board fails to approve, modify or disapprove in writing an application within thirty (30) days after such application (and all plans, drawings, specifications and other items required to be submitted to it in accordance with such rules as it may adopt) have been given to it, approval will be deemed granted by the Architectural Review Board. A decision of the Architectural Review Board may be appealed to the Board of Directors which may reverse or modify such decision by a two-thirds (2/3rds) vote of the Directors then serving. The Architectural Review Board may establish committees consisting of two (2) or more of its members, which committees shall exercise such powers of the Board as may be delegated to them.

(c) Maintenance of Architectural Control. The Association may not waive or abandon the procedure for regulating and enforcing the architectural design of the Dwelling Units nor for maintaining the Common Areas, Landscape Islands, Landscape and Non-Access Easement and Pockets without the prior written approval of 2/3-rds of all Owners and 2/3-rds of all Mortgagees whose mortgage interests have been made known to the Board of Directors in accordance with the provisions of this Declaration.

13. Assessments.

(a) Annual Accounting. Annually, after the close of each fiscal year of the Corporation and prior to the date of the annual meeting of the Corporation next following the end of such fiscal year, the Board shall cause to be prepared and furnished to each Owner a financial statement prepared by a certified public accountant or firm of certified public accountants then servicing the Corporation, which statement shall show all receipts and expenses received, incurred and paid during the preceding fiscal year.

(b) Proposed Annual Budget. Annually, before the date of the annual meeting of the Corporation, the Board of Directors shall cause to be prepared a proposed annual budget for the current fiscal year estimating the total amount of the Common Expenses for the current fiscal year and shall furnish a copy of such proposed budget to each Owner at or prior to the time the notice of such annual meeting is mailed or delivered to such Owners. The annual budget shall be submitted to the Owners at the annual meeting of the Corporation for adoption, and, if so adopted, shall be the basis for the Regular Assessments (hereinafter defined) for the current fiscal year. At the annual meeting of the Owners, the budget may be approved in whole or in part or may be amended in whole or in part by a majority vote of the Owners; provided, however, that in no event shall the annual meeting of the Owners be adjourned until an annual budget is approved and adopted at such meeting, either the proposed annual budget or the proposed annual budget as amended. The annual budget, the Regular Assessments and all sums assessed by the Corporation shall be established by using generally accepted accounting principles applied on consistent basis.

The annual budget may include the establishment and maintenance of a replacement reserve



fund for capital expenditures and replacement of the Common Areas, Landscape Island, landscape and Non-Access Easement and Pockets, which replacement reserve fund (if established) shall be used for those purposes and not for usual and ordinary repair expenses. Such replacement reserve fund for capital expenditures and replacement with the Common Areas, Landscape Islands, Landscape and Non-Access Easement and/or Pockets shall be maintained by the Corporation in a separate interest bearing account or accounts with one or more banks or savings and loan associations authorized to conduct business in Johnson County, Indiana selected from time to time by the Board.

The failure or delay of the Board of Directors to prepare a proposed annual budget and to furnish a copy thereof to the Owners shall not constitute a waiver or release in any manner of the obligations of the Owners to pay the Common Expenses as herein provided, whenever determined. Whenever, whether before or after the annual meeting of the Corporation, there is no annual budget approved by the Owners as herein provided for such current fiscal year, the Owners shall continue to pay Regular Assessments based upon the last approved budget or, at the option of the Board, based upon one hundred ten percent (110%) of such last approved budget, as a temporary budget.

(c) **Regular Assessment.** The annual budget as adopted by the Owners shall, based on the estimated such requirement for the Common Expenses in the current fiscal year as set forth in said budget, contain a proposed assessment against each Lot, which shall be the same amount for each Lot. Immediately following the adoption of the annual budget, each Owner shall be given written notice of such assessment against his respective Lot (herein called the "Regular Assessment"). In the event the Regular Assessment for a particular fiscal year is initially based upon a temporary budget, such Regular Assessment shall be revised, within fifteen (15) days following adoption of the final annual budget by the Owners, to reflect the assessment against each Lot based upon such annual budget as finally adopted by the Owners. The aggregate amount of the Regular Assessments shall be equal to the total amount of expenses provided and included in the final annual budget, including reserve funds as hereinabove provided. The regular Assessment against each Lot shall be paid in advance in quarterly installments commencing on the first day

of the first month of each fiscal year and quarterly thereafter. Payment of these installments of the Regular Assessment shall be made to the Board of Directors or the Managing Agent, as directed by the Board of Directors; provided, however, Owners may elect to pay assessments semi-annually or annually, in accordance with the event the Regular Assessment for a particular fiscal year of the Corporation was initially based upon a temporary budget, then:

(i) if the Regular Assessment based upon the final annual budget adopted by the Owners exceeds the amount of the Regular Assessment based upon the temporary budget, that portion of such excess applicable to the period from the first day of the current fiscal year to the date of the next payment of the Regular Assessment which is due shall be paid with such next payment, and all payments thereafter during such fiscal year, shall be increased so that the Regular Assessment as finally determined shall be paid in full by the remaining payments due in such fiscal year; or

(ii) if the Regular Assessment based upon the temporary budget exceeds the Regular Assessment based upon the final annual budget adopted by the Owners, such excess shall be credited against the next payment or payments of the Regular Assessment coming due, until the entire amount of such excess has been so credited;

provided, however, that if an Owner had paid his Regular Assessment either semi-annually or annually in advance, then the adjustments set forth under (i) or (ii) above shall be made by a cash payment by, or refund to, the Owner on the first day of the second month following the determination of the Regular Assessment based upon the annual budget finally adopted by the

Owners.

The Regular Assessment for the current fiscal year of the corporation shall become a lien on each separate Lot as of the first day of each fiscal year of the Corporation, even though the final determination of the amount of such Regular Assessment may not have been made by that date.

The fact that an Owner has paid his Regular Assessment for the current fiscal year in whole or in part based upon a temporary budget and thereafter, before the annual budget and Regular Assessment are finally determined, approved and adjusted as herein provided shall, conveys or transfers his Lot or any interest therein, shall not relieve or release such Owner or his successor as Owner of such Lot from Payment of the Regular Assessment for such Lot as finally determined, and such Owner and his successor as Owner of such Lot shall be jointly and severally liable for the Regular Assessment as finally determined. Any statement of unpaid assessments furnished by the Corporation pursuant to Paragraph 10 hereof prior to the final determination and adoption of the annual budget and Regular Assessment for the year in which

such statement is made shall state that the matters set forth therein are subject to adjustment upon determination and adoption of the final budget and Regular Assessment for such year, and all parties to whom any such statement may be delivered or who may rely thereon shall be bound by such final determinations. Quarterly installments of Regular Assessments shall be due and payable automatically on their respective due date without any notice from the Board or the Corporation, and neither the Board nor the Corporation shall be responsible for providing any notice or statements to Owners for the same.

(d) Special Assessments. From time to time Common Expenses of an unusual or extraordinary nature or not otherwise anticipated may arise. At such time and provided that any such assessment shall have the assent of two-thirds (2/3rd) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose, and further provided that the DECLAYANT shall not be any Owner's agent, attorney-in-fact or proxy in this vote pursuant to the third sentence of Paragraph 7 of this Declaration, the Board of Directors shall have the full right, power and authority to make special assessments which, upon resolution of the Board, shall become a lien on each Lot, prorated in equal shares (herein called "Special Assessment"). Without limiting the generality of the foregoing provisions, Special Assessments may be made by the Board of Directors from time to time to pay for capital expenditures and to pay for the cost of any repair or reconstruction of damage caused by fire or other casualty or disaster to the extent insurance proceeds are insufficient therefor under the circumstances described in this Declaration.

(e) Regular Assessments Prior to the Applicable Date. During the period that Dwelling Units are being constructed within the TRACT or any ADDITIONAL TRACT, it is difficult to accurately allocate the Common Expenses to the individual Lots. The purpose of this section is to provide the method for the payment of the Common Expenses during the period prior to the Applicable Date to enable the Corporation to perform its duties and functions. Accordingly, and notwithstanding any other provision contained in the Declaration, the Articles or the By-Laws or otherwise, prior to the Applicable Date, the annual budget and all Regular Assessments and Special Assessments shall be established by the Initial Board without any meeting or concurrence

of the Owners; provided, however, the Regular Assessments shall be determined in accordance with the provisions contained in this subparagraph.

The Corporation will enter into a management agreement with DECLARANT (or a corporation or other entity designated by DECLARANT) (hereinafter referred to as "Management Agent" or "Managing Agent") in accordance with the provisions of Paragraph 8 of this Declaration. So long as such management agreement (or similar agreement) remains in effect, the Common Expenses and Regular Assessment shall be paid by Owners to Management Agent. DECLARANT shall guarantee that until the earlier of (1) termination of said management agreement or (2) 1 year after the date of execution, the quarterly Regular Assessment shall not exceed Twenty Five Dollars (\$ 25.00) (the "Guaranteed Charge"). After this date (assuming that said management agreement or similar agreement is still in effect) and so long thereafter as said management agreement (or similar agreement) remains in effect and Management Agent continues to perform such functions, DECLARANT guarantees that the quarterly Regular Assessment shall not exceed the amount of the Guaranteed Charge for each year. Such adjustments to the Guaranteed Charge (up to a twenty percent (20%) increase as determined by the Board) shall be made annually on January 1 of each year so long as said management agreement remains in effect and management Agent continues to perform such functions. Such quarterly charge shall during such guaranteed period entirely defray the Owner's obligation for his share of Common Expenses or shall be the Owner's entire Regular Assessment. DECLARANT shall be responsible for any deficit during such guarantee period; provided, however, that this guarantee is not intended to include, and does not include, major physical alterations or other unusual expenditures not ordinarily anticipated in normal maintenance operations. Such expenditures would be covered through Special Assessments, or if sufficient the replacement reserve fund, if any such fund exists.

That portion of the Regular Assessment collected by DECLARANT prior to the Applicable Date applicable to any replacement reserve created shall be held by the initial Board and if required, applied to the replacement required in the Common Areas, Landscape Islands, Landscape and Non-Access Easement and/or Pockets. To the extent that any such replacement

reserve is not so applied, the balance thereof shall be retained by the Corporation at the Applicable Date. Payment of Regular Assessment prior to the Applicable Date with respect to each Dwelling Unit (that is not owned by DECLARANT) shall commence on the date of conveyance by DECLARANT to such new owner. The first payment shall be payable on the date of conveyance proximate to the first day of the quarterly period next ensuing. Thereafter, payment of the Regular Assessment shall be paid the first day of each quarterly period thereafter during the period prior to the Applicable Date. **DECLARANT SHALL NOT BE RESPONSIBLE FOR REGULAR ASSESSMENTS FOR LOTS OWNED BY DECLARANT NOT OCCUPIED OTHER THAN BY DECLARANT SO LONG AS THE CLASS B MEMBERSHIP IS IN EXISTENCE.**

Each Owner hereby authorizes the Corporation and the Board of Directors and its officers to enter into the aforesaid management agreement described in Paragraph 8 of this Declaration and to adhere to and abide by the same.

(f) Failure of Owner to Pay Assessments. No Owner may exempt himself from paying regular Assessments and Special Assessments or from contributing toward the Common Expense or toward any other expense lawfully agreed upon by waiver of the use or enjoyment of the Common Areas, Landscape Islands or Pockets or by abandonment of the Lot belonging to him. Each Owner shall be personally liable for the payment of all Regular and Special Assessments. Where the Owner constitutes more than one person the liability of such person shall be joint and several. If any Owner shall fail, refuse or neglect to make any payment of any Regular Assessment or Special Assessment when due, the lien for such assessment on the Owner's Lot and Dwelling Unit may be filed and foreclosed by the Board of Directors for and on behalf of the Corporation as a mortgage on real property or as otherwise provided by law. Upon the failure of the Owner to make timely payments of any Regular Assessment or Special Assessment when due the Board may in its discretion accelerate the entire balance of unpaid assessments the Owner and any occupant of the Lot and Dwelling Unit shall be jointly and severally liable for the payment to the Corporation and the Board shall be entitled to the appointment of a receiver for the purpose of preserving the Lot and Dwelling Unit and to collect the rentals and other profits

therefrom for the benefit of the Corporation to be applied to the unpaid Regular Assessments or Special Assessments. The Board may at its option bring suit to recover a money judgment for any unpaid Regular Assessment or Special Assessment without foreclosing or waiving the lien securing the same. In any action to recover a Regular Assessment or Special Assessment whether by foreclosure or otherwise, the Board for and on behalf of the Corporation shall be entitled to recover from the Owner of the respective Lot and Dwelling Unit costs and expenses of such action incurred (including, but not limited to, reasonable attorney's fees) and interest from the date such assessment were due until paid at the rate equal to the prime interest rate then being charged by Indiana National Bank & Trust Company of Indianapolis to its largest and best corporate customer for if said bank is no longer in existence then such rate charged by another National Bank in Marion County, Indiana selected by the Board of Directors). The lien of the Assessments provided for herein shall be subordinate to the lien of any first mortgage.

(p) Subordination of Assessment Lien to Mortgages. Notwithstanding anything contained in this Declaration, the Articles or the By-Laws, any sale or transfer of a Lot to a mortgagee pursuant to a foreclosure or conveyance in lieu thereof, or a conveyance to any person at a public sale in a manner provided by law with respect to mortgage foreclosures shall extinguish the lien of any unpaid installment of any Regular Assessment or Special Assessment as to such installment which became due prior to such sale, transfer or conveyance; provided, however, that the extinguishment of such lien cannot relieve the prior owner from personal liability therefor. No such sale, transfer or conveyance shall relieve the Lot and Dwelling Unit or the purchaser at such foreclosure sale or grantee in the event of conveyance in lieu thereof, from liability for any installments of Regular Assessments or Special Assessment thereafter becoming due or from the lien thereof. Such unpaid share of any Regular Assessments or Special Assessments, the lien for which has been divested as aforesaid shall be deemed to be a Common Expense collectible from all Owners (including the party acquiring the subject Lot from which it arose).

15. Mortgages.

(n) Notice to Corporation. Any Owner who places a first mortgage lien upon his Lot, or the Mortgages, shall notify the Secretary of the Corporation thereof and provide the name address

of the Mortgagee. A record of such Mortgage and name and address shall be maintained by the Secretary and any notice required to be given to the Mortgagee pursuant to the terms of this Declaration, the By-Laws or otherwise shall be deemed effectively given if mailed to such Mortgagee at the address shown in such record at the time provided. Unless notification of any such mortgage and the name and address of Mortgagee are furnished to the Secretary, either by the Owner or the Mortgagee, no notice to any Mortgagee as may be otherwise required by this Declaration, the By-Laws or otherwise shall be required by this Declaration, the By-Laws shall be required and no Mortgagee shall be entitled to vote on any matter to which he otherwise may be entitled by virtue of this Declaration, the By-Laws, a proxy granted to such Mortgagee in connection with the mortgage, or otherwise.

The Corporation shall, upon request of a Mortgagee who has furnished the Corporation with its name and address as hereinabove provided, furnish such Mortgagee with written notice of any default in the performance by its borrower of any obligations of such borrower under this Declaration or the By-Laws which is not cured within sixty (60) days.

