

PLAT RECORDING # 860031873  
860031874

CROSS REFERENCE

DECLARATION OF COVENANTS AND RESTRICTIONS  
OF  
VILLAGE GATE, SECTION I

RECORDED  
TAXATION 1850  
APR 17 86009625 (10)  
ASSISTANT CLERK  
James A. Manning

THIS DECLARATION made this 17th day of APRIL, 1986,  
by SCM REAL ESTATE DEVELOPMENT CORP., an Indiana corporation (hereinafter  
referred to as "Developer"),

WITNESSETH:

WHEREAS, Developer is the owner or contract purchaser of all of the lands  
contained in the area described in Exhibit A, attached hereto and made a part hereof,  
which lands will be subdivided and known as "Village Gate" (together with any additions  
thereto as herein provided, hereinafter referred to as the "Real Estate" or the  
"Development"), and will be more particularly described on the plats of the various  
sections thereof recorded and to be recorded in the Office of the Recorder of Marion  
County, Indiana; and

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

NOW, THEREFORE, Developer hereby declares that all of the platted lots and  
lands located within the Development 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 of said lots situated therein. All of the Restrictions shall run with the land and  
shall be binding upon Developer and upon the parties having or acquiring any right, title  
or interest, legal or equitable, in and to the real property or any part of parts thereof  
subject to such Restrictions, and shall inure to the benefit of Developer's successors in  
title to any real estate in the Development. Developer specifically reserves unto itself  
the right and privilege, prior to the recording of the plat by Developer of a particular lot  
or tract within the Development as described in Exhibit A, to exclude any real estate as  
shown from the Development, or to include additional real estate.

1. DEFINITIONS.

A. The following are the definitions of the terms as they are used in this  
Declaration.

(i) "Association" shall mean "Village Gate Homeowners Association,  
Inc.", its successors and assigns and shall be created as an Indiana not-for-  
profit corporation and its membership shall consist of lot owners who pay  
mandatory assessments for security control, snow removal, liability insurance,  
landscape easement maintenance, fertilizing and weed control and Common  
Area facilities' operation and maintenance.

(ii) "Committee" shall mean the Village Gate Development Control  
Committee, composed of three (3) members appointed by Developer who shall  
be subject to removal by Developer at any time with or without cause. Any  
vacancies from time to time existing shall be filled by appointment of  
Developer until such time as the subdivision is completely developed, at which  
time the Village Gate Homeowners Association, Inc. shall appoint from its  
membership this Committee.

(iii) "Common Area" shall mean those areas set aside for conveyance to  
the Association, as shown on the plat.

(iv) "Common Property" means all real and personal property which is  
in the nature of common or public improvements or areas, and which is  
located in, upon, or under the Common Areas, easements, or streets within  
Village Gate. Without limiting the generality thereof, Common Property shall

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include, to the extent not publicly dedicated, all Streets, curbs, water mains, fire hydrants, the drainage system, the sewage system, street lights and street signs, public sidewalks, lakes, retention ponds, parks, and open spaces.

(v) "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Marion County, Indiana.

(vi) "Mortgagee" shall mean any holder, insurer or guarantor of any first mortgage on any Lot.

(vii) "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.

**B. Approvals, Etc.** Approvals, determinations, permissions or consents required herein shall be deemed given if they are given in writing signed, with respect to Developer by an authorized officer or agent thereof, and with respect to the Committee by two members thereof.

## **2. CHARACTER OF THE DEVELOPMENT.**

**A. In General.** Every numbered lot in the Development, unless it is otherwise designated by Developer, is a residential lot and shall be used exclusively for single family residential purposes. No structure shall be erected, placed or permitted to remain upon any of said residential lots except a single family dwelling house. All tracts of land located within the Development which have not been designated by numbering as residential building lots in the recorded plats shall be Common Area and shall be used in a manner consistent with the zoning and use designated in a master plan by Developer, including recreational facilities.

**B. Accessory Outbuildings Prohibited.** No accessory outbuildings shall be erected on any of the residential lots.

**C. Occupancy or Residential Use of Partially Completed Dwelling Houses Prohibited.** No dwelling house constructed on any of the residential lots shall be occupied or used for residential purposes or human habitation until it shall have been substantially completed for occupancy in accordance with the approved building plan. The determination of whether the house shall have been substantially completed in accordance with the approved building plan shall be made by the Committee and such decision shall be binding on all parties.

**D. Other Restrictions.** All tracts of ground in the Development shall be subject to the easements, restrictions and limitations of record, and to all governmental zoning authority and regulations affecting the Development, all of which are incorporated herein by reference.

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

**A. Minimum Lot Size and Living Space Areas.** The minimum lot size shall be five thousand (5,000) square feet except for all Lots abutting the Hunter's Glen Subdivision to the East of the Development which shall have at least ten thousand (10,000) square feet. All dwellings will have two (2), three (3) or four (4) bedrooms, a two-car garage and a minimum of one thousand two hundred (1,200) square feet of living area and at least six hundred sixty (660) square feet of minimum main floor area in two-story dwellings.

### **B. Residential Setback Requirements.**

(i) **In General.** Unless otherwise provided in these restrictions or on the recorded plat, no dwelling or above-grade structure shall be constructed or placed on any residential lot in the Development except as provided herein.

(ii) **Definitions.** "Side line" means a lot boundary line that extends from the road on which a Lot abuts to the rear line of said Lot. "Rear line" means the Lot boundary line that is farthest from, and substantially parallel to, the

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road on which the Lot abuts, except that on corner Lots, it may be determined from either abutting road.

(iii) Front yards. The front building setback lines shall be all as set forth upon the plats of the Development, but the minimum building setback distance from all right-of-way lines will be twenty (20) feet to all garages and fifteen (15) feet to any portion of the living space of any unit.

(iv) Cul-de-sacs. If the particular Lot abuts a cul-de-sac, the front building setback line shall be as shown on the plat of that Lot.

(v) Side Yards. The side yard setback lines shall maintain a minimum distance between buildings of not less than ten (10) feet. Site plans submitted for Improvement Location Permit on each Lot shall show the building line of improvements on adjacent lots, if any.

(vi) Rear Yards. The rear setback line shall be as set forth on the plats of the Development, and if not designated on the plat, the rear yard setback lines shall be twenty (20) feet, unless Common Area when combined with such rear yards results in at least forty (40) feet between buildings with abutting rear yards separated by Common Area.

(vii) Boulevard. The minimum setback from any boulevard right-of-way adjacent to the Development shall be thirty (30) feet.

C. Fences, Light Fixtures, Etc., Mailboxes, Lawns and Trees. In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, any fence, light fixture, basketball goal or similar structure must be approved by the Committee as to size, location, height and composition before it may be installed. All metal fencing in the Development will have a factory finish of either brown or black vinyl; no fence will be higher than six (6) feet; no fencing will extend forward of the furthest back corner of the home. Fencing style and color will be consistent with the Development. A standard mailbox and post will be adopted for the Development and installed by the Developer. The Developer is to provide two (2) two-inch calipers at base diameter deciduous shade trees per Lot and shall finish grade and seed or sod the Lot. Each Lot shall have at least one hundred twenty-five (125) square feet of planting bed area.

D. Exterior Construction. All utility facilities in the Development will be underground, except where required to be placed above-ground by the individual utility supplier. Each driveway in the Development will be of concrete or asphalt material and will not exceed in width the side boundaries of the garage associated therewith. No additional parking will be permitted on a Lot other than in the existing driveway. Each dwelling will have a continuous concrete sidewalk from the driveway to the front porch. All garage doors in the Development will be of a Masonite or wood material. All utility meters and HVAC units in the Development will be located in places unseen or screened from the fronts of the dwellings. No outside fuel storage tanks will be permitted above ground and no gasoline storage will be permitted above or below ground in the Development. All metal windows in the Development will be factory painted, no raw aluminum windows will be permitted, and all windows will have an approved thermal break. All gutters and downspouts in the Development will be painted or of a colored material other than gray galvanized. All roofing in the Development will be of a shingle-type material with weight no less than two hundred twenty (220) pounds and rating of Class A. All roof pitches will be four to twelve (4:12) or greater. Plumbing vent stacks shall be placed in inconspicuous locations. No two dwellings with the same facade will be placed side by side. No metal, fiberglass or similar type material awnings or patio covers will be permitted in the Development. No above-ground swimming pools will be permitted on any Lot in the Development. Modular-type construction is not permitted in the Development.

E. Heating Plants. Every dwelling 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 dwelling. Heating plants shall have ductwork capable of handling central air conditioning.

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F. Damaged Structures. 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.

G. Prohibition of Used Structures and Modular Homes. 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, nor shall modular constructed structures be placed on any Lot.

H. 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 reasonably be 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.

(v) Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

I. Lot Access. All Lots shall be accessed from the interior streets of this subdivision. No direct access to Lots shall be permitted on any boulevard.

J. Sight Obstructions. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the adjoining street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street Lot lines and a line connecting points twenty-five (25) feet from the intersection of said street Lot lines (or in the case of a rounded property corner, from the intersection of the street Lot lines extended to form a corner). The same sight-line limitations shall apply to any Lot within ten (10) feet from the intersection of a street Lot line with the edge of a driveway pavement or alley line. As to any trees located within said sight line areas, the Owner thereof shall maintain the foliage line of such trees at a sufficient height to prevent obstruction of such sight lines.

K. Remedies for Failure to Comply. In the event that any Owner fails to fully observe and perform the obligations set forth in Paragraphs 2, 3 or 5, and in the further event that such failure is not cured within thirty (30) days after written notice of the same is given by the Association, the Association and any Owner shall have the right to commence judicial proceedings to abate or enjoin such failure, and to take such further action as may be allowed at law or in equity to correct such failure after commencement of such proceedings. In the event that such failure causes or threatens to cause immediate and substantial harm to any property outside of such defaulting Owner's Lot or to any person, the Association shall have the right to enter upon such Lot for the purpose of correcting such failure and any harm or damage caused thereby, without any liability whatsoever on the part of the Association. All costs incurred by the Association in connection with any act or proceeding undertaken to abate, enjoin, or correct such failure shall be payable by the defaulting Owner upon demand by the Association, and shall immediately become a lien against his Lot, subject to payment and collection in the manner provided for collection of assessments by the Association. The rights in the Owners and the Association under this paragraph shall be in addition to all other enforcement rights hereunder at law or in equity.

#### 4. PROPERTY RIGHTS.

A. Rights to Common Property. Title to all Common Property shall be held in the Association, and each Owner shall have, as non-exclusive, reciprocal easements appurtenant to his Lot, a right of access to his Lot over all streets, the right to the use of all Common Areas for their intended purposes; provided, however, that no Owner's use of any Common Property shall materially interfere

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with any other Owner's use thereof. The Association may own recreational facilities including a club house and swimming pool in common with other homeowners associations with the use thereof to be shared by all members of the owning association.

**B. Owner's Easements of Enjoyment.** Every Owner shall have a right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(i) the right of the Association to charge reasonable admission and other fees, and to establish reasonable rules and regulations for the use of any recreational facility situated upon the Common Areas;

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

(iii) the right of the Association to dedicate or transfer all or any part of the Common Areas to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members.

No such dedication or transfer shall be effective unless an instrument agreement to such dedication or transfer signed by a majority of each class of members has been recorded.

**C. Delegation of Use.** Any Owner may delegate, in accordance with the By-laws of the Association, his right of enjoyment to the Common Areas and facilities of the Association to the members of his family, his tenants, or contract purchasers who reside on the property.

**D. Umbrella Association.** Ownership, control and maintenance of certain portions of the Common Property, including, but not limited to landscaping and easements for the boulevard, surface drainage system, lakes and retention ponds, and recreation facilities may be placed under the control of or may be jointly controlled with a separate association comprised of associations and/or members of associations in residential developments located in surrounding areas.

**E. Utility Easements.** There is hereby reserved for the purpose of installing and maintaining municipal and public utility facilities and for such other purposes incidental to the development of the property, to be perpetual hereof, from the date of this instrument by the Developer, its successors and assigns, full right and authority to lay, operate and maintain such drainage facilities, sanitary sewer and water lines, gas and electric lines, communication lines (which shall include cable television), and such other further public service facilities as Developer may deem necessary. Provided, however, Developer shall restore the disturbed area as nearly as is possible to the condition in which it was found. No permanent structures shall be constructed within an easement area.

**F. Limited Common Area.** There is hereby reserved by the Developer for the benefit of the owner of any Lot, a limited common area for the purpose of entering and encroaching upon an adjoining Lot as designated on the plat hereof. Said limited common area is reserved for the limited purpose of performing maintenance and repair work on the dwelling benefited by such easement, and for the encroachment, if any, of the roofs, gutters, overhangs or other improvements resulting from the original construction of the adjacent dwelling. The owner of any house built within three (3) feet of a side-yard property line, shall have an express right of access and use for the limited purposes described above, in the limited common area as measured from the side-yard property line. Said easement area shall be five (5) feet in width as measured from said side-yard property line and as designated on the plat hereof. Any persons entering upon a Lot under the rights granted hereunder shall be responsible for repair of any damage resulting from the use of the area.

**5. Miscellaneous Provisions and Prohibitions.**

**A. Mortgagees' Rights.** The Mortgagees, individually and collectively, have the right, but not the obligation, to pay any taxes or other charges or assessments which are or may become a lien against the Common Area, in the event the same

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are not paid by the Association when due. The Mortgagees also have the right, but not the obligation, to pay any overdue premiums on hazard insurance coverage in the event of a lapse of any such policies. Any Mortgagee or Mortgagees making any payment pursuant to this paragraph shall be entitled to reimbursement from the Association promptly upon written demand therefor to the Association.

**B. Nuisances.** No outside toilets shall be permitted on any Lot in the Development (except during a period of construction and then only with the consent of the Committee), and no sanitary waste or other wastes shall be permitted to enter the storm drainage system. No discharge from any floor drain shall be permitted to enter into the storm drainage system. By purchase of a Lot, each Owner agrees that any violation of this paragraph constitutes a nuisance which may be abated by Developer, Association, or any homeowner in Village Gate in any manner provided at law or in equity. The cost or expense of abatement, including court costs and attorneys' fees, shall become a charge or lien upon the Lot, and may be collected in any manner provided by law or in equity for collection of a liquidated debt. No noxious or offensive activities shall be carried on on any Lot in the Development, nor shall anything be done on any of said Lots that shall become or be an unreasonable annoyance or nuisance to any Owner of another Lot in the Development.

Neither Developer, any officer, agent, employee or contractor thereof, Association, or any homeowner shall be liable for any damage which may result from enforcement of this paragraph.

**C. 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 Metropolitan Department of Public Works. Copies of all permits, plans and designs relating to the construction of a sanitary sewer service shall be submitted in duplicate to the Committee at the time of the submission of all other plans or documents required for the obtaining from said Committee of a permit to build.

**D. Signs.** No signs or advertisements shall be displayed or placed on any Lot or structures in the Development without the prior written approval of the Committee.

**E. 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 contained so as not to become a nuisance.

**F. Vehicle Parking.** No campers, trailers, recreational vehicles, boats or similar vehicles shall be parked on any street or Lot in the Development, unless the same shall be parked in such a manner that it is not visible to the occupants of other Lots in the Development or the uses of any street in the Development.

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

**H. Trash Receptacles.** Every outdoor receptacle for ashes, trash, rubbish or garbage shall be installed underground or shall be so placed and kept as not to be visible from any street within the Development at any time, except at the times when refuse collections are being made.

**I. Model Homes.** No Owner of any Lot in the Development other than Developer shall build, or permit the building upon said Lot of, any dwelling that is to be used as a model home or exhibit house.

**J. Temporary Structure.** No temporary house, trailer, tent, garage or other outbuilding shall be placed or erected on any Lot, nor shall any overnight camping be permitted on any Lot.

**K. Ditches and Swales.** It shall be the duty of every Owner of every Lot in the Development on which any part of an open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon his Lot continuously unobstructed and in good repair, and to provide for the installation of such culverts

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upon said Lot as may be reasonably necessary to accomplish the purposes of this subsection. All Owners, if necessary, shall install dry culverts between the road rights-of-way and their Lots in conformity with specifications and recommendations of the Committee.

L. Utility Services. No utility services shall be installed under finished streets except by jacking, drilling or boring unless specifically approved by Developer. All utility facilities in the Development will be underground, except where required to be placed above ground by the individual utility supplier.

M. Wells and Septic Tanks. No water wells shall be drilled on any of the Lots in the Development without the approval of the Committee. No septic tanks shall be installed on any of the Lots.

N. Antennas. Exposed antennas shall require approval by the Association. The maximum height of such antennae shall not exceed five (5) feet above the roof peak.

O. Solar Heat Panels. No solar heat panels shall be allowed on roofs. All such panels must be enclosed within a fenced area within the specific Lot boundary and located to the rear of the dwelling.

#### 6. DEVELOPMENT CONTROL COMMITTEE.

##### A. Powers of Committee.

(i) In General. No dwelling, building structure or improvement of any type of kind shall be repainted, constructed or placed on any Lot in the Development, and no existing trees shall be removed, without the prior approval 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 all 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 materials proposed to be used and any proposed landscaping, together with any other material or information which the Committee may require. All plans and drawings required to be submitted to the Committee shall be drawn to a scale of one inch (1") equals ten feet (10'), or to such other scale as the Committee may require. There shall also be submitted, where applicable, the permits or plat plans which shall be prepared by either a registered land surveyor, engineer or architect. Plat plans submitted for Improvement Location Permit shall bear the stamp or signature of the Committee acknowledging the approval thereof.

(ii) Power of Disapproval. The Committee may refuse to grant permission to remove trees, repaint, 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 repainting or 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, or proposed tree removal, would, in the opinion of the Committee, be contrary to the interests, welfare or rights of all or any part of the other Owners.

