

Lot Numbered three hundred and ninety-seven (397) in North Harbour, Section Twelve (12), as per plat thereof recorded in Plat Book 6, pages 66-67 in the Office of the Recorder of Hamilton County, Indiana.

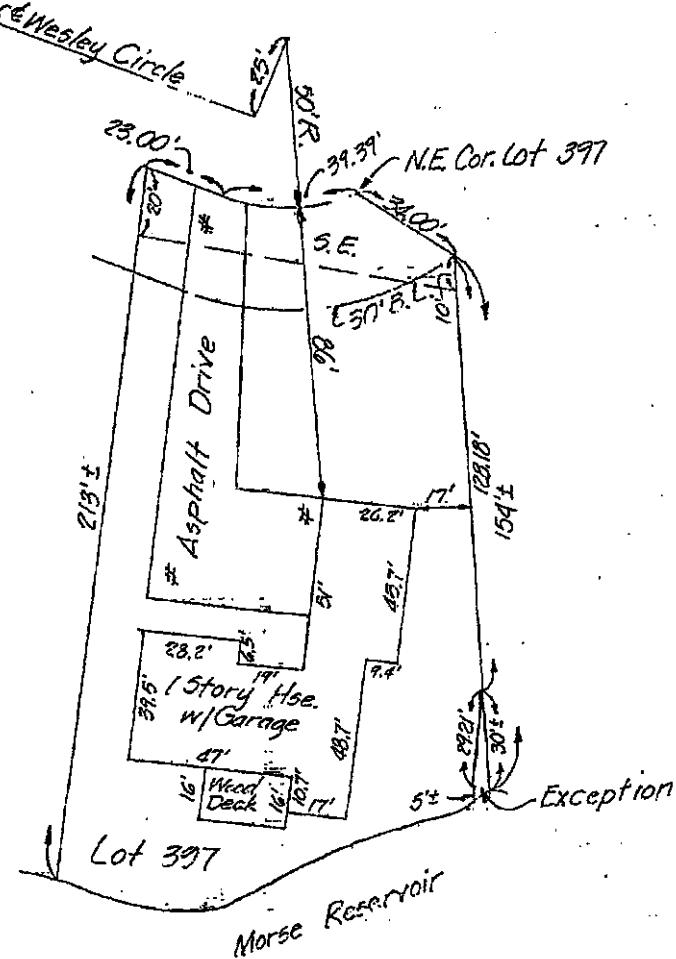
Except:

Part of Lot 397 in North Harbour - Section Twelve, the plat of which was recorded December 10, 1976 in Plat Book 6, pages 66 and 67 in the Office of the Recorder of Hamilton County, Indiana, more particularly described as follows:

Commencing at the Northeast corner of the said lot; thence south 54 degrees 30 minutes 00 seconds East along the Easterly line of the said lot, 34.00 feet to an angle point; thence South 02 degrees 00 minutes 00 seconds East along the Easterly line of the said lot, 128.18 feet to the Place of Beginning; thence South 04 degrees 00 minutes 00 seconds West 29.21 feet; thence South 02 degrees 00 minutes 00 seconds East 5 feet more or less to the shore line of Morse Reservoir as shown on said plat; thence Easterly along the said shore line as shown on said plat to the Southeast corner of the said lot; thence North 02 degrees 00 minutes 00 seconds West along the East line of the said lot 30 feet more or less to the place of beginning.

residence
certify that the subject property is not located in a Special Flood Hazard Area as established by
U.S. Department of Housing & Urban Development — Federal Insurance Administration.

Note: Distances from
buildings to property
lines are approximate.



Note: This Inspection was prepared for MORTGAGE PURPOSES ONLY and is not represented to be a property line survey. The property corners were not marked. Do not use for establishing fence or property lines.

Prepared for: Arsenal Savings Association

Re: Robert H. & Phyllis J. Freeman

Property Address: 117 Wesley Circle

See attached sheet for legal description.

the plat of which is recorded in _____
in the Office of the Recorder of Hamilton County, Indiana.

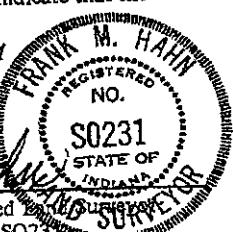
I hereby certify that the buildings are situated entirely within the boundaries of the above described real estate and that the buildings on the adjoining properties do not encroach upon said real estate.