(b) Notice of Unpaid Assessments. The Corporation shall, upon request of a Mortgagee, a proposed mortgagee, or a proposed purchaser who has a contractual right to purchase a Lot, furnish to such Mortgagee or purchaser a statement setting forth the amount of the unpaid Regular Assessments or Special Assessments or other charges against the Lot, which statement shall be binding upon the Corporation and the Owners, and any Mortgagee or grantee of the Lot shall not be liable for nor shall the Lot conveyed be subject to a lien for any unpaid assessments or charges in excess of the amounts set forth in such statement or as such assessments may be adjusted upon adoption of the final annual budget, as referred to in Paragraph 13 hereof.

(c) Right of Mortgagee to Pay Item Estate Taxes or Insurance Premiums. Mortgagees shall have the right, but not the obligation (1) to pay any charges against the Common Areas, Landscape Islands and Right-of-Way Pocket areas which are in default and (2) to pay any overdue premiums on hazard insurance for the above areas or to secure new hazard insurance for the above areas on the lapse of a policy. Any Mortgagee making such payment shall be owed immediately reimbursement by the Corporation.

(d) Notice of Condemnation or Casualty Loss. Mortgagee shall be timely notified of any condemnation less which affects a material portion of the "TRACT". Mortgagee shall also be timely notified of any lapse, cancellation or material modification of any insurance policy or fidelity bond held by the Corporation.

(e) Notice to Insurers and Guarantors. Any guarantor of a first mortgage or any insurer shall, upon notification and request to the Corporation, receive the same notices as are required to be given to Mortgagees.

15. Insurance.

(n) Casualty Insurance. The Corporation shall purchase a master casualty insurance policy affording fire and extended coverage insuring the Corporation's improvements with the Common Areas, Landscape Islands, Landscapes and Non-Access Easements and the Pockets in an amount consonant with the full replacement value of these improvements. If the Board of Directors can obtain such coverage for reasonable amounts they shall obtain "all risk" coverage. The Board of Directors shall be responsible for reviewing at least annually the amount and type of such insurance and shall purchase such additional insurance as is necessary to provide the insurance required above. Such insurance coverage shall be for the benefit of each Owner, and if applicable, the Mortgagee of each Owner upon the terms and conditions hereinafter set forth.

All proceeds payable as a result of casualty losses sustained which are covered by insurance purchased by the Corporation as hereinabove set forth shall be paid to it or to the Board of Directors, who shall act as the insurance trustees and hold such proceeds for the benefit of the individual Owners and Mortgagees. The proceeds shall be used or disbursed by the Corporation or Board of Directors, as appropriate, and only in accordance with the provisions of this Declaration and any surety bond or bonds obtained by the Board of Directors concerning the officers of the Corporation as provided in the By-Laws shall specifically include protection for any insurance proceeds so received.

Such master casualty insurance policy and "all risk" coverage, if obtained, shall to the extent the same are obtainable contain provisions that the insurer (a) waives its right to subrogation as to any claim against the Corporation, the Board of Directors, its agents and employees,



Owners, their respective agents and agents, and (b) contains an endorsement that such policy shall not be terminated for nonpayment of premiums or for any other reason or shall not be substantially modified without at least ten (10) days prior written notice to Mortgagees and at least ten (10) days prior written notice to the Corporation.

Each Owner shall otherwise be solely responsible for loss or damage to his Dwelling Unit, the contents of his dwelling Unit and Lot however caused and his personal property stored elsewhere on the "TRACT" and the Corporation shall have no liability to the Owner for loss or damage to the Dwelling Unit, the contents of any Dwelling Unit or any personal property stored elsewhere on the "TRACT". Each Owner shall be solely responsible for obtaining his own insurance to cover any such loss and risk.

(b) Public Liability Insurance. The Corporation shall also purchase a master comprehensive public liability insurance policy in such amount or amounts as the Board of Directors shall deem appropriate from time to time, but not less than \$1,000,000 for bodily injury, including deaths of persons and property damage arising out of a single occurrence. Such comprehensive public liability insurance policy shall cover the Corporation, the Board of Directors, any committee or organ of the Corporation or Board, any Managing Agent appointed or employed by the Corporation, all persons acting or who may come to act as agents or employees of any of the foregoing with respect to the "TRACT". Such public liability insurance policy shall contain a "severability of interest" clause or endorsement which shall preclude the insurer from denying the claim of an Owner because of negligent acts of the Corporation or other Owners. Such public liability insurance policy shall contain a provision that such policy shall not be cancelled or substantially modified without at least ten (10) days written notice to the Corporation.

(c) Other Insurance. The Corporation shall also obtain any other insurance required by law to be maintained including, but not limited to, workmen's compensation and occupational disease insurance, and such other insurance as the Board of Directors shall from time to time deem necessary, advisable or appropriate, including, but not limited to, liability insurance on vehicles owned or leased by the Corporation and officers' and directors' liability policies. such insurance shall inure to the benefit of each Owner, the Corporation the Board of Directors and any

Managing Agent acting on behalf of the Corporation. Each Owner shall be deemed to have delegated to the Board of Directors his right to adjust with the insurance companies all losses under the policies purchased by the Board of Directors policies purchased by the Board of

Directors the proceeds of which are payable to the Board or the Corporation.

(c) Insurance by Owners. Each Owner shall have the right to purchase such additional insurance at his own expense as he may deem necessary.

10. Restoration of Common Area, Landscape Island, Landscape and Non-Access Easement and Right-of-Way, Decks, Improvements, (Improvements), in the event of damage to or destruction of any of the

"Improvements" herein titled due to fire or any other casualty or disaster, the Corporation shall promptly cause the same to be repaired and reconstructed. The proceeds of insurance earned by the Corporation, if any, shall be applied to the cost of such repair and reconstruction.

in the event the insurance proceeds, if any, received by the Corporation as a result of any such fire or any other casualty or disaster are not adequate to cover the cost of repair and reconstruction of the "Improvements", or in the event there are no insurance proceeds, the cost for restoring the damage and repairing and reconstructing the "Improvements" so damaged or destroyed for the costs thereof in excess of insurance proceeds received, if any) shall be assessed by the Corporation against all of the Owners in equal shares. Any such amounts assessed against the Owners shall be assessed as part of the Common Expenses and shall constitute a lien from the time of assessment as provided herein.

For purposes of this Article, repair, reconstruction and restoration shall mean construction or rebuilding the "Improvements" to as near as possible the same condition as they existed immediately prior to the damage or destruction and with the same type of architecture.

17. Covenants and Restrictions. The following covenants and restrictions on the use and enjoyment of the Lots, Dwelling Units, Common Areas, Landscape Islands and Decks shall be in addition to any other covenants or restrictions contained herein and in the Final Plat, and all such covenants and restrictions are for the mutual benefit and protection of the present and future Owners and shall run with the land and inure to the benefit of and be enforceable by an Owner, or by the Corporation. Present or future Owners or the Corporation shall be entitled to injunctive relief against any violation or attempted violation of any such covenants and restrictions, and shall, in addition, be entitled to damages for any injuries or losses resulting from any violations

thereof, but there shall be no right of reversion or forfeiture resulting from such violation. These covenants and restrictions are as follows:

- (a) All Lots and Dwelling Units shall be used exclusively for residential purposes and for occupancy by a single family.
- (b) No Owner shall permit anything to be done or kept in his Dwelling Unit or on his Lot or on any of the Common Areas, Landscape Islands, Landscape and Non-Access Easement or Pockets which will result in a cancellation of insurance or increase in insurance because of any such action, or which would be in violation of any law or ordinance or the requirements of any insurance underwriting or rating bureau.
- (c) No nuisance shall be permitted and no waste shall be committed in any Dwelling Unit, the Common Areas, Landscape Easement, Landscape and Non-Access Easement or Pockets or on any Lot. The Board of Directors' determination as to what is a nuisance shall be conclusive.
- (d) No Owner shall cause or permit anything to be hung or displayed on the outside of the windows of his Dwelling Unit or placed on the outside walls of any building, and no sign, awning, canopy, shutter or radio or television antenna or other attachment or thing shall be affixed to or placed upon the exterior walls or roofs or any other parts of any building without the prior consent of the Architectural Review Board.
- (e) No animals, livestock or poultry of any kind shall be raised, bred or kept in any Dwelling Unit or on any Lot or any of the Common Areas, Landscape Islands or Pockets, except that pet dogs, cats or customary household pets may be kept in a Dwelling Unit, provided that such pet is not kept, bred or maintained for any commercial purpose, and does not create a nuisance. Pets shall be taken outdoors only under leash or other restraint and while attended by its owner and an owner shall be fully liable for any injury or damage to persons or property, including the Common Areas, Landscape Islands and Landscape and Non-Access Easements and Pockets, caused by his pet. The Board may adopt such other rules and regulations regarding pets as it may deem necessary from time to time. Any pet which, in the judgment of the Board, is causing or creating a nuisance or unreasonable disturbance or noise, shall be permanently removed from the "TRACT" within ten (10) days after written notice from the Board to the respective Owner

- to do so.
- (f) The Common Areas, Landscape Islands, Landscape and Non-Access Easement and Pockets shall be kept free and clear of rubbish, debris and other unsightly materials.
  - (g) No industry, trade, or other commercial or religious activity, educational or otherwise, designed for profit, altruism or otherwise, shall be conducted, practiced or permitted on the "TRACT".
  - (h) No "for sale", "for lease", "for rent" or "for lease" signs, or other signs, or other window or advertising display shall be maintained or permitted on any part of the "TRACT", and Lot or any Dwelling Unit without the prior consent of the Board; provided, however, that the right is reserved by the DECLARANT and the Board to place or allow to be placed "for sale" or "for lease" signs on or about the "TRACT" in connection with any unsold or unoccupied Lots and Dwelling Units.
  - (i) All Owners and members of their families, their guests, or invitees, and all occupants of any Dwelling Unit or other persons entitled to use the same and to use and enjoy the Common Areas, Landscape Islands, and Pockets or any part thereof, shall observe and be governed by such rules and regulations as may from time to time be promulgated and issued by the Board governing the operation, use and enjoyment of the common Areas, Landscape Islands and Pockets.
  - (j) No boats, campers, trailers of any kind, buses, mobile homes, recreational vehicles, trucks (larger than 3/4 ton), motorcycles, mini bikes, or mopeds shall be permitted, parked or stored anywhere within the "TRACT" except as otherwise specifically permitted by the Board. No repair work shall be done on the "TRACT" on any vehicles, including passenger automobiles.
  - (k) No Owner shall be allowed to plant trees, landscape or do any gardening in any of the Common Areas, Landscape Islands, Landscape and Non-Access Easement and Pockets, except with express permission from the Board.
  - (l) The Common Areas, Landscape Islands, Landscape and Non-Access Easement and Pockets shall be used and enjoyed only for the purposes for which it is designed and intended, and shall be used subject to the rules and regulations from time to time adopted by the Board including, but not limited to:
    - No motorized boating or sailboats shall be permitted on the Lake.
    - Private dock facilities may not be installed into the Lake.

No swimming shall be permitted in the Lake.

- (m) No Owner may rent or lease his Dwelling Unit for transient or hotel purposes.
- (n) Any Owner who leases a Dwelling Unit shall lease the entire Dwelling Unit and shall have a written lease which shall provide that the lease is subject to the provisions of the Declaration and any failure of the lessee to comply with the terms of the Declaration, shall be a default under the lease.

Notwithstanding anything to the contrary contained herein or in the Articles or By-Laws, including, but not limited to, any covenants and restrictions set forth herein or otherwise, DECLARANT shall have the right to use and maintain any Lots and Dwelling Units owned by DECLARANT and other portions of the TRACT (other than individual Dwelling Units and Lots owned by persons other than DECLARANT), all of such number and size and at such locations as DECLARANT in its sole discretion may determine, as DECLARANT may deem advisable or necessary in its sole discretion in aid in the construction of Dwelling Units and the sale of Lots and Dwelling Units or for the conducting of any business or activity attendant thereto, including, but not limited to model Dwelling Units, storage areas, construction yards, signs, construction offices, sales offices, management offices and business offices. DECLARANT shall have the right to relocate any or all of the same from time to time as it deems. DECLARANT shall have the right to remove the same from the TRACT at any time.

18. Amendment of Declaration.

- (a) Generally. Except as otherwise provided in this Declaration, amendments to this Declaration shall be proposed and adopted in the following manner:
  - (i) Notice. Notice of the subject matter of any proposed amendment shall be included in the notice of the meeting at which the proposed amendment is to be considered.
  - (ii) Resolution. A resolution to adopt a proposed amendment may be proposed by the Board of Directors of Owners having in the aggregate at least a majority of the votes of all Owners.
  - (iii) Meeting. The resolution concerning a proposed amendment must be adopted by the designated vote at a meeting duly called and held in accordance with the provisions of the By-Laws.
  - (iv) Adoption. Any proposed amendment to this Declaration must be approved by a vote of not less than seventy-five percent (75%) in the aggregate of the votes of all Owners in the event any Lot or Dwelling Unit is subject to a first mortgage, the Mortgagee shall be notified of the meeting and the proposed amendment in the same manner as an Owner if the Mortgagee has given prior notice of its mortgage interest to the Board of Directors in accordance with the provisions hereof.

- (v) Special Amendments. No amendment to this Declaration shall be adopted which changes (1) the applicable share of an Owner's liability for the Common Expenses, or the method of determining the same, or (2) the provisions of this Declaration of Paragraph 15 with respect to casualty insurance or fidelity bonds to be maintained by the Corporation, or (3) the provisions of Paragraph 10 of this Declaration with respect to reconstruction or repair of the Common Areas, Landscape Islands and Pockets in the event of fire or any other casualty or disaster, or (4) the provision of Paragraph 12 of this Declaration establishing the Architectural Review Board and providing for its functions, or (5) the provisions of paragraph 13 of this Declaration with respect to the commencement of assessments of any Lot, without, in each and any of such circumstances, the unanimous approval of all Owners and of all Mortgagees whose mortgage interest have been made known to the Board of Directors in accordance with the provisions of this Declaration.
- (vi) Additional Special Amendments. No amendment to this Declaration shall be adopted which imposes a right to first refusal or similar restriction or which changes (1) the method of voting, or (2) reserves for, and responsibility for, maintenance, repair and replace of the Common Area, Landscape Islands, Lambsque and Non-Access Easement and Pockets, or (3) right to use the Common Areas, Landscape Islands, Lambsque and Non-Access Easement and Right-of-Way pockets, or (4) annexation of property to the TRACT (other than as provided in Paragraph 10), or (5) the leasing of Dwelling Units, or (6) termination of the applicability of this Declaration, or (7) any provisions which are for the express benefit of Mortgagees without the consent of at least ninety percent (90%) of the votes of the Owners for the first twenty (20) years after recording of this Declaration and thereafter at least seventy-five percent (75%) of the votes of Owners and the consent of Mortgagees holding mortgages on fifty percent (50%) of the Dwelling Units subject to mortgages.
- (vii) Recording. Each amendment to the Declaration shall be executed by the President and Secretary of the Corporation and shall be recorded in the office of the Recorder of Johnson County, Indiana, and such amendment shall not become effective until so recorded.
- (viii) Failure of Mortgagee to Respond. Any Mortgagee who receives a written request to approve an amendment and fails to give a positive response within thirty (30) days after receiving such request shall be deemed to have approved such request.
- (b) Amendments by DECLARANT only. Notwithstanding the foregoing or anything elsewhere contained herein or in any other documents, the DECLARANT shall have and hereby reserves the right and power, acting alone and without the consent of or approval of the Owners, the Corporation, the Board of Directors, any Mortgagees or any other person to amend or supplement this Declaration at any time from time to time if such amendment or supplement is made (a) to comply with requirements of the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, or any other governmental agency or any other public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities, (b) to induce any of such agencies or



entities to make, purchase, sell, insure or guarantee first mortgages covering Lots and Dwelling Units, (c) to bring this Declaration into compliance with any statutory requirements, or (d) to correct clerical or typographical errors in this Declaration or any Exhibit hereto or any supplement or amendment thereto, in furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to the DECLARANT to vote in favor of, make, or consent to any amendments described in this Paragraph on behalf of each Owner as proxy or attorney-in-fact, as the case may be. Each deed, mortgage, trust deed, other evidence of obligation, or other instrument affecting a Lot or Dwelling Unit and the acceptance thereof shall be deemed to be a grant and acknowledgment of, and a consent to the reservation of, the power to the DECLARANT to vote in favor of, make, execute and record any such amendments. The right of the DECLARANT to act pursuant to rights reserved or granted under this Paragraph shall terminate at such time as the DECLARANT no longer holds or controls title to any part or portion of the "TRACT".