B. Duties of Committee. The Committee shall approve or disapprove proposed improvements within fifteen (15) 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

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writing, and, in the event that such notification is one of disapproval, it shall specify the reason or reasons for such disapproval.

C. Liability of Committee. Neither the Committee nor any agent thereof, nor Developer, shall 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.

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

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, 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 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. No double family houses shall be constructed in the Development.

8. REMEDIES.

A. In General. Any party to whose benefit these Restrictions inure, including Developer, Association and any homeowner within Village Gate, may proceed at law or in equity to prevent the occurrence of continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Government Enforcement. The Metropolitan Development Commission of Marion County, Indiana, its successors and assigns, shall have no right, power, or authority, to enforce any covenants, commitments, restrictions, or other limitations contained herein other than those covenants, commitments, restrictions, or limitations that expressly run in favor of the Metropolitan Development Commission; provided further, that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance 58-AO-3, as amended, or any conditions attached to approval of the plat of Section I of Village Gate by the Plat Committee.

C. 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 of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

9. EFFECT OF BECOMING AN OWNER. The Owners of any Lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from 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 the such contract, the Owner acknowledges the rights and powers of Developer with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with Developer and to and with the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

10. TITLES. The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for the convenience of reference only, and none of them shall be used as an aid to the construction of any provisions of the Restrictions. 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.

11. DURATION AND AMENDMENT.

A. This Declaration shall be effective for an initial term of twenty (20) years and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless as of the end of any term both the Owners of ninety percent

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(90%) of the Lots and the Mortgagees of at least ninety percent (90%) of the Lots vote to terminate this Declaration, in which case this Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the preceding sentence, all easements created or reserved by this Declaration shall be perpetual unless otherwise expressly indicated herein.

B. Developer hereby reserves the right to make such amendments to this Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring these Restrictions or Village Woods into compliance with the requirements of any public agency having jurisdiction thereof or of any agency guaranteeing, insuring, or approving mortgages, so long as Developer owns any Lots within Village Gate; provided that Developer shall not be entitled to make any amendment which has a materially adverse effect on the rights of any Mortgagee, nor which substantially impairs the benefits of these Restrictions to any Owner or substantially increases the obligations imposed by these Restrictions on any Owner.

12. RIGHTS OF MORTGAGEES. Except to the extent otherwise provided herein, no breach of these Restrictions shall defeat or render invalid the lien of any mortgage now or hereafter executed upon any portion of the Real Estate; provided, however, that if all or any portion of said Real Estate is sold under a foreclosure of any mortgage, any purchaser at such sale and his successors and assigns shall hold any and all land so purchased subject to these Restrictions. Notwithstanding any other provision of these Restrictions, neither the Owners nor the Association shall have any right to make any amendment to these Restrictions which materially impairs the rights of any Mortgagee holding, insuring, or guaranteeing any mortgage on all or any portion of the Real Estate at the time of such amendment.

13. 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 and 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.

14. HOMEOWNERS ASSOCIATION. The Association will be created as a not-for-profit corporation under the laws of the State of Indiana. The Declaration of Covenants, Conditions and Restrictions of the Association will be recorded in the office of the Recorder of Marion County, Indiana, and shall be binding with respect to all land contained within this plat. The Association will be responsible for controlling all maintenance and other activities for all areas denoted as common areas (lakes, parks, landscape easements, recreational facilities, etc.) as denoted on the plat.

15. DEDICATED STREETS. The streets are hereby dedicated to the public.

IN TESTIMONY WHEREOF, witness the signature of Developer this 17<sup>th</sup> day of APRIL, 1986

SCM REAL ESTATE DEVELOPMENT CORP.

By:   
Sol C. Miller, President

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Sol C. Miller, the President of SCM REAL ESTATE DEVELOPMENT CORP., who acknowledged execution of the foregoing Declaration of Covenants, Conditions and Restrictions for and on behalf of Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 17<sup>th</sup> day of April, 1986.

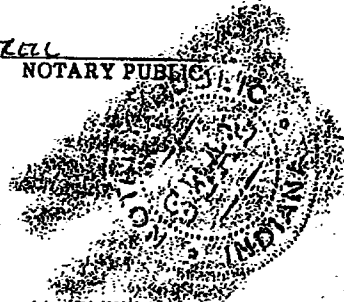
Deborah L. Cantrell  
(signature)

DEBORAH L. CANTRELL  
(printed name) NOTARY PUBLIC

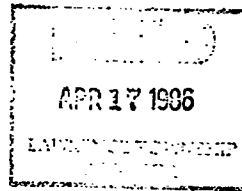
My Commission Expires:  
12-30-89

My County of Residence:

Marion



This instrument was prepared by Phillip Stoffregen, ICE MILLER DONADIO & RYAN, One American Square, Box 82001, Indianapolis, Indiana 46282.



APPROVED 17<sup>th</sup>  
Date April 1986  
LAWRENCE STOFFREGEN  
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UMBRELLA DECLARATION OF COVENANTS AND RESTRICTIONS  
FOR THE VILLAGES COMMUNITIES

THIS UMBRELLA DECLARATION OF COVENANTS AND RESTRICTIONS FOR THE VILLAGES COMMUNITIES, made this 30th day of December, 1986, by SCM REAL ESTATE DEVELOPMENT CORP., an Indiana corporation (hereinafter referred to as the "Developer"),

WITNESSETH:

WHEREAS, the Developer and those persons executing the consents attached hereto and filed herewith or subsequently recorded is/are the fee simple owner(s) or contract purchaser(s) of the real property described in Exhibit A, attached hereto and made a part hereof (the "Real Estate" or the "Development"); and

WHEREAS, the Developer intends to develop the Real Estate into a number of residential communities consisting of attached and detached single family dwellings; and

WHEREAS, Developer desires to provide for the preservation of the values and amenities in all of said communities and for the maintenance of common drainage facilities and the central landscaping for the Real Estate, and to this end, desires to subject the Real Estate to the covenants, restrictions, easements, charges and liens, hereinafter set forth, each and all of which is and are for the benefit of the Real Estate and the subsequent owners thereof; and

WHEREAS, the Developer has deemed it desirable, for the efficient preservation of the values and amenities in said communities and the maintenance of the drainage system and central landscaping benefitting all of such communities, administering and enforcing the within covenants and restrictions, establishing a procedure for assessing its members, and disbursing the charges and assessments hereinafter created; and

WHEREAS, the Developer has formed (or intends to form) The Villages Umbrella Homeowners Association, Inc., as a not-for-profit corporation under the General Laws of the State of Indiana for the purposes of carrying out the powers and duties aforesaid.

NOW, THEREFORE, Developer hereby declares that the Real Estate is 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 the Lots on the Real Estate, 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 of said Lots situated therein. All of the Restrictions shall run with the land and shall be binding upon Developer and upon the parties having or acquiring any right, title or interest, legal or equitable, in and to the real property or any part of parts thereof subject to such Restrictions, and shall inure to the benefit of Developer's successors in title to the Development, or any part thereof. Developer for itself and its successors and assigns specifically reserves unto itself the right and privilege, prior to the recording of the plat by Developer of a particular lot or tract within the Development as described in Exhibit A, to exclude any real estate as 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.

(i) "Assessment" means the share of the Common Expenses imposed upon each Lot, as determined and levied pursuant to the provisions of paragraph 7 herein;

(ii) "Association" shall mean "The Villages Umbrella Homeowners Association, Inc.", its successors and assigns and shall be created as an Indiana not-for-profit corporation and its membership shall consist of lot owners who pay mandatory assessments for Community Expenses and such other services as may be desired for the common benefit of all Owners;

(iii) "Community Expense" means the actual and estimated cost to the Association for maintenance, management, operation, repair, improvement, and replacement of Community Facilities, real estate taxes or personal

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property taxes assessed against any Community Facilities, and any other cost or expense incurred by the Association for the benefit of the Community Facilities. Community Expenses shall not include any costs or expenses incurred in connection with the initial installation or completion of the streets, utility lines and mains, drainage system, street lights, or other improvements constructed by Developer;

(iv) "Community Facilities" shall mean and refer to the central drainage system on the Real Estate including all lakes, retention ponds, spillways, creeks, and culverts and in addition shall include the landscaping along the 88th Street boundary of the Real Estate as well as the landscaping along the central boulevard on the Real Estate as shown on the various plats thereof to be recorded from time to time;

(v) "Declaration" means this Umbrella Declaration;

(vi) "Developer" or "Declarant" means SCM Real Estate Development Corp., an Indiana corporation or any other person, firm, corporation or partnership which succeeds to the interest of SCM Real Estate Development Corp. as developer of the Real Estate;

(vii) "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Marion County, Indiana;

(viii) "Mortgagee" shall mean any holder, insurer or guarantor of any first mortgage on any Lot; and

(ix) "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; provided, however, that the Declarant shall be deemed for all purposes hereof to be the Owner of Lots during the period of initial construction of a residence thereon and the period prior to the initial sale thereof during which the residence is not being used for residential purposes.

## 2. ASSOCIATION MEMBERSHIP AND VOTING RIGHTS.

A. Membership. Every Owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot.

B. Classes of Membership. The Association shall have one class of voting membership which shall be comprised of all Owners who shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no such event shall more than one vote be cast with respect to any Lot.

C. Board of Directors. The Members shall elect a Board of Directors of the Association as prescribed by the Association's By-Laws. The Board of Directors shall manage the affairs of the Association. The initial Board of Directors shall be appointed by Developer and shall manage the affairs of the Association until Developer transfers control of the Association to the Owners as required herein.

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

E. Responsibilities of the Association. The Association is hereby authorized to act and shall act on behalf of, and in the name, place, and stead of, the individual Owners in all matters pertaining to the maintenance, repair, and replacement of the Community Facilities, the determination of Community Expenses, the collection of annual and special Assessments, and the granting of any approvals whenever and to the extent called for by this Declaration for the common benefit of all such Owners. The Association shall also have the right, but not the obligation, to act on behalf of any Owner or Owners in seeking enforcement of the

terms, covenants, conditions and restrictions contained in this Declaration. Neither the Association nor its officers or authorized agents shall have any liability whatsoever to any Owner for any action taken under color of authority of this Declaration or for any failure to take any action called for by this Declaration, unless such act or failure to act is in the nature of a willful or reckless disregard of the rights of the Owners or in the nature of willful, intentional, fraudulent, or reckless misconduct. The Association shall procure and maintain casualty insurance for the Community Facilities, liability insurance (including directors' and officers' insurance) and such other insurance as it deems necessary or advisable. The Association may contract for such services as management, snow removal, security control, trash removal, and such other services as the Association deems necessary or advisable.

F. Transfer of Control of Association. Developer must transfer control of the Association to the Owners no later than the earlier of (a) four (4) months after three-fourths (3/4) of the Lots on the Real Estate have been conveyed to Lot purchasers or (b) five (5) years after the first Lot is conveyed to an Owner in any of the communities.

G. Mortgagees' Rights. The Mortgagees, individually and collectively, have the right, but not the obligation, to pay any taxes or other charges or assessments which are or may become a lien against the Community Facilities, in the event the same are not paid by the Association when due. The Mortgagees also have the right, but not the obligation, to pay any overdue premiums on hazard insurance policies required to be maintained by the Association, or to secure new hazard insurance coverage in the event of a lapse of any such policies. Any Mortgagee or Mortgagees making any payment pursuant to this paragraph shall be entitled to reimbursement from the Association promptly upon written demand therefor to the Association.

### 3. INSURANCE.

A. The Association shall maintain in force adequate public liability insurance protecting the Association against liability for property damage and personal injury occurring on or in connection with any and all of the Community Facilities, in an amount not less than Three Million Dollars (\$3,000,000.00) per occurrence for personal injury and One Million Dollars (\$1,000,000.00) per occurrence for property damage.

B. The Association shall also maintain in force adequate fire and extended coverage insurance, as appropriate, for all improvements, if any, comprising the Community Facilities for the benefit of all Owners and Mortgagees in the Development, insuring against fire, windstorm, vandalism, and such other hazards as may be insurable under standard "extended coverage" provisions, in an amount equal to the full insurable value thereof, and shall contain the following endorsements, if and to the extent obtainable at a reasonable cost in the State of Indiana: (i) replacement cost; (ii) inflation guard; (iii) demolition cost, contingent liability, and increased construction cost in connection with building code requirements; and (iv) steam boiler coverage (if applicable). The insurer's minimum liability per accident under boiler and machinery coverage, if any, must equal the insurable value of the building housing such boiler or machinery or Two Million Dollars (\$2,000,000.00), whichever is less. In the event that all or any part of the Community Facilities is determined to be in a flood hazard area, the Association shall also obtain a master policy of flood insurance on all structures and improvements on all Community Facilities within such flood hazard zone, in an amount at least equal to the lesser of one hundred percent (100%) of the current replacement cost of all insurable property within the flood hazard area, or the maximum coverage available for such property under the National Flood Insurance Program. The amounts of coverages under the foregoing master policies shall be increased from time to time to cover all additions to structures or improvements comprising Community Facilities. Deductibles may not exceed the lower of Ten Thousand Dollars (\$10,000.00) or one percent (1%) of the applicable amount of coverage. Funds for such deductibles must be included in the Association's reserves and be so designated.

C. The Association also shall obtain comprehensive public liability insurance together with Workmen's Compensation Insurance, employers liability insurance, and such other liability insurance, with such coverages and limits, as the Board of Directors deems appropriate. All such policies of insurance shall contain

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an endorsement or clause whereby the insurer waives any right to be subrogated to any claim against the Association, its officers, the Board of Directors, the Developer, any Managing Agent, their respective employees and agents, or the Owners, and shall further contain a clause whereby the insurer waives any defenses based on acts of individual Owners whose interests are insured thereunder, and shall cover claims of one or more insured parties against other insured parties. All such policies shall name the Association, for the use and benefit of the Owners, as the insured; shall provide that the coverage thereunder is primary even if an Owner has other insurance covering the same loss; shall show the Association or insurance trustee, in trust for each Owner and Mortgagee, as the party to which proceeds shall be payable; shall contain a standard mortgage clause and name FHLMC and all Mortgagees as mortgagees; and shall prohibit any cancellation or substantial modification to coverage without at least ten (10) days' prior written notice to the Association and to the Mortgagees. Such insurance shall inure to the benefit of each of each individual Owner, the Association, the Board of Directors, and any managing agent or company acting on behalf of the Association. The individual Owners, as well as any lessees of any Owners, shall have the right to recover losses insured for their benefit.

D. The Association shall obtain a fidelity bond indemnifying the Association, the Board of Directors, and the Owners for loss of funds resulting from fraudulent or dishonest acts of any employee or officer of the Association or of any other person handling the funds of the Association or the Owners. The coverage must equal the maximum amount of funds in the Association's custody at any one time but must be no less than the sum of three (3) months of assessments on the entire project plus reserves.

E. All policies of insurance maintained by the Association pursuant to this section shall provide such coverages and be in such amounts as may be required from time to time by FNMA, FHLMC, FHA or VA. All policies shall contain a clause whereby the insurer agrees to provide written notice to the Association, to FHLMC, and to any other lending institution or agency requesting or requiring the same, prior to any cancellation or material modification thereof. The Association shall notify all Mortgagees of which it has notice of any lapse, cancellation, or material modification of any insurance policy.

F. The Association shall also carry any additional coverage commonly required by private mortgage investors for developments similar in construction, location, and use, including the following where applicable and available:

- (i) contingent liability from operation of building laws;
- (ii) comprehensive automobile liability; and
- (iii) bailee's liability;
- (iv) elevator collision liability;
- (v) garage keeper's liability;
- (vi) host liquor liability;
- (vii) workers' compensation and employer's liability;
- (viii) contractual liability.

G. A professional management firm must be insured to the same extent as the Association is required pursuant hereto and must submit evidence of such coverage to the Association.

H. Insurance policies required by this paragraph shall be subject to the following additional requirements:

- (i) the insurer has a Best's Insurance Reports rating of A/V or better; (a) the insurer is reinsured by a company rated B/VI or better. In this case, both the insurer and reinsurer must execute an Assumption of Liability Agreement or a similar endorsement providing for one hundred percent (100%) reinsurance of the issuer's policy and requiring the reinsurer to give the borrower, Mortgagees, and the insurer ninety (90) days written notice before

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canceling or otherwise terminating the reinsurance (this agreement must be attached to the insurance policy); or (b) the coverage is underwritten by Lloyd's of London or by a Fair Access to Insurance Requirements (FAIR) or beach and windstorm plan;

(ii) Each insurer and any reinsurer must be specifically licensed or authorized by law to transact business within the State of Indiana;

(iii) Policy contracts must provide that no assessments may be made against the Federal Home Loan Mortgage Association (or its designee) and that any other assessments may not become a lien on the Development superior to the first mortgage; and

(iv) All policies of hazard insurance shall contain or have attached the standard mortgagee clause commonly accepted by private institutional mortgage investors in the area in which the Development is located. The mortgagee clause must provide that the insurance carrier will notify the first mortgagee (or trustee) named at least ten (10) days in advance of the effective date of any reduction in or cancellation of the policy.

#### 4. COVENANT FOR MAINTENANCE ASSESSMENTS.

A. Purpose of the Assessments. The Assessments levied by the Association shall be used exclusively for the purpose of preserving the values of the Lots within the Development, as the same may be platted or created from time to time, and promoting the health, safety, and welfare of the Owners, users, and occupants of the same and, in particular, for the improvement, repairing, operating, and maintenance of the Community Facilities, including, but not limited to, the payment of taxes and insurance thereon, for the cost of labor, equipment, material, and management furnished with respect to the Community Facilities, and any and all other Community Expenses. Each Owner hereby covenants and agrees to pay to the Association:

(i) A Pro-rata Share (as hereinafter defined) of the annual Assessments fixed, established, and determined from time to time as hereinafter provided; and

(ii) A Pro-rata Share (as hereinafter defined) of any special Assessments fixed, established, and determined from time to time, as hereinafter provided.