The map of the Hamilton County Drainage Board and a visual inspection do not indicate that the real estate is within the statutory easements of a legal drain.
84-603

Revised Legal: 8-29-84

Certified: July 25, 1984

Frank M. Hahn, Registered Surveyor
Indiana No. S0231



**Frank M. Hahn
& Associates, Inc.**
Engineers & Surveyors

98 E. 102nd Street
Indianapolis, IN 46280
Phone: 846-4119

INTERPRETATION OF RESTRICTIONS

THIS DECLARATION made this 30th day of JUNE, 1971, by The Shorewood Corporation, an Indiana corporation (hereinafter referred to as "the Developer"), witnesseth:

WHEREAS, the Developer is the owner of all of the lands contained in the area shown on Exhibit A, attached hereto and made a part hereof, which lands will be subdivided and known as the "North Harbor Development"; and will be more particularly described on the Plat of the various sections thereto recorded and to be recorded in the offices of the Recorder of Deeds of Hamilton County, Indiana; and

WHEREAS, the Developer is about to sell and convey the residential lots situated within the Plaintiff areas of the development and before doing so desires to subject said lands to the following:

1. The Developers to impose upon all real estates within the Plaintiff areas of the Development certain restrictions, covenants, conditions and charges (hereinafter referred to as the "restrictions") under a general plan or scheme of improvement for the benefit and convenience of the lots and the general development and benefit of the neighborhood.

NOW THEREFORE, the Superior thereby declares that all of the Plaintiff's Preliminary Objections as they relate to the Plaintiff are hereby held

CHILOVILLE

1. **PRINTINGS** The following are used as the designs for the decorations of the stage:

1. **Used as the designs for the decorations of the stage.**
2. **Commemorating the work of the members appointed by the developer who shall be subject to removal by the developer at any time without cause. Any vacancies from time to time existing shall be filled by appointment of the developer.**

16-72-E 7A
110 2016 2016
2016 2016

THE GOOD LINE
The following are the details of our new line:
TITANIC, THE DEEPEST.
THE CHIEF DETAILS.

2. CHARACTER OF THE DEVELOPMENT.

D. "Owner" shall mean a person who has or is a participant in any right, title or interest, legal or equitable, in and to a lot, but excluding those persons having such interest merely as security for the performance of an obligation.

C. Approval, determinations, permissions, or consents required hereinafter shall be deemed given if they are given in writing signed, which respects to the developer or independent Master Company by the President or Vice President thereof, and which respects to the Committee, by two members thereof.

B. "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plates of the Development which is recorded in the office of the Recorder of Hamilton County, Indiana.

A. In general, every membered lot in the Development, unless it is other- wise designed by the Developer, is a residential lot and shall be used exclusively for family residential purposes. No residential lot shall be designed by the Developer, is a residential lot and shall be used exclusively for family residential purposes. All other-

CHICAGO TITLE
ESTABLISHED 1852
GENERAL AGENTS
FOR THE LARGEST
NUMBER OF
INSURERS
IN THE COUNTRY.

RESTRICTIONS CONCERNING SIZE, PLACEMENT AND MAINTENANCE OF DEMONSTRATION BOARDS
AND OTHER STRUCTURES.

No. 4862 in the office of the Recorder of Hamilton County, Indiana, and also to all government authorities and regulating the development of which are incorporated herein by reference.

126 32

CONSTRUCTION

B. **Houses in Residential Areas.** Every house in the Development must contain a heating system which is in good condition and capable of providing heat for year-round human habitation of the house.

C. **Houses in Commercial Areas.** The finished exterior of every building constructed or planned in commercial areas must be of material other than wood, brick, or stone, and the roof must be covered with shingles or tiles.

D. **Structures for Construction.** The finished exterior of every building under construction by the owner, the Committee must approve the size and location of each tree.

E. **Structures in Residential Areas.** Every house in the Development must contain a heating system which is in good condition and capable of providing heat for year-round human habitation of the house.

F. **Structures in Commercial Areas.** Every house in the Development must contain a heating system which is in good condition and capable of providing heat for year-round human habitation of the house.

G. **Time in Which to Complete Construction of Residential Structures and Components.** Within six (6) months from the beginning of the development of any structure by the developer, the structure shall be completed.

H. **Time in Which to Complete Construction of Commercial Structures and Components.** Within six (6) months from the beginning of the development of any structure by the developer, the structure shall be completed.

I. **Development of Residential Areas.** The developer of residential areas shall be responsible for the completion of all structures in the area, including houses, garages, sheds, etc., equal to the value of the land upon which they stand.