(c) Amendment Prior to the Applicable Date. Notwithstanding anything to the contrary contained herein or in the Declaration, there shall be no amendment of the Declaration prior to the Applicable Date without the consent and approval of DECLARANT.

19. Annexation of ADDITIONAL TRACT. In addition to the TRACT, DECLARANT and/or OWNER may, at the fee simple title owners' certain real estate described in the attached Exhibit "A" which is incorporated herein by reference and which is located contiguous to the "TRACT".

Any time prior to 5 years after recording of this Declaration, DECLARANT, without the consent of the Owners may, but is not obligated to, develop the "ADDITIONAL TRACT" or any part thereof (except as modified by zoning commitments filed relative to such additional tracts) and file one or more supplemental Declarations and Final Plans for such "ADDITIONAL TRACT" or part thereof. Improvements (excluding Dwelling Units) within the area to be annexed must be substantially completed or bonded under the Johnson County Subdivision Ordinance prior to annexation.

In the event the "ADDITIONAL TRACT" or any part of it is platted in a manner as herein stated, the Owners of such Lots in the "ADDITIONAL TRACT" or parts thereof, shall have the same rights and obligations of the Owners herein, and the Corporation shall have the same jurisdiction and authority over such

"ADDITIONAL TRACT" or any part of it in a manner described, Declarant shall file a Declaration stating that the "ADDITIONAL TRACT" or any part thereof shall not be developed as contemplated herein; provided, however, any part of the "ADDITIONAL TRACT" for which a Supplemental Declaration has not be filed by the date herein stated, shall be automatically removed from the possibility of having a common entity which provides for the maintenance, repair, replacement, administration and operation of such part of the "ADDITIONAL TRACT", unless such is established by the Owner in the "TRACT" and those in the "ADDITIONAL TRACT".

Regardless of the method of development of the "ADDITIONAL TRACT" and whether or not all of any part of the "ADDITIONAL TRACT" comes within the jurisdiction of the Corporation or subject to the Declaration, DECLARANT reserves unto itself, its successors and assigns, for the use and benefit of that part of the part of the "ADDITIONAL TRACT" not coming within the jurisdiction of the Corporation or subject to the Declaration and the right and easement to enter upon and if necessary tie into the Common Area and Landscape and Non-Accessory Development of the "TRACT" to either continue the landscape plan mandated by zoning commitments and/or the storm drainage requirements for storm water management.

The assessment which the Owner of each Lot in the "ADDITIONAL TRACT" or part thereof, if within the jurisdiction of the Corporation, shall be obligated to pay equal to that paid by any Owner herein and shall commence on the date of conveyance of such Lot by DECLARANT. No assessment (Regular, Special or otherwise) on any Lot in the "ADDITIONAL TRACT" shall be due until such Lot has been conveyed by DECLARANT or the Dwelling Unit thereon is occupied for residential purposes.

20. **Assurance and Ratification.** At present and future Owners, Mortgagees, tenants and occupants of the Lots shall be subject to and shall comply with the provisions of this Declaration, the Articles of Incorporation, and the By-Laws incorporated herein by reference, and the rules and regulations as adopted by the Board of Directors as each may be amended from time to time. The acceptance of a deed of conveyance or the act of occupancy of any Lot shall constitute an agreement that the provisions of this Declaration, the Articles of Incorporation, the By-Laws, and rules and regulations, as each may be amended or supplemented from time to time, are accepted and ratified by each Owner, tenant or occupant, and all such provisions shall be covenants running with the land and shall be binding on any person having at any time any interest or estate in a Lot or Tract as though such provisions were recited and stipulated at length in each and every deed, conveyance, mortgage or lease thereof. All persons, corporation, partnership, trusts, associations, or other legal entities who



may occupy, use, enjoy or control a Lot or Lots or any part of the "TRACT" in any manner shall be subject to the Declaration, the Articles of Incorporation, the By-Laws, and the rules and regulations applicable thereto as each may be amended or supplemented from time to time.

21. ~~Indemnification~~. Each Owner shall be liable for the expense of any maintenance, repair or replacement rendered necessary by his negligence or by that of any member of his family or his or their guests, employees, agents or lessees to the extent that such expense is not covered by the proceeds of insurance carried by the Corporation. An Owner shall pay the amount of any increase in insurance premiums occasioned by his misuse of the Common Areas, Landscape Islands, Landscape and Non-Access Easement and/or Pockets.

22. Costs and Attorneys' Fees. In any proceeding arising because of failure of an Owner to make any payments required or to comply with any provision of this Declaration, the Articles of Incorporation, the By-Laws, or the rules and regulations adopted pursuant thereto as each may be amended from time to time, the Corporation shall be entitled to recover its reasonable attorneys' fees incurred in connection with such default or failure.

23. Waiver. No Owner may exempt himself from liability for his contribution toward the Common Expenses by waiver of the use or enjoyment of any of the Common Areas, Landscape Islands, Landscape and Non-Access Easement or Pockets or by abandonment of his Lot.

24. Severability Clause. The invalidity of any covenants, restriction, condition, limitation or other provision of this Declaration, the Articles or the By-Laws, shall not impair or affect in any manner the validity, enforceability or effect of the rest of this Declaration, the Articles, or the By-Laws, and each shall be enforced to the greatest extent permitted by law.

25. Gender. Any reference to the masculine, feminine or neuter gender herein shall, unless the context clearly requires to the contrary, be deemed to refer to and include all genders. And the singular shall include and refer to the plural and vice versa as appropriate.

26. Interpretation. The captions and titles of the various articles, sections, subsection, paragraph and subparagraphs of this Declaration are inserted herein for ease and convenience of reference only and shall not be used as an aid in interpreting or construing this Declaration or any provision hereof.

27. The Plot. The Final Plot of the portions of the "TRACT" detailed in Item 3 hereof is incorporated into this Declaration by reference to the instrument number thereof, filed in the Office of the recorder of

Johnson County, Indiana.

IN WITNESS WHEREOF, the undersigned has caused this Declaration to be executed the day and year first above written.

\*FEE OWNERS\*

MYLAND DEVELOPMENT CO.

Arlene V. Cooper  
Arlene V. Cooper

By: Jerome Martin  
Jerome Martin

Arlene V. Cooper  
Arlene V. Cooper

YEAGER REALTY COMPANY, L.P.

By: Robert K. Wenger  
Robert K. Wenger, General Partner

STATE OF IND. )  
COUNTY OF Johnson ) SS:

Before me, a Notary Public, in and for said County and State, personally appeared Dale L. Cooper and Arlene V. Cooper (FEE OWNERS), who acknowledged the execution of the foregoing "Declaration of Covenants and Restrictions of the TRACT."

WITNESS my hand and Notarial Seal this 27 day of July, 1993

My Commission Expires:

5-22-96

Stephen E. Land  
Notary Public  
Printed  
County of Residence: Marion

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STATE OF INDIANA )  
COUNTY OF JOHNSON )

Before me, a Notary Public, in and for said County and State, personally appeared Jerome Martin, who acknowledged the execution of the foregoing Declaration of Covenants and Restrictions of the "TRACT".

WITNESS my hand and Notarial Seal this 17th day of July, 1986.



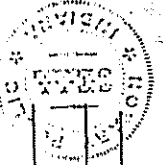
Lawrence S. Madock  
Notary Public  
Lawrence S. Madock  
Printed  
County of Residence: Madison

My Commission Expires:  
February 27, 1986

STATE OF INDIANA )  
COUNTY OF MADISON )

Before me, a Notary Public, in and for said County and State, personally appeared Robert K. Yeager, General Partner of Yeager Realty Company, L.P., who acknowledged the execution of the foregoing Declaration of Covenants and Restrictions of the "TRACT", on behalf of said Indiana Limited Partnership.

WITNESS my hand and Notarial Seal this 17th day of July, 1986.



Lawrence S. Madock  
Notary Public  
Lawrence S. Madock  
Printed  
County of Residence: Madison

My Commission Expires:  
February 27, 1986

This Instrument Prepared by:  
Raymond Good, #7201-48  
SCHNOOR, GOOD & SCAMILL  
144 North Delaware Street  
Indianapolis, IN 46204-2551  
(317) 294-3636  
#1-423/82

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Glen Oak Commons  
Sections 1 & II  
711461

EXHIBIT A

Part of the East Half of the Northeast Quarter of Section 36, Township 14 North, Range 3 East, and part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian, Johnson County, Indiana being more particularly described as follows:

Commencing at the Southwest corner of the East Half of said Northeast Quarter; thence South 89° 07' 04" West on and along the South line of said Northeast Quarter 360.71 feet; thence North 00° 52' 56" West 50.00 feet to the Point of Beginning; thence North 64° 40' 02" East 138.29 feet; thence North 29° 33' 00" West 120.00 feet to non-tangent curve concave Northwesterly, having a central angle of 03° 07' 38", and a radius of 225.00 feet; thence Southwesterly along said curve an arc distance of 12.28 feet, (said arc being subtended by a chord having a bearing of South 62° 00' 49" West and a length of 12.28 feet; thence North 26° 25' 22" West 158.50 feet; thence South 89° 06' 46" West 53.30 feet; thence North 00° 16' 22" East 114.74 feet to a non-tangent curve concave southerly, having a central angle of 59° 44' 18", and a radius of 275.00 feet, thence westerly along said curve an arc distance of 3.54 feet, (said arc being subtended by a chord having a bearing of North 88° 30' 05" West and a length of 3.54 feet; thence North 00° 16' 22" East 167.52 feet; thence North 89° 06' 46" East 12.63 feet; thence North 00° 53' 14" West 120.00 feet; thence South 89° 06' 46" West 79.95 feet to Point "A"; thence North 00° 53' 14" West 175.00 feet; thence South 89° 06' 46" West 50.30 feet; thence North 17° 05' 46" East 108.70 feet; thence North 21° 02' 37" East 225.55 feet; thence South 70° 37' 32" East 156.69 feet; thence South 56° 18' 27" East 97.97 feet; thence South 51° 07' 52" East 95.55 feet; thence South 53° 07' 10" East 53.47 feet; thence South 11° 30' 00" West 99.15 feet; thence South 02° 00' 00" East 133.00 feet; thence South 15° 00' 00" East 332.00 feet; thence South 05° 00' 00" East 129.01 feet; thence South 78° 18' 48" East 166.73 feet to a non-tangent curve concave southerly having a central angle of 07° 18' 48", and a radius of 365.00 feet, thence Southwesterly along said curve an arc distance of 46.59 feet, (said arc being subtended by a chord having a bearing of South 15° 20' 36" West and a length of 46.56 feet; thence South 19° 00' 00" West 81.39 feet; thence South 84° 19' 10" West 178.37 feet; thence South 00° 53' 14" East 50.21 feet; thence South 88° 16' 31" East 149.57 feet to a non-tangent curve concave southerly having a central angle of 17° 37' 18", and a radius of 535.00 feet; thence Southwesterly along said curve an arc distance of 164.54 feet, (said arc being subtended by a chord having a bearing of South 09° 39' 31" West and a length of 163.90 feet; thence South 00° 50' 52" West 104.29 feet; thence South 89° 07' 04" West 449.61 feet to the Point of Beginning, containing 13.18 Acres, more or less, subject to all Highways, legal rights-of-way, and easements of record.

ALSO, a part of the East Half of the Northeast Quarter of Section 36, Township 14 North, Range 3 East of the Second Principal Meridian, Johnson County, Indiana, being more particularly described as follows:

Beginning at Point "A" of the above description; thence North 80° 06' 46" East 79.95 feet; thence South 00° 53' 14" East 175.00 feet; thence North 89° 06' 46" East 23.37 feet; thence South 00° 52' 14" East 120.00 feet; thence South 89° 06' 46" West 12.63 feet; thence continuing South 89° 06' 46" West 325.07 feet; thence North 84° 12' 01" West 130.61 feet; thence North 07° 30' 11" West 35.45 feet; thence North 00° 16' 22" East 215.97 feet; thence North 52° 47' 31" East 48.42 feet; thence North 89° 06' 46" East 375.00 feet to the Point of Beginning containing 3.07 acres, more or less, subject to all highways, legal rights-of-way, and easements of record.

The above description represents those areas to be platted as Glen Oak Commons Section I and Glen Oak Commons Section II, subdivision in the City of Greenwood, Johnson County, Indiana, containing a total of 16.25 acres.

