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Linda C. Winchester
 RECORDER HENRY COUNTY

COVENANTS AND RESTRICTIONS
 FOR
 TWIN OAKS SUBDIVISION
 HENRY COUNTY, INDIANA

The Subdivision shall be known and designated as Twin Oaks Subdivision, located in Wayne Township, Henry County, Indiana, Section 21, Township 16 North, Range 9 East.

1. Owners of lots shall hold membership in the Twin Oaks Lot Owner's Association or its successor organization and their titles subject to the rules, by-laws, covenants, provisions and restrictions promulgated and adopted by such Association or organization and shall be subject to such Association or organization in authority.
2. Enforcement shall be by proceedings at law or in equity against any person or persons violating or attempting to violate any covenants either to restrain violation or to recover damages.
3. No lot shall be used except for residential purposes and no building shall be erected, altered or placed on any lot other than one single family dwelling not to exceed two stories in height with an attached and or detached garage. A detached garage shall not exceed 1000 square feet, and shall be of same construction as the residence.
4. Minimum square footage of a one story dwelling shall be 1600 sq. ft. In the case of a two story dwelling, the minimum square footage shall be 1600 sq. ft. with a minimum of 900 sq. ft. on first level. These square footages refer only to finished interior living space, excluding open patios, finished lower (basement) levels, porches, garages, etc.
5. No building shall be located on any lot nearer to the front line or nearer to the side line than the minimum set back lines shown on the recorded plat. No building shall be located nearer than 10 feet to a side yard line. Nothing herein shall prevent an owner of two or more adjoining lots to locate a dwelling thereon within the total confines subject, however, to the above restrictions. Ten foot side yard setback shall be required for a garage or an accessory building, not exceeding 18 feet in height and located at least as far back as the rear of the principle dwelling.
6. Easements for installation and maintenance of utilities and drainage facilities are reserved for use of public utilities for installation of sewers and the sewer mains, poles, ducts, lines and wires and drainage subject at all times to the proper authorities and the easement herein reserved. No structures are to be erected or maintained upon said strip of land by owners of lots in this subdivision, who takes their titles subject to the rights of the public utilities. No lot

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- shall be subdivided for the purpose of accommodating additional structures or families unless the portions resulting from such subdivision are used to enlarge contiguous lots as originally platted, and the lots thus enlarged are used for single family purposes.
7. No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance to a majority of lot owners.
 8. No structure of a temporary character, trailer, basement, tent, shack, garage, or other accommodation shall be used on lot at any time as a residence, either temporarily or permanently.
 9. No sign of any kind shall be displayed to the public view on any lot, except one professional sign of not more than one square foot, one sign of not more than five square feet to advertise the property for sale or signs used by a builder to advertise the property during the construction and sales period.
 10. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose.
 11. No lot shall be used or maintained as a dumping ground for rubbish, trash, or garbage. Waste matter or other materials shall be kept only in sanitary containers, and all incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.
 12. No fence, wall or shrub planting which obstructs the sight lines at elevations between two and six feet above roadways shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines connecting them at points 25 feet from the intersection of the street property lines or in the case of a rounded property corner, from the intersection of the street property lines extended. The same sight line limitation shall apply on any lot within 10 feet from the intersection of a street property line with the edge of a driveway pavement.
 13. No screen planting or hedge or any fence more than 36 inches high shall be permitted on side lot lines between the front lot line and the building set back line.
 14. No individual water supply system or sewage disposal system shall be permitted on any lot unless such system is approved by local authorities and is constructed in accordance with the requirements, standards, and recommendations of the Indiana State Board of Health, and has the approval of the

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Lot Owners Association.