J. **Development of Commercial Areas.** The developer of commercial areas shall be responsible for the completion of all structures in the area, including houses, garages, sheds, etc., equal to the value of the land upon which they stand.

K. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

L. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

M. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

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W. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

X. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

Y. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

Z. **Prohibition of Use of Plaster.** All structures constructed of plaster on any materials, and do not use any materials which shall be placed on such lot.

3. Construction of Sewer Lines. All sanitary sewage lines on the residential building lots shall be designed and constructed in accordance with the provisions and requirements of the Hamilton County Board of Health.
4. In General. No roads or offensive activities shall be carried on any lot in the town or structures in the development without the prior written approval of the town committee.
5. GENERAL PROHIBITIONS.
- A. In Any Lot in the Development, nor shall anything be done on any of said lots that shall become or be an unnecessary annoyance or nuisance to any owner of other lots in the Development.
- B. Signs. No signs or advertisements shall be displayed or placed on any property except those used by the town committee, such household articles or any lot in the town.
- C. Animals. No animals, birds, fowls, or other creatures shall be kept except by a person whose business it is to keep them.
- D. Vehicles. Vehicles shall be kept reasonably clean and neat, and shall not be parked in such a manner as to interfere with the passage of other vehicles.
- E. Garbage, Trash and Other Waste. No garbage or other waste shall be permitted upon the Development except as may be permitted by the town committee, or to persons upon whose property they are deposited.
- F. Laundry. Laundry shall be washed and dried in such a manner as to be convenient to the town committee, or to persons upon whose property they are deposited.
- G. Model Homes. No owner of any lot in the Development shall build or permit the building upon said lot of any house which is to be used as a model at the times when sales collections are being made.
- H. Rubbish or Garbage shall be gathered under ground or shall be so placed and kept below the surface of the ground. Every outdoor receptacle for ashes, trash, etc., shall be installed under ground in the Development, and buried at the time of its construction, and no litter or debris shall be left in the Development except as may be agreed upon by the town committee.
- I. Model Home. No owner of any lot in the Development shall build or permit the building upon said lot of any house which is to be used as a model at the times when sales collections are being made.
- J. Residential buildings shall be erected without permission to do so from the developer.

Government of Canada titles.

I. **Docks and Piers.** No pier, dock or other structure may be constructed in such a manner that any portion thereof extends more than 25 feet from the shore to the water unless the structure is built on piles or other piers which extend into the water and are so constructed as to not interfere with the navigation of boats or ships. No pier, dock or other structure shall be allowed to collect trash or debris into more than 25 feet from the shore.

J. **Beaches and Shores.** No beach may be constructed on shores reserved by the State for the development of every owner of every lot in the Development and Seaside. It shall be the duty of every owner of every lot in the Development and Seaside to keep such property in repair as may be necessary for the use and enjoyment of the public.

K. **Deleches and Shores.** It shall be the duty of every owner of every lot in the Development and Seaside to keep such property in repair as may be necessary for the use and enjoyment of the public.

L. **Utilities.** The Board of Directors shall be allowed to collect trash or debris into more than 25 feet from the shore to the water unless the structure is built on piles or other piers which extend into the water and are so constructed as to not interfere with the navigation of boats or ships. No pier, dock or other structure shall be allowed to collect trash or debris into more than 25 feet from the shore to the water unless the structure is built on piles or other piers which extend into the water and are so constructed as to not interfere with the navigation of boats or ships.

M. **Wells and Septic tanks.** All wells and septic tanks shall be located in the lots not subject to the removal of the Committee.

N. **Development.** All developments shall be located in the lots in the Development and Seaside.

Page 36 126

The undersigned states preceding that valuable properties and superfluous
of the restrictions are for the convenience of reference only, and none of them

11. TERMS.

comply with and perform such restrictions and agreements,
owners of each of the lots affected by these restrictions to keep, observe,
and consent to and with the Developer and to and with the Owners and subsequent
personal representatives, successors and assigns, such Owners covariant and agree
with respect to these restrictions, and also, for themselves, their heirs,
such contracts, the Owner acknowledges the rights, powers of the Developer
and agreement between contracted to so soon and every restriction
accepted, that the Developer may require payment of sum of \$100.00
deed conveying title thereto, and to acknowledge to the Developers
The owners of and his subjects by contract of a conveyance to the Developers
deep conveying title thereto, and to acknowledge to the Developers
such conveyance, he further agrees to pay the Developers

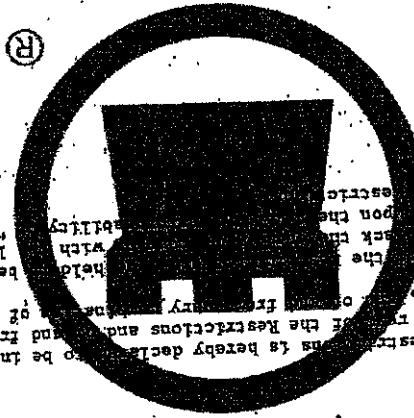
10. RECORD OF RECORDING AN OWNER.