EXHIBIT B

Greenwood Commons  
Section V  
10-25-91  
#11460

Part of the East Half of the Northeast Quarter of Section 36, Township 14 North, Range 3 East, and part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian, Johnson County, Indiana being more particularly described as follows:

Beginning at the Southeast corner of the East Half of said Northeast Quarter; thence South 89° 07' 04" West on and along the South line of said Northeast Quarter 260.71 feet; Thence North 00° 52' 56" West 50.00 feet; thence North 89° 07' 04" East 323.75 feet; thence North 00° 50' 52" East 104.29 feet to a tangent curve concave Easterly having a central angle of 17° 37' 18" and a radius of 535.00 feet; thence Northerly along said curve an arc distance of 164.54 feet, (said arc being subtended by a chord bearing North 09° 39' 31" East with a length of 163.90 feet); thence North 85° 10' 31" West 149.57 feet; thence North 00° 53' 14" West 50.21 feet; thence North 84° 19' 10" East 176.37 feet; thence North 19° 00' 00" East 81.39 feet to a tangent curve concave Westerly having a central angle of 07° 18' 48" and a radius of 365.00 feet; thence Northerly along said curve an arc distance of 46.59 feet, (said curve being subtended by a chord bearing North 15° 20' 36" East with a length of 46.56 feet); thence North 78° 18' 48" West 166.23 feet; thence North 02° 00' 00" West 129.01 feet; thence North 11° 30' 00" East 99.15 feet; thence North 53° 07' 10" West 53.47 feet; thence North 31° 44' 46" East 135.00 feet to a non-tangent curve concave Northerly having a central angle of 02° 00' 28" and a radius of 529.79 feet, thence southeasterly along said curve an arc distance of 18.56 feet, (said arc being subtended by a chord having a bearing of South 59° 15' 28" East and a length of 18.56 feet); thence North 20° 00' 00" East 372.30 feet; thence North 15° 00' 00" East 21.75 feet; thence North 13° 35' 20" East 67.69 feet to the Southwest corner of lot 92, Greenwood Commons, Section 4, a subdivision recorded in Plat Book C, Page 435 in the Office of the Recorder of Johnson County, Indiana; thence along the Southerly line of said Greenwood Commons, Section 4, the following 3 courses: 1) South 80° 19' 54" East 240.00 feet to a non-tangent curve concave Westerly, having a central angle of 02° 03' 59" and a radius of 970.00 feet, 2) thence Northerly along said curve an arc distance of 34.98 feet, (said arc being subtended by a chord having a bearing of North 08° 38' 06" East and a length of 34.98 feet); 3) thence South 82° 23' 54" East 150.00 feet; thence South 01° 11' 43" East 126.57 feet; thence South 20° 37' 55" West 387.90 feet; thence South 21° 28' 03" West 107.16 feet; thence South 13° 51' 03" West 98.56 feet; thence South 13° 40' 14" East 152.53 feet; thence South 08° 40' 07" East 339.64 feet; thence South 02° 23' 01" West 98.01 feet; thence South 14° 35' 36" West 155.99 feet; thence South 34° 45' 04" East 260.08 feet; thence South 00° 01' 55" East 50.00 feet to a point on the South line of the Northwest Quarter of said Section 31; thence South 89° 58' 04" West along said South line a distance of 415.38 feet to the Point of Beginning, containing 16.91 Acres, more or less, subject to all Highways, legal rights-of-way, and easements of record.

The above description represents that area to be platted as Greenwood Commons Section V, a subdivision in the City of Greenwood, Johnson County, Indiana.

Meadow Lakes Sec. 1  
10-26-91  
#11459

EXHIBIT C

Part of the East Half of the Northeast Quarter of Section 36, Township 14 North, Range 3 East, and part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian, Johnson County, Indiana being more particularly described as follows:

Beginning at a point, said point being the Southwesterly corner of lot 92, Greenwood Commons, Section 4, a subdivision recorded in Plat Book C, Page 435 in the Office of the Recorder of Johnson County, Indiana, thence South  $13^{\circ} 35' 20''$  West 67.69 feet; thence South  $15^{\circ} 00' 00''$  West 21.75 feet; thence South  $20^{\circ} 00' 00''$  West 372.21 feet to a non-tangent curve concave Northeasterly, having a central angle of  $02^{\circ} 00' 28''$  and a radius of 529.79 feet; thence Northwesterly along said curve an arc distance of 18.56 feet, (said arc being subtended by a chord having a bearing of North  $59^{\circ} 15' 28''$  West and a length of 18.56 feet); thence South  $31^{\circ} 44' 46''$  West 135.00 feet; thence North  $51^{\circ} 07' 57''$  West 95.55 feet; thence North  $56^{\circ} 18' 27''$  West 97.97 feet; thence North  $70^{\circ} 37' 32''$  West 156.69 feet; thence North  $21^{\circ} 02' 37''$  East 9.63 feet; thence North  $03^{\circ} 05' 21''$  West 122.26 feet; thence North  $01^{\circ} 53' 00''$  West 50.01 feet; thence North  $63^{\circ} 05' 21''$  West 115.82 feet; thence South  $81^{\circ} 40' 30''$  West 115.72 feet; thence North  $89^{\circ} 43' 38''$  West 76.74 feet; thence North  $00^{\circ} 16' 22''$  East 241.57 feet; thence North  $78^{\circ} 32' 59''$  East 60.50 feet; thence North  $73^{\circ} 38' 13''$  East 153.96 feet to a non-tangent curve concave easterly, having a central angle of  $02^{\circ} 20' 49''$ , and a radius of 275.00 feet, thence southerly along said curve an arc distance of 11.26 feet, (said arc being subtended by a chord having a bearing of South  $17^{\circ} 32' 12''$  East and a length of 11.26 feet); thence North  $71^{\circ} 17' 24''$  East 135.00 feet; thence North  $02^{\circ} 03' 29''$  West 64.27 feet; thence North  $02^{\circ} 13' 58''$  East 298.30 feet; thence North  $75^{\circ} 26' 36''$  East 477.05 feet to a point on the westerly line of Concord Farms Addition, Section One, a subdivision recorded in Plat Book 7, Page 67 in said Recorder's Office; thence South  $00^{\circ} 18' 30''$  West, along said West line of Concord Farms Addition, Section One, a distance of 14.24 feet to the Southwest corner of lot 31 in said subdivision; thence North  $75^{\circ} 06' 36''$  East, along the South line of said subdivision, a distance of 52.53 feet to the Northwest corner of lot 87, of said Greenwood Commons, Section 4; thence along the Westerly line of said Greenwood Commons, Section 4, the following 4 courses: 1) South  $28^{\circ} 10' 50''$  East 119.81 feet; 2) South  $18^{\circ} 00' 45''$  East 197.96 feet; 3) South  $04^{\circ} 12' 36''$  East 176.40 feet; 4) South  $06^{\circ} 11' 55''$  West 88.36 feet to the Point of Beginning, containing 15.11 Acres, more or less, subject to all highways, legal rights-of-way, and easements of record.

The above description represents that area to be platted as Meadow Lakes Section 1, a subdivision in the City of Greenwood, Johnson County, Indiana.

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MISE 114-0532  
09/20/91BEH  
#11457

EXHIBIT D

A part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East and part of the East Half of the Northeast Quarter of Section 36, Township 14 North, Range 3 East and part of the Southeast Quarter of the Southwest Quarter of Section 25, Township 14 North, Range 3 East, City of Greenwood, Johnson County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of the Northwest Quarter of Section 31; thence South 89°58'04" East on and along the south line thereof, also being the south line of Greenwood Commons, Section 1, Plat Book C, Pages 227 and 228 in the Office of the Recorder, a distance of 1072.60 feet to the Point of Beginning of this description; thence continuing South 89°58'04" West on and along said south line a distance of 1603.19 feet to the Southwest corner of said Quarter Section; thence South 89°06'46" West on and along the south line of the East Half of the Northeast Quarter of Section 36 a distance of 1143.38 feet; thence North 00°16'22" West 280.00 feet; thence South 89°06'43" West 168.00 feet to a point on the west line of the East Half of said Northeast Quarter; thence North 00°16'22" East on and along said west line a distance of 2381.25 feet to the northwest corner of said Half Quarter Section; thence North 06°09'02" East on and along the west line of the Southeast Quarter of the Southeast Quarter of Section 25 a distance of 376.71 feet; thence North 89°14'57" East on and along a line parallel to the south line of said Quarter Section a distance of 1160.91 feet; thence South 00°18'30" West a distance of 683.43 feet; thence North 75°30'36" East a distance of 33.10 feet; thence South 28°10'50" East 119.91 feet; thence South 18°00'45" East 197.96 feet; thence South 03°17'26" East 176.39 feet; thence South 06°11'55" West 88.36 feet; thence South 80°19'54" East 240.00 feet to a point on a non-tangent curve having a central angle of 02°04'00", the radius point of said curve bears North 80°19'54" West 970.00 feet; thence along said curve 31.99 feet to a non-tangent point, the radius point of said curve bears North 82°21'54" West 970.00 feet; thence South 82°21'54" East 150.00 feet; thence North 78°01'39" East 263.66 feet; thence North 75°16'36" East 409.63 feet; thence North 84°28'25" East 78.56 feet; thence South 05°40'06" East a distance of 153.76 feet; thence Southwesterly on and along a curve having a radius of 984.93 feet and a central radius point bearing South 07°31'03" East a distance of 984.93 feet, an arc distance of 31.79 feet being subtended by a chord distance of 31.79 feet bearing South 83°24'26" West; thence South 07°31'03" East a distance of 203.63 feet; thence North 89°49'04" East a distance of 183.41 feet to the Northwest corner of Section 11 of Greenwood Commons Subdivision, Plat Book C, Pages 317A and 317B in the Office of the Recorder; thence on and along the west boundary of said Section 11 the next twelve (12) courses: 1) South 04°30'00" East a distance of 112.56 feet; 2) South 13°00'43" East a distance of 111.11 feet; 3) South 06°19'10" East a distance of 89.98 feet; 4) South 73°57'30" West a distance of 157.70 feet; 5) South 14°59'57" East a distance of 210.00 feet; 6) Northerly on and along a curve having a radius of 2894.79 feet and a central radius point bearing North 15°17'19" West a distance of 2894.79 feet, and arc distance of 14.64 feet being subtended by a chord distance of 14.64 feet bearing North 74°51'22" East; 7) South 15°17'19" East a distance of 210.00 feet; 8) South 16°56'16" West a distance of 109.15 feet; 9) South 13°14'07" West a distance of 285.00 feet; 10) South 76°45'53" East a distance of 210.00 feet; 11) North 13°14'07" East a distance of 14.03 feet; 12) South 64°16'31" East a distance of 169.98 feet to a point on the west line of Section 11 of Greenwood Commons Subdivision, Plat Book C, Pages 227 and 228; thence South 00°01'56" East on and along the west boundary of said Section 11 a distance of

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340.00 feet to the Point of Beginning, containing 145.99 acres, more or less, subject however to all legal rights-of-way and easements of record.

EXCEPT, part of the East Half of the Southeast Quarter of Section 36, Township 14 North, Range 3 East, and part of the Northwest Quarter of Section 31, Township 14 North, Range 3 East of the Second Principal Meridian, Johnson County, Indiana being more particularly described as follows:

Beginning at the Southeast corner of the East Half of said Northeast Quarter; thence South 89° 07' 04" West on and along the South line of said Northeast Quarter 260.71 feet; Thence North 00° 52' 56" West 50.00 feet; thence North 89° 07' 04" East 133.75 feet; thence North 00° 50' 52" East 104.29 feet to a tangent curve concave Easterly having a central angle of 17° 37' 18" and a radius of 535.00 feet; thence Northerly along said curve an arc distance of 164.54 feet; (said arc being subtended by a chord bearing North 09° 39' 31" East with a length of 163.90 feet); thence North 85° 10' 31" West 149.57 feet; thence North 00° 53' 14" West 50.21 feet; thence North 84° 19' 10" East 178.57 feet; thence North 19° 00' 00" East 81.39 feet to a tangent curve concave Westerly having a central angle of 07° 18' 48" and a radius of 305.00 feet; thence Northerly along said curve an arc distance of 46.59 feet; (said curve being subtended by a chord bearing North 15° 20' 36" East with a length of 46.56 feet); thence North 78° 18' 48" West 166.23 feet; thence North 03° 00' 00" West 129.01 feet; thence North 15° 00' 00" West 312.00 feet; thence North 02° 00' 00" West 133.00 feet; thence North 11° 30' 00" East 99.15 feet; thence North 53° 07' 10" West 53.47 feet; thence North 31° 44' 46" East 135.00 feet to a non-tangent curve concave Northeasterly having a central angle of 02° 00' 28" and a radius of 529.79 feet; thence southeasterly along said curve an arc distance of 18.56 feet; (said arc being subtended by a chord having a bearing of South 59° 15' 28" East and a length of 18.56 feet); thence North 30° 00' 00" East 372.20 feet; thence North 15° 00' 00" East 21.75 feet; thence North 13° 35' 20" East 67.69 feet to the Southeast corner of lot 92, Greenwood Commons, Section 4, a subdivision recorded in Plat Book C, Page 415 in the Office of the Recorder of Johnson County, Indiana; thence along the Southerly line of said Greenwood Commons, Section 4 the following 3 courses: 1) South 80° 19' 54" East 240.00 feet to a non-tangent curve concave Westerly, having a central angle of 02° 03' 59", and a radius of 970.00 feet, 2) thence Northerly along said curve an arc distance of 34.98 feet; (said arc being subtended by a chord having a bearing of North 08° 38' 06" East and a length of 34.98 feet); 3) thence South 82° 23' 54" East 150.00 feet; thence South 03° 11' 43" East 126.57 feet; thence South 20° 37' 55" West 387.90 feet; thence South 21° 28' 03" West 107.16 feet; thence South 13° 51' 03" West 98.56 feet; thence South 13° 40' 14" East 352.53 feet; thence South 08° 40' 07" East 339.54 feet; thence South 02° 22' 01" West 98.01 feet; thence South 14° 35' 36" West 155.99 feet; thence South 34° 43' 04" East 260.08 feet; thence South 00° 01' 55" East 50.00 feet to a point on the South line of the Northwest Quarter of said Section 31; thence South 89° 58' 04" West along said South line a distance of 415.38 feet to the Point of Beginning, containing 16.91 Acres, more or less, subject to all Highways, legal rights-of-way, and easements of record.

JUN 20 1 16 PM '92

RECEIVED FOR RECORD  
BOOK 64 PAGE 284  
JACQUOLINE E. KELLER  
JOHNSON COUNTY RECORDER

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SECOND SUPPLEMENTAL DECLARATION OF  
COVENANTS AND RESTRICTIONS OF  
THE COMMONS PROPERTY OWNERSHIP

Sections VI, VII and VIII

THIS SECOND SUPPLEMENTAL DECLARATION made this 3 day of June,  
1993, by YEAGER REALTY COMPANY, L.P. and JEROME MARTIN d/b/a MYLAND DEVELOPMENT  
COMPANY being hereinafter referred to as 'Declarant',

**W I T N E S S E T H:**

WHEREAS, the following facts are true:

A. Declarant has interest in certain real estate located in Johnson County, Indiana, more particularly described in the attached Exhibit 'A', Exhibit 'B' and Exhibit 'C', which is incorporated herein by reference (hereinafter respectively referred to as 'Greenwood Commons, Section III and Section IV').

B. Declarant has heretofore executed a Declaration of Covenants and Restrictions of The Commons Property Ownership which was recorded in the office of the Recorder of Johnson County, Indiana, as Instrument No 92-14514 (the "Declaration") of the Greenwood Commons component of The Commons. Only Greenwood Commons Section V had been subjected to the Declaration initially. The Declaration provided that additional real estate could be subjected to the terms and conditions of the Declaration.