B. Pro-rata Share. The pro-rata share of each Owner for purposes of this paragraph shall be the percentage obtained by dividing one by the total number of Owners shown on the plat or plats of the Development, as the same may be recorded from time to time.

C. Liability for Assessments. Each Assessment, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall be a charge on each Lot and shall constitute a lien upon each Lot from and after the due date thereof in favor of the Association. Each such Assessment, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall also be the personal obligation of the Owner of each Lot at the time when the Assessment is due. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such Assessments as to payments which become due prior to such sale or transfer. The lien for any Assessment shall for all purposes be subordinate to the lien of any Mortgagee whose mortgage was recorded prior to the date such Assessment first became due and payable. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof, nor shall any sale or transfer relieve any Owner of the personal liability hereby imposed. The personal obligation for delinquent Assessments shall not pass to any successor in title unless such obligation is expressly assumed by such successor.

D. Basis of Annual Assessments. The Board of Directors of the Association shall establish an annual budget prior to the beginning of each fiscal year, setting forth all anticipated Community Expenses for the coming fiscal year (with appropriate allocations for expenses attributed to any shared facilities), together with a reasonable allowance for contingencies and reserves for periodic repair and replacement of the Community Facilities. A copy of this budget shall be delivered

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to each Owner within thirty (30) days prior to the beginning of each fiscal year of the Association.

E. Basis of Special Assessments. Should the Board of Directors of the Association at any time during the fiscal year determine that the Assessments levied for such year may be insufficient to pay the Community Expenses for such year, the Board of Directors shall call a special meeting of the Association to consider imposing such special Assessments as may be necessary for meeting the Community Expenses for such year. A special Assessment shall be imposed only with the approval of two-thirds (2/3) of the Owners, and shall be due and payable on the date(s) determined by such Owners, or if not so determined, then as may be determined by the Board of Directors.

F. Fiscal Year; Date of Commencement of Assessments; Due Dates. The fiscal year of the Association shall be the calendar year but may be changed from time to time by action of the Association. The annual Assessments on each Lot in the Development shall commence on the first day of the first month following the month in which Declarant first conveys ownership of any Lot to an Owner; provided, that if any Lot is first occupied for residential purposes prior to being conveyed by Declarant, full Assessments shall be payable with respect to such Lot commencing on the first day of the first month following the date of such occupancy. However, the Declarant shall be liable for and shall make up any deficit in the budget for the Community Expenses for any year in which Declarant controls the Association subject to its rights to be reimbursed therefor as provided herein. The first annual Assessment shall be made for the balance of the fiscal year of the Association in which such Assessment is made and shall become due and payable commencing on any date(s) fixed by the Board of Directors. The annual Assessment for each year after the first assessment year shall be due and payable on the first day of each fiscal year of the Association. Annual Assessments shall be due and payable in full as of the above date, except that the Board of Directors may from time to time by resolution authorize the payment of such Assessments in monthly, quarterly, or semi-annual installments.

G. Duties of the Association.

(i) The Board of Directors of the Association shall cause proper books and records of the levy and collection of each annual and special Assessment to be kept and maintained, including a roster setting forth the identification of each and every Lot and each Assessment applicable thereto, which books and records shall be kept in the office of the Association and shall be available for the inspection and copying by each Owner (or duly authorized representative of any Owner) at all reasonable times during regular business hours of the Association. The Association shall cause audited financial statements to be prepared at least annually for each fiscal year of the Association, and shall furnish copies of the same to any Owner or Mortgagee upon request. The Board of Directors of the Association shall cause written notice of all Assessments levied by the Association upon the Lots and upon the Owners to be mailed to the Owners or their designated representatives. Notices of the amounts of the annual Assessments and the amounts of the installments thereof shall be sent annually within thirty (30) days following the determination thereof. Notices of the amounts of special Assessments shall be sent as promptly as practicable and in any event not less than thirty (30) days prior to the due date of such Assessment or any installment thereof. In the event such notice is mailed less than thirty (30) days prior to the due date of the Assessment to which such notice pertains, payment of such Assessment shall not be deemed past due for any purpose if paid by the Owner within thirty (30) days after the date of actual mailing of such notice;

(ii) The Association shall promptly furnish upon request to any Owner, prospective purchaser, title insurance company, or Mortgagee a certificate in writing signed by an officer of the Association, setting forth the extent to which Assessments have been levied and paid with respect to any Lot in which the requesting party has a legitimate interest. As to any person relying thereon, such certificate shall be conclusive evidence of payment of any Assessment therein stated to have been paid;

(iii) The Association shall notify any Mortgagee from which it has received a request for notice: (a) of any default in the performance of any obligation under this Declaration by any Owner which is not cured within sixty

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(80) days; (b) of any condemnation or casualty loss that affects either a material portion of the Development or the Lot securing its mortgage; (c) of any lapse, cancellation, or material modification of any insurance policy or fidelity bond required to be maintained by the Association; and (d) and proposed action which requires the consent of the Mortgagees or a specified percentage thereof, as set forth in the various declarations with respect to the communities as filed from time to time; and

(iv) In order to avoid duplicative costs and efforts in collecting Assessments, the Association may enter into agreements with the governing bodies or associations of the various communities within the Development for their collection as the Association's agent, or for the collection by the Association as the agent of such Associations, of the Assessments provided for herein in conjunction with the assessment payment process of such communities; provided, however, that all funds so collected shall be immediately turned over to or for the account of the Association.

H. Non-payment of Assessments; Remedies of Association.

(i) If any Assessment is not paid on the date when due, then such Assessment shall be deemed delinquent and shall, together with any interest thereon and any cost of collection thereof, including attorneys' fees, become a continuing lien on the Lot against which such Assessment was made, and such lien shall be binding upon and enforceable as a personal liability of the Owner of such Lot as of the date of levy of such Assessment, and shall be enforceable against the interest of such Owner and all future successors and assignees of such Owner in such Lot; provided, however, that such lien shall be subordinate to any mortgage on such Lot recorded prior to the date on which such Assessment becomes due; and

(ii) If any Assessment upon any Lot is not paid within thirty (30) days after the due date, such Assessment and all costs of collection thereof, including attorneys' fees, shall bear interest from the date of delinquency until paid at a rate of eighteen percent (18%) per annum and the Association may bring an action in any court having jurisdiction against the delinquent Owner to enforce payment of the same and/or to foreclose the lien against said Owner's Lot, and there shall be added to the amount of such Assessment all costs of such action, including the Association's attorneys' fees, and in the event a judgment is obtained, such judgment shall include such interest, costs, and attorneys' fees.

I. Adjustments. In the event that the amounts actually expended by the Association for Community Expenses in any fiscal year exceed the amounts budgeted and assessed for Community Expenses for that fiscal year, the amount of such deficit shall be carried over and become an additional basis for Assessments for the following fiscal year, except that so long as the Declarant controls the Association, Declarant shall be responsible for such deficit; provided, however, that Declarant shall be reimbursed by the Association for such deficits, together with interest at 8% per annum until so reimbursed, from available surpluses in later years or through a special assessment at the time of transfer of control of the Association to Owners. Thereafter, such deficit may be recouped either by inclusion in the budget for annual Assessments or by the making of one or more special Assessments for such purpose, at the option of the Association. In the event that the amounts budgeted and assessed for Community Expenses in any fiscal year exceed the amount actually expended by the Association for Community Expenses for that fiscal year, a Pro-rata Share of such excess shall be a credit against the Assessment(s) due from each Owner for the next fiscal year(s); provided, that Declarant shall first be reimbursed for deficits previously paid as required above before such excess shall be so credited to Owners.

J. Initial Assessments. During the first year following the date of recordation of this Declaration, the total Assessments per Lot per year shall not exceed One Hundred Dollars (\$100.00). In each year thereafter, the total Assessments per Lot per year shall not be increased by more than the twelve percent (12%) over the prior year, until such time as the Declarant relinquishes control of the Association. In no event shall the annual Assessments exceed One Hundred Dollars (\$100.00) per year per Lot without the approval of a majority of the Owners; provided, however, that said maximum amount may be increased by no

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more than five percent (5%) per year by the Board of Directors without such consent.

K. Notice and Quorum for Any Action to Increase Assessments. Written notice of any meeting called for the purpose of increasing the regular or special Assessments of the Associations shall be sent to all Owners not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of Owners or of proxies entitled to cast sixty percent (60%) of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Nothing contained in this paragraph shall be construed to limit the ability of the Developer or the Board of Directors to increase Assessments up to the amounts permitted by paragraph 3(J) hereof.

L. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale or transfer.

5. REMEDIES.

A. in General. Any party to whose benefit these Restrictions inure, including Developer, the Association and any Owner, may proceed at law or in equity to prevent the occurrence or continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Government Enforcement. The Metropolitan Development Commission of Marion County, Indiana, its successors and assigns, shall have no right, power, or authority, to enforce any covenants, commitments, restrictions, or other limitations contained herein other than those covenants, commitments, restrictions, or limitations that expressly run in favor of the Metropolitan Development Commission; provided further, that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance 58-AO-3, as amended, or any conditions attached to approval of the various plats of the Development by the Plat Committee.

C. 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 of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

6. EFFECT OF BECOMING AN OWNER. The Owners of any Lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from Developer, its assigns 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 the such contract, the Owner acknowledges the rights and powers of Developer with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with Developer and to and with the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

7. TITLES. The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for the convenience of reference only, and none of them shall be used as an aid to the construction of any provisions of the Restrictions. Wherever and whenever applicable, the singular form of any word shall be taken to mean

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or apply to the plural, and the masculine form shall be taken to mean or apply to the feminine or to the neuter.

8. DURATION AND AMENDMENT. This Umbrella Declaration shall be effective for an initial term of twenty (20) years and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless as of the end of any term both the Owners of ninety percent (90%) of the Lots and the Mortgagees of at least ninety percent (90%) of the Lots vote to terminate this Umbrella Declaration, in which case this Umbrella Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the preceding sentence, all easements created or reserved by this Umbrella Declaration shall be perpetual unless otherwise expressly indicated herein.

A. The Association shall have the right to amend this Umbrella Declaration at any time, and from time to time, upon the recommendation of an amendment to the Association by its Board of Directors, and the subsequent approval of such amendment by both the Owners of at least seventy-five percent (75%) of the Lots and ninety percent (90%) of the Mortgagees; provided, however, that any such amendment of this Declaration shall require prior written approval of the Developer so long as Developer owns any Lots within the Development. Each such amendment must be evidenced by a written instrument, signed and acknowledged by duly authorized officers of the Association, and by Developer when their approval is required, setting forth facts sufficient to indicate compliance with this paragraph, including as an exhibit or addendum thereto a certified copy of the minutes of the Association meeting at which the necessary actions were taken, and such amendment shall not be effective until recorded in the office of the Recorder of Marion County.

B. Developer hereby reserves the right to make such amendments to this Umbrella Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring these Restrictions or the Development into compliance with the requirements of any public agency having jurisdiction thereof or of any agency guaranteeing, insuring, or approving mortgages, so long as Developer owns any Lots within the Development; provided that Developer shall not be entitled to make any amendment which has a materially adverse effect on the rights of any Mortgagee, nor which substantially impairs the benefits of these Restrictions to any Owner or substantially increases the obligations imposed by these Restrictions on any Owner.

C. Subject to the other requirements of this paragraph 16, unless at least two-thirds (2/3) of the Mortgagees (based upon one vote for each first mortgage owned) or Owners (other than the Developer) of the Lots have given their prior written approval, the Association shall not be entitled to:

- (i) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Community Facilities (the granting of easements for public utilities or for other public purposes consistent with the intended use of the Community Facilities by the Association shall not be deemed a transfer within the meaning of this clause);
- (ii) change the method of determining the obligations, assessments, dues or other charges which may be levied against an Owner;
- (iii) by act or omission change, waiver or abandon any scheme of regulations, or enforcement thereof, pertaining to the architectural design or the exterior appearance of the residences, the exterior maintenance of the residences, the maintenance of the Community Facilities, or the upkeep of lawns and plantings in the Development;
- (iv) fail to maintain fire and extended coverage on the structures and improvements comprising Community Facilities on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value (based on current replacement cost); and
- (v) use hazard insurance proceeds for losses to any of the Community Facilities other than for the repair, replacement or reconstruction of the Community Facilities.

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9. RIGHTS OF MORTGAGEES. Except to the extent otherwise provided in paragraph 3(K), no breach of these Restrictions shall defeat or render invalid the lien of any mortgage now or hereafter executed upon any portion of the Development; provided, however, that if all or any portion of said Development is sold under a foreclosure of any mortgage, any purchaser at such sale and his successors and assigns shall hold any and all land so purchased subject to these Restrictions. Notwithstanding any other provision of these Restrictions, neither the Owners nor the Association shall have any right to make any amendment to the Declarations or Articles and By-Laws of the Association which materially impairs the rights of any Mortgagee holding, insuring, or guaranteeing any mortgage on all or any portion of the Development at the time of such amendment.

10. 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 and 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.

IN TESTIMONY WHEREOF, witness the signature of Developer this 30th day of December, 1986.

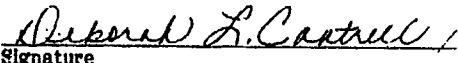
SCM REAL ESTATE DEVELOPMENT CORP.

By:   
Sol C. Miller, President

STATE OF INLIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Sol C. Miller, the President of SCM Real Estate Development Corp., who acknowledged execution of the foregoing Umbrella Declaration of Covenants and Restrictions for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 30th day of December, 1986.

  
Signature

DEBORAH L. CANTRELL  
Printed Name NOTARY PUBLIC

My Commission Expires:  
12-30-89

My County of Residence:  
Morgan



This instrument was prepared by Phillip J. Stoffregen, ICE MILLEX DONADIO & RYAN,  
One American Square, Box 82001, Indianapolis, Indiana 46282.

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## EXHIBIT A

Land being a part of the Southeast Quarter and the Southwest Quarter of Section 13, Township 17 North, Range 4 East of the Second Principal Meridian in Marion County, Indiana, more particularly described as follows:

Beginning at the Southeast corner of said Southwest Quarter of Section 13; thence South  $89^{\circ}23'25''$  West along the South line of said Quarter-Section 654.50 feet to the southward prolongation of an existing north-south fence line, running near the West line of the East half of the East half of said Southwest Quarter; thence North  $00^{\circ}01'30''$  East along said north-south fence line 2651.22 feet to the east-west half-section line of said Section 13; thence North  $89^{\circ}18'19''$  East along said east-west half-section line 2706.40 feet to the Northwest corner of Hunters Glen 5th Section, as per plat thereof recorded as Instrument No. 79-58107 in the Office of the Recorder of Marion County; thence on the following four courses along the West line of Hunters Glen 5th Section: (1) South  $00^{\circ}25'45''$  East 205.28 feet (South  $00^{\circ}02'58''$  West 206.92 feet plat); (2) South  $00^{\circ}09'16''$  West (South  $00^{\circ}43'00''$  West plat) 700.00 feet; (3) South  $00^{\circ}41'57''$  West (South  $01^{\circ}15'41''$  West plat) 300.01 feet; (4) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 62.13 feet to the Southwest corner of said Hunters Glen 5th Section, being also the Northwest corner of Hunters Glen 3rd Section, as per plat thereof recorded as Instrument No. 78-80695 in said Office of the Recorder; thence on the following two courses along the West line of Hunters Glen 3rd Section: (1) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 37.97 feet; (2) South  $00^{\circ}45'19''$  West (South  $01^{\circ}19'03''$  West plat) 380.08 feet to the Southwest corner of said Hunters Glen 3rd Section, being also the Northwest corner of Hunters Glen 4th Section, as per plat thereof recorded as Instrument No. 76-53966 in said Office of the Recorder; thence on the following nine courses along the West line of Hunters Glen 4th Section: (1) South  $00^{\circ}36'16''$  West (South  $01^{\circ}10'00''$  West plat) 19.93 feet; (2) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 250.00 feet; (3) South  $00^{\circ}49'40''$  East (South  $00^{\circ}15'56''$  East plat) 99.96 feet; (4) South  $00^{\circ}15'18''$  East (South  $00^{\circ}18'26''$  West plat) 100.07 feet; (5) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 100.00 feet; (6) South  $01^{\circ}27'50''$  West (South  $02^{\circ}01'34''$  West plat) 100.02 feet; (7) South  $00^{\circ}01'54''$  West (South  $00^{\circ}35'38''$  West plat) 100.00 feet; (8) South  $01^{\circ}23'24''$  West (South  $01^{\circ}58'08''$  West plat) 78.96 feet; (9) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 121.06 feet to the South line of said Southeast Quarter section; thence South  $89^{\circ}23'03''$  West along said South line 2033.47 feet to the Southwest corner of said Quarter-Section and the Point of Beginning, containing 164.394 acres, more or less; subject to highways, rights-of-way and easements.

EXCEPT, all that part of subject real estate lying North of a line 1076.77 feet north of the South line of the Southwest Quarter of Section 13, Township 17 North, Range 4 East and West of a line 2052.52 feet East of the West line of said Quarter Section.

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CROSS REFERENCE

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COUNTY AUDITOR

*Faye L. Murray*

6.00

CERTIFICATE OF CORRECTION

I, the undersigned, do hereby certify that I am the Registered Land Surveyor who prepared the Final Plat of Village Gate Section I as recorded by Instrument No. 86-31873, and the Declaration of Covenants and Restrictions of Village Gate Section I and recorded by Instrument No. 86-31874 all in the Office of the Recorder of Marion County, Indiana.

I further certify for clarification that Exhibit A as referred to throughout the Declaration of Covenants and Restrictions should read the Final Plat of Village Gate Section I as recorded by Instrument No. 86-31873.