B. Delay or failure to record any instrument or document in the part of any
agreed party to these restrictions shall not be liable to a waiver by that
any one of more of these restrictions shall be liable upon
party (or an occupant of the party to assess) any amount payable to him upon
the occurrence, recurrence or continuation of violation of these
restrictions.

A. In general, any money to whose benefit these restrictions inure,
including the Developer and others, may be charged to the expense of
activities that affect these restrictions, and at or in quantity to
prevent the occurrence, recurrence or continuation of these restrictions,
but neither the Developer nor the company will be liable for
damages of any kind to any person
or entry out of these restrictions
or entry out of any of these restrictions
or entry out of any of these restrictions
by the developer that by the act of occupying, making such purchase as hereby
every person who shall become an owner of a lot in the Developer's
time of the acquisition of such interest the Developer shall be hereby
duty to pay the Developer all taxes that may arise upon said lot as the
notified that by the act of occupying, making such purchase as hereby
such taxes, such person shall be conclusively held to have committed to
pay the Developer all taxes that may arise upon said lot as the
Developer shall be conclusively held to have committed to this paragraph 8
such taxes, and by recordation of such
development and any person who may acquire any interest in such lot, whether
as an owner or otherwise, is hereby notified, and by recordation of such
Developer in collecting the same, every Owner of a lot in the
be obliged to pay any expense of costs, including attorney's fees, incurred

9. REMEDIES.

CHICAGO TITLE



13. SEVERABILITY.

The foregoing covenants and restrictions are to run with the land and shall be binding on all parties and all persons claiming under them until January 1, 2069, at which time said covenants and restrictions shall be automatically extended for successive periods of ten (10) years, unless changed in whole or in part by vote of those persons who are then the owners of a majority of the numbered lots in the development, or if the developer changes his name or address or if he sells his interest to another.

12. DURATION.

Word shall be taken to mean or apply to the boundaries or to the interior form shall be taken to mean or apply to the boundaries or to the interior boundaries. Wherever and whenever applicable, the singular form of the word shall be used as an aid to the construction of any provision of this instrument. Whenever and whenever applicable, the singular form of the word shall be used as an aid to the construction of any provision of this instrument.

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126
Book

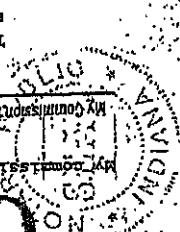
RE: LIA.

This instrument was prepared by Robert A. Devos, attorney

NY Commission on Public Welfare March 29, 1973

NY Commission on Public Welfare

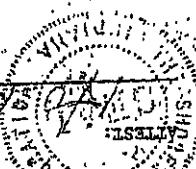
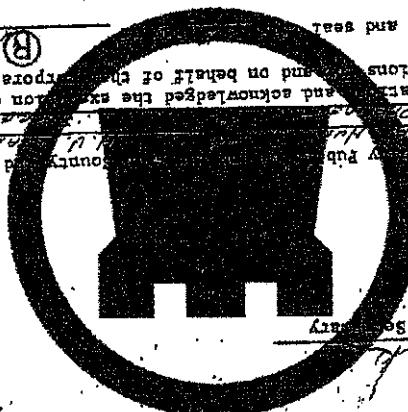
CHICAGO TITLE



Witness my hand and seal

ROBERT A. DEVOS
Declarant of this instrument and on behalf of the corporation,
of the Showwood Corporation and acknowledge the execution of the foregoing
as agreed between us. Dated this 29th day of March, 1973.

Before me, a Notary Public, personally
saw and identified the personalty



THE SHOWWOOD CORPORATION

30TH day of JUNE, 1971.
IN TESTIMONY WHEREOF, witness the signature of the declarant this

ROBERT A. DEVOS

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CHICAGO

THE SHOREWOOD CORPORATION
SHORE RESERVOIR LAND
30th Street, Shorewood, Illinois, U.S.A.