C. Greenwood Commons, Section VI, VII and VIII, are part of the Additional Tract described in paragraph 19 of the Declaration. Paragraph 19 of the Declaration provides that all or part of the Additional Tract may be annexed to and become a part of The Commons and incorporated into the Declaration with the owners thereof becoming members of The Commons Homeowners Association, Inc., in accordance with the provisions of paragraph 19 of the Declaration upon the filing of a Supplemental Declaration by Declarant and the Final Plat of this real estate being incorporated into The Commons. All conditions relating to the annexation of the Exhibits "A", Exhibit "B" and Exhibit "C" realty to make it subject to the Declaration have been met and Declarant by execution of this Second Supplemental Declaration hereby incorporate Greenwood Commons Section VI, VII and VIII into The Commons development and the Declaration.

NOW, THEREFORE, Declarant makes this Supplemental Declaration as follows:

100K 0065 MAR 893

1. Declaration. Declarant hereby expressly declares that Greenwood Commons, Section VI, VII and VIII, shall be held, conveyed and transferred in accordance with the provisions of the Declaration as if such had originally been included in the Declaration and shall hereafter be held, transferred, sold, conveyed and occupied subject to the covenants, restrictions and provisions of the Declaration as such may be amended from time to time. Greenwood Commons Section VI, VII and VIII, hereafter and for all purposes shall be included in the definition of Tract as defined in paragraph 1(a) of the Declaration.

2. Description of Greenwood Commons, Section VI, VII and VIII. Greenwood Commons, Section VI consists of 30 Lots numbered 255, 256, 292 through 297, inclusive, 310 through 328, inclusive and 342, 343, and 344, Greenwood Commons Section VII consists of 18 Lots numbered 329 through 341, inclusive and Greenwood Commons which consists of 12 Lots numbered 298 through 309 inclusive, as designated on the plat for these designated Sections. The size of the Lots are designed on such plat. The legal description for each Lot in this additional realty shall be as follows:

Lot \_\_\_\_\_ in Greenwood Commons, Section VI (or Section VII) (or Section VIII), a subdivision in Johnson County, Indiana, as per plat thereof, recorded on \_\_\_\_\_, as Instrument No \_\_\_\_\_, in the Office of the Recorder of Johnson County, Indiana.

Greenwood Commons now consists of 80 Lots numbered 1 through 25, inclusive, 255, 256 and 292 through 344.

3. Easements. Regardless of the method of development of any other part of the Additional Tract and whether or not all or any part of the remaining Additional Tract becomes subject to the Declaration, Declarant reserves to itself, its successors and assigns, for the use and benefit of that part of the Additional Tract not becoming subject to the Declaration, the right and easement to enter upon the streets and common area of these Sections of The Commons to provide ingress and egress to the Additional Tract.

Declarant hereby grants to the owner in Greenwood Commons, Section VI, VII and VIII, the right and easement to enter upon any streets and roadways that may exist in the remaining part of the Additional Tract to provide ingress and egress to these Sections as may be necessary.

It is the purpose and intent of the easements herein granted and reserved to provide free and unrestricted use and access across the roadways and streets of the Tract and the Additional Tract no matter how developed, for the owners of the Tract and the Additional Tract, their guests, invitees and all public and quasi-

public vehicles, including but not limited to, police, fire and emergency vehicles, trash and garbage collections, post office vehicles and privately owned delivery vehicles.

4. Acceptance and Ratification. All present and future owners, mortgagees, tenants and occupants of the Lots shall be subject to and shall comply with the provisions of the Declaration, Articles of Incorporation and By-Laws incorporated by reference into the Declaration, and the rules and regulations as adopted by the Board of Directors as each may be amended from time to time. The acceptance of a deed of conveyance or the act of occupancy of any Lot shall constitute an agreement that the provisions of the Declaration, the Articles of Incorporation, the By-Laws and rules and regulations, as each may be amended and supplemented from time to time are accepted and ratified by each owner, tenant or occupant and all such provisions shall be covenants running with the land and shall be binding on any person having at any time any interest or estate in a Lot or Tract as if such provisions were recited and stipulated at length in each and every deed, conveyance, mortgage or lease thereof. All persons, corporations, partnerships, trusts, associations or other legal entities that may occupy, use, enjoy, or control a Lot or Lots or any part of the Tract in any manner shall be subject to the Declaration, the Articles of Incorporation, the By-Laws and the rules and regulations applicable thereto as each may be amended or supplemented from time to time.

5. Plat of Greenwood Commons Section VI, VII and VII. The plat of these Sections are incorporated into the Declaration and this Second Supplemental Declaration by reference and will be filed in the Office of the Recorder of Johnson County, Indiana.

IN WITNESS WHEREOF, the undersigned has caused this Supplemental Declaration to be executed the day and year first above written.

MYLAND DEVELOPMENT COMPANY

By:   
Jerome Martin

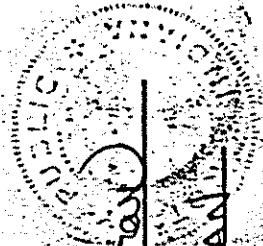
YEAGER REALTY COMPANY, L.P.

By:   
Robert K. Yeager, General Partner

STATE OF INDIANA )  
 ) SS:  
COUNTY OF JOHNSON )

Before me, a Notary Public in and for said County and State, personally appeared Jerome Martin, who acknowledged the execution of the foregoing Second Supplemental Declaration of Covenants and Restrictions of The Commons Property Ownership.

Witness my hand and Notarial Seal this 30<sup>th</sup> day of June, 1993.



Marilyn J. Ducean  
Notary Public

MARILYN J. DUCEAN  
Printed

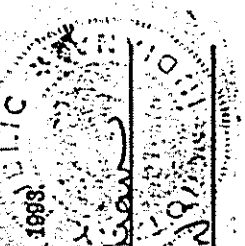
County of Residence: JOHNSON

My Commission Expires:  
12-09-94

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public, in and for said County and State, personally appeared Robert K. Yeager, General Partner of Yeager Realty Company, L.P., who acknowledged the execution of the foregoing Second Supplemental Declaration of Covenants and Restrictions of The Commons Property Ownership on behalf of said Indiana Limited Partnership.

WITNESS my hand and Notarial Seal this 30<sup>th</sup> day of June, 1993.



Marilyn J. Ducean  
Notary Public

MARILYN J. DUCEAN  
Printed

County of Residence: JOHNSON

My Commission Expires:  
12-09-94

This Instrument Prepared by:  
Raymond Good, #7201-49  
Attorney at Law  
SCHNORR, GOOD & SCAHILL  
144 N. Delaware Street  
Indianapolis, IN 46204-2551  
317/264-3636  
#1-Yeager\2ndsupt.com

Greenwood Commons Section VI

I, the undersigned, do hereby certify that the attached plat is true and correct in the best of my knowledge and belief representing a survey made under direction of part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian in White River Township, Johnson County, Indiana, more particularly described as follows:

Beginning at the Southwest corner of lot number 54 of Greenwood Commons Third Section recorded in Plat Book "C" Page 386-A, thence along the Southern Boundary of said Greenwood Commons Third Section North 89°49'04" East 183.41 feet to a point, said point being the Northwest Corner of lot number 51 of Greenwood Commons Second Section, the plat of which is recorded in Plat Book C, Page 317B in the Office of the Recorder of said County; thence along part of the Westerly Boundary of said Greenwood Commons Second Section the following seven courses: 1) South 04°30'00" East 112.56 feet; 2) South 13°00'43" East 111.11 feet; 3) South 06°19'10" East 89.98 feet; 4) South 73°57'30" West 157.70 feet; 5) South 14°59'57" East 210.00 feet to a point on a nontangent curve concave Northwesterly having a central angle of 00°17'23" and a radius of 2894.79 feet, 6) Northeasterly along said curve a distance of 14.64 feet (said curve being subtended by a chord having a bearing of North 74°51'22" East, and a length of 14.64 feet; thence 7) South 15°17'19" East 127.43 feet; thence South 87°18'50" West 171.67 feet; thence South 02°41'10" East 15.36 feet; thence South 87°18'50" West 491.51 feet; thence North 08°40'07" West 61.15 feet; thence North 41°42'42" West 136.13 feet; thence South 77°00'43" West 100.00 feet; thence South 12°59'17" East 13.00 feet; thence South 77°00'43" West 50.00 feet; thence North 12°59'17" West 6.22 feet; thence South 83°19'19" West 181.25 feet to a point on the Easterly Boundary of Greenwood Commons Section Five recorded in Plat Book C, Page 542; thence the following four courses along said Easterly Boundary of said Greenwood Commons Section Five: 1) North 13°40'14" West 132.86 feet; 2) North 13°51'03" East 98.56 feet; 3) North 21°28'03" East 107.16 feet; and 4) North 20°37'55" East 320.10 feet; thence South 70°07'03" East 171.00 feet; thence North 32°37'12" East 34.40 feet to a point on a curve concave Southeasterly having a central angle of 03°31'48", and a radius of 325.00 feet, thence Northeasterly along said curve a distance of 20.02 feet, (said curve being subtended by a chord having a bearing of North 34°23'06" East, and a length of 20.02 feet; thence South 53°51'00" East 235.89 feet; thence North 21°25'29" West 74.10 feet; thence North 78°37'31" East 309.41 feet; thence North 78°26'14" East 62.08 feet to the Point of Beginning, containing 14.95 acres, more less, subject to all highways, rights-of-way, and easements of record.

Exhibit A

Greenwood Cummins Section VII

I, the undersigned, do hereby certify that the attached plat is true and correct to the best of my knowledge and belief representing a survey made under direction of part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian in White River Township, Johnson County, Indiana, more particularly described as follows:

Beginning at the Northwest corner of Lot 55 of Greenwood Cummins Section III recorded in Plat Book "C", Pages 386A and 386B in the Office of the Recorder of said county, thence along and with the westerly line of said Greenwood Cummins Section III the following three (3) courses: 1) South  $05^{\circ}40'06''$  East 152.76 feet to a point on a non-tangent curve, said curve concave southerly, having a central of  $01^{\circ}50'58''$ , and a radius of 984.93 feet; 2) westerly, along said curve an arc distance of 31.79 feet, (said arc being subtended by a chord having a bearing of South  $83^{\circ}24'26''$  West and a length of 31.79 feet); 3) South  $07^{\circ}31'03''$  East 203.63 feet to a point on the northerly boundary line of Greenwood Cummins Section VI, recorded in Plat Book "Pages" in the Office of the Recorder of said County; thence along and with the northerly line the following seven (7) courses: 1) South  $78^{\circ}26'14''$  West 62.08 feet; 2) South  $78^{\circ}37'51''$  West 309.41 feet; 3) South  $21^{\circ}25'29''$  West 74.10 feet; 4) North  $53^{\circ}51'00''$  West 225.89 feet to a non-tangent curve, said curve concave southeasterly, having a central angle of  $3^{\circ}31'48''$ , and a radius of 323.00 feet; 5) Southwesterly along said curve an arc distance of 20.02 feet, (said arc being subtended by a chord having a bearing of South  $34^{\circ}23'06''$  West, and a length of 20.02 feet); 6) South  $32^{\circ}37'12''$  West 34.40 feet; 7) North  $70^{\circ}07'03''$  West 171.00 feet to a point on the easterly boundary line of Greenwood Cummins Section V, recorded in Plat Book C, Page 342 in the Office of the Recorder of said County; thence along and with said easterly line the following two (2) courses: 1) North  $20^{\circ}37'55''$  East 67.79 feet; and 2) North  $01^{\circ}11'43''$  West 126.57 feet to a point on the southerly boundary line of Greenwood Cummins Section IV, recorded in Plat Book 4, Page 435 in said Recorder's Office; thence along and with said southerly line the following three (3) courses: 1) North  $78^{\circ}01'39''$  East 263.66 feet; 2) North  $75^{\circ}36'36''$  East 409.63 feet; and 3) North  $84^{\circ}28'25''$  East 78.56 feet to the Point Of Beginning, containing 5.50 acres, more or less subject to highways, rights-of-way, and easements of record.

Exhibit B

Greenwood Commons Section VIII

I, the undersigned, do hereby certify that the attached plat is true and correct to the best of my knowledge and belief representing a survey made under direction of part of the Northwest Quarter of Section 31, Township 14 North, Range 4 East of the Second Principal Meridian in White River Township, Johnson County, Indiana, more particularly described as follows:

Beginning at the Southwest corner of Lot 37 of Greenwood Commons Section II recorded in Plat Book "C", Pages 317A and 317B in the Office of the Recorders of said County; thence North  $85^{\circ}15'50''$  West  $269.01$  feet; thence North  $89^{\circ}25'07''$  West  $258.88$  feet; thence North  $08^{\circ}40'07''$  West  $394.74$  feet; thence North  $87^{\circ}18'50''$  East  $491.51$  feet; thence North  $02^{\circ}41'10''$  West  $15.36$  feet; thence North  $87^{\circ}18'50''$  East  $171.67$  feet to the westerly line of said Greenwood Commons Section II; thence along and with said westerly line the following three (3) courses: 1) South  $15^{\circ}17'19''$  East  $82.57$  feet; 2) South  $16^{\circ}56'14''$  West  $109.15$  feet; and 3) South  $13^{\circ}14'07''$  West  $285.00$  feet to the Point of Beginning, containing  $5.86$  acres, more or less, subject to highways, rights-of-way, and easements of record.

Exh. b.t. "C"

FAIR OAKS COVENANTS AND RESTRICTIONS

- A. All dwellings constructed upon any lot in this development shall conform to the following requirements:
1. All dwelling exteriors shall have One Hundred (100) percent masonry construction, except gables and upper walls in two-story homes which can have wood siding.
  2. There shall be no vinyl or aluminum siding on any dwelling.
  3. No satellite dishes shall be permitted on any lot in this subdivision.
  4. No outside storage building will be permitted.
  5. No wood fences will be permitted.
  6. The ground floor living area of all single story dwellings shall contain not less than 1,500 square feet and no two (2) story dwelling shall contain less than 1,200 square feet of living area on the ground floor, provided the total living area shall not be less than 2,000 square feet total on all two stories (exclusive of open porches, garages, and other areas not considered living area).
  7. All dwellings shall have at least a two (2) car attached garage.
  8. No house shall be constructed on a "slab" floor. All houses shall have crawlspaces or have basements where practical.
  9. Above ground pools are not permitted.