I further certify the signature of the owner was omitted from the final plat and therefore by the signature affixed below declare that Sol C. Miller as the President of SCM Real Estate Development Corp., the owner, did declare the real estate as described by Instrument No. 86-31873 to be platted into the subdivision known as Village Gate Section I.

Certified this 10th day of June, 1986

Mid States Engineering, Inc.

*[Signature]*

Sol C. Miller  
Registered Land Surveyor #9788-Indiana

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BETH ANAUGHIN  
RECORDER - MARION CO.  
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SCM Real Estate Development Corp.

*[Signature]*  
Sol C. Miller, President

**APPROVAL  
OF  
ENGINEER'S CORRECTION**

PLANNING & DEVELOPMENT  
COMMISSION  
DIVISION OF PLANNING & ZONING  
PLAT COMMITTEE

JUN 10 1986

*[Signature]*

SUBDIVISION ADMINISTRATOR

**FILED**

JUN 12 1986

LAWRENCE J. ...  
ASSESSOR

APPROVED THIS 6<sup>th</sup> DAY OF June 1986

LAWRENCE J. ... ASSESSOR

*[Signature]* DRAFTSMAN

CROSS REFERENCE 870022808

16  
27.50

SUPPLEMENTAL DECLARATION OF COVENANTS  
AND RESTRICTIONS OF VILLAGE GATE

THIS SUPPLEMENTAL DECLARATION (herein called "this Supplemental Declaration") made this 30th day of December, 1986, by SCM REAL ESTATE DEVELOPMENT CORP., an Indiana corporation (hereinafter referred to as "Developer"),

WITNESSETH:

WHEREAS, Developer and/or those persons executing the documents attached hereto and recorded herewith or subsequently recorded is/are the owner(s) in fee simple of all of the lands contained in the area described in Exhibit A, attached hereto and made a part hereof, (the "Real Estate"); and

WHEREAS, Developer is developing the Real Estate and certain surrounding lands within the tract described in the attached Exhibit B, upon which Developer or its assigns may, but is not obligated to, construct residential facilities, which shall be known as "Village Gate Subdivision" ("Village Gate" or the "Development") and which shall be platted by Developer in sections from time to time; and

WHEREAS, the Real Estate has been platted by Developer as Section I of Village Gate, recorded as Instrument No. 86-31873 in the Office of the Recorder of Marion County, Indiana along with the Declaration of Covenants and Restrictions which run with the Real Estate which was recorded as Instrument No. 86-31874 in the Office of the Recorder of Marion County, Indiana along with a Certificate of Correction to Final Plat of Section I recorded as Instrument No. 86-50351 in the Office of the Recorder of Marion County, Indiana; Final Plat for Village Gate, Section II recorded as Instrument No. 86-81954 in the Office of the Recorder of Marion County, Indiana with Declaration of Covenants and Restrictions for Section II recorded as Instrument No. 86-81953 in the Office of the Recorder of Marion County, Indiana (together with similar Declarations to be recorded with additional Sections in Village Gate, the "Plat Declarations") and such Plat Declarations contemplated the execution and recording of this Supplemental Declaration; and

WHEREAS, Developer desires to subject the Development (including the Real Estate) to certain covenants and restrictions in addition to those set forth in the Plat Declarations (the "Restrictions") in order to further insure that the development and use of the various lots in the Development are harmonious and do not adversely affect the value of surrounding Lots on the Development; and

WHEREAS, Developer desires to provide for maintenance of the Common Areas and improvements located or to be located in Village Gate, which are of common benefit to the Owners of the various Lots within said subdivision, and to that end desires to establish certain obligations on said Owners and a system of assessments and charges upon said Owners for certain maintenance and other costs in connection with the operation of Village Gate.

NOW, THEREFORE, Developer hereby declares that all of the platted lots and lands located within the Development as they become platted from time to time 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 of said lots situated therein. All of the Restrictions shall run with the land and shall be binding upon Developer and upon the parties having or acquiring any right, title or interest, legal or equitable, in and to the real property or any part of parts thereof subject to such Restrictions, and shall inure to the benefit of Developer's successors in title to the Development, or any part thereof. Developer specifically reserves unto its, if the right and privilege, prior to the recording of the plat by Developer of a particular lot or tract within the Development as described in Exhibit B, to exclude any real estate as 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.

(i) "Assessment" means the share of the Common Expenses imposed upon each Lot, as determined and levied pursuant to the provisions of paragraph 7 herein.

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(ii) "Association" shall mean "Village Gate Homeowners Association, Inc.", its successors and assigns and shall be created as an Indiana not-for-profit corporation and its membership shall consist of lot owners who pay mandatory assessments for liability insurance, fertilizing and weed control, snow removal and trash removal (as provided for herein when applicable) and Common Area facilities' operation and maintenance and such other services as may be desired for the common benefit of all Owners.

(iii) "Common Area" shall mean those areas set aside for conveyance to the Association, as shown on the plat.

(iv) "Common Expense" means the actual and estimated cost to the Association for maintenance, management, operation, repair, improvement, and replacement of Common Property, snow removal and trash removal (to the extent, if any, provided by the association) real estate taxes or personal property taxes assessed against any Common Property, and any other cost or expense incurred by the Association for the benefit of the Common Property, and shall also include the costs of insurance as required herein. Common Expenses shall not include any costs or expenses incurred in connection with the initial installation or completion of the streets, utility lines and mains, drainage system, street lights, or other improvements constructed by Developer.

(v) "Common Property" means all real and personal property which is in the nature of common or public improvements or areas, and which is located in, upon, or under the Common Areas, easements, or streets within Village Gate. Without limiting the generality thereof, Common Property shall include, to the extent not publicly dedicated, all streets, curbs, water mains, fire hydrants, the drainage system, the sewage system, street lights and street signs, public sidewalks, lakes, retention ponds, parks, and open spaces.

(vi) "Declarations" means this Supplemental Declaration and the Plat Declarations, collectively.

(vii) "Developer" or "Declarant" means SCM Real Estate Development Corp., an Indiana corporation or any other person, firm, corporation or partnership which succeeds to the interest of SCM Real Estate Development Corp. as developer of Village Gate.

(viii) "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Marion County, Indiana.

(ix) "Mortgagee" shall mean any holder, insurer or guarantor of any first mortgage on any Lot.

(x) "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; provided, however, that the Declarant shall be deemed for all purposes hereof to be the Owner of Lots during the period of initial construction of a residence thereon and the period prior to the initial sale thereof during which the residence is not being used for residential purposes.

## 2. ASSOCIATION MEMBERSHIP AND VOTING RIGHTS.

A. Membership. Every Owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Additionally, the Association, and/or members therein, may be members in any one or more umbrella or joint homeowner's associations, if any, composed of associations and/or members from surrounding areas.

B. Classes of Membership. The Association shall have one class of voting membership which shall be comprised of all Owners who shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no such event shall more than one vote be cast with respect to any Lot.

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C. Board of Directors. The Members shall elect a Board of Directors of the Association as prescribed by the Association's By-Laws. The Board of Directors shall manage the affairs of the Association. The Initial Board of Directors shall be appointed by Developer and shall manage the affairs of the Association until Developer transfers control of the Association to the Owners as required herein.

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

E. Responsibilities of the Association. The Association is hereby authorized to act and shall act on behalf of, and in the name, place, and stead of, the individual Owners in all matters pertaining to the maintenance, repair, and replacement of the Common Areas, the determination of Common Expenses, the collection of annual and special Assessments, and the granting of any approvals whenever and to the extent called for by the Declarations for the common benefit of all such Owners. The Association shall also have the right, but not the obligation, to act on behalf of any Owner or Owners in seeking enforcement of the terms, covenants, conditions and restrictions contained in the Declarations. Neither the Association nor its officers or authorized agents shall have any liability whatsoever to any Owner for any action taken under color of authority of the Declarations or for any failure to take any action called for by the Declarations, unless such act or failure to act is in the nature of a willful or reckless disregard of the rights of the Owners in the nature of willful, intentional, fraudulent, or reckless misconduct. The Association shall procure and maintain casualty insurance for the Common Areas, liability insurance (including directors' and officers' insurance) and such other insurance as it deems necessary or advisable. The Association may contract for such services as management, snow removal, security control, trash removal, and such other services as the Association deems necessary or advisable. In the event the Association enters into contracts for snow removal while Declarant controls the Association, the Association shall indemnify and hold Declarant harmless from all liability and obligations with respect thereto.

F. Transfer of Control of Association. Developer must transfer control of the Association to the Owners no later than the earlier of (a) four (4) months after three-fourths (3/4) of the Lots in Village Gate have been conveyed to Owners or (b) five (5) years after the first Lot is conveyed to an Owner in Village Gate.

G. Mortgagees' Rights. The Mortgagees, individually and collectively, have the right, but not the obligation, to pay any taxes or other charges or assessments which are or may become a lien against the Common Area, in the event the same are not paid by the Association when due. The Mortgagees also have the right, but not the obligation, to pay any overdue premiums on hazard insurance policies required to be maintained by the Association, or to secure new hazard insurance coverage in the event of a lapse of any such policies. Any Mortgagee or Mortgagees making any payment pursuant to this paragraph shall be entitled to reimbursement from the Association promptly upon written demand therefor to the Association.

H. Umbrella Association. The Developer contemplates that declarations of covenants, conditions and restrictions will be imposed upon the real estate in the Development in conjunction with the formation of the The Villages Umbrella Homeowners Association, Inc. (or under a similar name), formed, or to be formed as an Indiana not-for-profit corporation with its membership to consist of the Owners of Lots in the Development as well as similarly situated owners of lots on land adjacent to or near the Development, the purpose of which is to provide for the maintenance and control of landscaping and drainage systems common to, integrated with and benefiting the Development and developments located on such land adjacent to or near the Development.

The covenants, conditions and restrictions and the covenant for and lien of assessments associated with such association are and shall be in addition to the Restrictions and covenant for and lien of assessments set forth herein. The Association may enter into such agreements concerning the centralized collection of assessments by the Association or such other associations as the Board of Directors may deem advisable to avoid duplicity in costs, expense and effort in such collections.

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I. Snow Removal. The cost of snow removal in excess of amounts budgeted therefor shall be paid by the Owners on a pro-rata share basis by a Special Assessment. In the event the Association enters into contracts for snow removal while Declarant controls the Association, the Association shall indemnify and hold Declarant harmless from all liability and obligations with respect thereto.

J. Trash Removal. In order to preserve the value of Lots in the Development and to promote the health and safety of the Owners, the Association shall designate a trash collection day and/or designate a trash collection service to be used by the Owners. Cost of such trash collection service shall be borne by the individual Owners in the Development, but after Declarant turns over control of the Association the Owners may agree to a master contract for such service by the Association with the cost thereof to be paid for through regular assessments.

### 3. INSURANCE.

A. The Association shall maintain in force adequate public liability insurance protecting the Association against liability for property damage and personal injury occurring on or in connection with any and all of the Common Property, in an amount not less than Three Million Dollars (\$3,000,000.00) per occurrence for personal injury and One Million Dollars (\$1,000,000.00) per occurrence for property damage.

B. The Association shall also maintain in force adequate fire and extended coverage insurance for all Common Property for the benefit of all Owners and Mortgagees in Village Gate, insuring against fire, windstorm, vandalism, and such other hazards as may be insurable under standard "extended coverage" provisions, in an amount equal to the full insurable value of such Common Property, and shall contain the following endorsements, if and to the extent obtainable at a reasonable cost in the State of Indiana: (i) replacement cost; (ii) inflation guard; (iii) demolition cost, contingent liability, and increased construction cost in connection with building code requirements; and (iv) steam boiler coverage (if applicable). The insurer's minimum liability per accident under boiler and machinery coverage must equal the insurable value of the building housing such boiler or machinery or Two Million Dollars (\$2,000,000.00), whichever is less. In the event that all or any part of the Common Property is determined to be in a flood hazard area, the Association shall also obtain a master policy of flood insurance on all structures and improvements on any Lot and all Common Property within such flood hazard zone, in an amount at least equal to the lesser of one hundred percent (100%) of the current replacement cost of all insurable property within the flood hazard area, or the maximum coverage available for such property under the National Flood Insurance Program. The amounts of coverages under the foregoing master policies shall be increased from time to time to cover all additions to Village Gate. Deductibles may not exceed the lower of Ten Thousand Dollars (\$10,000.00) or one percent (1%) of the applicable amount of coverage. Funds for such deductibles must be included in the Association's reserves and be so designated.

C. The Association also shall obtain comprehensive public liability insurance together with Workmen's Compensation Insurance, employer's liability insurance, and such other liability insurance, with such coverages and limits, as the Board of Directors deems appropriate. All such policies of insurance shall contain an endorsement or clause whereby the insurer waives any right to be subrogated to any claim against the Association, its officers, the Board of Directors, the Developer, any Managing Agent, their respective employees and agents, or the Owners, and shall further contain a clause whereby the insurer waives any defenses based on acts of individual Owners whose interests are insured thereunder, and shall cover claims of one or more insured parties against other insured parties. All such policies shall name the Association, for the use and benefit of the Owners, as the insured; shall provide that the coverage thereunder is primary even if an Owner has other insurance covering the same loss; shall show the Association or insurance trustee, in trust for each Owner and Mortgagee, as the party to which proceeds shall be payable; shall contain a standard mortgage clause and name FFLMC and all Mortgagees as mortgagee; and shall prohibit any cancellation or substantial modification to coverage without at least ten (10) days' prior written notice to the Association and to the Mortgagees. Such insurance shall inure to the benefit of each of each individual Owner, the Association, the Board of Directors, and any managing agent or company acting on behalf of the Association. The individual Owners, as well as any lessees of any Owners, shall have the right to recover losses insured for their benefit.

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D. The Association shall obtain a fidelity bond indemnifying the Association, the Board of Directors, and the Owners for loss of funds resulting from fraudulent or dishonest acts of any employee or officer of the Association or of any other person handling the funds of the Association or the Owners. The coverage must equal the maximum amount of funds in the Association's custody at any one time but must be no less than the sum of three (3) months of assessments on the entire project plus reserves.

E. All policies of insurance maintained by the Association pursuant to this section shall provide such coverages and be in such amounts as may be required from time to time by FNMA, FHLMC, FHA or VA. All policies shall contain a clause whereby the insurer agrees to provide written notice to the Association, to FHLMC, and to any other lending institution or agency requesting or requiring the same, prior to any cancellation or material modification thereof. The Association shall notify all Mortgagees of which it has notice of any lapse, cancellation, or material modification of any insurance policy.

F. The Association shall also carry any additional coverage commonly required by private mortgage investors for developments similar in construction, location, and use, including the following where applicable and available:

- (i) contingent liability from operation of building laws;
- (ii) comprehensive automobile liability;
- (iii) bailee's liability;
- (iv) elevator collision liability;
- (v) garage keeper's liability;
- (vi) host liquor liability;
- (vii) workers' compensation and employer's liability; and
- (viii) contractual liability.

G. A professional management firm must provide insurance to the same extent as the Association would be required to provide if it were managing its own operation and must submit evidence of such coverage to the Association.

H. Each Owner shall be solely responsible for loss of or damage to the improvements and his personal property located on his Lot, however caused. Each Owner shall be solely responsible for obtaining his own insurance to cover any such loss and risk.

I. Insurance policies required to be carried by the Association by this paragraph shall be subject to the following additional requirements:

(i) (a) the insurer has a current Best's Insurance Reports rating of A/V or better; (b) the insurer must be reinsured by a company rated B/VI or better by Best's Insurance Reports. In this case, both the insurer and reinsurer must execute an Assumption of Liability Agreement or a similar endorsement providing for one hundred percent (100%) reinsurance of the issuer's policy and requiring the reinsurer to give the borrower, mortgagees, and the insurer at least ninety (90) days' written notice before canceling or otherwise terminating the reinsurance (this agreement must be attached to the insurance policy); or (c) coverage must be underwritten by Lloyd's of London or by a Fair Access to Insurance Requirements (FAIR) or beach and windstorm plan.

(ii) Each insurer and any reinsurer shall be specifically licensed or authorized by law to transact business within the State of Indiana.

(iii) Policy contracts shall provide that no assessments may be made against the Federal Home Loan Mortgage Association (or its designee) and that any other assessments may not become a lien on the Development superior to the first mortgage.

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(iv) All policies of hazard insurance shall contain or have attached the standard mortgage clause commonly accepted by private institutional mortgage investors in the area in which the Development is located. The mortgage clause must provide that the insurance carrier will notify the first mortgagee (or trustee) named at least ten (10) days in advance of the effective date of any reduction in or cancellation of the policy.

4. COVENANT FOR MAINTENANCE ASSESSMENTS.

A. Purpose of the Assessments. The Assessments levied by the Association shall be used exclusively for the purpose of preserving the values of the Lots within Village Gate, as the same may be platted from time to time, and promoting the health, safety, and welfare of the Owners, users, and occupants of the same and, in particular, for the improvement, fencing, repairing, operating, and maintenance of the Common Area, including, but not limited to, the payment of taxes and insurance thereon, for the cost of labor, equipment, material, and management furnished with respect to the Common Area, and any and all other Common Expenses. Each Owner hereby covenants and agrees to pay to the Association:

(i) A Pro-rata Share (as hereinafter defined) of the annual Assessments fixed, established, and determined from time to time as hereinafter provided.

(ii) A Pro-rata Share (as hereinafter defined) of any special Assessments fixed, established, and determined from time to time, as hereinafter provided.

B. Pro-rata Share. The pro-rata share of each Owner for purposes of this paragraph shall be the percentage obtained by dividing one by the total number of Lots shown on the plat or plats of Village Gate, as the same may be recorded from time to time.

