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SOMMERWOOD

DECLARATION OF COVENANTS, EASEMENTS AND RESTRICTIONS

THIS DECLARATION OF COVENANTS, EASEMENTS AND RESTRICTIONS

(the "Declaration") is made this 28th day of October, 1997, by Sommerwood Development, LLC, an Indiana limited liability company (hereinafter referred to as the "Developer"), and

WITNESSES:

WHEREAS, the Developer is the owner of all the lands described in Exhibit "A", attached hereto and made a part hereof, known as **SOMMERWOOD** (hereinafter referred to as the "Tract" or the "Development"), which land is and will be more particularly described on the plat thereof which is or will be recorded in the office of the Recorder of Hamilton County, Indiana; and

WHEREAS, the Developer is about to sell and convey the residential Lots situated within the platted areas of the Development and, before doing so, desires to subject and impose upon all real estate within the platted areas of the Development mutual and beneficial restrictions, covenants, conditions, easements and charges (hereinafter referred to as the "Restrictions") under a general plan or scheme of improvement for the benefit of the Lots and lands in the Development and the future owners thereof;

NOW, THEREFORE, the Developer hereby declares that all of the platted Lots and lands located within the Development (as initially identified on Exhibit A and as supplemented by additional contiguous real estate as contemplated in Paragraph 2(b) hereof) as they become platted are held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved, subject to the following Restrictions, all of which are declared and agreed to be in furtherance of a plan for the improvement and sale of said Lots and lands in the Development, and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the Development as a whole and of each Lot situated therein. All of the Restrictions shall run with the land and shall be binding upon the Developer and upon the parties having an interest in and to the real property or any part or parts thereof subject to such Restrictions, and shall inure to the benefit of the Developer and every one of the Developer's successors in title to any real estate in the Development. The Developer specifically reserves unto itself the right and privilege, prior to the recording of the plat by the Developer of a particular Lot or tract within the Development as shown on Exhibit A, to exclude any real estate so shown from the Development, or to include additional real estate.

1. **DEFINITIONS.** The following are the definitions of the terms as they are used in this Declaration:

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A. "Committee" shall mean the Sommerwood Architectural and Neighborhood Review Committee, composed of three (3) members appointed by the Developer, who shall be subject to removal by the Developer at any time, with or without cause. Any vacancies from time to time shall be filled by appointment of the Developer. The Developer may, at its sole option, at any time hereafter, relinquish to the Association the power to appoint and remove one or more members of the Committee.

B. "Builder" shall mean the Person constructing a Residence on a Lot.

C. "Association" shall mean the Sommerwood Homeowners' Association, Inc., an Indiana not-for-profit corporation, the membership and powers of which are more fully described in paragraph 9 of this Declaration.

D. "Lot" shall mean any parcel of residential real estate described by the plats of the Development which are or in the future are recorded in the office of the Recorder of Hamilton County, Indiana.

E. "Approvals", "determination", "permissions" or "consents" required herein shall be deemed given only if they are given in writing, signed, with respect to the Developer or the Association by the President, Executive Vice President or a Vice President thereof, and with respect to the Committee, by at least one (1) member thereof.

F. "Owner" shall mean a Person who has or is acquiring 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. ®

G. "Person" means an individual, firm, corporation, partnership, association, trust or other legal entity or any combination thereof.

H. "Residence" means any structure intended and used exclusively for occupancy by a single family together with all appurtenances thereto, including private garage and outbuildings and recreation facilities usual and incidental to the use of a single family residential Lot.

I. "Section" or "Sections" shall mean one or more, as the context requires, discrete portions of the Development as the same is platted from time to time.

J. "City" shall mean City of Noblesville, Hamilton County, Indiana.

K. "Tract" or "Development" means the land described in Exhibit A and such other real estate as may from time to time be annexed thereto pursuant to the provisions of Paragraph 2(B) hereof.

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2. CHARACTER OF THE DEVELOPMENT

A. In General. Every numbered Lot platted as a part of the Development is for residential purposes. No structure shall be erected, placed or permitted to remain upon any of said residential Lots except a Residence. No double occupancy dwelling shall be permitted on any part of the Development. All tracts of land located within the Development which have not been designated by numbering as residential building Lots in the recorded plat shall be used in a manner consistent with the zoning and use designated in the plan filed by the Developer with the Planning and Zoning Department in the City. However, the Developer reserves unto itself the right to change the character of such designated use at any time in the future by applying to the City Plan Commission and its staff for modifications of the plan, and, where necessary, to apply to any other necessary governmental body for such reclassification, rezoning or variance of use needed to accommodate the Developer's planned use.

B. Additions to the Development. Developer shall have the right to bring within the scheme of this Declaration and add to the Development real estate that is contiguous to Section One. In determining contiguity, public rights of way shall not be considered. The additions authorized under this Paragraph shall be made by the filing of record of one or more Supplemental Declarations with respect to the additional real estate. For purposes of this Paragraph 2(B), a Plat depicting a portion of the Development Area shall be deemed a Supplemental Declaration.

C. Other Applicable Restrictions. All tracts of ground in the Development shall be subject to (i) the easements, restrictions, and limitations of record appearing on the recorded plat and amendments thereto of the subdivision, and (ii) recorded easements, rights-of-way, and also to all governmental zoning authority and other regulation affecting the Development, all of which are incorporated herein by reference.

D. General Easement. There is hereby created a blanket easement over, across, through and under the Tract for ingress, egress, installation, replacement, repair and maintenance of underground and overland drainage, utility and service lines and systems, including but not limited to water, sewers, gas, telephones, electricity, television, cable or communication lines and systems and ponds, basins and ditches, swales, pipes and other drainage facilities. By virtue of this easement it shall be expressly permissible for Developer or the providing utility or service company to install and maintain facilities and equipment on the Tract and to excavate for such purposes if Developer or such company restores the disturbed area as nearly as is practicable to the condition in which it was found. No sewers, electrical lines, water lines, or other utility service lines or facilities for such utilities may be installed or relocated in a Section except as proposed and approved by Developer prior to the conveyance of the first Lot in a Section to an Owner or by the Architectural Review Committee thereafter. Should any utility furnishing a service covered by the general easement herein provided request a specific easement by separate recordable document, Developer or the Association shall have the right to grant such easement on the Tract without conflicting with the terms hereof. This

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blanket easement shall in no way affect any other recorded easements on the Tract, shall be limited to improvements as originally constructed, and shall not cover any portion of a Lot upon which a Residence has been constructed.

3. RESTRICTIONS CONCERNING SIZE, PLACEMENT, MATERIALS AND MAINTENANCE OF DWELLING HOUSES AND OTHER STRUCTURES.

A. Minimum Living Space Areas. The minimum square footage of living space of dwellings constructed on various residential Lots in the Development, exclusive of porches, terraces, garages, carports, or similar facilities not remodeled and decorated for regular and continuous habitation, shall in no case contain less than 1,950 square feet, 2-story, 4-bedroom dwellings. Basements shall not be included in the computation of the minimum living area, except for that portion of a walkout basement which is finished as a living area.

B. Residential Set-Backs and Required Yards. Unless otherwise provided in these Restrictions or on the recorded plat, all Residences and above-grade structures shall be constructed or placed on residential Lots in the Development so as to comply with the set-back lines and minimum yards, as established on the plat of the Development and in compliance with applicable zoning regulations. All Residences constructed on Lots adjacent to Wellington Estates Subdivision (to the North of the Development) shall be built on or within one foot of the 30 foot front building setback line.

C. Mailboxes and Exterior Lights. The Developer shall dictate a standard mailbox (which will include a wooden box for delivery of newspapers) and the installation of free-standing dusk to dawn lights in the front yard of each Lot. The cost of each shall be the responsibility of the Builder. The Owner shall be responsible to keep each in good repair and shall not alter either with Committee approval. The Owner at all times shall keep the mailbox and dusk to dawn lighting in good repair with working light bulbs. All additional lighting and mailboxes or newspaper receptacles are subject to Committee approval prior to installation.

D. Fences. It is the goal of the Developer to keep all fencing or screening as harmonious as possible with the architectural character of the community and accordingly no fencing or screening shall be permitted in the Development without the prior consent of the Committee. No fence or screen will be approved if its installation will obstruct necessary sight lines for vehicular traffic. Undue obstruction of view or other amenities from adjoining properties will be taken into consideration by the Committee when reviewing fences for approval. Fences shall not be nearer to the front of a home than the rear foundation line of a home except decorative fences. Front fences may be placed parallel to the front foundation of a home only if they do not cause unreasonable visual barriers and they are of identical materials as the main structure. No front yard fences shall be allowed. The Committee discourages fencing of the entire back yard due to the effect that this fencing may have on the feeling of spaciousness desired by other Owners. Fences may be privately installed but must be constructed to professional levels of quality. Non-professionally installed fences will be

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inspected by the Committee after completion in order to ensure that the final product is of a professional quality and final approval of the fence shall be deemed withheld until successful completion of this final review. All fences shall be kept in good repair.

(i) Height Restriction. the Developer is of the opinion that the environmental integrity of the community will be materially lessened if the open nature of the community is damaged by a proliferation of fences of excessive height. The Committee, therefore, will consider rear perimeter fences only up to 6 (six) feet in height which otherwise meet these guidelines. The use of 6 foot fences around small patio areas of a backyard of a home in order to secure privacy for the immediate patio or to enclose an in-ground pool area will be permitted. The specific fence height restrictions are as follows:

A) Property fencing and walls above grade shall not exceed 6 (six) feet above grade unless otherwise approved by the Committee.

B) Patio screens/privacy fences shall not exceed 6 feet in height.

(ii) Materials and Finish.

A) Wood fencing or screening is the only fencing which will be allowed. All wood fencing shall be shadow box design.

B) Except as otherwise provided herein, the installation of a chain link or other galvanized metal fencing will not be permitted.

C) Walls above grade must be constructed of natural stone, masonry, or shadow fencing.

(iii) Approval. The exact location, material, color and height of the fence shall be submitted to the Committee for written approval prior to construction.

E. Sidewalks. Each home shall have a continuous concrete or brick sidewalk from the driveway to the front porch. In addition, each Lot shall be serviced by a 4' concrete walk parallel to the street on all portions of the Lot with street frontage; provided, however that such front sidewalk width shall be 5' for each Lot fronting on a street with direct access to 146th Street or Allisonville Road. Such sidewalks must be installed by the original Builder of each Residence. If the Residence is completed in the winter, then the sidewalks shall be installed no later than April 30th of the following spring.

F. Exterior Features. No heat pumps, air conditioning units or gas meters will be installed on the front of any Residence.