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

In accordance with applicable law, the owner of real estate located in Greenwood, Johnson County, Indiana, which is more particularly described in Exhibit "A" which is attached hereto and incorporated herein by reference, makes the following commitments concerning the use and development of the real estate hereinunder consideration;

W I T N E S S E T H :

1. The use and development of the real estate described in Exhibit "A" shall be accomplished in substantial accordance with the site plan prepared and to be furnished with the Greenwood Plan Commission, all in accordance with the requirements of said Commission as provided in a hearing under date of February 27, 1989.
2. The real estate shall be developed for R-1 Residential - Single Family use, R-2 Residential - Single Family use, R-2A Residential - Single Family use and B-1 Business - Professional and Office use, as set forth in Exhibit "B" which is attached hereto and incorporated herein by reference, in accordance with the requirements of the appropriate statutes and ordinances, provided, however, that the owner commits that the owner shall, for the area referred to as Parcel D with the R-1 Residential - Single Family use zoning, have the same plat covenants and restrictions as are on the plat of the Greenwood Commons Third Section Subdivision except for the side yard set back and require a minimum square footage of usable living floor area of 1,200 square feet for houses on the lots of the area referred to as Parcel B with the R- 2A Residential - Single Family use zoning.
3. That by the execution of this document, the undersigned does hereby certify and warrant that the property hereinunder consideration is owned in fee simple absolute by THE UNDERSIGNED (Owner).
4. These Commitments shall be binding upon the owner, subsequent owners of the real estate, and other persons acquiring an interest therein. These Commitments may be modified or terminated by a decision of the Greenwood Plan Commission made at a public hearing after proper notice has been given.
5. The Commitments contained in this instrument shall be effective upon the adoption of the Greenwood Common Council Ordinance No. 89-9 which changes zoning on the real estate aforesaid from R-1 Residential - Single Family Use and C-1 Commercial - Neighborhood use to R-1 Residential - Single Family use, R-2 Residential - Single Family use, R-2A Residential - Single Family use and B-1 Business - Professional and Office use.
6. These Commitments shall be considered covenants running with the land and shall bind all subsequent owners to their terms and conditions and subsequent modifications thereto as made pursuant to this instrument, statutes of the State of Indiana, or ordinances of the City of Greenwood.
7. The Commitments may be enforced jointly and severally by:
  - A. The Greenwood Plan Commission; and
  - B. Owners of all parcels of ground adjoining the real estate to a depth of 300 feet. The identity of such owners shall be determined from the records of the Office of the Johnson County Auditor which lists the current owners of record. For purposes of this paragraph, the cutoff date for such determination shall be at 12:00 O'clock noon on the date of filing for enforcement.

8. The undersigned owner hereby authorizes the City of Greenwood to record these Commitments in the office of the Recorder of Johnson County, Indiana, upon final approval of Greenwood Common Council Ordinance No. 89-9 which is an ordinance amending the zoning classification applicable to the real estate hereunder consideration.

9. The undersigned hereby commits, covenants and warrants that the real estate hereinunder consideration shall on parcel D have the same subdivision plat covenants and restrictions as are on the subdivision plat of Greenwood Commons Third Section recorded at Plat Book C, Page 386A and 386B, in the office of the Johnson County Recorder except for the side yard set back, and on Parcel B have homes built with a minimum of 1,200 square feet usable floor area.

The undersigned covenant and warrant that he/she/they is/are duly authorized to execute and deliver the foregoing Commitments and that all necessary action has been taken to approve and adopt the Commitments made herein, and that upon final approval and adoption of the re-zoning ordinance described herein, these Commitments shall be the lawful and binding obligations of said owner and all subsequent owners of the real estate.

IN WITNESS WHEREOF, the owner has executed this instrument this 20<sup>TH</sup> day of MARCH, 1989.

"OWNER"

*Dale Cooper*

DALE COOPER  
(Printed Name and Title)

*Arline Cooper*

ARLINE COOPER  
(Printed Name and Title)

STATE OF INDIANA )  
                          ) SS:  
COUNTY OF JOHNSON )

Before me, a Notary Public, in and for said County and State, personally appeared DALE AND ARLINE COOPER, OWNER, who acknowledged the execution of the within COMMITMENTS, and who having been duly sworn upon their oath, stated that the representations contained therein are true and correct to the best of their knowledge and belief.

Witness my hand and Notarial Seal this 20 day of MARCH, 1989.



*W. L. White*  
Notary Public

W. L. WHITE  
Printed Name

My Commission Expires:

4-29-89

JOHNSON  
County of Residence

This instrument was prepared by:

Jo Angela Woods  
Greenwood City Attorney  
2 North Madison Avenue  
Greenwood, Indiana 46142  
[K2:COPRCOMT:2-89]

EXHIBIT "A"

A PART OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 14 NORTH, RANGE 4 EAST AND PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 14 NORTH, RANGE 3 EAST AND PART OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 25 TOWNSHIP 14 NORTH, RANGE 3 EAST, CITY OF GREENWOOD, JOHNSON COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 31; THENCE SOUTH 89 DEGREES 58 MINUTES 04 SECONDS WEST ON AND ALONG THE SOUTH LINE THEREOF, ALSO BEING THE SOUTH LINE OF GREENWOOD COMMONS, SECTION NO. 1, PLAT BOOK "C", PAGES 227 AND 228 IN THE OFFICE OF THE RECORDER, A DISTANCE OF 1022.60 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH 89 DEGREES 58 MINUTES 04 SECONDS WEST ON AND ALONG SAID SOUTH LINE A DISTANCE OF 1603.19 FEET TO THE SOUTHWEST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 89 DEGREES 06 MINUTES 46 SECONDS WEST ON AND ALONG THE SOUTH LINE OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36 A DISTANCE OF 1346.39 FEET TO THE SOUTHWEST CORNER OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SAID SECTION 36; THENCE NORTH 0 DEGREES 16 MINUTES 22 SECONDS EAST ON AND ALONG SAID WEST LINE A DISTANCE OF 2661.25 FEET TO THE NORTHWEST CORNER OF SAID HALF QUARTER SECTION; THENCE NORTH 0 DEGREES 09 MINUTES 02 SECONDS EAST ON AND ALONG THE WEST LINE OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 25 A DISTANCE OF 376.71 FEET; THENCE NORTH 89 DEGREES 14 MINUTES 57 SECONDS EAST ON AND ALONG A LINE PARALLEL TO THE SOUTH LINE OF SAID QUARTER QUARTER SECTION A DISTANCE OF 1169.91 FEET; THENCE SOUTH 0 DEGREES 18 MINUTES 30 SECONDS WEST A DISTANCE OF 683.43 FEET; THENCE NORTH 75 DEGREES 36 MINUTES 36 SECONDS EAST A DISTANCE OF 53.10 FEET; THENCE SOUTH 28 DEGREES 10 MINUTES 50 SECONDS EAST, 119.91 FEET; THENCE SOUTH 18 DEGREES 00 MINUTES 45 SECONDS EAST, 197.96 FEET; THENCE SOUTH 04 DEGREES 12 MINUTES 36 SECONDS EAST, 176.39 FEET; THENCE SOUTH 06 DEGREES 11 MINUTES 55 SECONDS WEST, 88.36 FEET; THENCE SOUTH 80 DEGREES 19 MINUTES 54 SECONDS EAST, 240.00 FEET; TO A POINT ON A NON-TANGENT CURVE HAVING A CENTRAL ANGLE OF 02 DEGREES 04 MINUTES 00 SECONDS, THE RADIUS POINT OF SAID CURVE BEARS NORTH 80 DEGREES 19 MINUTES 54 SECONDS WEST 970.00 FEET; THENCE ALONG SAID CURVE BEARS NORTH 82 DEGREES 23 MINUTES 54 SECONDS WEST, 970.00 FEET; THENCE SOUTH 82 DEGREES 23 MINUTES 54 SECONDS EAST, 150.00 FEET; THENCE NORTH 78 DEGREES 01 MINUTES 39 SECONDS EAST, 263.66 FEET; THENCE NORTH 75 DEGREES 36 MINUTES 36 SECONDS EAST, 409.63 FEET; THENCE NORTH 84 DEGREES 28 MINUTES 25 SECONDS EAST, 78.56 FEET; SOUTH 05 DEGREES 40 MINUTES 06 SECONDS EAST A DISTANCE OF 152.76 FEET; SOUTHWESTERLY ON AND ALONG A CURVE HAVING A RADIUS OF 984.93 FEET AND A CENTRAL RADIUS POINT BEARING SOUTH 07 DEGREES 31 MINUTES 03 SECONDS EAST A DISTANCE OF 984.93 FEET, AN ARC DISTANCE OF 31.79 FEET BEING SUBTENDED BY A CHORD DISTANCE OF 31.79 FEET BEARING SOUTH 83 DEGREES 24 MINUTES 26 SECONDS WEST; THENCE SOUTH 07 DEGREES 31 MINUTES 03 SECONDS EAST A DISTANCE OF 203.63 FEET; NORTH 89 DEGREES 49 MINUTES 04 SECONDS EAST A DISTANCE OF 183.41 FEET TO THE NORTHWEST CORNER OF SECTION TWO OF GREENWOOD COMMONS SUBDIVISION PLAT BOOK "C", PAGE 317A AND 317B IN THE OFFICE OF THE RECORDER; THENCE ON AND ALONG THE WEST BOUNDARY OF SAID SECTION TWO THE NEXT TWELVE (12) COURSES: SOUTH 04 DEGREES 30 MINUTES 00 SECONDS EAST A DISTANCE OF 112.56 FEET; SOUTH 13 DEGREES 00 MINUTES 43 SECONDS EAST A DISTANCE OF 111.11 FEET; SOUTH 6 DEGREES 19 MINUTES 10 SECONDS EAST A DISTANCE OF 89.98 FEET; SOUTH 73 DEGREES 57 MINUTES 30 SECONDS WEST A DISTANCE OF 157.70 FEET; SOUTH 14 DEGREES 59 MINUTES 57 SECONDS EAST A DISTANCE OF 210.00 FEET; NORTHEASTERLY ON AND ALONG A CURVE HAVING A RADIUS OF 2894.79 FEET AND A CENTRAL RADIUS POINT BEARING NORTH 15 DEGREES 17 MINUTES 19 SECONDS WEST A DISTANCE OF 2894.79 FEET, AND ARC DISTANCE OF 14.64 FEET BEING SUBTENDED BY A CHORD DISTANCE OF 14.64 FEET BEARING NORTH 74 DEGREES 51 MINUTES 22 SECONDS EAST; SOUTH 15 DEGREES 17 MINUTES 19 SECONDS EAST A DISTANCE OF 210.00 FEET; SOUTH 16 DEGREES 56 MINUTES 14 SECONDS WEST A DISTANCE OF 109.15 FEET; SOUTH 13 DEGREES 14 MINUTES 07 SECONDS WEST A DISTANCE OF 285.00 FEET; SOUTH 76 DEGREES 45 MINUTES 53 SECONDS EAST A DISTANCE OF 210.00 FEET;

NORTH 13 DEGREES 14 MINUTES 07 SECONDS EAST A DISTANCE OF 14.03 FEET; SOUTH 64 DEGREES 16 MINUTES 31 SECONDS EAST A DISTANCE OF 169.98 FEET TO A POINT ON THE WEST LINE OF SECTION ONE OF GREENWOOD COMMONS SUBDIVISION PLAT BOOK "C", PAGES 227 AND 228; THENCE SOUTH 00 DEGREES 01 MINUTES 56 SECONDS EAST ON AND ALONG THE WEST BOUNDARY OF SAID SECTION ONE A DISTANCE OF 340.00 FEET TO THE POINT OF BEGINNING CONTAINING 147.07 ACRES, MORE OR LESS, SUBJECT HOWEVER TO ALL LEGAL RIGHTS-OF-WAY AND EASEMENTS OF RECORD.

EXHIBIT "A" - Page Two

EXHIBIT "B"

Parcel A - Zoned to R-2 Residential - Single Family Use:

A PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36 AND A PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 25, ALL IN TOWNSHIP 14 NORTH, RANGE 3 EAST OF THE SECOND PRINCIPAL MERIDIAN IN JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE EAST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 36; THENCE NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST. 2084.25 FEET ALONG THE WEST LINE OF SAID HALF QUARTER SECTION TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST, 577.00 FEET TO THE NORTHWEST CORNER OF SAID HALF QUARTER SECTION, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 25; THENCE NORTH 00 DEGREES 09 MINUTES 02 SECONDS EAST, 376.71 FEET; THENCE NORTH 89 DEGREES 14 MINUTES 57 SECONDS EAST, 1169.91 FEET; THENCE SOUTH 00 DEGREES 18 MINUTES 30 SECONDS WEST, 668.87 FEET; THENCE SOUTH 75 DEGREES 36 MINUTES 36 SECONDS WEST, 1207.85 FEET TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 21.77 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

Parcel B - Zoned to R-2A Residential - Single Family Use:

A PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 14 NORTH, RANGE 3 EAST AND A PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 14 NORTH, RANGE 4 EAST OF THE SECOND PRINCIPAL MERIDIAN IN JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE EAST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 36; THENCE NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST, 280.00 FEET ALONG THE WEST LINE OF SAID HALF QUARTER SECTION TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST, 1804.25 FEET; THENCE NORTH 75 DEGREES 36 MINUTES 36 SECONDS EAST, 1207.84 FEET; THENCE SOUTH 00 DEGREES 18 MINUTES 30 SECONDS WEST, 14.56 FEET; THENCE NORTH 75 DEGREES 36 MINUTES 36 SECONDS EAST, 53.10 FEET; THENCE SOUTH 28 DEGREES 10 MINUTES 50 SECONDS EAST, 119.91 FEET; THENCE SOUTH 18 DEGREES 00 MINUTES 45 SECONDS EAST, 197.96 FEET; THENCE SOUTH 04 DEGREES 12 MINUTES 36 SECONDS EAST, 176.39 FEET; THENCE SOUTH 06 DEGREES 11 MINUTES 55 SECONDS WEST, 88.36 FEET; THENCE SOUTH 15 DEGREES 00 MINUTES 00 SECONDS WEST, 90.00 FEET; THENCE SOUTH 20 DEGREES 00 MINUTES 00 SECONDS WEST, 480.00 FEET; THENCE SOUTH 11 DEGREES 30 MINUTES 00 SECONDS WEST, 136.00 FEET; THENCE SOUTH 02 DEGREES 00 MINUTES 00 SECONDS EAST, 133.00 FEET; THENCE SOUTH 15 DEGREES 00 MINUTES 00 SECONDS EAST, 332.00 FEET; THENCE SOUTH 05 DEGREES 00 MINUTES 00 SECONDS EAST, 136.00 FEET; THENCE SOUTH 19 DEGREES 00 MINUTES 00 SECONDS WEST, 220.00 FEET; THENCE SOUTH 05 DEGREES 00 MINUTES 00 SECONDS WEST, 101.42 FEET; THENCE NORTH 89 DEGREES 58 MINUTES 04 SECONDS EAST, 151.24 FEET; THENCE SOUTH 00 DEGREES 01 MINUTES 56 SECONDS EAST, 235.71 FEET; THENCE SOUTH 89 DEGREES 06 MINUTES 46 SECONDS WEST, 1143.38 FEET; ALONG THE SOUTH LINE OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36; THENCE NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST 280.00 FEET; THENCE SOUTH 89 DEGREES 06 MINUTES 46 SECONDS WEST, 168.00 FEET TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 62.59 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

Parcel C - Zoned to B-1 Business - Professional and Office Use:

A PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 14 NORTH, RANGE 3 EAST OF THE SECOND PRINCIPAL MERIDIAN IN JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID HALF QUARTER SECTION; THENCE NORTH 00 DEGREES 16 MINUTES 22 SECONDS EAST, 280.00 FEET ALONG THE WEST LINE OF SAID HALF QUARTER SECTION; THENCE NORTH 89 DEGREES 06 MINUTES 46 SECONDS EAST, 168.00 FEET; THENCE SOUTH 00 DEGREES 16 MINUTES 22 SECONDS WEST, 280.00 FEET TO A POINT OF THE SOUTH LINE OF SAID HALF QUARTER SECTION; THENCE SOUTH 89 DEGREES 06 MINUTES 46 SECONDS WEST, 168.00 FEET ALONG SAID SOUTH LINE TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 1.08 ACRES, MORE OR LESS. SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