C. Liability for Assessments. Each Assessment, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall be a charge on each Lot and shall constitute a lien upon each Lot from and after the due date thereof in favor of the Association. Each such Assessment, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall also be the personal obligation of the Owner of each Lot at the time when the Assessment is due. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such Assessments as to payments which become due prior to such sale or transfer. The lien for any Assessment shall for all purposes be subordinate to the lien of any Mortgagee whose mortgage was recorded prior to the date such Assessment first became due and payable. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof, nor shall any sale or transfer relieve any Owner of the personal liability hereby imposed. The personal obligation for delinquent Assessments shall not pass to any successor in title unless such obligation is expressly assumed by such successor.

D. Basis of Annual Assessments. The Board of Directors of the Association shall establish an annual budget prior to the beginning of each fiscal year, setting forth all anticipated Common Expenses for the coming fiscal year, together with a reasonable allowance for contingencies and reserves for periodic repair and replacement of the Common Area. A copy of this budget shall be delivered to each Owner within thirty (30) days prior to the beginning of each fiscal year of the Association.

E. Basis of Special Assessments. Should the Board of Directors of the Association at any time during the fiscal year determine that the Assessments levied for such year may be insufficient to pay the Common Expenses for such year, the Board of Directors shall call a special meeting of the Association to consider imposing such special Assessments as may be necessary for meeting the Common Expenses for such year. A special Assessment shall be imposed only with the approval of two-thirds (2/3) of the Owners, and shall be due and payable on the date(s) determined by such Owners, or if not so determined, then as may be determined by the Board of Directors.

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F. Fiscal Year; Date of Commencement of Assessments; Due Dates. The fiscal year of the Association shall be the calendar year and may be changed from time to time by action of the Association. The annual Assessments on each Lot in Village Gate shall commence on the first day of the first month following the month in which Declarant first conveys ownership of any Lot in such section to an Owner; provided, that if any Lot is first occupied for residential purposes prior to being conveyed by Declarant, full Assessments shall be payable with respect to such Lot commencing on the first day of the first month following the date of such occupancy. However, the Declarant shall be liable for and shall make up any deficit in the budget for the Common Expenses for any year in which Declarant controls the Association subject to its right to be reimbursed therefor as provided herein. The first annual Assessment within each section shall be made for the balance of the fiscal year of the Association in which such Assessment is made and with respect to particular Lots shall become due and payable on the date of initial transfer of title to a Lot to the Owner thereof. The annual Assessment for each year after the first assessment year shall be due and payable on the first day of each fiscal year of the Association. Annual Assessments shall be due and payable in full as of the above date, except that the Board of Directors may from time to time by resolution authorize the payment of such Assessments in monthly, quarterly, or semi-annual installments.

G. Duties of the Association.

(i) The Board of Directors of the Association shall cause proper books and records of the levy and collection of each annual and special Assessment to be kept and maintained, including a roster setting forth the identification of each and every Lot and each Assessment applicable thereto, which books and records shall be kept in the office of the Association and shall be available for the inspection and copying by each Owner (or duly authorized representative of any Owner) at all reasonable times during regular business hours of the Association. The Association shall cause audited financial statements to be prepared at least annually for each fiscal year of the Association, and shall furnish copies of the same to any Owner or Mortgagee upon request. The Board of Directors of the Association shall cause written notice of all Assessments levied by the Association upon the Lots and upon the Owners to be mailed to the Owners or their designated representatives. Notices of the amounts of the annual Assessments and the amounts of the installments thereof shall be sent annually within thirty (30) days following the determination thereof. Notices of the amounts of special Assessments shall be sent as promptly as practicable and in any event not less than thirty (30) days prior to the due date of such Assessment or any installment thereof. In the event such notice is mailed less than thirty (30) days prior to the due date of the Assessment to which such notice pertains, payment of such Assessment shall not be deemed past due for any purpose if paid by the Owner within thirty (30) days after the date of actual mailing of such notice.

(ii) The Association shall promptly furnish upon request to any Owner, prospective purchaser, title insurance company, or Mortgagee a certificate in writing signed by an officer of the Association, setting forth the extent to which Assessments have been levied and paid with respect to any Lot in which the requesting party has a legitimate interest. As to any person relying thereon, such certificate shall be conclusive evidence of payment of any Assessment therein stated to have been paid.

(iii) The Association shall notify any Mortgagee from which it has received a request for notice: (a) of any default in the performance of any obligation under this Declaration by any Owner which is not cured within sixty (60) days; (b) of any condemnation or casualty loss that affects either a material portion of Village Gate or the Lot securing its mortgage; (c) of any lapse, cancellation, or material modification of any insurance policy or fidelity bond required to be maintained by the Association; and (d) and proposed action which requires the consent of the Mortgagees or a specified percentage thereof, as set forth in the Declarations.

H. Non-payment of Assessments; Remedies of Association.

(i) If any Assessment is not paid on the date when due, then such Assessment shall be deemed delinquent and shall, together with any interest thereon and any cost of collection thereof, including attorneys' fees, become a

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continuing lien on the Lot against which such Assessment was made, and such lien shall be binding upon and enforceable as a personal liability of the Owner of such Lot as of the date of levy of such Assessment, and shall be enforceable against the interest of such Owner and all future successors and assignees of such Owner in such Lot; provided, however, that such lien shall be subordinate to any mortgage on such Lot recorded prior to the date on which such Assessment becomes due.

(ii) If any Assessment upon any Lot is not paid within thirty (30) days after the due date, such Assessment and all costs of collection thereof, including attorneys' fees, shall bear interest from the date of delinquency until paid at a rate of eighteen percent (18%) per annum and the Association may bring an action in any court having jurisdiction against the delinquent Owner to enforce payment of the same and/or to foreclose the lien against said Owner's Lot, and there shall be added to the amount of such Assessment all costs of such action, including the Association's attorneys' fees, and in the event a judgment is obtained, such judgment shall include such interest, costs, and attorneys' fees.

I. Adjustments. In the event that the amounts actually expended by the Association for Common Expenses in any fiscal year exceed the amounts budgeted and assessed for Common Expenses for that fiscal year, the amount of such deficit shall be carried over and become an additional basis for Assessments for the following fiscal year, except that so long as the Declarant controls the Association, Declarant shall be responsible for such deficit; provided, however that Declarant shall be reimbursed by the Association for such deficits, together with interest at 8% per annum until so reimbursed, from available surpluses in later years or through a special assessment at the time of transfer of control of the Association to Owners. Thereafter, such deficit may be recouped either by inclusion in the budget for annual Assessments or by the making of one or more special Assessments for such purpose, at the option of the Association. In the event that the amounts budgeted and assessed for Common Expenses in any fiscal year exceed the amount actually expended by the Association for Common Expenses for that fiscal year, a Pro-rata Share of such excess shall be a credit against the Assessment(s) due from each Owner for the next fiscal year(s); provided, that Declarant shall first be reimbursed for deficits previously paid as required above before such excess shall be so credited to Owners.

J. Initial Assessments. During the first year following the date of recordation of the Declaration for Section I of Village Gate, the total Assessments per Lot per year shall not exceed One Hundred — — — — (\$100.00). In each year thereafter, the total Assessments per Lot per year shall not be increased by more than the twelve percent (12%) over the prior year, until such time as the Declarant relinquishes control of the Association. In no event shall the annual Assessments exceed One Hundred — — — — (\$100.00) per year per Lot without the approval of a majority of the Owners; provided, however, that said maximum amount may be increased by no more than five percent (5%) per year by the Board of Directors without such consent.

K. Notice and Quorum for Any Action to Increase Assessments. Written notice of any meeting called for the purpose of increasing the regular or special Assessments of the Association shall be sent to all Owners not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of Owners or of proxies entitled to cast sixty percent (60%) of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Nothing contained in this paragraph shall be construed to limit the ability of the Developer or the Board of Directors to increase Assessments up to the amounts permitted by paragraph 3(J) hereof.

L. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lot (without the necessity of joining the

Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale or transfer.

5. EXPANSION OF SUBDIVISION.

A. Method and Scope of Expansion. Developer, at its option, and from time to time, may expand Village Gate to include all or any parts of the tract described in the attached Exhibit B, by the addition of further sections consisting of one (1) or more Lots and any Common Property which in the discretion of Developer is appropriate for addition with such sections. Such further sections, if added, shall be added by the recordation of a plat of such section, consistent in detail and layout with the plats of sections previously recorded, and by the recordation of a declaration imposing upon such section covenants substantially similar in form and substance to the Declarations, either by incorporating the provisions hereof by reference or otherwise. Developer hereby covenants that the total number of Lots in Village Gate shall not exceed One Hundred Fourteen (114), and that no real estate shall be added thereto which is not within that described in Exhibit B.

B. Time for Expansion. No additional sections shall be added after the date which is seven (7) years after the date on which the plat for Village Gate - Section I was recorded.

C. Future Improvements. The streets, sewage system, drainage system, and utility lines and mains within each section shall be substantially constructed or installed prior to recordation of the plat and Declaration for such section. All buildings, streets, and other improvements in additional sections shall be consistent in quality of construction with the section(s) already in Village Gate as of the date of this Supplemental Declaration.

6. REMEDIES.

A. In General. Any party to whose benefit these Restrictions inure, including Developer, Association and any Owner within Village Gate, may proceed at law or in equity to prevent the occurrence of continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Government Enforcement. The Metropolitan Development Commission of Marion County, Indiana, its successors and assigns, shall have no right, power, or authority, to enforce any covenants, commitments, restrictions, or other limitations contained herein other than those covenants, commitments, restrictions, or limitations that expressly run in favor of the Metropolitan Development Commission; provided further, that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance 56-AO-3, as amended, or any conditions attached to approval of the plats of Village Gate by the Plat Committee.

C. 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 of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

7. EFFECT OF BECOMING AN OWNER. The Owners of any Lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from 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 the such contract, the Owner acknowledges the rights and powers of Developer with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with Developer and to and with the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

8. TITLES. The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for the convenience of reference only, and none of

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ORIGINAL INSTRUMENT

them shall be used as an aid to the construction of any provisions of the Restrictions. 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.

9. DURATION AND AMENDMENT. This Supplemental Declaration shall be effective for an initial term of twenty (20) years and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless as of the end of any term both the Owners of ninety percent (90%) of the Lots and the Mortgagees of at least ninety percent (90%) of the Lots vote to terminate this Supplemental Declaration, in which case this Supplemental Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the preceding sentence, all easements created or reserved by this Supplemental Declaration shall be perpetual unless otherwise expressly indicated herein.

A. The Association shall have the right to amend this Supplemental Declaration at any time, and from time to time, upon the recommendation of an amendment to the Association by its Board of Directors, and the subsequent approval of such amendment by both the Owners of at least seventy-five percent (75%) of the Lots and ninety percent (90%) of the Mortgagees; provided, however, that any such amendment of this Declaration shall require prior written approval of the Developer so long as Developer owns any Lots within Village Gate. Each such amendment must be evidenced by a written instrument, signed and acknowledged by duly authorized officers of the Association, and by Developer when their approval is required, setting forth facts sufficient to indicate compliance with this paragraph, including as an exhibit or addendum thereto a certified copy of the minutes of the Association meeting at which the necessary actions were taken, and such amendment shall not be effective until recorded in the office of the Recorder of Marion County.

B. Developer hereby reserves the right to make such amendments to this Supplemental Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring these Restrictions or Village Gate into compliance with the requirements of any public agency having jurisdiction thereof or of any agency guaranteeing, insuring, or approving mortgages, so long as Developer owns any Lots within Village Gate; provided that Developer shall not be entitled to make any amendment which has a materially adverse effect on the rights of any Mortgagee, nor which substantially impairs the benefits of these Restrictions to any Owner or substantially increases the obligations imposed by these Restrictions on any Owner.

C. Subject to the other requirements of this paragraph 13, unless at least two-thirds (2/3) of the Mortgagees (based upon one vote for each first mortgage owned) or Owners (other than the Developer) of the Lots have given their prior written approval, the Association shall not be entitled to:

(i) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Common Property (the granting of easements for public utilities or for other public purposes consistent with the intended use of the Common Property by the Association shall not be deemed a transfer within the meaning of this clause);

(ii) change the method of determining the obligations, assessments, dues or other charges which may be levied against an Owner;

(iii) by act or omission change, waiver or abandon any scheme of regulations, or enforcement thereof, pertaining to the architectural design or the exterior appearance of the residences, the exterior maintenance of the residences, the maintenance of the Common Property, or the upkeep of lawns and plantings in the Development;

(iv) fail to maintain fire and extended coverage on the Common Property on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value (based on current replacement cost);

(v) use hazard insurance proceeds for losses to any of the Common Property other than for the repair, replacement or reconstruction of the Common Property.

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10. RIGHTS OF MORTGAGEES. Except to the extent otherwise provided in paragraph 3(K), no breach of these Restrictions shall defeat or render invalid the lien of any mortgage now or hereafter executed upon any portion of the Development; provided, however, that if all or any portion of said Development is sold under a foreclosure of any mortgage, any purchaser at such sale and his successors and assigns shall hold any and all land so purchased subject to these Restrictions. Notwithstanding any other provision of these Restrictions, neither the Owners nor the Association shall have any right to make any amendment to the Declarations or Articles and By-Laws of the Association which materially impairs the rights of any Mortgagee holding, insuring, or guaranteeing any mortgage on all or any portion of the Development at the time of such amendment.

11. 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 and 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.

IN TESTIMONY WHEREOF, witness the signature of Developer this 30th day of December, 1986.

SCM Real Estate Development Corp.

By: [Signature]  
Sol C. Miller, President

STATE OF INDIANA )  
                          ) SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Sol C. Miller, the President of SCM Real Estate Development Corp., who acknowledged execution of the foregoing Supplemental Declaration of Covenants and Restrictions for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 30th day of December, 1986.

Deborah L. Cantrell  
Signature

DEBORAH L. CANTRELL  
Printed Name NOTARY PUBLIC

My Commission Expires:

12-30-89

My County of Residence:

Morgan

This instrument was prepared by Phillip J. Stoffregen, JCE MILLER DONADIO & RYAN, One American Square, Box 82001, Indianapolis, Indiana 46282.

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A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Commencing at the northmost corner of Village Way, as described in a Grant of Right-of-Way recorded as Instrument No. 86-12016 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Westerly having a central angle of 46°40'28" and a radius of 344.00 feet; thence Southerly along the easterly right-of-way line of said Village Way along said curve an arc distance of 280.23 feet (said arc being subtended by a chord having a bearing of South 06°49'51" East and a length of 272.55 feet) to the point of tangency of said curve; thence South 16°30'23" West along said right-of-way line 139.06 feet to the point of beginning; thence along said easterly right-of-way line the following four (4) courses: (1) South 16°30'23" West 145.32 feet to the point of curvature of a curve concave Easterly having a central angle of 16°30'23" and a radius of 456.00 feet; (2) thence Southerly along said curve an arc distance of 131.37 feet (said arc being subtended by a chord having a bearing of South 08°15'11" West and a length of 130.91 feet) to the point of tangency of said curve; (3) thence South 00°00'00" West 158.56 feet to the point of curvature of a curve concave Westerly having a central angle of 18°24'12" and a radius of 344.00 feet; (4) thence Southerly along said curve an arc distance of 110.53 feet (said arc being subtended by a chord having a bearing of South 09°12'16" West and a length of 110.05 feet); thence South 03°47'45" West 78.45 feet; thence South 18°09'11" East 54.76 feet; thence South 44°42'27" East 135.29 feet; thence South 83°25'45" East 59.72 feet; thence North 75°52'45" East 15.22 feet; thence North 49°15'11" East 91.83 feet; thence North 22°27'52" East 77.69 feet; thence North 32°53'20" East 66.31 feet; thence North 04°40'53" East 80.20 feet; thence North 04°44'57" West 177.96 feet to a point on a curve concave Southerly having a central angle of 03°31'27" and a radius of 225.00 feet; thence Easterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South 73°49'19" East and a length of 13.84 feet) to the point of tangency of said curve; thence South 72°03'35" East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of 71°53'28" and a radius of 15.00 feet; thence Easterly, Southeasterly, and Southerly along said curve an arc distance 18.82 feet (said arc being subtended by a chord having a bearing of South 36°06'51" East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of 05°08'07" and a radius of 225.00 feet; thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South 02°44'10" East and a length of 20.16 feet); thence South 05°18'14" East 12.45 feet; thence North 84°41'46" East 50.00 feet to a point on a curve concave Southeasterly having a central angle of 112°43'43" and a radius of 15.00 feet; thence Northerly, Northeasterly and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North 51°03'38" East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of 14°12'51" and a radius of 375.00 feet; thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South 79°40'56" East and a length of 92.79 feet); thence North 03°12'45" East 50.00 feet; thence North 16°17'36" East 59.41 feet; thence North 39°56'36" East 55.00 feet; thence North 51°08'19" East 52.30 feet; thence North 61°36'07" East 55.84 feet; thence North 74°29'35" East 127.35 feet; thence North 51°55'35" East 60.09 feet; thence North 28°49'03" East 60.09 feet; thence North 05°37'50" East 60.49 feet; thence North 17°38'03" West 60.49 feet; thence North 40°50'22" West 60.18 feet; thence North 63°59'07" West 60.18 feet; thence North 82°24'41" West 43.28 feet; thence North 44°39'39" West 61.03 feet; thence South 45°20'21" West 125.44 feet; thence South 63°59'00" West 167.41 feet; thence North 88°59'42" West 346.67 feet; thence South 79°52'33" West 51.44 feet; thence South 72°32'48" West 63.96 feet to the point of beginning, containing 10.408 acres, more or less.