15. No building shall be erected, placed or altered on any lot until the building plans, specifications and plot plan showing the location of such building have been approved by the Lot Owners Association, as to quality of workmanship and materials and conformity and harmony of external design with existing structures, and as to location of the building with respect to topography and finished ground elevation. No compensation shall be paid to the members or representatives of the Committee. Said committee shall have the right to refuse any such plans or specifications, which are not suitable or desirable, in its opinion, for aesthetic or other reasons. Committee action shall be by a majority action of its members. All plans for proposed construction of any kind shall include a plot plan of the lot or lots showing the location of the residence, well, and septic system, and driveways. The plot plans shall be drawn to a scale of 1 inch equal to no more than 20 feet with contour intervals no more than 5 feet. Sufficient profile and section elevation details to set out completely the total intent of the plans and the impact of finish grading are required.
16. Membership in the Association shall extend only to lot owners in Twin Oaks Subdivision. Functions of the Association include, but are not limited to, review and approval of plans for sewage disposal systems and the review and approval of plans for residences and any other related structures which are permitted on lots in Twin Oaks Subdivision. Inspections for compliance with approved plans shall be performed by the Association.
17. Members of the Association shall be subject to all zoning and health regulations, as well as all other regulations and laws affecting the use of their property, to the same extent as if such regulations and laws were set forth herein. The violation of any such regulations and laws will subject offending members to the same penalties as are provided for the violation of any other of these rules and regulations.
18. No member shall undertake the construction of a garage or accessory building on his lot or lots until he has undertaken construction of an approved dwelling house thereon.
19. No hunting, trapping, discharge of fire arms or target practice shall be permitted anywhere in Twin Oaks Subdivision.
20. The use of motorcycles or off road vehicles of any kind is limited to travel on the established roadways. Violators are subject to prosecution and/or special assessments for repair of damage as determined by the Board of Directors.

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21. Drainage facilities on individual lots including the side drains along road frontages must be maintained and preserved. Plans for establishing or altering surface drainage features on individual lots are subject to approval prior to implementation. Established drainage features shall not be obstructed at any time.
22. No lot owner may have an automatic dusk to dawn security light illuminating a wide area without submitting plans and obtaining approval from the Board of Directors of the Association. Such approval will not normally be given unless construction of a house has been undertaken on the site where such a light is proposed. All outdoor flood and spot lighting shall be installed and used in such a manner as not to be offensive to other property owners.
23. Tanks for storage of transportation fuel of any kind shall not be installed below ground on any lot. Above ground tanks must be approved by the Lot Owners Association.
24. No unsightly objects such as inoperative vehicles, utility trailers or construction equipment shall be permitted to remain on any lot.
25. All fences, swimming pools, and ponds must be approved by the Lot Owners Association and must meet the requirements of the General Rules and Regulations.
26. Construction shall not be undertaken by a lot owner unless he is prepared to complete same without undue delay, excepting reasonable delays due to causes beyond his control such as may result from adverse weather conditions. It is normally expected that construction will be completed, including finish grading, within one year of starting.

This provision shall not preclude the construction of a dwelling in more than one stage, providing that each stage of the proposed plans is first approved by the Lot Owners Association that the construction thereof is likewise completed without avoidable delay.

27. Proposed plans must be submitted to the Developer at least two weeks prior to calling a meeting of the Lot Owners Association. The developer shall call a meeting on a need basis with at least one week notice. The meeting of the Association will be for consideration of approval. Two copies each of the following documents (as applicable) must be furnished.
 - a. Elevation and floor plans of the proposed structure.
 - b. Topographical layout of the lot or lots

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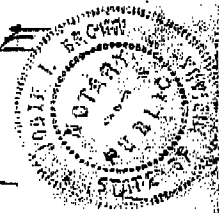
showing impact of finish grade, driveways
and proposed buildings on surface drainage.
See Rule # 21 regarding preservation and
maintenance of surface drainage features.

c. Material list and specifications.

*Prepared by Twin Oaks Lot Owners'
Association.*

David Hulce
DAVID HULCE

*State Indiana
County of Henry*



December 20, 1995

*Opolie L. Brown, Notary
Opolie L. Brown
Henry County*

Commission Expires January 15, 1996

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