Parcel D - Zoned to R-1 Residential - Single Family Use:

A PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 14 NORTH, RANGE 3 EAST AND A PART OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 14 NORTH, RANGE 4 EAST OF THE SECOND PRINCIPAL MERIDIAN IN JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

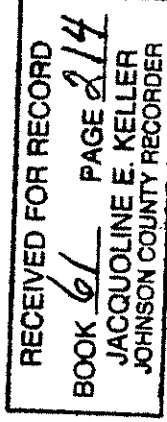
BEGINNING AT THE SOUTHEAST CORNER OF THE EAST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 36, SAID POINT AND BEING THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION 31; THENCE SOUTH 89 DEGREES 06 MINUTES 46 SECONDS WEST, 35.00 FEET ALONG THE SOUTH LINE OF SAID HALF QUARTER SECTION OF SECTION 36; THENCE NORTH 00 DEGREES 01 MINUTES 56 SECONDS WEST, 235.71 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 04 SECONDS WEST, 151.24 FEET; THENCE NORTH 05 DEGREES 00 MINUTES 00 SECONDS EAST, 101.42 FEET; THENCE NORTH 19 DEGREES 00 MINUTES 00 SECONDS EAST, 220.00 FEET; THENCE NORTH 05 DEGREES 00 MINUTES 00 SECONDS WEST, 136.00 FEET; THENCE NORTH 15 DEGREES 00 MINUTES 00 SECONDS WEST, 332.00 FEET; THENCE NORTH 02 DEGREES 00 MINUTES 00 SECONDS WEST, 133.00 FEET; THENCE NORTH 11 DEGREES 30 MINUTES 00 SECONDS EAST, 136.00 FEET; THENCE NORTH 20 DEGREES 00 MINUTES 00 SECONDS EAST, 480.00 FEET; THENCE NORTH 15 DEGREES 00 SECONDS EAST, 90.00 FEET; THENCE SOUTH 80 DEGREES 19 MINUTES 54 SECONDS EAST, 240.00 FEET; TO A POINT ON A NON-TANGENT CURVE HAVING A CENTRAL ANGLE OF 02 DEGREES 04 MINUTES 00 SECONDS, THE RADIUS POINT OF SAID CURVE BEARS NORTH 80 DEGREES 19 MINUTES 54 SECONDS WEST 970.00 FEET; THENCE ALONG SAID CURVE 34.99 FEET TO A NON-TANGENT POINT, THE RADIUS POINT OF SAID CURVE BEARS NORTH 82 DEGREES 23 MINUTES 54 SECONDS WEST, 970.00 FEET; THENCE SOUTH 82 DEGREES 23 MINUTES 54 SECONDS EAST, 150.00 FEET; THENCE NORTH 78 DEGREES 01 MINUTES 39 SECONDS EAST, 263.66 FEET; THENCE NORTH 75 DEGREES 36 MINUTES 36 SECONDS EAST, 409.63 FEET; THENCE NORTH 84 DEGREES 28 MINUTES 25 SECONDS EAST, 78.56 FEET; THENCE SOUTH 05 DEGREES 40 MINUTES 06 SECONDS EAST, 152.76 FEET TO A NON-TANGENT POINT ON A CURVE HAVING A CENTRAL ANGLE OF 01 DEGREES 50 MINUTES 57 SECONDS, THE RADIUS POINT OF SAID CURVE BEARS SOUTH 05 DEGREES 40 MINUTES 06 SECONDS EAST, 984.93 FEET; THENCE ALONG SAID CURVE 31.79 FEET TO A NON-TANGENT POINT, THE RADIUS POINT OF SAID CURVE BEARS SOUTH 07 DEGREES 31 MINUTES 03 SECONDS EAST, 984.93 FEET; THENCE SOUTH 07 DEGREES 31 MINUTES 03 SECONDS EAST, 203.63 FEET; THENCE NORTH 89 DEGREES 49 MINUTES 04 SECONDS EAST, 183.41 FEET; THENCE SOUTH 04 DEGREES 30 MINUTES 00 SECONDS EAST, 112.56 FEET; THENCE SOUTH 13 DEGREES 00 MINUTES 43 SECONDS EAST, 111.11 FEET; THENCE SOUTH 06 DEGREES 19 MINUTES 10 SECONDS EAST, 89.98 FEET; THENCE SOUTH 73 DEGREES 57 MINUTES 30 SECONDS WEST, 157.70 FEET; THENCE SOUTH 14 DEGREES 59 MINUTES 57 SECONDS EAST, 210.00 FEET; THENCE NORTH 74 DEGREES 51

MINUTES 22 SECONDS EAST, 14.64 FEET; THENCE SOUTH 15 DEGREES 17 MINUTES 19 SECONDS EAST, 210.00 FEET; THENCE SOUTH 16 DEGREES 56 MINUTES 14 SECONDS WEST, 109.15 FEET; THENCE SOUTH 13 DEGREES 14 MINUTES 07 SECONDS WEST 285.00 FEET; THENCE SOUTH 76 DEGREES 45 MINUTES 53 SECONDS EAST, 210.00 FEET; THENCE NORTH 13 DEGREES 14 MINUTES 07 SECONDS EAST, 14.03 FEET; THENCE SOUTH 64 DEGREES 16 MINUTES 31 SECONDS EAST, 169.98 FEET; THENCE SOUTH 00 DEGREES 01 MINUTE 56 SECONDS EAST, 340.00 FEET; TO A POINT ON THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 31; THENCE SOUTH 89 DEGREES 58 MINUTES 05 SECONDS WEST, 1603.19 FEET TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 61.63 ACRES, MORE OR LESS, SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

EXHIBIT "B" - Page Three

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FIFTH SUPPLEMENTAL DECLARATION OF  
COVENANTS AND RESTRICTIONS OF  
THE COMMONS PROPERTY OWNERSHIP

95008336

GREENWOOD COMMONS - SECTION 9

MEADOW LAKES - SECTION 2

GLEN OAK COMMONS - SECTION 5

THIS FIFTH SUPPLEMENTAL DECLARATION MADE THIS 25<sup>th</sup> DAY OF  
MAY, 1995, BY JEROME MARTIN BEING HEREINAFTER REFERRED TO  
AS "DECLARANT",

WITNESSETH:

WHEREAS, THE FOLLOWING FACTS ARE TRUE:

A. DECLARANT HAS INTEREST IN CERTAIN REAL ESTATE LOCATED  
IN JOHNSON COUNTY, INDIANA MORE PARTICULARLY DESCRIBED IN THE  
ATTACHED EXHIBIT "A", EXHIBIT "B", AND EXHIBIT "C", WHICH ARE  
INCORPORATED HEREIN BY REFERENCE (HEREINAFTER RESPECTIVELY  
REFERRED TO AS "GREENWOOD COMMONS SECTION 9", "MEADOW LAKES  
SECTION 2" AND GLEN OAK COMMONS SECTION 5").

B. DECLARANT HAS HERETOFORE EXECUTED A DECLARATION OF  
COVENANTS AND RESTRICTIONS OF THE COMMONS PROPERTY OWNERSHIP  
WHICH WAS RECORDED IN THE OFFICE OF THE RECORDER OF JOHNSON  
COUNTY, INDIANA, AS INSTRUMENT NO. 92-14514 (THE "DECLARATION")  
TO ENCOMPASS INITIALLY OR ULTIMATELY COMPONENTS OF THE COMMONS  
KNOWN AS GLEN OAK, THE GREENWOOD COMMONS OR MEADOW LAKES.  
INITIALLY GLEN OAK OAK SECTION 1 AND 2, GREENWOOD COMMONS SECTION  
5 AND MEADOW LAKES SECTION 1 WERE SUBJECTED TO THE DECLARATION.  
THE DECLARATION PROVIDED THAT ADDITIONAL REAL ESTATE COULD BE  
SUBJECTED TO THE TERMS AND CONDITIONS OF THE DECLARATION.

C. GREENWOOD COMMONS SECTION 9, MEADOW LAKES SECTION 2  
AND GLEN OAK COMMONS SECTION 5, ARE PART OF THE ADDITIONAL TRACT  
DESCRIBED IN PARAGRAPH 19 OF THE DECLARATION. PARAGRAPH 19 OF  
THE DECLARATION PROVIDES THAT ALL OR PART OF THE ADDITIONAL TRACT  
MAY BE ANNEXED TO AND BECOME A PART OF THE COMMONS AND  
INCORPORATED INTO THE DECLARATION WITH THE OWNERS THEREOF  
BECOMING MEMBERS OF THE COMMONS HOMEOWNERS ASSOCIATION, INC. IN  
ACCORDANCE WITH THE PROVISIONS OF PARAGRAPH 19 OF THE DECLARATION  
UPON THE FILING OF A SUPPLEMENTAL DECLARATION BY DECLARANT AND  
THE FINAL PLAT OF THIS REAL ESTATE BEING INCORPORATED INTO THE  
COMMONS. ALL CONDITIONS RELATING TO THE ANNEXATION OF THE  
EXHIBIT "A", EXHIBIT "B" AND EXHIBIT "C" REALTY TO MAKE



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FIFTH SUPPLEMENTAL DECLARATION OF COVENANTS AND RESTRICTIONS OF THE COMMONS PROPERTY OWNERSHIP

Greenwood Commons - Section 2  
Meadow Lakes - Section 3  
Glen Oak Commons - Section 6

THIS FIFTH SUPPLEMENTAL DECLARATION made this 24TH day of JANUARY 1993, by YEAGER REALTY COMPANY, L.P. and JEROME MARTIN d/b/a MYLAND DEVELOPMENT COMPANY being hereinafter referred to as 'Declarant',

WITNESSETH:

WHEREAS, the following facts are true:

A. Declarant has interest in certain real estate located in Johnson County, Indiana, more particularly described in the attached Exhibit 'A', Exhibit 'B', and Exhibit 'C', which are incorporated herein by reference (hereinafter respectively referred to as 'Greenwood Commons Section 2', 'Meadow Lakes Section 3' and 'Glen Oak Commons Section 6').

B. Declarant has heretofore executed a Declaration of Covenants and Restrictions of The Commons Property Ownership which was recorded in the office of the Recorder of Johnson County, Indiana, as instrument # 92-14614 (the "Declaration") to encompass initially or ultimately components of The Commons known as Glen Oak, the Greenwood Commons or Meadow Lakes. Initially Glen Oak Sections 1 and 2, Greenwood Commons Section 3 and Meadow Lakes Section 1 were subjected to the Declaration. The Declaration provided that additional real estate could be subjected to the terms and conditions of the Declaration.

C. Greenwood Commons Section 6, Meadow Lakes Section 2 and Glen Oak Commons Section 5, are part of the Additional Tract described in paragraph 19 of the Declaration. Paragraph 19 of the Declaration provides that all or part of the Additional Tract may be annexed to and become a part of The Commons and incorporated into the Declaration with the owners thereof becoming members of The Commons Homeowners Association, Inc., in accordance with the provisions of Paragraph 19 of the Declaration upon the filing of a Supplemental Declaration by Declarant and the Final Plat of this real estate being incorporated into The Commons. All conditions relating to the annexation of the Exhibit 'A', Exhibit 'B' and Exhibit 'C' realty to make

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it subject to the Declaration have been met and Declarant by execution of this Fifth Supplemental Declaration hereby incorporates Greenwood Commons Section 9, Meadow Lakes Section 2 and Glen Oak Commons Section 5 into The Commons development and the Declaration.

NOW, THEREFORE, Declarant makes this Supplemental Declaration as follows:

1. Declaration. Declarant hereby expressly declares that Greenwood Commons Section 9, Meadow Lakes Section 2 and Glen Oak Commons Section 5, shall be held, conveyed and transferred in accordance with the provisions of the Declaration as if such had originally been included in the Declaration and shall hereafter be held, transferred, sold, conveyed and occupied subject to the covenants, restrictions and provisions of the Declaration as such may be amended from time to time. Greenwood Commons Section 9, Meadow Lakes Section 2 and Glen Oak Section 5, hereafter and for all purposes shall be included in the definition of Tract as defined in paragraph 1(a) of the Declaration.

2. Description of Additional Sections. Greenwood Commons Section 9 consists of 35 lots numbered Lots 257 - 291 inclusive as designated on the plat for this Section.

Meadow Lakes Section 2, consists of 14 lots numbered Lots 46 - 59 inclusive as designated on the plat for this Section.

Glen Oak Commons Section 5 consists of 7 lots numbered Lots 105 - 109 inclusive and Lots 213 - 215 inclusive as designated on the plat for this Section.

The legal description for a given Lot in a given Section for the additional recite may appear as follows:  
Lot \_\_\_\_\_ in (Subdivision Name), (Section Number), a subdivision in Johnson County, Indiana, as per plat thereof, recorded on \_\_\_\_\_, in the Office of the Recorder of Johnson County, Indiana.

The Greenwood Commons component of The Commons now consists of 113 lots numbered Lots 1 - 26 inclusive, and Lots 245 - 344 inclusive and encompasses Greenwood Commons, Sections 6, 7, 8 and 9.

The Meadow Lakes component of The Commons now consists of 68 lots numbered Lots 1 - 58 inclusive and encompasses Meadow Lakes Sections 1 and 2.

The Glen Oak Commons component of The Commons now consists of 113 lots numbered Lots 26 - 74 inclusive, Lots 108 - 168 inclusive and Lots 213 - 215 inclusive and encompasses Glen Oak Commons, Sections

1, 2, 3, 4 and 5.

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3. **Easements.** Regardless of the method of development of any other part of the Additional Tract and whether or not all or any part of the remaining Additional Tract becomes subject to the Declaration, Declarant reserves to itself, its successors and assigns, for the use and benefit of that part of the Additional Tract not becoming subject to the Declaration, the right and easement to enter upon the streets and common area of these Sections of The Commons to provide ingress and egress to the Additional Tract.

Declarant hereby grants to the owner in Greenwood Commons Section 9, Meadow Lakes Section 2 and Glen Oak Commons Section 6, the right and easement to enter upon any streets and roadways that may exist in the remaining part of the Additional Tract to provide ingress and egress to these Sections as may be necessary.

It is the purpose and intent of the easements herein granted and reserved to provide free and unrestricted use and access across the roadways and streets of the Tract and the Additional Tract no matter how developed, for the owners of the Tract and the Additional Tract, their guests, invitees and all public and quasi-public vehicles, including but not limited to, police, fire and emergency vehicles, trash and garbage collections, post office vehicles and privately owned delivery vehicles.