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A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Beginning at the northeast corner of Lot 20 in Village Gate Section I, the plat of which is recorded as Instrument No. 86-31873 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Southwesterly having a central angle of 03°31'27" and a radius of 225.00 feet; thence the following eight (8) courses along a southerly line of said Village Gate Section I: (1) Southeasterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South 73°49'19" East and a length of 13.84 feet) to the point of tangency of said curve; (2) thence South 72°03'35" East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of 71°53'28" and a radius of 15.00 feet; (3) thence Southeasterly and southerly along said curve an arc distance of 18.82 feet (said arc being subtended by a chord having a bearing of South 36°06'51" East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of 01°02'07" and a radius of 225.00 feet; (4) thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South 02°44'10" East and a length of 20.16 feet) to the point of tangency of said curve; (5) thence South 05°18'14" East 12.45 feet; (6) thence North 84°41'46" East 50.00 feet to a point on a curve concave Southeasterly having a central angle of 112°43'43" and a radius of 15.00 feet; (7) thence Northerly, Northeasterly, and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North 51°03'38" East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of 14°12'51" and a radius of 375.00 feet; (8) thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South 79°40'56" East and a length of 92.79 feet) to a southeast corner of said Village Gate Section I; thence South 05°10'20" East 130.24 feet; thence South 06°22'56" West 71.41 feet; thence South 00°12'51" West 68.33 feet; thence South 06°56'09" West 82.88 feet; thence South 27°11'55" West 45.61 feet; thence South 50°31'08" West 54.25 feet; thence South 71°04'51" West 69.08 feet; thence North 85°57'39" West 68.16 feet; thence North 54°45'48" West 97.67 feet; thence North 28°02'55" West 101.23 feet to the easterly line of said Village Gate Section I; thence the following four (4) courses along said easterly line: (1) North 22°27'52" East 66.50 feet; (2) thence North 32°53'20" East 66.31 feet; (3) thence North 04°40'53" East 80.20 feet; (4) thence North 04°44'57" West 177.96 feet to the point of beginning, containing 2.970 acres, more or less.

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A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Commencing at the northmost corner of Village Way, as described in a Grant of Right-of-Way recorded as Instrument No. 86-12016 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Westerly having a central angle of 46°40'28" and a radius of 344.00 feet; thence Southerly along the easterly right-of-way line of said Village Way along said curve an arc distance of 280.23 feet (said arc being subtended by a chord having a bearing of South 06°49'51" East and a length of 272.55 feet) to the point of tangency of said curve; thence South 16°30'23" West along said right-of-way line 139.06 feet to the point of beginning; thence along said easterly right-of-way line the following four (4) courses: (1) South 16°30'23" West 145.32 feet to the point of curvature of a curve concave Easterly having a central angle of 16°30'23" and a radius of 456.00 feet; (2) thence Southerly along said curve an arc distance of 131.37 feet (said arc being subtended by a chord having a bearing of South 08°15'11" West and a length of 130.91 feet) to the point of tangency of said curve; (3) thence South 00°00'00" West 158.56 feet to the point of curvature of a curve concave Westerly having a central angle of 18°24'32" and a radius of 344.00 feet; (4) thence Southerly along said curve an arc distance of 110.53 feet (said arc being subtended by a chord having a bearing of South 09°12'16" West and a length of 110.05 feet); thence South 03°47'45" West 78.45 feet; thence South 18°09'11" East 54.76 feet; thence South 44°42'27" East 135.29 feet; thence South 83°25'45" East 59.72 feet; thence North 75°52'45" East 55.22 feet; thence North 49°15'11" East 91.83 feet; thence North 22°27'52" East 77.69 feet; thence North 32°53'20" East 66.31 feet; thence North 04°40'53" East 80.20 feet; thence North 04°44'57" West 177.96 feet to a point on a curve concave Southerly having a central angle of 03°31'27" and a radius of 225.00 feet; thence Easterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South 73°49'19" East and a length of 13.84 feet) to the point of tangency of said curve; thence South 72°03'35" East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of 71°53'28" and a radius of 15.00 feet; thence Easterly, Southeasterly, and Southerly along said curve an arc distance 18.82 feet (said arc being subtended by a chord having a bearing of South 36°06'51" East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of 05°08'07" and a radius of 225.00 feet; thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South 02°44'10" East and a length of 20.16 feet); thence South 05°18'14" East 12.45 feet; thence North 84°41'46" East 50.00 feet to a point on a curve concave Southeasterly having a central angle of 112°43'43" and a radius of 15.00 feet; thence Northerly, Northeasterly and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North 51°03'38" East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of 14°12'51" and a radius of 375.00 feet; thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South 79°40'56" East and a length of 92.79 feet); thence North 03°12'45" East 50.00 feet; thence North 16°17'36" East 59.41 feet; thence North 39°56'36" East 55.00 feet; thence North 51°08'19" East 52.30 feet; thence North 61°36'07" East 55.84 feet; thence North 74°29'35" East 127.35 feet; thence North 51°55'35" East 60.09 feet; thence North 28°49'03" East 60.09 feet; thence North 05°37'50" East 60.49 feet; thence North 17°38'03" West 60.49 feet; thence North 40°50'22" West 60.18 feet; thence North 63°59'07" West 60.18 feet; thence North 82°24'41" West 43.28 feet; thence North 44°39'39" West 61.03 feet; thence South 45°20'21" West 125.44 feet; thence South 63°59'00" West 167.41 feet; thence North 88°59'42" West 346.67 feet; thence South 79°52'33" West 51.44 feet; thence South 72°32'48" West 63.96 feet to the point of beginning, containing 10.408 acres, more or less.

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A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Beginning at the northeast corner of Lot 20 in Village Gate Section I, the plat of which is recorded as Instrument No. 86-31873 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Southwesterly having a central angle of  $03^{\circ}31'27''$  and a radius of 225.00 feet; thence the following eight (8) courses along a southerly line of said Village Gate Section I: (1) Southeasterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South  $73^{\circ}49'19''$  East and a length of 13.84 feet) to the point of tangency of said curve; (2) thence South  $72^{\circ}03'35''$  East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of  $71^{\circ}53'28''$  and a radius of 15.00 feet; (3) thence Southeasterly and southerly along said curve an arc distance of 18.82 feet (said arc being subtended by a chord having a bearing of South  $36^{\circ}06'51''$  East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of  $05^{\circ}08'07''$  and a radius of 225.00 feet; (4) thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South  $02^{\circ}44'10''$  East and a length of 20.16 feet) to the point of tangency of said curve; (5) thence South  $05^{\circ}18'14''$  East 12.45 feet; (6) thence North  $84^{\circ}41'46''$  East 50.00 feet to a point on a curve concave Southeasterly having a central angle of  $112^{\circ}43'43''$  and a radius of 15.00 feet; (7) thence Northerly, Northeasterly, and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North  $51^{\circ}03'38''$  East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of  $14^{\circ}12'51''$  and a radius of 375.00 feet; (8) thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South  $79^{\circ}40'56''$  East and a length of 92.79 feet) to a southeast corner of said Village Gate Section I; thence South  $05^{\circ}10'20''$  East 130.24 feet; thence South  $06^{\circ}22'56''$  West 71.41 feet; thence South  $00^{\circ}12'51''$  West 68.33 feet; thence South  $06^{\circ}56'09''$  West 82.88 feet; thence South  $27^{\circ}11'55''$  West 45.61 feet; thence South  $50^{\circ}31'08''$  West 54.25 feet; thence South  $71^{\circ}04'51''$  West 69.08 feet; thence North  $85^{\circ}57'39''$  West 68.16 feet; thence North  $54^{\circ}45'48''$  West 97.67 feet; thence North  $28^{\circ}02'55''$  West 101.23 feet to the easterly line of said Village Gate Section I; thence the following four (4) courses along said easterly line: (1) North  $22^{\circ}27'52''$  East 66.50 feet; (2) thence North  $32^{\circ}53'20''$  East 66.31 feet; (3) thence North  $04^{\circ}40'53''$  East 80.20 feet; (4) thence North  $04^{\circ}44'57''$  West 177.96 feet to the point of beginning, containing 2.970 acres, more or less.

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EXHIBIT B  
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VILLAGE GATE SECTION III

A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Commencing at the northeast corner of Lot 20 in Village Gate Section I, the plat of which is recorded as Instrument No. 86-31873 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Southwesterly having a central angle of  $03^{\circ}31'27''$  and a radius of 225.00 feet; thence the following eight (8) courses along a southerly line of said Village Gate Section I: (1) Southeasterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South  $73^{\circ}49'19''$  East and a length of 13.84 feet) to the point of tangency of said curve; (2) thence South  $72^{\circ}03'36''$  East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of  $71^{\circ}53'28''$  and a radius of 15.00 feet; (3) thence Southeasterly and Southerly along said curve an arc distance of 18.82 feet (said arc being subtended by a chord having a bearing of South  $36^{\circ}06'51''$  East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of  $05^{\circ}06'07''$  and a radius of 225.00 feet; (4) thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South  $02^{\circ}44'10''$  East and a length of 20.16 feet) to the point of tangency of said curve; (5) thence South  $05^{\circ}18'14''$  East 12.45 feet; (6) thence North  $84^{\circ}41'46''$  East 50.00 feet to a point on a curve concave Southeasterly having a central angle of  $112^{\circ}43'43''$  and a radius of 15.00 feet; (7) thence Northerly, Northeasterly, and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North  $51^{\circ}03'38''$  East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of  $14^{\circ}12'51''$  and a radius of 375.00 feet; (8) thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South  $79^{\circ}40'56''$  East and a length of 92.79 feet) to a southeast corner of said Village Gate Section I and the point of beginning; thence the following fourteen (14) courses along the easterly line of said Village Gate Section I: (1) North  $03^{\circ}12'45''$  East 50.00 feet; (2) thence North  $16^{\circ}17'36''$  East 59.41 feet; (3) thence North  $39^{\circ}56'36''$  East 55.00 feet; (4) thence North  $51^{\circ}08'19''$  East 52.30 feet; (5) thence North  $61^{\circ}36'07''$  East 55.84 feet; (6) thence North  $74^{\circ}29'35''$  East 127.35 feet; (7) thence North  $51^{\circ}55'35''$  East 60.09 feet; (8) thence North  $28^{\circ}49'03''$  East 60.09 feet; (9) thence North  $05^{\circ}37'50''$  East 60.49 feet; (10) thence North  $17^{\circ}38'03''$  West 60.49 feet; (11) thence North  $40^{\circ}50'22''$  West 60.18 feet; (12) thence North  $63^{\circ}59'07''$  West 60.18 feet; (13) thence North  $82^{\circ}24'41''$  West 43.28 feet; (14) thence North  $44^{\circ}39'39''$  West 61.03 feet to the southeasterly line of Village Woods Section I, the plat of which is recorded as Instrument No. 86-78137 in the Office of the Recorder of Marion County, Indiana; thence the following four (4) courses along said southeasterly line: (1) North  $45^{\circ}20'21''$  East 66.64 feet; (2) thence North  $69^{\circ}10'05''$  East 164.26 feet; (3) thence North  $21^{\circ}40'14''$  East 291.01 feet; (4) thence North  $69^{\circ}25'33''$  East 135.27 feet; thence South  $80^{\circ}30'09''$  East 84.12 feet; thence North  $90^{\circ}00'00''$  East 167.75 feet to the west line of Hunter's Glen Fifth Section, the plat of which is recorded as Instrument No. 79-58107 in the Office of the Recorder of Marion County, Indiana; thence South  $00^{\circ}09'16''$  West along said west line 488.28 feet; thence South  $00^{\circ}41'57''$  West along said west line 300.01 feet; thence South  $02^{\circ}53'40''$  West along said west line 62.13 feet to the southwest corner of said Hunter's Glen Fifth Section, which point is also the northwest corner of Hunter's Glen Third Section, the plat of which is recorded as Instrument No. 78-80695 in the Office of said Recorder; thence South  $02^{\circ}53'40''$  West along the west line of said Hunter's Glen Third Section 37.97 feet; thence South  $00^{\circ}45'19''$  West along said west line 372.60 feet; thence North  $75^{\circ}52'28''$  West 205.02 feet; thence South  $82^{\circ}30'20''$  West 89.56 feet to a point on a curve concave Westerly having a central angle of  $05^{\circ}13'22''$  and a radius of 450.00 feet; thence Southerly along said curve an arc distance of 41.02 feet (said arc being subtended by a chord having a bearing of South  $03^{\circ}57'06''$  West and a length of 41.01 feet); thence North  $83^{\circ}26'13''$  West 162.95 feet; thence North  $04^{\circ}57'28''$  East 50.07 feet; thence North  $08^{\circ}20'39''$  West 50.24 feet; thence North  $19^{\circ}23'11''$  West 61.36 feet; thence South  $89^{\circ}19'29''$  West 337.10 feet; thence North  $05^{\circ}10'20''$  West 111.20 feet to the point of beginning, containing 16.345 acres, more or less; subject to highways, rights-of-way, and easements.

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DECLARATION OF COVENANTS AND RESTRICTIONS  
OF  
VILLAGE GATE, SECTION II

Aug 26 86 024155  
COUNTY AUDITOR  
*Frank J. Hawery*

THIS DECLARATION made this 25 day of Aug, 1988,  
by SCM REAL ESTATE DEVELOPMENT CORP., an Indiana corporation (hereinafter  
referred to as "Developer"),

WITNESSETH:

WHEREAS, Developer is the owner or contract purchaser of all of the lands con-  
tained in the area described in Exhibit A, attached hereto and made a part hereof, which  
lands will be subdivided and known as "Village Gate" (together with any additions hereto  
as herein provided, hereinafter referred to as the "Real Estate" or the "Development"),  
and will be more particularly described on the plats of the various sections thereof re-  
corded and to be recorded in the Office of the Recorder of Marion County, Indiana; and

WHEREAS, Developer intends to sell and convey the residential lots situated within  
the platted areas of the Development and before doing so desires to subject to and im-  
pose upon all real estate within the platted areas of the Development mutual and bene-  
ficial restrictions, covenants, conditions and charges (hereinafter referred to as the  
"Restrictions"), under a general plan or scheme of improvement for the benefit and com-  
plement of the lots and lands in the Development and future home owners thereof.

NOW, THEREFORE, Developer hereby declares that all of the platted lots and  
lands located within the Development 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 Develop-  
ment, 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 of  
said lots situated therein. All of the Restrictions shall run with the land and shall be  
binding upon Developer and upon the parties having or acquiring any right, title or in-  
terest, legal or equitable, in and to the real property or any part of parts thereof subject  
to such Restrictions, and shall inure to the benefit of Developer's successors in title to  
any real estate in the Development. Developer specifically reserves unto itself the right  
and privilege, prior to the recording of the plat by Developer of a particular lot or tract  
within the Development as described in Exhibit A, to exclude any real estate as shown  
from the Development, or to include additional real estate.

1. DEFINITIONS.

A. The following are the definitions of the terms as they are used in this  
Declaration.

(i) "Association" shall mean "Village Gate Homeowners Association,  
Inc.", its successors and assigns and shall be created as an Indiana not-for-  
profit corporation and its membership shall consist of lot owners who pay  
mandatory assessments for security control, snow removal, liability insurance,  
landscape easement maintenance, fertilizing and weed control and Common  
Area facilities' operation and maintenance.

(ii) "Committee" shall mean the Village Gate Development Control  
Committee, composed of three (3) members appointed by Developer who shall  
be subject to removal by Developer at any time with or without cause. Any  
vacancies from time to time existing shall be filled by appointment of Devel-  
oper until such time as the subdivision is completely developed, at which time  
the Village Gate Homeowners Association, Inc. shall appoint from its member-  
ship this Committee.

(iii) "Common Area" shall mean those areas set aside for conveyance to  
the Association, as shown on the plat.

(iv) "Common Property" means all real and personal property which is  
in the nature of common or public improvements or areas, and which is lo-  
cated in, upon, or under the Common Areas, easements, or streets within  
Village Gate. Without limiting the generality thereof, Common Property shall  
include, to the extent not publicly dedicated, all Streets, curbs, water mains,

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fire hydrants, the drainage system, the sewage system, street lights and street signs, public sidewalks, lakes, retention ponds, parks, and open spaces.

(v) "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Marion County, Indiana.

(vi) "Mortgagee" shall mean any holder, insurer or guarantor of any first mortgage on any Lot.

(vii) "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.

B. Approvals, Etc. Approvals, determinations, permissions or consents required herein shall be deemed given if they are given in writing signed, with respect to Developer by an authorized officer or agent thereof, and with respect to the Committee by two members thereof.

## 2. CHARACTER OF THE DEVELOPMENT.

A. In General. Every numbered lot in the Development, unless it is otherwise designated by Developer, is a residential lot and shall be used exclusively for single family residential purposes. No structure shall be erected, placed or permitted to remain upon any of said residential lots except a single family dwelling house. All tracts of land located within the Development which have not been designated by numbering as residential building lots in the recorded plats shall be Common Area and shall be used in a manner consistent with the zoning and use designated in a master plan by Developer, including recreational facilities.

B. Accessory Outbuildings Prohibited. No accessory outbuildings shall be erected on any of the residential lots.

C. Occupancy or Residential Use of Partially Completed Dwelling Houses Prohibited. No dwelling house constructed on any of the residential lots shall be occupied or used for residential purposes or human habitation until it shall have been substantially completed for occupancy in accordance with the approved building plan. The determination of whether the house shall have been substantially completed in accordance with the approved building plan shall be made by the Committee and such decision shall be binding on all parties.

D. Other Restrictions. All tracts of ground in the Development shall be subject to the easements, restrictions and limitations of record, and to all governmental zoning authority and regulations affecting the Development, all of which are incorporated herein by reference.

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

A. Minimum Lot Size and Living Space Areas. The minimum lot size shall be five thousand (5,000) square feet except for all Lots abutting the Hunter's Glen Subdivision to the East of the Development which shall have at least ten thousand (10,000) square feet. All dwellings will have two (2), three (3) or four (4) bedrooms, a two-car garage and a minimum of one thousand two hundred (1,200) square feet of living area and at least six hundred sixty (660) square feet of minimum main floor area in two-story dwellings.