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G. Windows-Doors. If storm doors are installed, they must be painted to match the exterior of the Residence. No unfinished aluminum doors or windows will be allowed. All windows must be wood frame or wood frame windows with clad exterior.

H. Vents. All metal and PVC roof or range vents will be painted to blend with roof color. Every effort should be made to locate such vents to the rear of the Residence.

I. Plumbing. All plumbing vent stacks to be on rear of house. Sump pump lines shall be connected to underground laterals or storm sewers as provided in the development plan.

J. Street Cleaning. Builder shall finish cleaning the street in front of each Residence upon completion thereof and shall rough clean such portion of the street periodically during construction. Rough cleaning shall be done immediately after foundation excavation and basement pouring and all other times when mud is carried into the street.

K. Awnings. No metal, fiberglass or similar type material awnings or patio covers will be permitted in the Development.

L. Swimming Pools. Only permanent, in-ground pools with professional construction will be permitted. All backyard pools should be oriented to minimize the potential effect on neighboring properties. All fencing shall conform to county or municipal regulations and shall be of harmonious design. See fencing limitation in Paragraph 3(D) for further details.

M. Tennis Courts, Racquetball Courts, Paddle Ball Courts, etc. Tennis courts, racquetball courts, paddle ball courts, squash courts, and other recreational facilities or sporting facilities will be permitted, provided that all fencing shall conform to Paragraph 3(D) or be of the vinyl coated chain link variety and that all views of adjacent properties in the Development be screened by a continuous row of pine trees of at least 6 feet in height. All lighting must be of a baffled variety so as to minimize the effect on other properties in the Development.

N. Play Equipment. Children's play equipment such as sandboxes, temporary swimming pools having a depth less than 24 inches, swing and slide sets, playhouses and tents shall not require approval by the Committee, provided such equipment is not more than six (6) feet high and is maintained by the Lot owner in good repair (including painting). Equipment higher than six (6) feet shall require approval of the design, location, color, material and use by the Committee.

O. Exterior Construction. The finished exterior of every building constructed or placed on any Lot in the Development shall be of material other than tar paper, rollbrick siding or any other similar material. No aluminum frame or metal frame windows shall be allowed. No aluminum siding shall be allowed. No house shall have metal prefabricated chimney flues other than gas flues. All driveways must be paved with asphalt or concrete. The same front elevation shall not be constructed within two (2) Lots of the same front elevation.

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P. Garages Required. All Residences in the Development shall include at least a two car enclosed garage. Detached garages are not permitted.

Q. Street Trees. Builder (or the initial Owner of the Lot) shall be responsible for the cost and installation of street trees along all street rights-of-way in the subdivision and for compliance in all respects with the City of Noblesville Street Tree Policy. Builder shall plant a tree of not less than three (3) inches in caliper width at base every thirty (30) feet on each side of street rights-of-way. The location of such trees and the type of trees to be planted, shall be subject to Developer's prior approval, which approval shall not be unreasonably withheld or delayed.

R. Heating Plants. Every Residence in the Development must contain a heating plant, installed in compliance with the required codes, and capable of providing adequate heat for year-round human habitation of the house.

S. Diligence in Construction. Every Residence whose construction or placement on any residential Lot in the Development is begun shall be completed within nine (9) months after the beginning of such construction or placement. No improvement which has partially or totally been destroyed by fire or otherwise shall be allowed to remain in such state for more than three (3) months from the time of such destruction or damage.

T. Sales of Lots by Developer. Every Lot within the Development shall be sold to a Builder approved by the Developer.

U. Prohibition of Used Structures. All structures constructed or placed on any numbered Lot in the Development shall be constructed with substantially all new materials and no used structures shall be relocated or placed on any such Lot.

V. Maintenance of Lots and Improvements. The Owner of any Lot in the Development shall at all times maintain the Lot and any improvements situated thereon in such a manner as to prevent the Lot or improvements from becoming unsightly and, specifically, such Owner shall:

(i) Mow the Lot at such times as may be reasonably required in order to prevent the unsightly growth of vegetation and noxious weeds,

(ii) remove all debris or rubbish,

(iii) Prevent the existence of any other condition that reasonably tends to detract from or diminish the aesthetic appearance of the Development,

(iv) Cut down and remove dead trees, and

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(v) Within sixty (60) days following completion of a Residence on a Lot, the Owner shall landscape the Lot, weather permitting.

W. No Storage Sheds. Notwithstanding anything contained herein or in the Articles or By-Laws of the Association to the contrary, and in addition to all restrictions set forth in the Plat of the Development, any and all forms of shed, storage shed, large animal quarters, etc., which are not directly connected to the main house on any Lot are hereby strictly prohibited.

X. Occupancy or Residential Use of Partially Completed Dwelling House Prohibited. No dwelling house constructed on any of the residential Lots shall be occupied or use for residential purposes or human habitation until it shall have been substantially completed.

Y. Owner's Responsibility for Trees and Shrub Maintenance; Sight Lines. All owners shall respect the following with regard to the maintenance of trees and shrubs:

(i) All trees located in the area between the street and the sidewalk and/or right-of-way easement line on which any tree or shrub is planted shall be maintained by the Association. The Owner of a Lot shall be responsible for maintaining all other trees and shrubs in accordance with good husbandry practices.

(ii) No fence, wall, hedge, tree or shrub planting which obstructs sight lines and elevations between three (3) and twelve (12) feet above the street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street right-of-way lines and a line connecting points forty (40) feet from the intersection of said street lines or in the case of a rounded property corner, from the intersection of the street right-of-way lines extended.

(iii) The same sight line limitations shall apply to any Lot within ten (10) feet of the intersection of a street right-of-way line with the edge for the driveway pavement or alley line.

Z. Association's Right to Perform Certain Maintenance. In the event that the Owner of any Lot in the Development shall fail to maintain his Lot and any improvements situated thereon in accordance with the provisions of these Restrictions, the Association shall have the right, but not the obligation, by and through its agents or employees or contractors, to enter upon said Lot and repair, mow, clean and perform such other acts as may be reasonably necessary to make such Lot and improvements situated thereon, if any, conform to the requirements of these Restrictions. The costs therefor to the Association shall be added to and become a part of the annual assessment to which said Lot is subject and may be collected in the same manner as annual assessments. Neither the Association nor any of its agents, employees, or contractors shall be liable for any damage which may result from any maintenance work performed hereunder.

4. PROVISIONS RESPECTING DISPOSAL OF SANITARY WASTE.

A. Outside Toilets. No outside toilets shall be permitted on any Lot in the Development (except during a period of construction).

B. Construction of Sewage Lines. All sanitary sewage lines on the residential building Lots shall be designed and constructed in accordance with the provisions and requirements of the City of Noblesville. No storm water (subsurface or surface) shall be discharged into sanitary sewers.

5. GENERAL PROHIBITIONS.

A. In General. Nuisances. No noxious or offensive activities shall be permitted on any Lot in the Development, nor shall anything be done on any of said Lots which may be or may become an annoyance or nuisance to the neighborhood. Barking dogs shall constitute a nuisance.

B. Exterior Antenna. Unless specifically authorized by the Committee, no television, radio or other antennas may be erected by any Lot owner on the exterior of a house or on a Lot. Satellite dishes which are less than 24" in diameter will be permitted with the prior approval of the Committee provided the same are in an inconspicuous location.

C. Signs. No signs or advertisements shall be displayed or placed on any Lot or structures in the Development, except entry signs and home or Lot sales signs, except with the approval of the Committee, ®

D. Animals. No animals shall be kept or maintained on any Lot in the Development except the usual household pets and, in such case, such household pets shall be kept reasonably confined so as not to become a nuisance.

E. Vehicle Parking. No trucks one (1) ton or larger in size, campers, trailers, boats, or similar vehicles shall be parked on any street in the Development. Any motor or recreational vehicle or trailer, camper, or boat which is not used for normal transportation shall not be permitted to remain on any driveway or Lot except within a closed garage and shall not be regularly parked upon any paved or unpaved areas for more than 48 hours in any calendar month.

F. Garbage and Other Refuse. No owner of a Lot in the Development shall burn or permit the burning out-of-doors of garbage or other refuse, nor shall any such Owner accumulate or permit the accumulation of out-of-doors of such refuse on his Lot except as may be permitted in subparagraph G below. All Residences built in the Development shall be equipped with a garbage disposal unit.

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G. Fuel Storage Tanks and Trash Receptacles. No tank for the storage of fuel may be installed inside or outside any building in the Development. Every outdoor receptacle for ashes, trash, rubbish, or garbage shall be so placed and kept or screened so as not to be visible from any street within the Development at any time, except at the times when refuse collections are being made.

H. Model Homes. No Owner of any Lot in the Development shall build or permit the building upon said Lot of any structure that is to be used as a model home without permission to do so from the Developer.

I. Temporary Structures. No temporary house, trailer, tent, garage or other outbuilding shall be placed or erected on any Lot.

J. Electric Bug Killers. Electric bug killers, "zappers" and other similar devices shall not be installed at a location or locations which will result in the operation thereof becoming a nuisance or annoyance to other Owners and shall only be operated when outside activities require the use thereof and not continuously.

K. Home Occupations. No Lot or Lots shall be used for any purpose other than as a single-family residence, except that a home occupation, defined as follows, may be permitted: any use permitted by applicable zoning laws and regulations which is conducted entirely within the residence dwelling and participated in solely by a member of the immediate family residing in said residence, which use is clearly incidental and secondary to the use of the dwelling for dwelling purposes and does not change the character thereof and in connection with which there is: a) No sign or display, sight, non-musical sound, smell or activity that will indicate from the exterior that the building is being utilized in whole or in part for any purpose other than that of a dwelling; b) No commodity sold upon the premises; C) No person is employed other than a member of the immediate family residing on the premises; and d) No manufacture or assembly operations are conducted and such activity does not constitute a nuisance or hazard or threaten the security or safety of other Owners. In no event shall the following or similar activities be conducted: a barber shop, styling salon, beauty parlor, tea room, fortune-telling parlor, tan salon, massage service, dating service, animal hospital, or any form of animal care or treatment such as dog trimming, or any other similar activities. The foregoing is not intended to limit the hiring of domestic help such as nannies, housekeepers, gardeners, cooks and the like.

L. Open Drainage, Ditches and Swales.

(i) Drainage swales (ditches) along dedicated roadways and within the right-of-way, or on dedicated drainage easements, are not to be altered, dug out, filled in, tiled, or otherwise changed, without the written permission of the City Engineer. Owners must maintain these swales as sodden grassways or other non-eroding surfaces. Water from roofs or parking areas must be contained on the property long enough so that said drainage swales or ditches will not be damaged by such water. Driveways may be constructed over these swales or ditches only

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when appropriate-sized culverts or other approved structures have been permitted by the City Engineer. Culverts must be protected, especially at the ends, by head walls or metal end sections, and, if damaged enough to retard the water flow, must be replaced.