4. **Acceptance and Ratification.** All present and future owners, mortgagees, tenants and occupants of the Lots shall be subject to and shall comply with the provisions of the Declaration, Articles of Incorporation and By-Laws incorporated by reference into the Declaration, and the rules and regulations as adopted by the Board of Directors as each may be amended from time to time. The acceptance of a deed of conveyance or the act of occupancy of any Lot shall constitute an agreement that the provisions of the Declaration, the Articles of Incorporation, the By-Laws and rules and regulations, as each may be amended and supplemented from time to time are accepted and ratified by each owner, tenant or occupant and all such provisions shall be covenants running with the land and shall be binding on any person having at any time any interest or estate in a Lot or Tract as if such provisions were recited and stipulated at length in each and every deed, conveyance, mortgage or lease thereof. All persons, corporations, partnerships, trusts, associations or other legal entities that may occupy, use, enjoy, or control a Lot or Lots or any part of the Tract in any manner shall be subject to the Declaration, the Articles of Incorporation, the By-Laws and the rules and regulations applicable thereto as each may be amended or supplemented from time to time.

6. Plats of Greenwood Commons Section 2, Meadow Lakes Section 2 and Glen Oak Commons Section 5. The plats of these Sections are incorporated into the Declaration and this Fifth Supplemental Declaration by reference and will be filed in the Office of the Recorder of Johnson County, Indiana.

IN WITNESS WHEREOF, the undersigned has caused this Supplemental Declaration to be executed the day and year first above written.

MYLAND DEVELOPMENT COMPANY

By: [Signature]  
Jerome Martin  
YEAGER REALTY COMPANY, L.P.

By: [Signature]  
Robert K. Yeager, General Partner

STATE OF INDIANA        ) SS:  
                                  )        )  
COUNTY OF JOHNSON    )

Before me, a Notary Public in and for said County and State, personally appeared Jerome Martin, who acknowledged the execution of the foregoing Fifth Supplemental Declaration of Covenants and Restrictions of The Commons Property Ownersahip.

Witness my hand and Notarial Seal this 27th day of JANUARY, 1998.

My Commission Expires: \_\_\_\_\_  
January 8, 1999  
[Signature]  
Notary Public  
Richard J. Durbin  
Printed  
County of Residence: JEFFERSON

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STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public, in and for said County and State, personally appeared Robert K. Yeager, General Partner of Yeager Realty Company, L.P., who acknowledged the execution of the foregoing Fifth Supplemental Declaration of Covenants and Restrictions of The Common Property Ownership on behalf of said Indiana Limited Partnership.

I, FITNESS my hand and Notarial Seal this 28th day of January, 1995.

  
Notary Public

My Commission Expires \_\_\_\_\_  
Expiry Date: 1998

Madlyn J. Durin  
Notary Public

My Commission Expires \_\_\_\_\_  
Expiry Date: 1998

Country of Residence: KETREN

This Instrument Prepared by:  
Raymond Good, #7201-40  
Attorney at Law  
SHERVON A. GOOD & SCARHILL  
144 N. Delaware Street  
Indianapolis, IN 46204-2661  
317264-3636  
#1-Yeager\5thsup.com

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EXHIBIT "A"

GREENHOOD COMMONS, SECTION 9

LEGAL DESCRIPTION

A PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 14 NORTH, RANGE 4 EAST OF THE SECOND PRINCIPAL MERIDIAN IN JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID HALF QUARTER SECTION; THENCE NORTH 89 DEGREES 58 MINUTES 04 SECONDS EAST, 413.48 FEET; ALONG THE SOUTH LINE OF SAID HALF QUARTER SECTION TO THE POINT OF BEGINNING; (THE FOLLOWING SIX (6) DESCRIBED COURSES BRING ALONG THE EASTERLY LINE OF GREENWOOD COMMONS-SECTION 5 AS RECORDED AS INSTRUMENT NUMBER 92014024 IN PLAT BOOK C, PAGE 542 IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA) THENCE NORTH 00 DEGREES 01 MINUTES 56 SECONDS WEST, 50.00 FEET; THENCE NORTH 34 DEGREES 45 MINUTES 04 SECONDS WEST, 280.08 FEET; THENCE NORTH 14 DEGREES 35 MINUTES 36 SECONDS EAST, 158.89 FEET; THENCE NORTH 02 DEGREES 23 MINUTES 07 SECONDS WEST, 338.64 FEET; THENCE NORTH 08 DEGREES 40 MINUTES 14 SECONDS WEST, 119.67 FEET; (THE FOLLOWING SEVEN (7) DESCRIBED COURSES BEING ALONG THE SOUTHERLY LINE OF GREENWOOD COMMONS-SECTION 6 AS RECORDED AS INSTRUMENT NUMBER 9301881 IN PLAT BOOK C, PAGES 588 A AND B IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA) THENCE NORTH 87 DEGREES 19 MINUTES 19 SECONDS EAST, 181.25 FEET; THENCE SOUTH 12 DEGREES 58 MINUTES 17 SECONDS EAST, 6.22 FEET; THENCE NORTH 77 DEGREES 00 MINUTES 43 SECONDS WEST, 50.00 FEET; THENCE NORTH 12 DEGREES 59 MINUTES 17 SECONDS EAST, 100.00 FEET; THENCE SOUTH 41 DEGREES 42 MINUTES 42 SECONDS EAST, 136.13 FEET; THENCE SOUTH 08 DEGREES 40 MINUTES 07 SECONDS EAST, 81.15 FEET; (THE FOLLOWING THREE (3) DESCRIBED COURSES BEING ALONG THE WESTERLY AND SOUTHERLY LINES OF GREENWOOD COMMONS-SECTION 8 AS RECORDED AS INSTRUMENT NUMBER 9301883 IN PLAT BOOK C, PAGES 580 A AND D IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA) THENCE CONTINUING SOUTH 08 DEGREES 40 MINUTES 07 SECONDS EAST, 384.74 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 04 SECONDS WEST, 258.88 FEET; THENCE SOUTH 85 DEGREES 13 MINUTES 50 SECONDS EAST, 269.01 FEET; (THE FOLLOWING THREE (3) DESCRIBED COURSES BEING ALONG THE SOUTHWESTERLY LINE OF GREENWOOD COMMONS-SECTION 2 AS RECORDED AS INSTRUMENT NUMBER 17968 IN PLAT BOOK C, PAGES 317 A AND B IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA) THENCE SOUTH 76 DEGREES 45 MINUTES 53 SECONDS EAST, 210.00 FEET; THENCE NORTH 13 DEGREES 14 MINUTES 07 SECONDS EAST, 14.03 FEET; THENCE SOUTH 64 DEGREES 16 MINUTES 31 SECONDS WEST, 169.88 FEET; THENCE WESTERLY LINE OF GREENWOOD COMMONS-SECTION 1 AS RECORDED AS INSTRUMENT NUMBER 5643 IN PLAT BOOK C, PAGES 227 AND 228 IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA, TO A POINT ON THE SOUTH LINE OF SAID HALF QUARTER SECTION; THENCE SOUTH 89 DEGREES 58 MINUTES 04 SECONDS WEST, 187.49 FEET ALONG SAID SOUTH LINE TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 17.55 ACRES, MORE OR LESS.

SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

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EXHIBIT "B"  
MEADOW LAKES, SECTION 2  
LEGAL DESCRIPTION

A PART OF THE EAST HALF OF SECTION 38 AND THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 25 ALL IN TOWNSHIP 14 NORTH, RANGE 3 EAST OF THE SECOND PRINCIPAL MERIDIAN IN WHITE RIVER TOWNSHIP, JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
COMMENCING AT THE SOUTHEAST CORNER OF SAID HALF SECTION; THENCE SOUTH 89 DEGREES 07 MINUTES 04 SECONDS WEST, 1344.85 FEET ALONG THE SOUTH LINE OF SAID HALF SECTION; THENCE NORTH 00 DEGREES 14 MINUTES 49 SECONDS EAST, 2031.63 FEET ALONG THE WEST LINE OF SAID HALF SECTION; THENCE NORTH 76 DEGREES 01 MINUTES 07 SECONDS EAST, 896.89 FEET TO THE POINT OF BEGINNING;  
THENCE NORTH 76 DEGREES 01 MINUTES 07 SECONDS EAST, 268.47 FEET; THENCE NORTH 00 DEGREES 18 MINUTES 30 SECONDS EAST, 668.03 FEET; THENCE SOUTH 89 DEGREES 15 MINUTES 07 SECONDS WEST, 527.10 FEET; THENCE SOUTH 41 DEGREES 01 MINUTES 32 SECONDS EAST, 118.24 FEET; THENCE SOUTH 02 DEGREES 28 MINUTES 52 SECONDS EAST, 111.45 FEET; THENCE SOUTH 38 DEGREES 00 MINUTES 52 SECONDS WEST, 126.15 FEET; THENCE SOUTH 43 DEGREES 30 MINUTES 46 SECONDS EAST, 51.43 FEET; THENCE SOUTH 14 DEGREES 12 MINUTES 30 SECONDS EAST, 116.34 FEET; THENCE NORTH 75 DEGREES 47 MINUTES 30 SECONDS EAST, 112.65 FEET; THENCE SOUTH 14 DEGREES 12 MINUTES 30 SECONDS WEST, 130.00 FEET; THENCE SOUTH 75 DEGREES 47 MINUTES 30 SECONDS WEST, 25.14 FEET; THENCE SOUTH 14 DEGREES 12 MINUTES 30 SECONDS EAST, 185.85 FEET; TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING 8.880 ACRES, MORE OR LESS, SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

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EXHIBIT "C"  
GLEN OAK COMMONS, SECTION 5  
LEGAL DESCRIPTION

A PART OF THE EAST HALF OF SECTION 36, TOWNSHIP 14 NORTH, RANGE 3 EAST OF THE SECOND PRINCIPAL MERIDIAN IN WHITE RIVER TOWNSHIP, JOHNSON COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SAID HALF SECTION; THENCE SOUTH 89 DEGREES 07 MINUTES 04 SECONDS WEST, 1344.85 FEET ALONG THE NORTH LINE OF SAID HALF SECTION; THENCE NORTH 00 DEGREES 14 MINUTES 49 SECONDS EAST, 1220.99 FEET ALONG THE WEST LINE OF SAID HALF SECTION; SOUTH 89 DEGREES 43 MINUTES 38 SECONDS EAST, 767.84 FEET; THENCE NORTH 82 DEGREES 59 MINUTES 14 SECONDS EAST, 131.58 FEET; THENCE NORTH 66 DEGREES 35 MINUTES 49 SECONDS EAST, 41.26 FEET; THENCE NORTH 58 DEGREES 13 MINUTES 50 SECONDS EAST, 51.53 FEET TO THE POINT OF BEGINNING; 97.60 FEET; THENCE NORTH 00 DEGREES 18 MINUTES 22 SECONDS EAST, 18.24 FEET; THENCE NORTH 59 DEGREES 43 MINUTES 38 SECONDS WEST, 200.00 FEET; THENCE NORTH 00 DEGREES 18 MINUTES 22 SECONDS EAST, 48.24 FEET; THENCE SOUTH 89 DEGREES 43 MINUTES 38 SECONDS EAST, 71.00 FEET; THENCE SOUTH 81 DEGREES 35 MINUTES 42 SECONDS EAST, 81.00 FEET; THENCE SOUTH 62 DEGREES 08 MINUTES 47 SECONDS EAST, 51.20 FEET; THENCE SOUTH 75 DEGREES 08 MINUTES 38 SECONDS EAST, 83.27 FEET; THENCE SOUTH 62 DEGREES 43 MINUTES 04 SECONDS EAST, 47.07 FEET; THENCE SOUTH 37 DEGREES 26 MINUTES 37 SECONDS WEST, 26.56 FEET; THENCE SOUTH 21 DEGREES 02 MINUTES 37 SECONDS WEST, 3.38 FEET; THENCE NORTH 33 DEGREES 41 MINUTES 43 SECONDS WEST, 184.63 FEET; THENCE SOUTH 20 DEGREES 11 MINUTES 02 SECONDS WEST, 16.34 FEET; THENCE SOUTH 21 DEGREES 23 MINUTES 10 SECONDS WEST, 109.14 FEET; THENCE NORTH 70 DEGREES 42 MINUTES 50 SECONDS WEST, 50.58 FEET; THENCE NORTH 81 DEGREES 35 MINUTES 51 SECONDS WEST, 90.75 FEET TO THE BEGINNING POINT OF THIS DESCRIPTION, CONTAINING, 2.000 ACRES, MORE OR LESS, SUBJECT TO ALL LEGAL EASEMENTS, RIGHTS OF WAYS AND RESTRICTIONS OF RECORD.

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GREENWOOD COMMONS COVENANTS AND RESTRICTIONS

- A. All dwellings constructed upon any lot in this development shall conform to the following requirements:
1. All dwelling exteriors shall have One Hundred (100) percent masonry construction, except gables and upper walls in two-story homes which can have wood siding.
  2. There shall be no vinyl or aluminum siding on any dwelling.
  3. No satellite dishes shall be permitted on any lot in this subdivision.
  4. No outside storage building will be permitted.
  5. No wood fences will be permitted.
  6. The ground floor living area of all single story dwellings shall contain not less than 1,500 square feet and no two (2) story dwelling shall contain less than 1,000 square feet of living area on the ground floor, provided the total living area shall not be less than 2,000 square feet total on all two stories (exclusive of open porches, garages, and other areas not considered living area).
  7. All dwellings shall have at least a two (2) car attached garage.
  8. No house shall be constructed on a "slab" floor. All houses shall have crawlspaces or have basements where practical.
  9. Above ground pools are not permitted.

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MEADOW LAKES  
COVENANTS AND RESTRICTIONS

All dwellings constructed upon any homesite in this development shall conform to the following restrictions:

1. All dwelling exteriors shall have all brick fronts. Multi-story dwellings shall have brick on the lower level. Exceptions include porches, breezeways, windows, and entries.
2. There shall be no aluminum siding on any dwelling.
3. No satellite dishes larger than 24" shall be permitted on any lot in this subdivision.
4. Outside storage building shall match the colors of the homesite.
5. Galvanized chain link fences shall not be permitted. Fences shall not extend forward of the rear corner of the dwelling. No wood fences shall be permitted on lots backing to the lakes.
6. The living area of dwellings:  
R11A (South of the Pipeline):  
A. All single story dwellings shall not contain less than 1,200 square feet.  
B. Two (2) story dwelling shall contain not less than 750 square feet of living area on the ground floor, provided the total living area shall not be less than 1,500 square feet total (exclusive of open porches, garages, and other areas not considered living area).  
R11 (North of the Pipeline):  
A. All single story dwellings shall not contain less than 1,200 square feet.  
B. Two (2) story dwelling shall contain not less than 900 square feet of living area on the ground floor, provided the total living area shall not be less than 1,500 square feet total (exclusive of open porches, garages, and other areas not considered living area).

7. All dwellings shall have at least a two (2) car attached garage.
8. Above ground pools are not permitted.
9. Windows shall be constructed of vinyl or wood. Aluminum windows shall not be permitted.
10. Front yards shall be sodded; landscaping shall consist of a minimum of two trees and ten shrubs.
11. Builder will install, at his expense, a standardized mailbox and card light.
12. Participation in the Homeowner's Association is mandatory.
13. Foundations shall be either a slab or on a crawlspace.

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