### B. Residential Setback Requirements.

(i) In General. Unless otherwise provided in these restrictions or on the recorded plat, no dwelling or above-grade structure shall be constructed or placed on any residential lot in the Development except as provided herein.

(ii) Definitions. "Side line" means a lot boundary line that extends from the road on which a Lot abuts to the rear line of said Lot. "Rear line" means the Lot boundary line that is farthest from, and substantially parallel to, the road on which the Lot abuts, except that on corner Lots, it may be determined from either abutting road.

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(iii) Front yards. The front building setback lines shall be all as set forth upon the plats of the Development, but the minimum building setback distance from all right-of-way lines will be twenty (20) feet to all garages and fifteen (15) feet to any portion of the living space of any unit.

(iv) Cul-de-sacs. If the particular Lot abuts a cul-de-sac, the front building setback line shall be as shown on the plat of that Lot.

(v) Side Yards. The side yard setback lines shall maintain a minimum distance between buildings of not less than ten (10) feet. Site plans submitted for Improvement Location Permit on each Lot shall show the building line of improvements on adjacent lots, if any.

(vi) Rear Yards. The rear setback line shall be as set forth on the plats of the Development, and if not designated on the plat, the rear yard setback lines shall maintain a minimum distance between buildings of not less than twenty (20) feet, unless Common Area when combined with such rear yards results in at least forty (40) feet between buildings with abutting rear yards separated by Common Area.

(vii) Boulevard. The minimum setback from any boulevard right-of-way adjacent to the Development shall be thirty (30) feet.

C. Fences, Light Fixtures, Etc., Mailboxes, Lawns and Trees. In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, any fence, light fixture, basketball goal or similar structure must be approved by the Committee as to size, location, height and composition before it may be installed. All metal fencing in the Development will have a factory finish of either brown or black vinyl; no fence will be higher than six (6) feet; no fencing will extend forward of the furthest back front corner of the home. Fencing style and color will be consistent with the Development. A standard mailbox and post will be adopted for the Development and installed by the Developer. The Developer is to provide two (2) two-inch calipers at base diameter deciduous shade trees per Lot and shall finish grade and seed or sod the Lot. Each Lot shall have at least one hundred twenty-five (125) square feet of planting bed area. All metal fencing within the Development will have a factory finish of either brown or black vinyl; no fence will be higher than six (6) feet; no fencing will extend forward of the furthest back front corner of dwellings.

D. Exterior Construction. All utility facilities in the Development will be underground, except where required to be placed above-ground by the individual utility supplier. Each driveway in the Development will be of concrete or asphalt material and will not exceed in width the side boundaries of the garage associated therewith. No additional parking will be permitted on a Lot other than in the existing driveway. Each dwelling will have a continuous concrete sidewalk from the driveway to the front porch. All garage doors in the Development will be of a Masonite or wood material. All utility meters and HVAC units in the Development will be located in places unseen or screened from the fronts of the dwellings. No outside fuel storage tanks will be permitted above ground and no gasoline storage will be permitted above or below ground in the Development. All metal windows in the Development will be factory painted, no raw aluminum windows will be permitted, and all windows will have an approved thermal break. All gutters and downspouts in the Development will be painted or of a colored material other than gray galvanized. All roofing in the Development will be of a shingle-type material with weight no less than two hundred twenty (220) pounds and rating of Class A. All roof pitches will be four to twelve (4:12) or greater. Plumbing vent stacks shall be placed in inconspicuous locations. No two dwellings with the same facade will be placed side by side. No metal, fiberglass or similar type material awnings or patio covers will be permitted in the Development. No above-ground swimming pools will be permitted on any Lot in the Development. Modular-type construction is not permitted in the Development.

E. Heating Plants. Every dwelling 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 dwelling. Heating plants shall have ductwork capable of handling central air conditioning.

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F. Damaged Structures. 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.

G. Prohibition of Used Structures and Modular Homes. 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, nor shall modular constructed structures be placed on any Lot.

H. 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 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.
- (v) Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

I. Lot Access. All Lots shall be accessed from the interior streets of this subdivision. No direct access to Lots shall be permitted on any boulevard.

J. Sight Obstructions. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the adjoining street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street Lot lines and a line connecting points twenty-five (25) feet from the intersection of said street Lot lines (or in the case of a rounded property corner, from the intersection of the street Lot lines extended to form a corner). The same sight-line limitations shall apply to any Lot within ten (10) feet from the intersection of a street Lot line with the edge of a driveway pavement or alley line. As to any trees located within said sight line areas, the Owner thereof shall maintain the foliage line of such trees at a sufficient height to prevent obstruction of such sight lines.

K. Remedies for Failure to Comply. In the event that any Owner fails to fully observe and perform the obligations set forth in Paragraphs 2, 3 or 5, and in the further event that such failure is not cured within thirty (30) days after written notice of the same is given by the Association, the Association and any Owner shall have the right to commence judicial proceedings to abate or enjoin such failure, and to take such further action as may be allowed at law or in equity to correct such failure after commencement of such proceedings. In the event that such failure causes or threatens to cause immediate and substantial harm to any property outside of such defaulting Owner's Lot or to any person, the Association shall have the right to enter upon such Lot for the purpose of correcting such failure and any harm or damage caused thereby, without any liability whatsoever on the part of the Association. All costs incurred by the Association in connection with any act or proceeding undertaken to abate, enjoin, or correct such failure shall be payable by the defaulting Owner upon demand by the Association, and shall immediately become a lien against his Lot, subject to payment and collection in the manner provided for collection of assessments by the Association. The rights in the Owners and the Association under this paragraph shall be in addition to all other enforcement rights hereunder at law or in equity.

#### 4. PROPERTY RIGHTS.

A. Rights to Common Property. Title to all Common Property shall be held in the Association, and each Owner shall have, as non-exclusive, reciprocal easements appurtenant to his Lot, a right of access to his Lot over all streets, the right to the use of all Common Areas for their intended purposes; provided, however, that no Owner's use of any Common Property shall materially interfere with any

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other Owner's use thereof. The Association may own recreational facilities including a club house and swimming pool in common with other homeowners associations with the use thereof to be shared by all members of the owning association.

**B. Owner's Easements of Enjoyment.** Every Owner shall have a right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(i) the right of the Association to charge reasonable admission and other fees, and to establish reasonable rules and regulations for the use of any recreational facility situated upon the Common Areas;

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

(iii) the right of the Association to dedicate or transfer all or any part of the Common Areas to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members.

No such dedication or transfer shall be effective unless an instrument agreement to such dedication or transfer signed by a majority of each class of members has been recorded.

**C. Delegation of Use.** Any Owner may delegate, in accordance with the By-laws of the Association, his right of enjoyment to the Common Areas and facilities of the Association to the members of his family, his tenants, or contract purchasers who reside on the property.

**D. Umbrella Association.** Ownership, control and maintenance of certain portions of the Common Property, including, but not limited to landscaping and easements for the boulevard, surface drainage system, lakes and retention ponds, and recreation facilities may be placed under the control of or may be jointly controlled with a separate association comprised of associations and/or members of associations in residential developments located in surrounding areas.

#### **5. Miscellaneous Provisions and Prohibitions.**

**A. Mortgagees' Rights.** The Mortgagees, individually and collectively, have the right, but not the obligation, to pay any taxes or other charges or assessments which are or may become a lien against the Common Area, in the event the same are not paid by the Association when due. The Mortgagees also have the right, but not the obligation, to pay any overdue premiums on hazard insurance coverage in the event of a lapse of any such policies. Any Mortgagee or Mortgagees making any payment pursuant to this paragraph shall be entitled to reimbursement from the Association promptly upon written demand therefor to the Association.

**B. Nuisances.** No outside toilets shall be permitted on any Lot in the Development (except during a period of construction and then only with the consent of the Committee), and no sanitary waste or other wastes shall be permitted to enter the storm drainage system. No discharge from any floor drain shall be permitted to enter into the storm drainage system. By purchase of a Lot, each Owner agrees that any violation of this paragraph constitutes a nuisance which may be abated by Developer, Association, or any homeowner in Village Gate in any manner provided at law or in equity. The cost or expense of abatement, including court costs and attorneys' fees, shall become a charge or lien upon the Lot, and may be collected in any manner provided by law or in equity for collection of a liquidated debt. No noxious or offensive activities shall be carried on on any Lot in the Development, nor shall anything be done on any of said Lots that shall become or be an unreasonable annoyance or nuisance to any Owner of another Lot in the Development.

Neither Developer, any officer, agent, employee or contractor thereof, Association, or any homeowner shall be liable for any damage which may result from enforcement of this paragraph.

**C. Construction of Sewage Lines.** All sanitary sewage lines on the residential building Lots shall be designed and constructed in accordance with the provisions

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and requirements of the Metropolitan Department of Public Works. Copies of all permits, plans and designs relating to the construction of a sanitary sewer service shall be submitted in duplicate to the Committee at the time of the submission of all other plans or documents required for the obtaining from said Committee of a permit to build.

**D. Signs.** No signs or advertisements shall be displayed or placed on any Lot or structures in the Development without the prior written approval of the Committee.

**E. 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 contained so as not to become a nuisance.

**F. Vehicle Parking.** No campers, trailers, recreational vehicles, boats or similar vehicles shall be parked on any street or Lot in the Development, unless the same shall be parked in such a manner that it is not visible to the occupants of other Lots in the Development or the uses of any street in the Development.

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

**H. Trash Receptacles.** Every outdoor receptacle for ashes, trash, rubbish or garbage shall be installed underground or shall be so placed and kept as not to be visible from any street within the Development at any time, except at the times when refuse collections are being made.

**I. Model Homes.** No Owner of any Lot in the Development other than Developer shall build, or permit the building upon said Lot of, any dwelling that is to be used as a model home or exhibit house.

**J. Temporary Structure.** No temporary house, trailer, tent, garage or other outbuilding shall be placed or erected on any Lot, nor shall any overnight camping be permitted on any Lot.

**K. Ditches and Swales.** It shall be the duty of every Owner of every Lot in the Development on which any part of an open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon his Lot continuously unobstructed and in good repair, and to provide for the installation of such culverts upon said Lot as may be reasonably necessary to accomplish the purposes of this subsection. All Owners, if necessary, shall install dry culverts between the road rights-of-way and their Lots in conformity with specifications and recommendations of the Committee.

**L. Utility Services.** No utility services shall be installed under finished streets except by jacking, drilling or boring unless specifically approved by Developer. All utility facilities in the Development will be underground, except where required to be placed above ground by the individual utility supplier.

**M. Wells and Septic Tanks.** No water wells shall be drilled on any of the Lots in the Development without the approval of the Committee. No septic tanks shall be installed on any of the Lots.

**N. Antennas.** Exposed antennas shall require approval by the Association. The maximum height of such antennae shall not exceed five (5) feet above the roof peak.

**O. Solar Heat Panels.** No solar heat panels shall be allowed on roofs. All such panels must be enclosed within a fenced area within the specific Lot boundary and located to the rear of the dwelling.

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6. DEVELOPMENT CONTROL COMMITTEE.

A. Powers of Committee.

(i) In General. No dwelling, building structure or improvement of any type of kind shall be repainted, constructed or placed on any Lot in the Development, and no existing trees shall be removed, without the prior approval 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 all 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 materials proposed to be used and any proposed landscaping, together with any other material or information which the Committee may require. All plans and drawings required to be submitted to the Committee shall be drawn to a scale of one inch (1") equals ten feet (10'), or to such other scale as the Committee may require. There shall also be submitted, where applicable, the permits or plat plans which shall be prepared by either a registered land surveyor, engineer or architect. Plat plans submitted for Improvement Location Permit shall bear the stamp or signature of the Committee acknowledging the approval thereof.

(ii) Power of Disapproval. The Committee may refuse to grant permission to remove trees, repaint, 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 repainting or 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, or proposed tree removal, would, in the opinion of the Committee, be contrary to the interests, welfare or rights of all or any part of the other Owners.

B. Duties of Committee. The Committee shall approve or disapprove proposed improvements within fifteen (15) 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 notifications is one of disapproval, it shall specify the reason or reasons for such disapproval.

C. Liability of Committee. Neither the Committee nor any agent thereof, nor Developer, shall 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.

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

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, 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 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. No double family houses shall be constructed in the Development.

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8. REMEDIES.

A. In General. Any party to whose benefit these Restrictions inure, including Developer, Association and any homeowner within Village Gate, may proceed at law or in equity to prevent the occurrence of continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Government Enforcement. The Metropolitan Development Commission of Marion County, Indiana, its successors and assigns, shall have no right, power, or authority, to enforce any covenants, commitments, restrictions, or other limitations contained herein other than those covenants, commitments, restrictions, or limitations that expressly run in favor of the Metropolitan Development Commission; provided further, that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance 58-AO-3, as amended, or any conditions attached to approval of the plat of Section I of Village Gate by the Plat Committee.

C. 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 of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

9. EFFECT OF BECOMING AN OWNER. The Owners of any Lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from 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 the such contract, the Owner acknowledges the rights and powers of Developer with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with Developer and to and with the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

10. TITLES. The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for the convenience of reference only, and none of them shall be used as an aid to the construction of any provisions of the Restrictions. 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.

11. DURATION AND AMENDMENT.

A. This Declaration shall be effective for an initial term of twenty (20) years and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless as of the end of any term both the Owners of ninety percent (90%) of the Lots and the Mortgagees of at least ninety percent (90%) of the Lots vote to terminate this Declaration, in which case this Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the preceding sentence, all easements created or reserved by this Declaration shall be perpetual unless otherwise expressly indicated herein.

B. Developer hereby reserves the right to make such amendments to this Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring these Restrictions or Village Woods into compliance with the requirements of any public agency having jurisdiction thereof or of any agency guaranteeing, insuring, or approving mortgages, so long as Developer owns any lots within Village Gate; provided that Developer shall not be entitled to make any amendment which has a materially adverse effect on the rights of any Mortgagee, nor which substantially impairs the benefits of these Restrictions to any Owner or substantially increases the obligations imposed by these Restrictions on any Owner.

12. RIGHTS OF MORTGAGEES. Except to the extent otherwise provided herein, no breach of these Restrictions shall defeat or render invalid the lien of any mortgage now or hereafter executed upon any portion of the Real Estate; provided, however, that

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If all or any portion of said Real Estate is sold under a foreclosure of any mortgage, any purchaser at such sale and his successors and assigns shall hold any and all land so purchased subject to these Restrictions. Notwithstanding any other provision of these Restrictions, neither the Owners nor the Association shall have any right to make any amendment to these Restrictions which materially impairs the rights of any Mortgagee holding, insuring, or guaranteeing any mortgage on all or any portion of the Real Estate at the time of such amendment.

13. **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 and 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.

14. **HOMEOWNERS ASSOCIATION.** The Association will be created as a not-for-profit corporation under the laws of the State of Indiana. The Declaration of Covenants, Conditions and Restrictions of the Association will be recorded in the office of the Recorder of Marion County, Indiana, and shall be binding with respect to all land contained within this plat. The Association will be responsible for controlling all maintenance and other activities for all areas denoted as common areas (lakes, parks, landscape easements, recreational facilities, etc.) as denoted on the plat.

IN TESTIMONY WHEREOF, witness the signature of Developer this 25 day of Aug, 1986

SCM REAL ESTATE DEVELOPMENT CORP.

By:   
Sol C. Miller, President

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STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Sol C. Miller, the President of SCM REAL ESTATE DEVELOPMENT CORP., who acknowledged execution of the foregoing Declaration of Covenants, Conditions and Restrictions for and on behalf of Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 25<sup>th</sup> day of Aug., 1986.

Deborah L. Cantrell  
(signature)

DEBORAH L. CANTRELL  
(printed name) NOTARY PUBLIC

My Commission Expires:

12-30-89

My County of Residence:

Marion



✓ This instrument was prepared by Phillip J. Stoffregen, ICE MILLER DONADIO & RYAN, One American Square, Box 82001, Indianapolis, Indiana 46282.

RECEIVED THIS 26th day of Aug. 19 86  
LAWRENCE TOWNSHIP ASSESSOR  
Paul Ricketts DRAFTSMAN

**FILED**  
AUG 26 1986  
LAWRENCE TOWNSHIP  
ASSESSOR

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# E GATE SECTION

This plat also subject to the Declaration of Covenants and Restrictions  
for Village Gate Section II, as recorded by Instrument No. \_\_\_\_\_  
in the Office of the Recorder of Marion County, Indiana.