(ii) Any Owner altering, changing, or damaging these drainage swales or ditches will be held responsible for such action and will be given ten (10) days' notice, by registered mail, to repair said damage, after which time, if no action is taken, the City, the Association or the Developer will cause said repairs to be accomplished and the bill for such repairs will be sent to the affected Owners for immediate payment on the same basis as annual assessments (including imposition of a lien against the Lot).

(iii) That any trenching performed by Builder, Owner, or any Person in the drainage and first easement on the northern edge of Lots adjacent to Wellington Estates Subdivision (to the North of the Development) will be confirmed to the southern portion of such easement area and that during construction orange construction fencing be maintained around the drip lines of trees that border Wellington Estates.

M. Utility Services. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat. No utility services shall be installed, constructed, repaired, removed, or replaced under finished streets, except by jacking, drilling or boring.

N. Wells and Septic Tanks. No water wells shall be drilled on any of the Lots (other than for lawn irrigation or heating or cooling purposes) nor shall any septic tanks be installed on any of the Lots in the Development, unless public tap-in is ~~not~~ available.

6. ARCHITECTURAL REVIEW AND NEIGHBORHOOD COMMITTEE.

A. Statement of Purposes and Powers. The Committee shall regulate the external design, appearance, use, location and maintenance of lands and improvements thereon subject to these Restrictions in such a manner as to preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography.

(i) Generally. No dwelling, building structure or improvement of any type or kind shall be constructed or placed on the real estate within the Development without the prior consent of the Committee. Such approval shall be obtained only after written application has been made to the Committee by the owner of the Lot requesting authorization from the Committee. Such written application shall be in the manner and form prescribed from time to time by the Committee, and shall be accompanied by two (2) complete sets of plans and specifications for any such proposed construction or improvement. Such plans shall include plot plans showing the location of the improvements existing upon the Lot and the location of the improvement proposed to be constructed or placed upon the Lot, each properly and clearly designated. Such plans and specifications shall set forth the color and composition of all exterior

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materials proposed to be used and any proposed landscaping, together with any other materials or information which the Committee may require. All building plans and drawings required to be submitted to the Committee shall be drawn to a scale of $\frac{1}{4}'' = 1'$ and all plot plans shall be drawn to a scale of $1'' = 30'$, or to such other scale as the Committee shall require. Depending on the nature of the proposed improvement, the Committee can waive, relax or increase the requirements herein for filing of plans.

(ii) Power of Disapproval. The Committee may refuse to grant permission to construct, place or make the requested improvement, when:

- A) The plans, specifications, drawings or other material submitted are themselves inadequate or incomplete, or show the proposed improvement to be in violation of these Restrictions;
- B) The design or color scheme of a proposed improvement is not in harmony with the general surroundings of the Lot or with adjacent buildings or structures;
- C) The proposed improvement, or any part thereof, would in the sole opinion and absolute discretion of the Committee be contrary to the interests, welfare or rights of all or any part of the Owners.

(iii) Power to Grant Variances. The Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions and no variance or adjustment shall be granted which is materially detrimental or injurious to other Lots in the Development.

B. Duties of Committee. The Committee shall approve or disapprove proposed improvements within thirty (30) days after all required information shall have been submitted to it. One copy of submitted material shall be retained by the Committee for its permanent files. All notifications to applicants shall be in writing, and, in the event that such notification is one of disapproval, it shall specify the reason or reasons.

C. Liability of Committee. Neither the Committee nor any agent thereof, nor the Developer, shall be liable in any way for any costs, fees, damages, delays, or any charges or liability whatsoever relating to the approval or disapproval of any plans submitted to it nor shall the Committee be responsible in any way for any defects in any plans, specifications or other materials submitted to it, nor for any defects in any work done according thereto. Further, the Committee does not make any representation or warranty as to the suitability or advisability of the design, the engineering, the method of construction involved, or the materials to be used.

D. Exercise of Discretion. Developer intends that the members of the Committee exercise discretion in the performance of their duties consistent with the provisions hereof, and

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every Owner by the purchase of a Lot shall be conclusively presumed to have consented to the exercise of discretion by such members. In any judicial proceeding challenging a determination by the Committee and in any action initiated to enforce this Declaration in which an abuse of discretion by the Committee is raised as a defense, abuse of discretion may be established only if a reasonable Person, weighing the evidence and drawing all inferences in favor of the Committee, could only conclude that such determination constituted an abuse of discretion.

E. Inspection. The Committee may inspect work being performed with its permission to assure compliance with these Restrictions and applicable regulations.

F. Continuation of Committee. When the Developer notifies the Association of discontinuance of the Developer's Committee, then the Directors of the Association, or their designees, shall continue the functions of the Committee with like powers.

7. RULES GOVERNING BUILDING ON SEVERAL CONTIGUOUS LOTS HAVING ONE OWNER. Whenever two or more contiguous Lots in the Development shall be owned by the same person, and such Owner shall desire to use two or more of said Lots as a site for a single-dwelling house, he shall apply in writing to the Committee for permission to so use said Lots. If permission for such a use shall be granted, the Lots constituting the site for such single-dwelling house shall be treated as a single Lot for the purpose of applying these Restrictions to said Lots, so long as the Lots remain improved with one single-dwelling house.

8. OWNERSHIP, USE AND ENJOYMENT OF COMMONS.

A. "Commons" and "Common Areas" shall mean those areas so designated on the plat and other common areas designated on future plats of the Development. Any Commons depicted on the recorded plats of the Development shall remain private, and neither the Developer's execution or recording of the plats nor the doing of any other act by the Developer is, or is intended to be, or shall be construed as, a dedication to the public of the Commons.

B. A license upon such terms and conditions as the Developer, and the successors, assigns or licensees of the Developer, shall from time to time grant, for the use and enjoyment of the Commons, is granted to the persons who are from time to time members of the Association, provided, however, that no residential development shall occur in the Commons. Ownership of any Commons shall be conveyed in fee simple title, free of financial encumbrances, to the Association upon their completion. Any portion of the Common Areas may be made available for the use of Persons that are not Owners upon such terms and conditions as the Developer (prior to conveyance of the affected Common Areas to the Association) or the Board of Directors of the Association (following conveyance of the affected Common Areas to the Association) may determine from time to time.

C. Such conveyance shall be subject to easements and restriction of record, and such other conditions as the Developer may at the time of such conveyance deem appropriate. Such

conveyance shall be deemed to have been accepted by the Association and those persons who shall from time to time be members thereof upon the recording of a deed or deeds conveying such Commons to the Association.

9. SOMMERWOOD HOMEOWNERS' ASSOCIATION, INC.

A. Membership. Each Owner shall automatically be a Member and shall enjoy the privileges and be bound by the obligations contained in the Articles of Incorporation (the "Articles") and By-Laws of the Association (the "By-Laws"). If a Person should realize upon his security and become an Owner, such Person shall then be subject to all the requirements and limitations imposed by this Declaration on other Owners, including those provisions with respect to the payment of Assessments.

B. Powers. The Association shall have such powers as are set forth in this Declaration and in the Articles, together with all other powers that belong to it by law.

C. Classes of Members. The Association shall have two (2) classes of members as follows:

Class A. Every person who is the Owner shall be a Class A member.

Class B. Developer shall be a Class B member. No other person, except a successor to substantially all of the interest of Developer shall hold a Class B membership in the Association. The Class B membership shall terminate upon the resignation of the Class B member, when all of the Lots have been sold, or on December 31, 2010, whichever first occurs.

D. Reserve for Replacements. The Board of Directors shall establish and maintain the Reserve for Replacements by the allocation and payment to such reserve fund of an amount determined annually by the Board to be sufficient to meet the cost of periodic maintenance, repairs, renewal and replacement of the Common Area. In determining the amount, the Board shall take into consideration the expected useful life of the Common Area, projected increases in the cost of materials and labor, interest to be earned by such fund and the advice of Developer or such consultants as the Board may employ.

E. Limitations on Action by the Association. Unless the Class B Member and at least two-thirds of the Class A members have given their prior written approval, the Association, the Board of Directors and the Owners may not: (i) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Common Area (but the granting of easements for public utilities or other public purposes consistent with the intended use of the Common Area shall not be deemed a transfer for the purposes of this clause); (ii) fail to maintain fire and extended coverage on insurable Common Area on a current replacement cost basis in an amount at least one hundred percent (100%) of the insurable value (based on current replacement cost);

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(iii) use hazard insurance proceeds for losses to any Common Area for other than the repair, replacement or reconstruction of the Common Area; (iv) change the method of determining the obligations, assessments, dues or other charges that may be levied against the Owner of a Residence; (v) by act or omission change, waive or abandon any scheme of regulations or their enforcement pertaining to the architectural design or the exterior appearance of Residences, or the maintenance and up-keep of the Common Area; or (vi) fail to maintain the Reserve for Replacements in the amount required by this Declaration.

F. Termination of Class B Membership. Wherever in this Declaration the consent, approval or vote of the Class B member is required, such requirement shall cease at such time as the Class B membership terminates, but no such termination shall affect the rights and powers of Developer set forth in Paragraphs 16 and 17.

10. ASSESSMENTS.

A. Creation of the Lien and Personal Obligation of Assessments. Developer hereby covenants, and each Owner of any Lot by acceptance of a deed thereto, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association the following: (1) General Assessments, and (2) Special Assessments, such Assessments to be established and collected as hereinafter provided.

All Assessments, together with interest thereon and costs of collection thereof, and all other charges payable by a Lot Owner hereunder, shall be a charge and lien on the land and shall be a continuing lien upon the Lot against which each Assessment or other charges or other charges is made until paid in full. Each Assessment, together with interest thereon and costs of collection thereof, and all other payable by a Lot Owner hereunder, shall also be the personal obligation of the Person who was the Owner of the Lot at the time when the Assessment or other charges became due.

B. General Assessment, Commencement.

(i) The initial annual assessment provided for herein shall be \$300.00 per year and shall commence for each Lot on the date of conveyance by the Developer to the Owner by deed or on the date the Owner signs a land contract to purchase a Lot; provided, however, for a period of time ending on the earlier to occur of (i) twelve (12) months from the date of closing of the purchase of a Lot from Developer by a Builder, or (ii) the date the Lot is acquired by an Owner from a Builder as such Owner's residence, Builder as Owner of such Lot shall not be required to pay any such assessments. Builder has agreed that at the closing of the sale of each Lot from Builder to a third party, Builder shall require such third party to pay to the Homeowners' Association, as a condition of such closing,--(i) a prorated portion of all assessments (as set forth in the Declaration) against the Lot for the balance of the fiscal year of the Association during which closing occurs, and (ii) such other amounts required by the Declaration. The Board of Directors shall fix any increase in the amount of the annual

Declaration of Covenants

Page 16

assessment at least thirty (30) days in advance of the effective date of such increase. Written notice of special assessments and such other assessment notices as the Board of Directors shall deem appropriate shall be sent to every owner subject thereto. The due dates for all assessments shall be established by the Board of Directors; however, the initial due date for annual assessments shall be January 31 (with initial purchases of Lots from the Builder paying a pro rata share of the closing year's assessment at closing).