EXHIBIT "A"

42 43
126 125

MAPS

MAPS

*See Acceptance of Declaration of Clemenzo
and Reservation* see *Art. 108* page 326

for appearance of the
of Government & Distinctive
See Book 122 pages 581-587
Recorded 5-7-84.

RECEIVED
FOR RECORD
JAN 16 2 40 PM '81
CHARL L. CLARK
RECORDED
STORYTON CO., IND.

JAN 16 2 40 PM '61
MARK L. CLARK
RECORDED
SUN TON CO. WIS.

5-8-87
DECLARATION OF COVENANTS AND RESTRICTIONS

ALL COUNTRIES OF THE WORLD
18020 4-4-48
5-8-81 DECLARATION OF COVENANTS AND RESTRICTIONS

100-228-164 G-100-0594-569. 900-228-164 G-100-0594-569.

time to time as heretofore provided. The annual and special assessments, together with interest thereon and cost of collection thereof as heretofore provided, shall be a charge on the lots against which each such assessment is made. Each lot is to be a continuing item up on the lots against which each such assessment is made. Each such assessment, together with interest thereon and costs of collection thereof as heretofore provided, shall be a charge on the lots of each member and shall be a continuing item up on the lots against which each such assessment is made. Each such assessment, together with interest thereon and costs of collection thereof as heretofore provided, shall also be the personal obligation of each person who is an owner of such property to pay the same at the time when the assessment becomes due.

Section 3. Purpose of Assessments.

163 Book 17-86
1949 May 23
11-17-86
Declaratⁿon of Covenants and Restraints
Page Three

Living Increases
Section 5. Adjustment to Annual Assessment for Cost of

Book 153, page 408

use of Governor's and his offices
range for

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CHICAGO TITLE

- in the year in which the Corporation decides to increase its annual assessment to an amount in excess of the sum of \$50.00 as set forth above, it may do so only upon the basis of the annual assessment to an amount in excess of the sum of \$50.00 as set forth above, if any, cost of living, as determined by the "Base Index Number" (BIN) and determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).
3. The increase in the cost of living shall be determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).
4. The percentage of increase in the cost of living shall be determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).

1. As promptly as practicable after January 1 of a year in which the Corporation decides to increase its annual assessment to an amount in excess of the sum of \$50.00 as set forth above, if any, cost of living, as determined by the "Base Index Number" (BIN) and determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).
2. The index number of January 1 of each year shall be determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).
3. The increase in the cost of living shall be determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).

4. The percentage of increase in the cost of living shall be determined by dividing the "Current Index Number" (CIN) by the "Base Index Number" (BIN) and subtracting the integer from the quotient of the difference between (CIN) and (BIN).
5. Adjustment to Annual Assessment for Cost of Living Increases.

Section 5. Adjustment to Annual Assessment for Cost of Living Increases.

preceding the Corporation's determination to increase the assessment.

Increase the dues or \$50.00 (whichever is less) shall be the amount that the Corporation can

increase the dues or \$50.00 (whichever is less) for the purpose of acquiring property, providing security for the Corporation may levy in any year a special assessment for In addition to the annual assessment provided for above,

Section 6. Special Assessments.

Increase the assessment.

facilities or for such other purposes as the Corporation homeowners, contractors adding additional residential or social

that the amount of any special assessment levied in any years of benefit to the member lot owners; provided however,

calendar year shall not exceed the amount of the annual

assessment for such year. No such special assessment will be levied unless two-thirds of the members of the lot belonging to members of the group or corporation for which such special assessment.

The date of assessment shall be the date of assessment.

If an assessment is not levied in a lot owned on the date

when due, then such assessment shall become delinquent and

as hereinabove provided becomes a continuing lien on such lot,

shall together with interest and costs of collection for the sole

which shall bind such lot to such owner, his assigns, heirs

and devisees. The personal obligation until barred by the

shall remain his personal obligation until barred by the

statute of limitations but shall not be or become the

personal obligation of any successor in title. If an

assessment is not paid within thirty (30) days after the

delinquency date, the assessment shall bear interest from the

date of delinquency at the rate of eight percent (8%) per

year. The assessment shall bear interest from the

date of delinquency at the rate of eight percent (8%) per

year. The assessment shall bear interest from the

date of delinquency at the rate of eight percent (8%) per

year. The assessment shall bear interest from the

date of delinquency at the rate of eight percent (8%) per

year. The assessment shall bear interest from the

date of delinquency at the rate of eight percent (8%) per

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Declaration of Covenants and Restrictions
Page Seven

ARTICLE II
General Provisions
Section 1. Use and Enjoyment.