(ii) Purpose of Assessment. The General Assessment levied by the Association shall be used exclusively to promote the recreation, health, safety, and welfare of the Owners of Lots and for the improvement, maintenance and operation of the Common Area, including but not limited to, lawn care and mowing, landscape maintenance and retention pond and surrounding area maintenance.

(iii) Basis for Assessment.

A) Lots Generally. Subject to Paragraph 10(b)(i) above, each Lot owned by a Person other than Developer shall be assessed at a uniform rate without regard to whether a Residence has been constructed upon the Lot.

B) Lots Owned by Developer. No Lot owned by Developer shall be assessed by the Association except such Lots as have been improved by the construction thereon of Residences which shall be subject to assessment as provided in Clause (i) above.

C) Change in Basis. The basis for assessment may be changed with the consent of the Class B member and of two-thirds ($\frac{2}{3}$) of the Class A members who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(iv) Method of Assessment. By a vote of a majority of the Directors, the Board of Directors shall, on the basis specified in subparagraph (iii), fix the General Assessment for each assessment year of the Association at an amount sufficient to meet the obligations imposed by this Declaration upon the Association. The Board of Directors shall establish the date(s) the General Assessment shall become due, and the manner in which it shall be paid.

C. Special Assessment. In addition to such other Special Assessments as may be authorized herein, the Association may levy in any fiscal year a Special Assessment applicable to that year and not more than the next four (4) succeeding fiscal years for the purpose of defraying, in whole or in part the costs of any construction, repair, or replacement of a capital improvement upon the Common Area, including fixtures and personal property relating thereto, provided that any such Assessment shall have the consent of the Class B member and of a two-thirds ($\frac{2}{3}$) of the votes of the Class A members who are voting in person or by proxy at a meeting of such members duly called for this purpose.

Declaration of Covenants

Page 17

D. Effect of Nonpayment of Assessments; Remedies of the Association. Any Assessment not paid within thirty (30) days after the due date shall bear interest from the due date at ten percent (10%) per annum. The Association shall be entitled to institute in any court of competent jurisdiction any lawful action to collect a delinquent Assessment plus any expenses or costs, including attorneys' fees, incurred by the Association in collecting such Assessment. If the Association has provided for collection of any Assessment in installments, upon default in the payment of any one or more installments, the Association may accelerate payment and declare the entire balance of said Assessment due and payable in full. No Owner may waive or otherwise escape liability for the Assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

E. Subordination of the Lien to Mortgages. The lien of the Assessments provided for herein against a Lot shall be subordinate to the lien of any recorded first mortgage covering such Lot and to any valid tax or special assessment lien on such Lot in favor of any governmental taxing or assessing authority. Sale or transfer of any Lot shall not affect the lien of Assessments and other charges arising hereunder. The sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall, however, extinguish the lien of such Assessments as to payments which became due more than six (6) months prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof.

F. Certificates. The Association shall, upon demand by an Owner, at any time, furnish a certificate in writing signed by an officer of the Association that the Assessments on a Lot have been paid or that certain Assessments remain unpaid, as the case may be.

G. Annual Budget. By a majority vote of the Directors, the Board of Directors shall adopt an annual budget for the subsequent fiscal year, which shall provide for allocation of expenses in such a manner that the obligations imposed by this Declaration and all Supplemental Declarations will be met.

H. Suspension of Privileges of Membership. Notwithstanding any other provision contained herein, the Board of Directors of the Association shall have the right to suspend the voting rights, if any, and the services to be provided by the Association together with the right to use the facilities of the Association on Common Areas, of any member (i) for any period during which any of the Association's charges or any fines assessed under this Declaration owed by the Member remains unpaid, (ii) during the period of any continuing violation of this Declaration after the existence of the violation shall have been declared by the Board of Directors of the Association; and (iii) during the period of any violation of the Articles of Incorporation, By-Laws, or regulations of the Association.

I. Limitations on Rights of the Association. As long as there is a Class B Member, the Association may not use its resources nor take a public position in opposition to future phases of the Development proposed by the Developer or changes to current phases of the

Development proposed by the Developer. Nothing in this paragraph shall be construed to limit the rights of the Owners acting as individuals or in affiliation with other Owners acting as individuals or in affiliation with other Owners or groups as long as they do not employ the resources of the Association or identify themselves as acting in the name, or on the behalf, of the Association.

11. REMEDIES.

A. In General. The Association or any party to whose benefit this Declaration inures, including the Developer, may proceed at law or in equity to prevent the occurrence or continuation of any violation of this Declaration, or to force compliance with this Declaration, together with the right to collect costs and reasonable attorney's fees, but neither the Developer nor the Association shall be liable for damages of any kind to any person for failing either to abide by, enforce, or carry out any provisions of this Declaration.

B. Delay or Failure to Enforce. No delay or failure on the part of any aggrieved party to invoke any available remedy with respect to a violation of any one or more provisions of this Declaration shall be held to be a waiver by that party (or an estoppel of that Person to assert) of any right available to him upon the occurrence, reoccurrence or continuation of such violation or violations of this Declaration.

C. Enforcement by City of Noblesville Plan Commission. This Declaration may be enforced by the Plan Commission of the City of Noblesville, Indiana, or its successors or assigns, pursuant to whatever powers or procedures are statutorily available to it for such purposes.

12. EFFECT OF BECOMING AN OWNER.

The Owners of any Lot subject to this Declaration by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from the Developer or a subsequent Owner of such Lot, shall accept such deed and execute such contract subject to each and every Restriction and agreement herein contained. By acceptance of such deed or execution of such contract, the Owner acknowledges the rights and powers of the Developer, Committee and of the Association with respect to this Declaration, and also, for themselves, their heirs, personal representatives, successors and assigns, such owners covenant and agree and consent to and with the Developer, Committee and the Association and to and with the Owners and subsequent Owners of each of the Lots affected by this Declaration to keep, observe, comply with and perform such Restrictions and agreements.

13. TITLES.

The titles preceding the various paragraphs and subparagraphs of this Declaration are for convenience of reference only and none of them shall be used as an aid to the construction of

Declaration of Covenants

Page 19

any provision of this Declaration. Wherever and whenever applicable, the singular form of any word shall be taken to mean or apply to the plural, and the masculine form shall be taken to mean or apply to the feminine or to the neuter.

14. DURATION.

The foregoing Restrictions are to run with the land and shall be binding on all parties and all persons claiming under them until January 1, 2030, at which time said 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 seventy-five percent (75%) of the number of Lots in the Development.

15. SEVERABILITY.

Every one of the Restrictions is hereby declared to be independent of and severable from the rest of the Restrictions and of and from every other one of the Restrictions and of said from every combination of the Restrictions. Therefore, if any of the Restrictions shall be held to be invalid or to be unenforceable, or to lack the quality of running with the land, that holding shall be without effect upon the validity, enforceability, or "running" quality of any other one of the Restrictions.

16. AMENDMENT.

A. Generally. This Declaration may be amended at any time by an instrument signed by (i) the appropriate officers of the Association acting pursuant to the authority granted by not less than two-thirds (2/3) of the votes of the Class A members cast at a meeting duly called for the purpose of amending this Declaration and, (ii) to the extent required by Paragraph 17, the Developer.

B. By Developer. Developer hereby reserves the right unilaterally to amend and revise the standards, covenants and restrictions contained in this Declaration during the period prior to December 31, 2010. Such amendments shall be in writing, executed by Developer, and recorded with the Recorder of Hamilton County, Indiana. No such amendment, however, shall restrict or diminish the rights or increase or expand the obligations of Owners with respect to Lots conveyed to such Owners prior to the amendment or adversely affect the rights and interests of mortgagees holding first mortgages on Residences at the time of such amendment. Developer shall give notice in writing to such Owners of any amendments. Except to the extent authorized in Paragraph 2(D), Developer shall not have the right at any time by amendment of this Declaration to grant or establish any easement through, across or over any Lot which Developer has previously conveyed without the consent of the Owner of such Lot.

C. Effective Date. Any amendment shall become effective upon its recordation in the Office of the Recorder of Hamilton County, Indiana.

Declaration of Covenants

Page 20

17. APPROVALS BY DEVELOPER. As long as there is a Class B Member, the following actions shall require the prior approval of Developer: the addition of real estate to the Tract; dedication or transfer of the Common Area; mergers and consolidations of Sections within the Tract or of the Tract with other real estate; mortgaging of the Common Area; and amendment of this Declaration and any supplemental Declaration.

18. NON-LIABILITY OF DEVELOPER. Developer shall not have any liability to an Owner or to any other Person with respect to drainage on, over or under a Lot. Such drainage shall be the responsibility of the Owner of the Lot upon which a Residence is constructed and of the builder of such Residence. An Owner, by an acceptance of a deed to a Lot, shall be deemed to agree to indemnify and hold Developer free and harmless from and against any and all liability arising from, related to, or in connection with drainage on, over and under the Lot described in such deed. Developer shall have no duties, obligations or liabilities hereunder except such as are expressly assumed by Developer and no duty of, or warranty by, Developer shall be implied by or inferred from any term or provision of this Declaration.

19. ROADS.


All roads shown on the Plat not heretofore dedicated are hereby dedicated to the public.

20. EASEMENTS FOR ADJOINER. All drainage, roads, sewer, utility and similar easement areas included on any Plat shall expressly benefit the property identified as "Portion of Tract 'B' not included in Plat of Phase One" "Tract C," and "Tract D," all on Exhibit B attached hereto and incorporated herein by this reference, owned by the grantors named in deed to the Developer conveying all or any portion of such real estate included within a Plat. Such benefitted real estate may make use of such easement areas in furtherance of the development of the benefitted real estate for purposes for which such easement areas have been established.

IN TESTIMONY WHEREOF, witness the signature of the Developer this 28th day of October, 1997.

SOMMERWOOD DEVELOPMENT, LLC

By: PEDCOR FUNDING CORP.

By: 
Theresa P. Bennett,
Executive Vice President

"DEVELOPER"

Declaration of Covenants

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

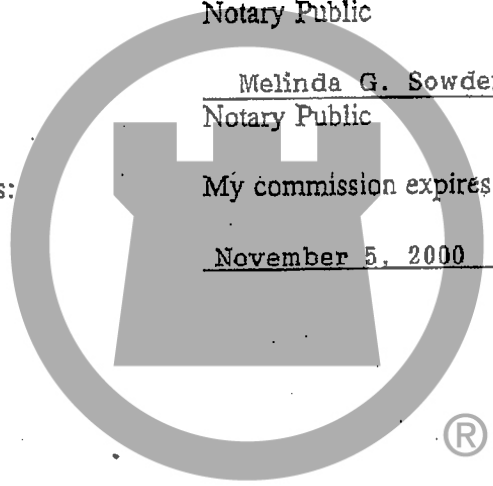
Before me, a Notary Public in and for said County and State, personally appeared Theresa P. Bennett, the Executive Vice President of Pedcor Funding Corp. the Managing Member of Sommerwood Development, LLC Declarant/ Developer herein, and acknowledged the execution of the foregoing instrument this 28th day of October, 1997.

Melinda G. Sowders
Notary Public Signature

Melinda G. Sowders
Notary Public Printed

My County of Residence Is:
Tipton

My commission expires:
November 5, 2000



CHICAGO TITLE

This instrument prepared by: Phillip J. Stoffregen, Attorney-at-Law, 8888 Keystone Crossing, Suite 900, Indianapolis, Indiana 46240.

Exhibit A

Page 1 of 2

TRACT A:

Part of the Southeast Quarter of Section 13, Township 18 North, Range 4 East in Hamilton County, Indiana, more particularly described as follows:

Commencing at the Northeast corner of said Quarter Section; thence South 89 degrees 50 minutes 19 seconds West (assumed bearing) along the North line of said Quarter Section 632.47 feet; thence South 08 degrees 06 minutes 47 seconds West 199.90 feet to the POINT OF BEGINNING of this description; thence continuing South 08 degrees 06 minutes 47 seconds West 52.44 feet; thence North 82 degrees 52 minutes 46 seconds West 180.96 feet; thence North 08 degrees 06 minutes 47 seconds East 29.78 feet; thence South 89 degrees 59 minutes 54 seconds East 182.76 feet to the place of beginning.

TRACT B:

Part of the West Half of the Southwest Quarter of Section 18, Township 18 North, Range 5 East and a part of the North Half of the Southeast Quarter of Section 13, Township 18 North, Range 4 East all in Hamilton County, Indiana, being more particularly described as follows:

Commencing at the Southeast Corner of said West Half of the Southwest Quarter; thence South 89 degrees 40 minutes 34 seconds West (assumed bearing) along the South line of said West Half of the Southwest Quarter 40.00 feet to the intersection of said South line and the Western right-of-way of the Norfolk & Western Railway; thence South 89 degrees 40 minutes 34 seconds West along said South Line 573.31 feet to the Southeast corner of Wellington Heights, Sixth Section recorded in Plat Book 6, pages 38 and 39 in the Office of the Recorder of Hamilton County, Indiana; thence North 00 degrees 19 minutes 26 seconds West along the East line of said Wellington Heights, Sixth Section 1015.49 feet to the Northeast corner thereof; thence South 89 degrees 40 minutes 34 seconds West parallel with said South line and along the North lines of said Wellington Heights Sixth Section and Wellington Heights Fifth Section, recorded in Plat Book 4, pages 27 and 28, in the Office of the Recorder of Hamilton County, Indiana, 437.24 feet to the POINT OF BEGINNING of this description; thence continuing South 89 degrees 40 minutes 34 seconds West along the South line of said Wellington Heights, Fifth Section 456.18 feet to a point on the West line of said West Half of the Southwest Quarter; thence North 00 degrees 04 minutes 11 seconds East along said West line 964.70 feet to a point being South 00 degrees 04 minutes 11 seconds West 535.01 feet from the Northeast corner of said North Half of the Southeast Quarter; thence North 89 degrees 56 minutes 00 seconds West parallel with the South line of said North Half of the Southeast Quarter 1335.40 feet to a point on the centerline of Allisonville Road (formerly State Road #37A) said point also being on a curve concave Easterly, the radius point of said curve being South 76 degrees 52 minutes 52 seconds East 2291.83 feet from said point; thence Northerly along said curve 369.19 feet to a point on said curve, the radius point of said curve

Exhibit A

Page 2 of 2

being South 67 degrees 39 minutes 04 seconds East 2291.83 feet from said point; thence South 82 degrees 52 minutes 46 seconds East 559.95 feet; thence North 08 degrees 06 minutes 47 seconds East 252.34 feet to a point on the North line of said North Half of the Southeast Quarter; thence North 89 degrees 50 minutes 19 seconds East along said North line of said North Half of the Southeast Quarter Section 632.47 feet to the Northeast corner of said North Half of the Southeast Quarter; thence North 00 degrees 24 minutes 12 seconds East along the West line of said West Half of the Southwest Quarter 164.47 feet to the Southwest corner of Wellington Estates, Section Two, Phase A, recorded as Instrument Number 92-8517 in the Office of the Recorder of Hamilton County, Indiana, said point also being the Northwest corner of said West Half of the Southwest Quarter; thence North 89 degrees 47 minutes 19 seconds East along the North line of said West Half of the Southeast Quarter and the South line of said Wellington Estates, Section Two, Phase A and the South line of Wellington Estates, Section Two, Phases B, recorded as Instrument Numbers 92-24154 in the Office of the Recorder of Hamilton County, Indiana, 453.19 feet; thence South 00 degrees 00 minutes 00 seconds West parallel with the Western right-of-way of the Norfolk and Western Railway 1663.27 feet to the place of beginning.

®

CHICAGO TITLE

Exhibit B

Page 1 of 2

Portion of Tract "B" not included in Plat of
Phase One

A part of the West Half of the Southwest Quarter of Section 18, Township 18 North, Range 5 East, in Hamilton County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said West Half of the Southwest Quarter Section; thence South 89 degrees 40 minutes 34 seconds West (assumed bearing) along the South line of said West Half 613.31 feet to the Southeast corner of Wellington Heights, Sixth Section, recorded in Plat Book 6, Pages 38 and 39 in the Office of the Recorder of Hamilton County, Indiana; thence North 00 degrees 19 minutes 26 seconds West along the East line of said Wellington Heights, Sixth Section 1015.49 feet; thence South 89 degrees 40 minutes 34 seconds West parallel with said South line and along the North lines of said Wellington Heights, Sixth Section 437.24 feet to the POINT OF BEGINNING of this description; thence continuing South 89 degrees 40 minutes 34 seconds West along said North line of Wellington Heights, Sixth Section 27.07 feet; thence North 00 degrees 00 minutes 00 seconds East 187.06 feet; thence South 90 degrees 00 minutes 00 seconds West 52.44 feet; thence North 00 degrees 00 minutes 08 seconds West 1140.02 feet; thence South 90 degrees 00 minutes 00 seconds West 176.72 feet; thence South 61 degrees 50 minutes 40 seconds West 65.26 feet; thence South 89 degrees 55 minutes 51 seconds West 140.35 feet to a point on the West line of said West Half; thence North 00 degrees 04 minutes 11 seconds West along said West line 201.16 feet; thence North 00 degrees 24 minutes 12 seconds East 164.47 feet to a point on the North line of said West Half; thence North 89 degrees 47 minutes 19 seconds East along said North line 453.19 feet; thence South 00 degrees 00 minutes 00 seconds West 1663.27 feet to the place of beginning, containing 5.814 acres, more or less.

CHICAGO TITLE

Tract "C"

Part of the West Half of the Southwest Quarter of Section 18, Township 18 North, Range 5 East, in Hamilton County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said West Half; thence South 89 degrees 40 minutes 34 seconds West (assumed bearing) along the South line of said West Half 40.00 feet to the intersection of said South line and the Western right-of-way of the Norfolk and Western Railway; thence South 00 degrees 00 minutes 00 seconds West along said right-of-way 1390.91 feet to the POINT OF BEGINNING of this description; thence South 89 degrees 47 minutes 19 seconds West parallel with the North line of said West Half 1016.29 feet; thence South 00 degrees 00 minutes 00 seconds West parallel with the aforesaid Western right-of-way 1285.87 feet to a point on the aforesaid North line; thence North 89 degrees 47 minutes 19 seconds East along said North line 1016.19 feet to a point on the aforesaid Western right-of-way; thence South 00 degrees 00 minutes 00 seconds West along said Western right-of-way 1285.87 feet to the place of beginning, containing 30.000 acres, more or less.

Exhibit B

Page 2 of 2

Tract "D"

A part of the West Half of the Southwest Quarter of Section 18, Township 18 North, Range 5 East, in Hamilton County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of said West Half; thence South 89 degrees 40 minutes 34 seconds West (assumed bearing) along the South line of said West Half 40.00 feet to the intersection of said South line and the Western right-of-way of the Norfolk and Western Railway, said point also being the POINT OF BEGINNING of this description; thence continuing South 89 degrees 40 minutes 34 seconds West along said South line 573.31 feet to the Southeast corner of Wellington Heights, Sixth Section, recorded in Plat Book 6, Page 38 and 39 in the Office of the Recorder of Hamilton County, Indiana; thence North 00 degrees 19 minutes 26 seconds West along the East line of said Wellington Heights, Sixth Section 1015.49 feet to the Northeast corner thereof; thence South 89 degrees 40 minutes 34 seconds West parallel with said South line and along the North line of said Wellington Heights, Sixth Section; thence North 00 degrees 00 minutes 00 seconds East parallel with the aforesaid Western right-of-way 377.40 feet; thence North 89 degrees 47 minutes 19 seconds East parallel with the North line of said West Half 1016.29 feet to a point on the aforesaid Western right-of-way; thence South 00 degrees 00 minutes 00 seconds West along said Western right-of-way 1390.91 feet to the place of beginning, containing 22.214 acres, more or less.

®

CHICAGO TITLE

Instrument
9709755874

1400
③

Cross Reference: Instrument No. 9746216, Plat Cabinet No. 2, Slide No. 43

AMENDMENT TO THE PLAT OF
SOMMERWOOD (SECTION 1)

9709755874
Filed for Record in
HAMILTON COUNTY, INDIANA
MARY L CLARK
On 12-29-1997 At 10:48 am.
AMENDMENT 14.00

This Instrument hereby amends the recorded Plat of Sommerwood, Section 1, recorded as Instrument Number 9746216 in Plat Cabinet No. 2, Slide No. 43, in the Office of the Recorder of Hamilton County, Indiana (the "Plat").