Members of the Corporation in good standing shall have the right to use and enjoy the Corporation properties.

The covenants and restrictions of this Declaration shall run with and bind the lots owned by members of the Corporation, and shall inure to the benefit of and be enforceable by the Corporation and each of the owners of any of the lots, their respective legal representatives, successors, heirs,

and assigns for a term of thirty-five (35) years from the date of the recording of this Declaration of Covenants, after which time said covenants shall be automatically extended for successive ten-year periods unless terminated by a vote of two-thirds of the members entitled to vote.

Section 2. All Lots Bound.

The covenants and restrictions of this Declaration shall run with and bind the lots owned by members of the Corporation, and shall inure to the benefit of and be enforceable by the Corporation and each of the owners of any of the lots,

by the Corporation and each of the owners of any of the lots, their respective legal representatives, successors, heirs,

and assigns for a term of thirty-five (35) years from the date of the recording of this Declaration of Covenants, after which time said covenants shall be automatically extended for successive ten-year periods unless terminated by a vote of two-thirds of the members entitled to vote.

Section 3. Provisions.

The Corporation may at any time, in its sole convenience or discretion, by judgment or decree of a court of competent jurisdiction, or otherwise provide for the enforcement of any of the restrictions contained in this Declaration of Covenants, and such provisions shall remain in full force and effect.

Section 4. Lots and Owners.

The undesignated owners of the lots set opposite their signatures hereto shall remain liable for all covenants and restrictions by reason of the execution of this Declaration of Covenants to the same extent as if they had executed it themselves, and to make and render the same binding upon them and their heirs and executors and administrators.

Section 5. Future Membership.

With each of the lots owned by them,

AN OWNER OF A LOT IN NORTH BACKBURN DESTIRRING TO SUBJECT HIS LOT TO THE TERMS AND PROVISIONS OF THIS DECLARATION MAY DO SO BY EXECUTING A SEPARATE INSTRUMENT WHICH SHALL BE PLACED IN THE OFFICE OF THE Recorder OF DEEDS.

COUNTY, INDIANA. UPON RECORDATION OF SUCH INSTRUMENT, SUCH DO SO BY EXECUTING A SEPARATE INSTRUMENT WHICH SHALL BE PLACED IN THE OFFICE OF THE Recorder OF DEEDS.

CHICAGO LINE

signature below is the execution of this Declaration to sign and execute this instrument, he reads and makes and renders the same binding upon him and his heirs and executors and administrators.

evidence that it is his intention to make and render the same binding upon him and his heirs and executors and administrators.

provisions hereof binding upon them and covenantants running with each of the lots owned by them.

with each of the lots owned by them.

AN OWNER OF A LOT IN NORTH BACKBURN DESTIRRING TO SUBJECT HIS LOT TO THE TERMS AND PROVISIONS OF THIS DECLARATION MAY DO SO BY EXECUTING A SEPARATE INSTRUMENT WHICH SHALL BE PLACED IN THE OFFICE OF THE Recorder OF DEEDS.

COUNTY, INDIANA. UPON RECORDATION OF SUCH INSTRUMENT, SUCH

This instrument prepared by John M. Kyle, Attorney at Law.

FEB. 3, 1984

Notary Public
ROBERT D. EPPLIK
Residing in Hamilton County, Indiana.

My Commission
Signature
of Clerk
1980

Witness, my hand and notarial seal this 24th day
Governments and restrictions to be that it voluntary act and deed.
acknowledged the execution of the foregoing Declaration of
and Sandra L. McCuen, who
State, personally appeared before me this 24th day
before me, a Notary Public in and said County and
COUNTY OF HAMILTON
RECORDS HAMILTON COUNTY, IND.
dated 11/10/1980

an addition to the body of Noblesville, Indiana.
As owners of Lot 2 in North Harrison


Sandra L. McCuen
Stephen G. McCuen
Stephan G. McCuen
such owner had signed this Declaration.
IN WITNESS WHEREOF, the undersigned have executed this
Declaration with separate acknowledgments on this page and
pages following as of the 24th day of October, 1980.

Declarations of this Declaration in all respects, the same as if
such owner had signed this Declaration.
or lots shall thereby become subject to the terms and pro-
visions of this Declaration in all respects, the same as if
person shall become a member of the Corporation and his lot

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Declaration of Covenants and Restrictions

Page Eight