The purpose of this Amendment is to: (1) increase the width of a drainage easement which runs across the entire south side of Lots 23 and 24 to the dimensions depicted on Exhibit A, which is attached hereto and incorporated herein by reference; and (2) to correctly identify certain easements as "drainage and utility easements" which were incorrectly defined solely as "drainage easements" on the face of the Plat. The drainage and utility easements to which reference is hereby made are located as set forth below:

- a. Along the entire east sides of Lots 41 and 42;
- b. Along the entire north sides of Lots 34 and 35;
- c. Along the entire south sides of Lots 36 and 37;
- d. Along the entire north side of Lot 31;
- e. Along the entire south side of Lot 32; and
- f. Along the entire north sides of Lots 26 and 27.

Sommerwood Development, LLC and The Estridge Group, Inc. own all of the Lots within Sommerwood, Section 1, and consent to this Amendment as evidenced by execution below.

DATED this 29 day of December, 1997.

SOMMERWOOD DEVELOPMENT, LLC

THE ESTRIDGE GROUP, INC.

By: Pedcor Funding Corp.,
Its Managing Member

By: [Signature]
(Signature)

[Signature]
By: Bruce A. Cordingley, President

[Signature]
(Printed Name and Title)

LOJLY ENTERED FOR TAXATION
Subject to final acceptance for transfer,
29 day of Dec 19 97

F:\WORD\NOBLE\1322MMH.DOC

[Signature] Auditor
Hamilton County

Parcel # _____

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, a Notary Public in and for said County and State, personally appeared Bruce A. Cordingley, the President of Pedcor Funding Corp., the Managing Member of Sommerwood Development, LLC, an Indiana limited liability company who executed the foregoing Instrument and stated, under oath, that the facts contained therein are true and accurate to the best of his knowledge and belief.

Witness my hand and Notarial Seal this 23rd day of December, 1997.

Margaret M. Haugland
Notary Public - Signature

Margaret M. Haugland
Notary Public - Printed

My Commission Expires:
11-11-99

My County of Residence Is:
Hamilton

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, a Notary Public in and for said County and State, personally appeared Michael J. Keller, the V.P. Finance of The Estridge Group, Inc. who executed the foregoing Instrument and stated, under oath, that the facts contained therein are true and accurate to the best of his knowledge and belief.

Witness my hand and Notarial Seal this 23rd day of December, 1997.

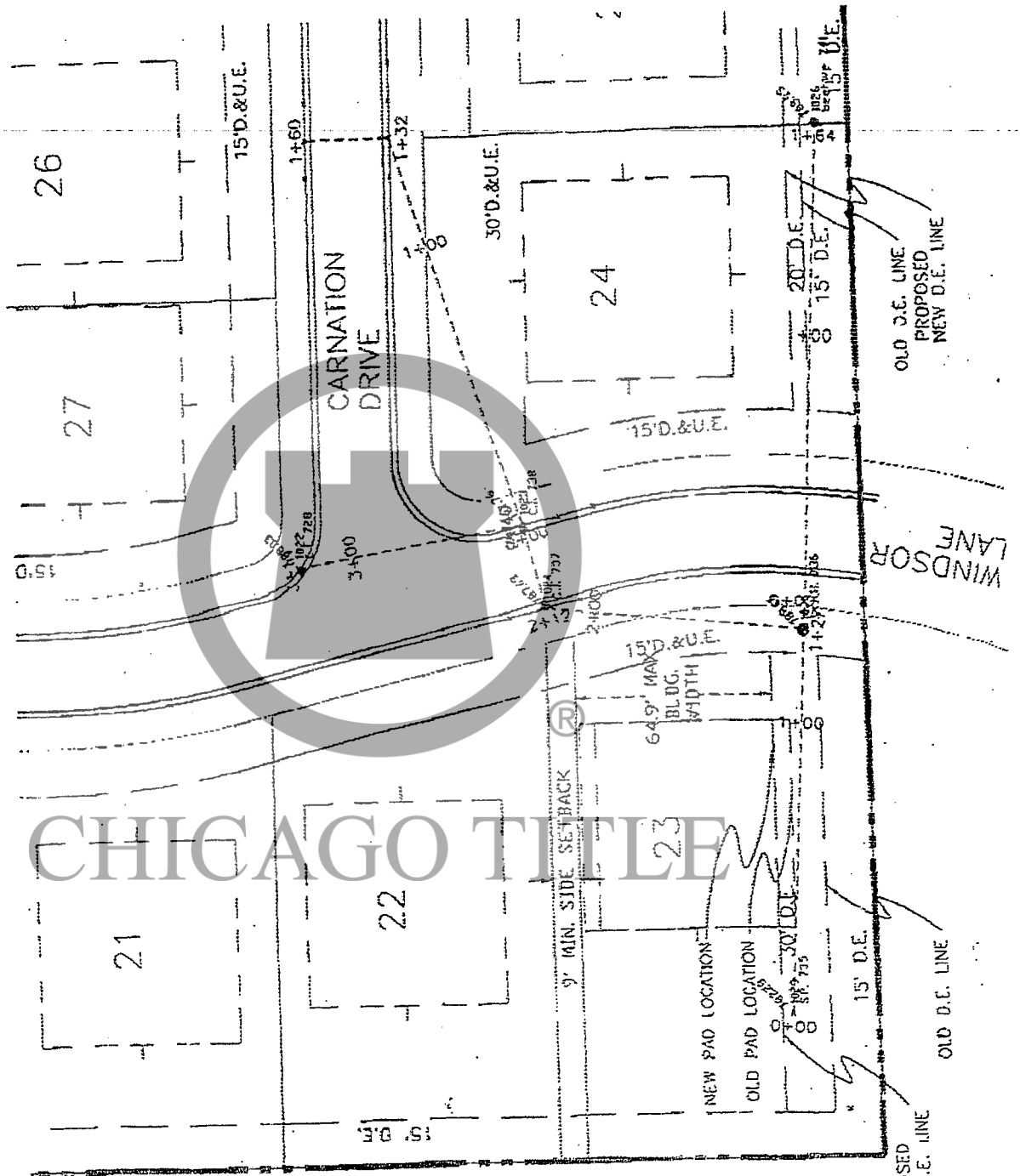
Debbie A. Cooke
Notary Public - Signature

Notary Public - Printed

My Commission Expires:

My County of Residence Is:

This instrument prepared by Scott D. Butler, Attorney at Law, SCOTT D. BUTLER P.C., 8888 Keystone Crossing, Suite 900, Indianapolis, Indiana 46240 (317) 587-0336.



PROPOSED NEW D.E. LINE

OLD D.E. LINE

WINDSOR LANE

OLD D.E. LINE
PROPOSED NEW D.E. LINE



7172 Graham Road
 Indianapolis, Indiana 46250
 317-842-6777
 FAX# 317-841-4798
 www.picripe.com

199909961162
 Filed for Record in
 HAMILTON COUNTY, INDIANA
 MARY L CLARK
 On 10-19-1999 At 03:12 pm.
 CERT CORR 10.07

10.00
 (1)
 1.001012

CERTIFICATE OF CORRECTION
 (Sommerwood - Section 1)

I, the undersigned, hereby certify that the Secondary Plat of Sommerwood - Section 1, recorded October 29, 1997 as Instrument #9746216 in Plat Cabinet 2, Slide 43 in the Office of the Recorder of Hamilton County, Indiana, was prepared by Paul I. Cripe, Inc. and certified by me.

By error of the scrivener the bearing along the perimeter boundary line on the east side of Lot 25 (Sheets 1 of 7 and 5 of 7) is incorrect, which results in several dimensions also being incorrect.

The bearing of the said east line is incorrectly shown as: **S 00°05'31" W**
 To correct said error the bearing shall be shown as: **S 00°00'00" W**

The dimension along the center line of Carnation Drive is incorrectly shown as: **246.09'**
 To correct said error the dimension shall be shown as: **245.83'**

The perimeter dimension along the north right of way line of Carnation Drive is incorrectly shown as: **52.74'**
 To correct said error the dimension shall be shown as: **52.44'**

The distance and bearing in the middle of the second line from the bottom of the legal description (Sheet 6 of 7) are incorrectly shown as: **52.74 feet and South 00 degrees 05 minutes 31 seconds West**
 To correct said errors the distance shall be **52.44 feet** and the bearing shall be **South 00 degrees 00 minutes 00 seconds West**

Witness my signature and seal this 15th day of October, 1999.

Dennis K. Singer
 Dennis K. Singer, R.L.S. #S0470



DULY ENTERED FOR TAXATION
 Subject to final acceptance for transfer
 19 day of Oct 19 99

J. M. Oyle Auditor
 Hamilton County

Parcel # _____



7172 Graham Road
 Indianapolis, Indiana 46250
 317-842-6777
 FAX# 317 841-4798
 www.picripe.com

PIC Job #960473-20100
 May 3, 2000
 Sheet 1 of 3

14.00
 (2)

200000022371
 Filed for Record in
 HAMILTON COUNTY, INDIANA
 MARY L CLARK
 On 05-09-2000 At 02:34 pm.
 CERT CORR 14.00

**SURVEYOR'S CORRECTION CERTIFICATE
 SOMMERWOOD - SECTION 1**

I, the undersigned, hereby certify that the Secondary Plat of Sommerwood - Section 1, recorded October 10, 1997, in Plat Cabinet No. 2, Slide No. 43 as Instrument Number 9746216, in the Office of the Recorder of Hamilton County, Indiana, was prepared under my supervision and certified by me.

By error of the scrivener there are several erroneous dimensions on the said plat, the corrections of which are depicted by revision clouds on the attached copy of the plat, as follows:

The dimensions along the East and West lines of Lot 38 are incorrectly shown as 140.00 feet. To correct said error the dimensions shall be shown as 140.02 feet.

The dimension along the West line of Lot 39 is incorrectly shown as 64.80 feet. To correct said error the dimension shall be shown as 64.83 feet.

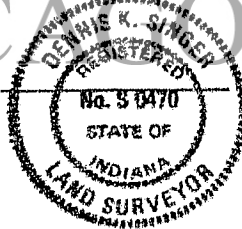
The dimension along the centerline of Windsor Lane between Sommerwood Drive and Gardenia Drive is incorrectly shown as 335.02 feet. To correct said error the dimension shall be shown as 335.00 feet.

The dimension along the centerline of Windsor Lane south of Lavender Drive is incorrectly shown as 229.73 feet. To correct said error the dimension shall be shown as 229.75 feet.

The dimensions along the centerline of Windsor Lane at the intersection of Carnation Drive are incorrectly shown as 49.22 feet and 75.74 feet. To correct said errors the dimensions shall be shown as 49.19 feet and 75.77 feet.

Witness my hand and seal this 3rd day of May, 2000.

Dennis K. Singer
 Dennis K. Singer, R.L.S. #50470



DULY ENTERED FOR TAXATION
 Subject to final acceptance for transfer
 day of May, 2000

J. M. Galt
 Auditor
 Hamilton County

Parcel # _____

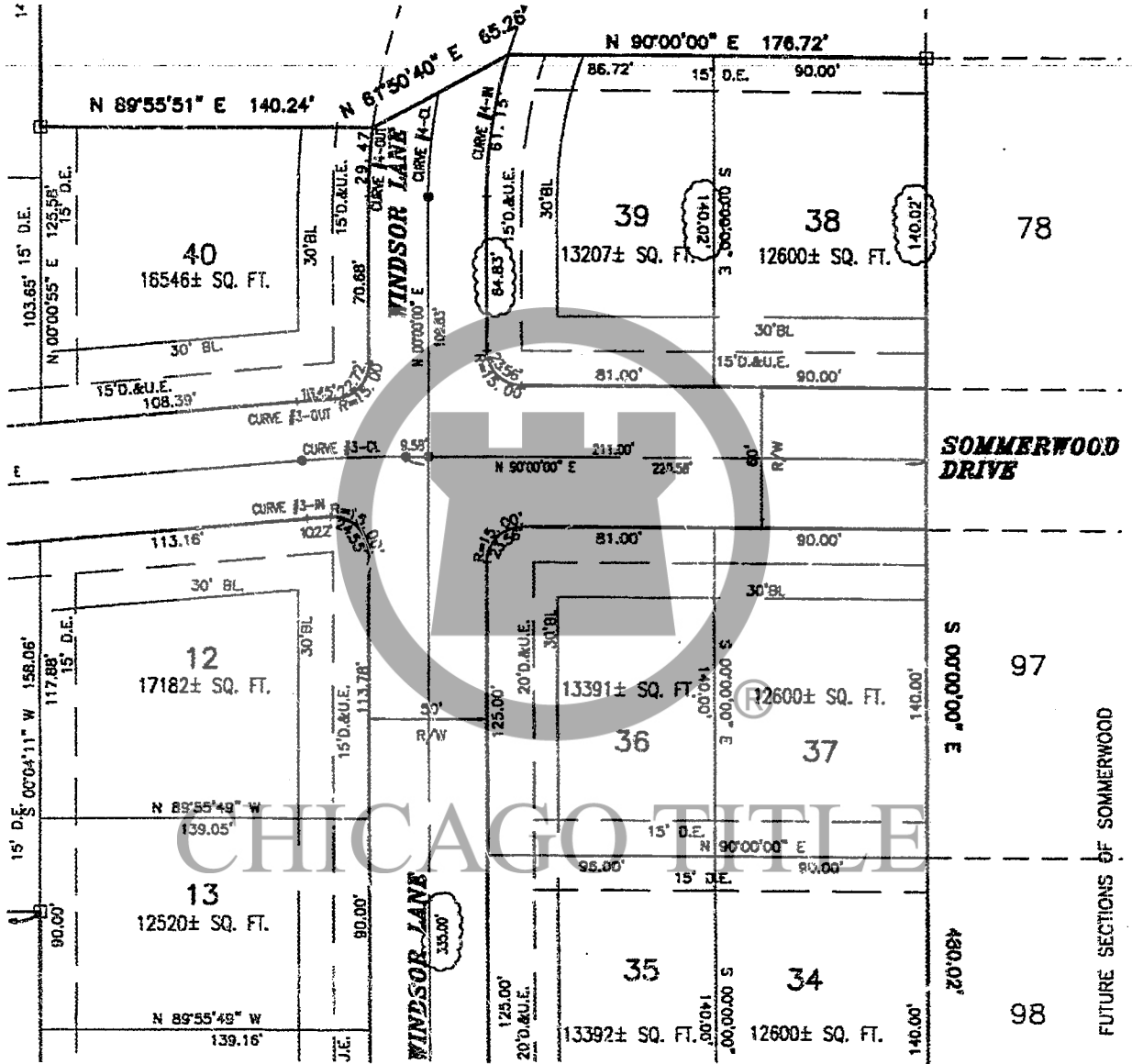
CHICAGO TITLE

DULY ENTERED FOR TAXATION
 Subject to final acceptance for transfer
 day of May, 2000

J. M. Cripe
 Auditor
 Hamilton County

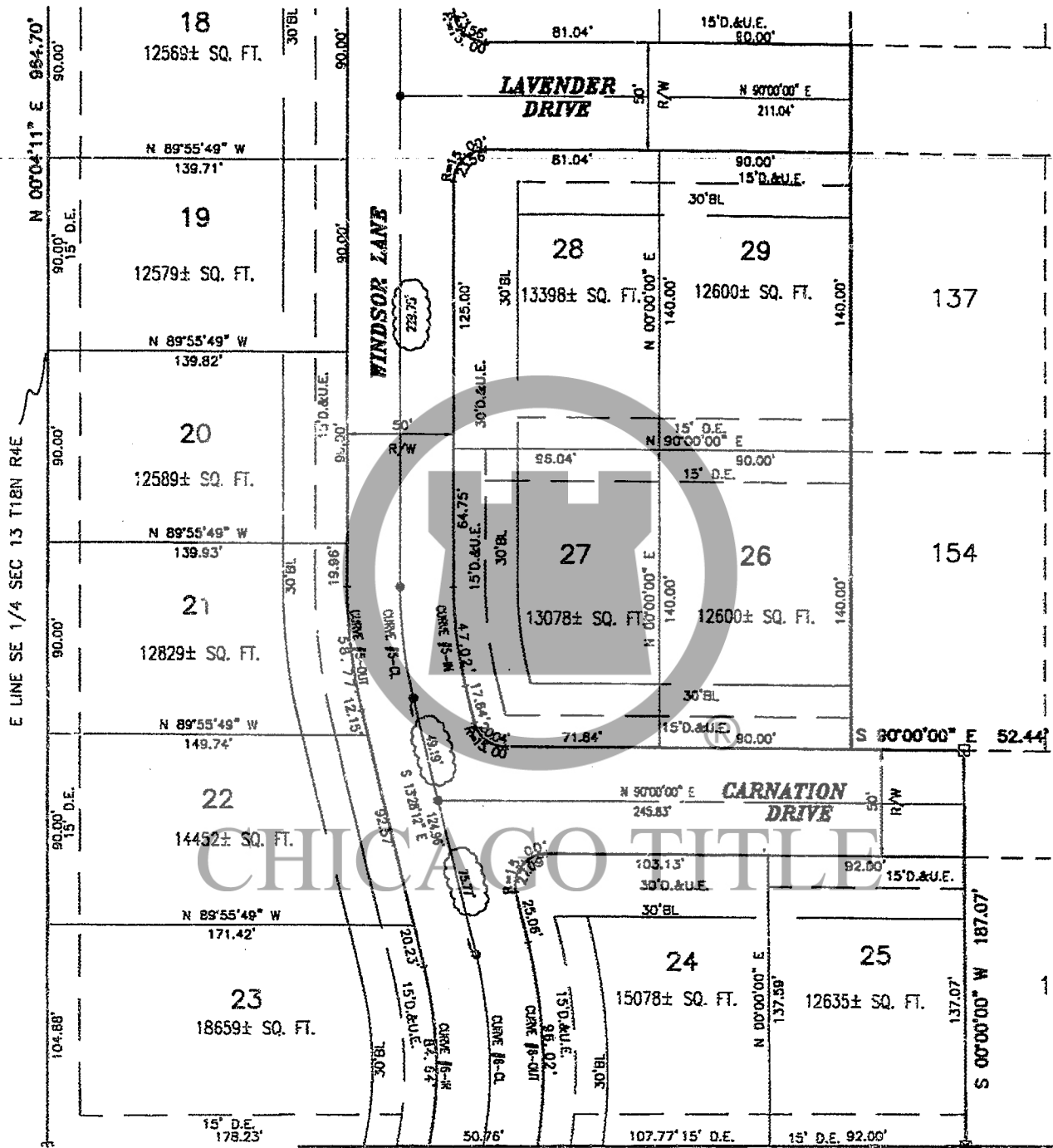
Parcel # _____

PIC Job #960473-30100
 May 3, 2000
 Sheet 2 of 3



PAUL I. CRIFE, INC.

Architects & Engineers & Landscape Architects & Land Planners & Land Surveyors
 Environmental Consultants & Transportation Engineers



PAUL I. CRIFE, INC.

Architects & Engineers ▲ Landscape Architects ▲ Land Planners ▲ Land Surveyors
 Environmental Consultants ▲ Transportation Engineers



PAUL I. CRIFE, INC.

7172 Graham Road

Indianapolis, Indiana 46250

(317) 842-6777

FAX (317) 841-4798

REVIEWED BY HAMILTON
COUNTY AUDITOR'S OFFICE
28 day of June, 2002

PIC Job #960473-20100

June 27, 2002

Sheet 1 of 2

10.00
1.00
DNDNC +1

**CERTIFICATE OF PLAT AMENDMENT
SOMMERWOOD - SECTION THREE**

I, the undersigned, hereby certify that the Secondary Plat of Sommerwood - Section Three, recorded September 14, 2000, in Plat Cabinet No. 2, Slide No. 484 as Instrument Number 2000-45961, in the Office of the Recorder of Hamilton County, Indiana, was prepared under my supervision and certified by me.

Due to a design change in Sommerwood Section Four, two stub streets in Section Three, namely **Gardenia Drive** and **Lavender Drive**, which were originally planned to be through streets, will instead terminate in cul-de-sacs within said Section Four.

At the request of Sommerwood Development, LLC (the 'Developer'), in cooperation with Noblesville Planning, Hamilton County Transfer and Mapping, and the Hamilton County E-911 Director, I have prepared this Plat Amendment to change the said street names as follows: **Gardenia Drive** is changed to **Buttercup Court**; and **Lavender Drive** is changed to **Daisy Court**.

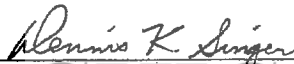
The following lots in Section Three are affected by this amendment:

<u>LOT NUMBERS</u>	<u>OLD STREET NAME</u>	<u>NEW STREET NAME</u>
107 and 108	Gardenia Drive	Buttercup Court
127 and 128	Lavender Drive	Daisy Court

The above name changes are shown graphically on SHEET 2 attached hereto and by reference made a part hereof.

Witness my signature and seal this 27th day of June, 2002.

200200045067
Filed for Record in
HAMILTON COUNTY, INDIANA
MARY L CLARK
06-28-2002 12:31 pm.
CERT CORR 10.00

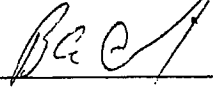

Dennis K. Singer, R.L.S. #S0470



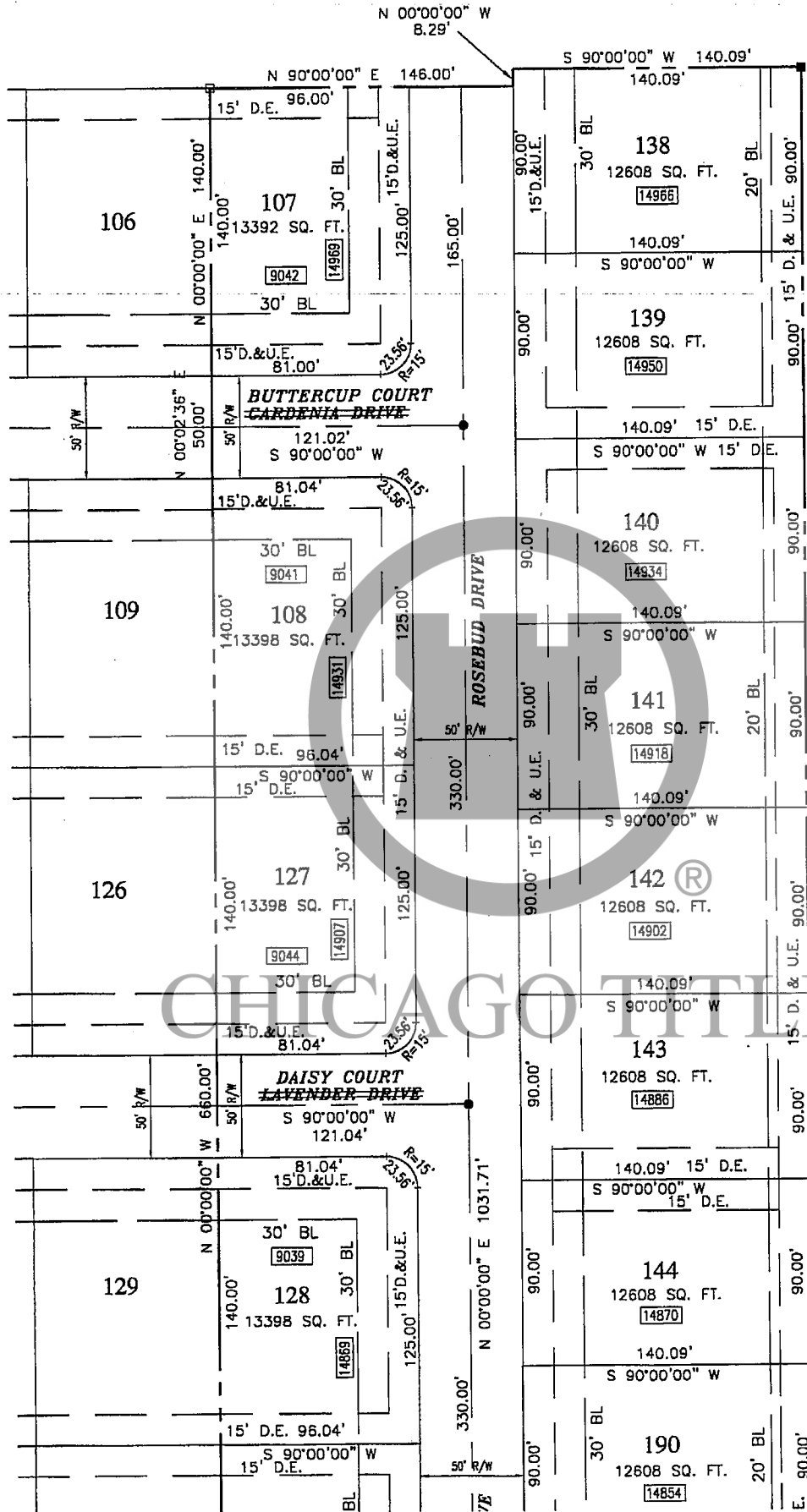
CHICAGO TITLE

Sommerwood Development, LLC, the developer of Sommerwood - Section Three, does hereby approve and endorse the within Plat Amendment this _____ day of _____, 2002.

Sommerwood Development, LLC

By: 
Title: President

This Instrument prepared by Dennis K. Singer, RLS, of Paul I Cripe, Inc.





REVIEWED BY HAMILTON COUNTY AUDITOR'S OFFICE
28 day of June, 2002

PIC Job #960473-20100
June 27, 2002
Sheet 1 of 2

PAUL I. CRIFE, INC.

7172 Graham Road

Indianapolis, Indiana 46250

(317) 842-6777
FAX (317) 841-4798

10.00
X1 1.00
NONDC

**CERTIFICATE OF PLAT AMENDMENT
SOMMERWOOD - SECTION ONE**

I, the undersigned, hereby certify that the Secondary Plat of Sommerwood - Section One, recorded October 29, 1997, in Plat Cabinet No. 2, Slide No. 43 as Instrument Number 9746216, in the Office of the Recorder of Hamilton County, Indiana, was prepared under my supervision and certified by me.

Due to a design change in Sommerwood Section Four, two stub streets in Section One, namely **Gardenia Drive** and **Lavender Drive**, which were originally planned to be through streets, will instead terminate in cul-de-sacs within said Section Four.

At the request of Sommerwood Development, LLC (the 'Developer'), in cooperation with Noblesville Planning, Hamilton County Transfer and Mapping, and the Hamilton County E-911 Director, I have prepared this Plat Amendment to change the said street names as follows: **Gardenia Drive** is changed to **Gardenia Court**; and **Lavender Drive** is changed to **Lavender Court**.

The following lots in Section One are affected by this amendment:

<u>LOT NUMBERS</u>	<u>OLD STREET NAME</u>	<u>NEW STREET NAME</u>
32, 33, 34 & 35	Gardenia Drive	Gardenia Court
28, 29, 30 & 31	Lavender Drive	Lavender Court

The above name changes are shown graphically on SHEET 2 attached hereto and by reference made a part hereof.

Witness my signature and seal this 27th day of June, 2002.

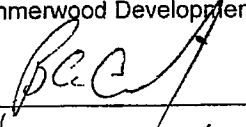

Dennis K. Singer, R.L.S. #S0470



200200046068
Filed for Record in
HAMILTON COUNTY, INDIANA
MARY L CLARK
06-28-2002 12:31 pm.
CERT CORR 10.00

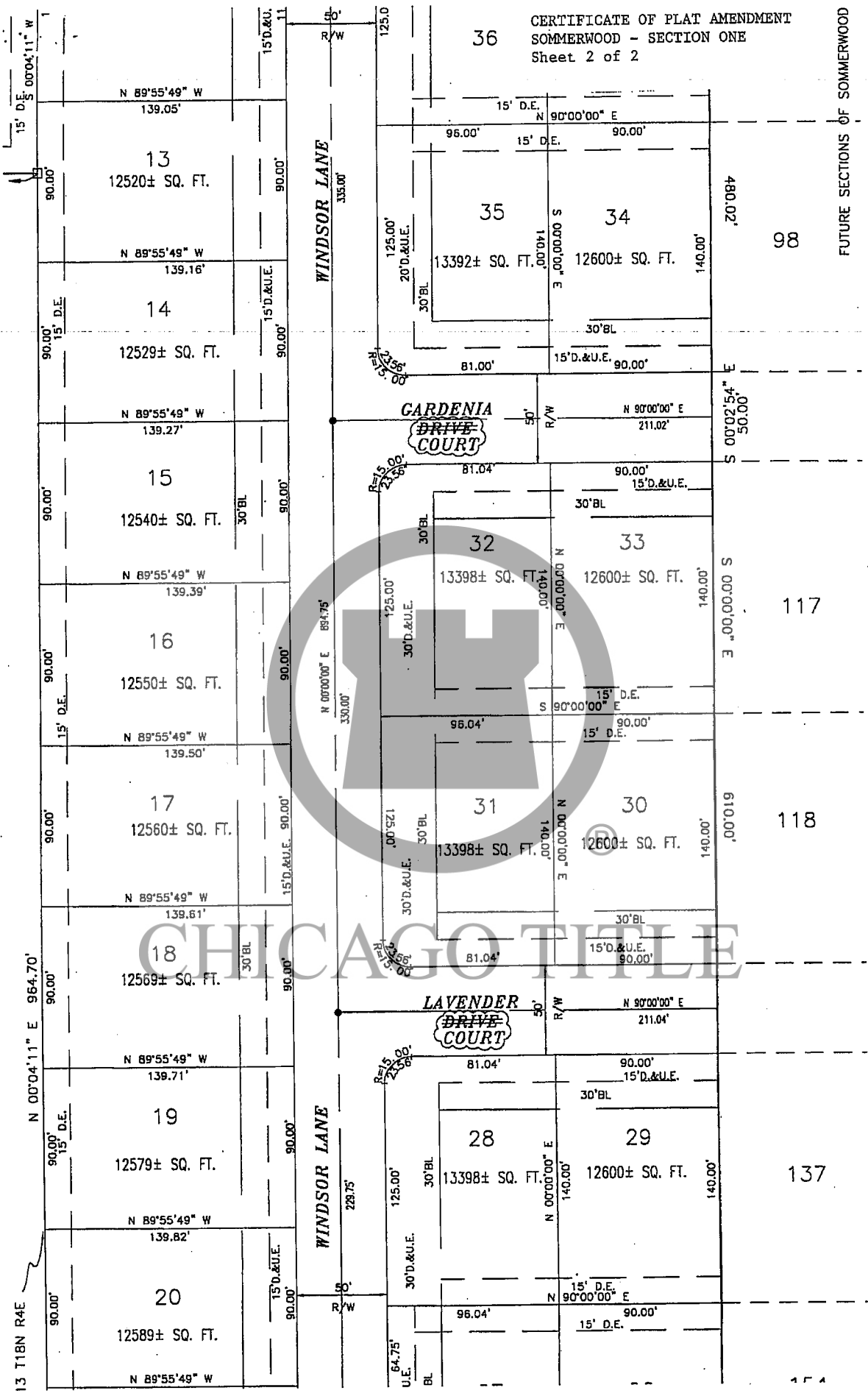
Sommerwood Development, LLC, the developer of Sommerwood - Section One does hereby approve and endorse the within Plat Amendment this _____ day of _____, 2002.

Sommerwood Development, LLC

By: 
Title: President

This Instrument prepared by Dennis K. Singer, RLS, of Paul I Cripe, Inc.

CERTIFICATE OF PLAT AMENDMENT
 SOMMERWOOD - SECTION ONE
 Sheet 2 of 2



CHICAGO TITLE

FUTURE SECTIONS OF SOMMERWOOD

13 T18N R4E

174