## VILLAGE GATE SECTION II CERTIFICATE OF SURVEY

I, the undersigned, do hereby certify the attached plat to be true and correct to the best of my knowledge and belief, representing a survey of a part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Beginning at the northeast corner of Lot 20 in Village Gate Section I, the plat of which is recorded as Instrument No. 86-31873 in the Office of the Recorder of Marion County, Indiana, said point being on a curve concave Southwesterly having a central angle of  $03^{\circ}31'27''$  and a radius of 225.00 feet; thence the following eight (8) courses along a southerly line of said Village Gate Section I: (1) Southeasterly along said curve an arc distance of 13.84 feet (said arc being subtended by a chord having a bearing of South  $73^{\circ}49'19''$  East and a length of 13.84 feet) to the point of tangency of said curve; (2) thence South  $72^{\circ}03'35''$  East 94.99 feet to the point of curvature of a curve concave Southwesterly having a central angle of  $71^{\circ}53'28''$  and a radius of 15.00 feet; (3) thence Southeasterly and Southerly along said curve an arc distance of 18.82 feet (said arc being subtended by a chord having a bearing of South  $36^{\circ}06'51''$  East and a length of 17.61 feet) to the point of reverse curvature of a curve concave Easterly having a central angle of  $05^{\circ}08'07''$  and a radius of 225.00 feet; (4) thence Southerly along said curve an arc distance of 20.17 feet (said arc being subtended by a chord having a bearing of South  $02^{\circ}44'10''$  East and a length of 20.16 feet) to the point of tangency of said curve; (5) thence South  $08^{\circ}18'14''$  East 12.45 feet; (6) thence North  $84^{\circ}41'46''$  East 50.60 feet to a point on a curve concave Southeasterly having a central angle of  $112^{\circ}43'43''$  and a radius of 15.00 feet; (7) thence Northerly, Northeasterly, and Easterly along said curve an arc distance of 29.51 feet (said arc being subtended by a chord having a bearing of North  $51^{\circ}03'38''$  East and a length of 24.98 feet) to the point of reverse curvature of a curve concave Northerly having a central angle of  $14^{\circ}12'51''$  and a radius of 375.00 feet; (8) thence Easterly along said curve an arc distance of 93.03 feet (said arc being subtended by a chord having a bearing of South  $79^{\circ}40'56''$  East and a length of 92.79 feet) to a southeast corner of said Village Gate Section I; thence South  $05^{\circ}10'20''$  East 130.24 feet; thence South  $06^{\circ}22'56''$  West 71.41 feet; thence South  $00^{\circ}12'51''$  West 68.33 feet; thence South  $06^{\circ}56'09''$  West 82.88 feet; thence South  $27^{\circ}11'55''$  West 45.61 feet; thence South  $50^{\circ}31'08''$  West 54.25 feet; thence South  $71^{\circ}04'51''$  West 69.08 feet; thence North  $85^{\circ}57'39''$  West 68.16 feet; thence North  $54^{\circ}45'48''$  West 97.67 feet; thence North  $28^{\circ}02'55''$  West 101.23 feet to the easterly line of said Village Gate Section I; thence the following four (4) courses along said easterly line: (1) North  $22^{\circ}27'52''$  East 66.50 feet; (2) thence North  $32^{\circ}53'20''$  East 66.31 feet; (3) thence North  $04^{\circ}40'53''$  East 80.20 feet; (4) thence North  $04^{\circ}44'57''$  West 177.96 feet to the point of beginning, containing 2.970 acres, more or less; subject to highways, rights-of-way, and easements.

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This subdivision consists of 14 lots numbered 40 through 53, both inclusive, and streets as shown hereon. The size of lots and widths of streets are shown on this plat by figures denoting feet and decimal parts thereof.

EXHIBIT "A"

Certified to SCM Real Estate Development Corporation

This 26 day of July, 1986



860130863



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CERTIFICATE OF CORRECTION

I, the undersigned, do hereby certify that I am the Registered Land Surveyor who prepared the Final Plat of Village Gate Section II as recorded by Instrument No. 86-81954, and the Declaration of Covenants and Restrictions of Village Gate Section II and recorded by Instrument No. 86-81954 all in the Office of the Recorder of Marion County, Indiana.

I further certify for clarification that Exhibit A as referred to throughout the Declaration of Covenants and Restrictions should read the Final Plat of Village Gate Section II as recorded by Instrument No. 86-81954.

I further certify the signature of the owner was omitted from the final plat and therefore by the signature affixed below declare that Sol C. Miller as the President of SCM Real Estate Development Corp., the owner, did declare the real estate as described by Instrument No. 86-81954 to be platted into the subdivision known as Village Gate Section II.

RECEIVED IN RECORDS  
BETH AUCHINCLOSS  
RECORDER  
Dec 17 3 1986



Certified this 21st day of November, 1986

Mid States Engineering, Inc.

Sol C. Miller  
Registered Land Surveyor #9788-Indiana

SCM Real Estate Development Corp.

Sol C. Miller, President

**APPROVAL  
OF  
ENGINEER'S CORRECTION**  
METROPOLITAN DEVELOPMENT  
COMMISSION  
DIVISION OF PLANNING & ZONING  
PLAT COMMITTEE  
  
DEC 17 1986  
*David R. Hines*  
SUBDIVISION ADMINISTRATOR

**FILED**  
DEC 17 1986  
LAWRENCE BROWN

DEC 17 1986 37477  
COUNTY CLERK  
Marion County, Indiana  
George S. Mowbray

**JOINT MAINTENANCE AGREEMENT**

This Joint Maintenance Agreement ("Agreement") is effective as of the 1st day of January, 2000, by and among Villages Umbrella Homeowners Association, Inc. ("Umbrella Association"), Fountain Village Homeowners Association, Inc. ("Fountain Village"), Village Woods Homeowners Association, Inc. ("Village Woods"), Champions Village Homeowners Association, Inc. ("Champions Village"), Village Gate Homeowners Association, Inc. ("Village Gate") and Cape Cod Village Homeowners Association, Inc. ("Cape Cod Village"), all collectively referred to as the "Associations".

**RECITALS**

WHEREAS, the Umbrella Association is an umbrella or master homeowners association responsible for certain maintenance, repair and replacement of certain Community Facilities of all of the Villages hereinafter mentioned, pursuant to the Umbrella Declaration of Covenants and Restrictions for The Village Communities, dated December 30, 1986, and recorded March 3, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0022806, with said Umbrella Declaration being applicable to the real estate described in Exhibit "A" hereto; and

WHEREAS, Fountain Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Fountain Village, pursuant to the Declaration of Covenants and Restrictions of Fountain Village, dated September 11, 1987, and recorded October 20, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0120928, and the Supplemental Declaration of Covenants and Restrictions of Fountain Village, dated September 11, 1987, and recorded October 20, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0120929; and

WHEREAS, Village Woods is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Village Woods, pursuant to the Declaration of Covenants and Restrictions of Village Woods, dated June 10, 1987, and recorded June 12, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0067928, and the Supplemental Declaration of Covenants and Restrictions of Village Woods, dated April 6, 1988, and recorded April 11, 1988, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 88-32396; and

WHEREAS, Champions Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Champions Village, pursuant to the Amended, Restated and Consolidated Declaration of Covenants and Restrictions for Champions Village, dated April 22, 1999, and recorded May 26, 1999, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 1999-0103566; and

09/12/00 11:11AM HANNA MARTIN MARION CTY RECORDER JAN 17.00 PAGES: 5

Inst # 2000-0143188

WHEREAS, Cape Cod Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Cape Cod Village, pursuant to the Declaration of Covenants, Conditions and Restrictions of Wildridge Development Co., Inc., dated August 26, 1986, and recorded August 27, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0082486; and

WHEREAS, Village Gate is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Village Gate, pursuant to the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section I, dated April 17, 1986, and recorded April 17, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0031874, the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section II, dated August 25, 1986, and recorded August 26, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0081953, and the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section III, dated June 10, 1987, and recorded June 12, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0067929; and

WHEREAS, the Associations have historically exercised their respective responsibilities in a cooperative manner within the intent of the Declarations with respect to the lakes and drainage system and are desirous of memorializing their cooperative efforts and division of responsibilities in writing; and

WHEREAS, the above-stated communities are sometimes referred to herein separately and collectively as "Village" or "Villages", respectively.

NOW, THEREFORE, in consideration of the mutual covenants and promises herein contained and other valuable consideration, the Associations hereby agree:

1. The above Recitals are hereby incorporated herein and made a part hereof by reference.
2. The lakes within each of the Villages are connected and, with all pipes and conduits connecting same, constitute a single drainage system, commonly discharging outside of the property of any of the Villages, serving all the Villages separately and collectively.
3. Each Association owns the fee simple title to the common areas that encompass and lie under each of the respective lake, lakes or any parts thereof in their respective Villages as shown by the plats filed with the Marion County Recorder's Office.
4. The Umbrella Association shall be responsible for all chemical treatments and processes applied to and in connection with all lakes within all the Villages and shall be responsible for the maintenance, repair and replacement of all pipes and conduits connecting all

lakes within the Villages and used in connection with the drainage system and the discharge thereof, except to the extent that any such maintenance, repair or replacement is or becomes the responsibility of any governmental entity.

5. As to each lake or lakes, or any parts thereof lying with each respective Village, each Association of such respective Village shall be responsible for erosion control, including but not limited to the repair, maintenance, placement and replacement of rip rap, and for the eradication of all animal pests, including but not limited to muskrats.

6. The cost and expense of such above-stated maintenance, repair or replacement and other responsibilities incurred by each Association, shall be a part of and included in any common expenses of such Association and collected along with and in the same manner as any common expenses for such Association.

EXECUTED on the 28<sup>th</sup> day of July, 2000, but effective as of January 1, 2000.

Villages Umbrella Homeowners  
Association, Inc.

By Donald R. Hueber  
\* Donald R. Hueber, President

Fountain Village Homeowners  
Association, Inc

By Donald Runkle  
Donald Runkle, President

Village Woods Homeowners  
Association, Inc.

By William Scruggs  
William Scruggs, President

Champions Village Homeowners  
Association, Inc.

By Donald R. Hueber  
Donald R. Hueber, President

Village Gate Homeowners  
Association, Inc.

By David Mount  
David Mount, President  
Attest: Kimberly S. Huff  
Kimberly S. Huff, Secretary

Cape Cod Village Homeowners  
Association, Inc.

By Lawrence Metzelaar  
Lawrence Metzelaar, President  
Attest: Kimberly S. Huff  
Kimberly S. Huff, Secretary

**ACKNOWLEDGMENT**

STATE OF INDIANA            )  
  )    SS:  
COUNTY OF MARION        )

Before me, a Notary Public in and for said County and State, personally appeared Donald R. Hueber, the President of Villages Umbrella Homeowners Association, Inc. and Champions Village Homeowners Association, Inc., Donald Runkle, the President of Fountain Village Homeowners Association, Inc., William Scruggs, the President of Village Woods Homeowners Association, Inc., David Mount, the President of Village Gate Homeowners Association, Inc., and Lawrence Metzelaar, the President of Cape Cod Village Homeowners Association, Inc. who acknowledged execution of the foregoing agreement for and on behalf of said corporations, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 28<sup>th</sup> day of July, 2000.

My Commission Expires

7-29-06

Residing in Marion  
County, Indiana

M. Jane Hurliss  
Signature

M. JANE HURLISS  
Printed  
Notary Public

This instrument prepared by, and should be returned to, P. Thomas Murray, Jr., Esq., Eads & Murray, P.C., 7321 Shadeland Station, Suite 250, Indianapolis, IN 46256 (317) 842-8550

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EXHIBIT A

Land being a part of the Southeast Quarter and the Southwest Quarter of Section 13, Township 17 North, Range 4 East of the Second Principal Meridian in Marion County, Indiana, more particularly described as follows:

Beginning at the Southeast corner of said Southwest Quarter of Section 13; thence South  $89^{\circ}23'25''$  West along the South line of said Quarter-Section 654.50 feet to the southward prolongation of an existing north-south fenceline, running near the West line of the East half of the East half of said Southwest Quarter; thence North  $00^{\circ}01'30''$  East along said north-south fenceline 2651.22 feet to the east-west half-section line of said Section 13; thence North  $89^{\circ}18'19''$  East along said east-west half-section line 2706.40 feet to the Northwest corner of Hunters Glen 5th Section, as per plat thereof recorded as Instrument No. 79-58107 in the Office of the Recorder of Marion County; thence on the following four courses along the West line of Hunters Glen 5th Section: (1) South  $00^{\circ}25'45''$  East 205.28 feet (South  $00^{\circ}02'58''$  West 206.92 feet plat); (2) South  $00^{\circ}09'16''$  West (South  $00^{\circ}43'00''$  West plat) 700.00 feet; (3) South  $00^{\circ}41'57''$  West (South  $01^{\circ}15'41''$  West plat) 300.01 feet; (4) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 62.13 feet to the Southwest corner of said Hunters Glen 5th Section, being also the Northwest corner of Hunters Glen 3rd Section, as per plat thereof recorded as Instrument No. 78-80695 in said Office of the Recorder; thence on the following two courses along the West line of Hunters Glen 3rd Section: (1) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 37.97 feet; (2) South  $00^{\circ}45'19''$  West (South  $01^{\circ}19'03''$  West plat) 380.00 feet to the Southwest corner of said Hunters Glen 3rd Section, being also the Northwest corner of Hunters Glen 4th Section, as per plat thereof recorded as Instrument No. 76-53965 in said Office of the Recorder; thence on the following nine courses along the West line of Hunters Glen 4th Section: (1) South  $00^{\circ}36'16''$  West (South  $01^{\circ}10'00''$  West plat) 19.93 feet; (2) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 250.00 feet; (3) South  $00^{\circ}49'40''$  East (South  $00^{\circ}15'56''$  East plat) 99.96 feet; (4) South  $00^{\circ}15'18''$  East (South  $00^{\circ}18'26''$  West plat) 100.07 feet; (5) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 100.00 feet; (6) South  $01^{\circ}27'50''$  West (South  $02^{\circ}01'34''$  West plat) 100.02 feet; (7) South  $00^{\circ}01'54''$  West (South  $00^{\circ}35'38''$  West plat) 100.00 feet; (8) South  $01^{\circ}23'24''$  West (South  $01^{\circ}58'08''$  West plat) 78.96 feet; (9) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 121.06 feet to the South line of said Southeast Quarter section; thence South  $89^{\circ}23'03''$  West along said South line 2033.47 feet to the Southwest corner of said Quarter-Section and the Point of Beginning, containing 164.394 acres, more or less; subject to highways, rights-of-way and easements.

EXCEPT, all that part of subject real estate lying North of a line 1076.77 feet north of the South line of the Southwest Quarter of Section 13; Township 17 North, Range 4 East and West of a line 2052.52 feet East of the West line of said Quarter Section.

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DECLARATION OF COVENANTS AND RESTRICTIONS OF VILLAGE GATE, SECTION III

THIS DECLARATION made this 10TH day of June, 1987, by SCM REAL ESTATE DEVELOPMENT CORP., an Indiana corporation (hereinafter referred to as "Developer"),

WITNESSETH:

WHEREAS, Developer is the owner or contract purchaser of all of the lands contained in the area described in Exhibit A, attached hereto and made a part hereof, which lands will be subdivided and known as "Village Gate" (together with any additions thereto as herein provided, hereinafter referred to as the "Real Estate" or the "Development"), and will be more particularly described on the plats of the various sections thereof recorded and to be recorded in the Office of the Recorder of Marion County, Indiana; and

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

NOW, THEREFORE, Developer hereby declares that all of the platted lots and lands located within the Development 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 of said lots situated therein. All of the Restrictions shall run with the land and shall be binding upon Developer and upon the parties having or acquiring any right, title or interest, legal or equitable, in and to the real property or any part of parts thereof subject to such Restrictions, and shall inure to the benefit of Developer's successors in title to any real estate in the Development. Developer specifically reserves unto itself the right and privilege, prior to the recording of the plat by Developer of a particular lot or tract within the Development as described in Exhibit A, to exclude any real estate as shown from the Development, or to include additional real estate.

1. DEFINITIONS.

A. The following are the definitions of the terms as they are used in this Declaration.

(i) "Association" shall mean "Village Gate Homeowners Association, Inc.", its successors and assigns and shall be created as an Indiana not-for-profit corporation and its membership shall consist of lot owners who pay mandatory assessments for security control, snow removal, liability insurance, landscape easement maintenance, fertilizing and weed control and Common Area facilities' operation and maintenance.

(ii) "Committee" shall mean the Village Gate Development Control Committee, composed of three (3) members appointed by Developer who shall be subject to removal by Developer at any time with or without cause. Any vacancies from time to time existing shall be filled by appointment of Developer until such time as the subdivision is completely developed, at which time the Village Gate Homeowners Association, Inc. shall appoint from its membership this Committee.

(iii) "Common Area" shall mean those areas set aside for conveyance to the Association, as shown on the plat.

(iv) "Common Property" means all real and personal property which is in the nature of common or public improvements or areas, and which is located in, upon, or under the Common Areas, easements, or streets within Village Gate. Without limiting the generality thereof, Common Property shall include, to the extent not publicly dedicated, all streets, curbs, water mains,

APPROVED THIS 12th DAY OF JUNE 1987. LAWRENCE TOWNSHIP ASSESSOR [Signature] DRAFTSMAN

FILED JUN 1 2 1987 LAWRENCE TOWNSHIP ASSESSOR

RECORDED JUN 11 1987 MARION COUNTY INDIANA



fire hydrants, the drainage system, the sewage system, street lights and street signs, public sidewalks, lakes, retention ponds, parks, and open spaces.

(v) "Lot" shall mean any parcel of real estate, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Marion County, Indiana.

(vi) "Mortgagee" shall mean any holder, insurer or guarantor of any first mortgage on any Lot.

(vii) "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.

B. Approvals, Etc. Approvals, determinations, permissions or consents required herein shall be deemed given if they are given in writing signed, with respect to Developer by an authorized officer or agent thereof, and with respect to the Committee by two members thereof.

## 2. CHARACTER OF THE DEVELOPMENT.

A. In General. Every numbered lot in the Development, unless it is otherwise designated by Developer, is a residential lot and shall be used exclusively for single family residential purposes. No structure shall be erected, placed or permitted to remain upon any of said residential lots except a single family dwelling house. All tracts of land located within the Development which have not been designated by numbering as residential building lots in the recorded plats shall be Common Area and shall be used in a manner consistent with the zoning and use designated in a master plan by Developer, including recreational facilities.

B. Accessory Outbuildings Prohibited. No accessory outbuildings shall be erected on any of the residential lots.

C. Occupancy or Residential Use of Partially Completed Dwelling Houses Prohibited. No dwelling house constructed on any of the residential lots shall be occupied or used for residential purposes or human habitation until it shall have been substantially completed for occupancy in accordance with the approved building plan. The determination of whether the house shall have been substantially completed in accordance with the approved building plan shall be made by the Committee and such decision shall be binding on all parties.

D. Other Restrictions. All tracts of ground in the Development shall be subject to the easements, restrictions and limitations of record, and to all governmental zoning authority and regulations affecting the Development, all of which are incorporated herein by reference.

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

A. Minimum Lot Size and Living Space Areas. The minimum lot size shall be five thousand (5,000) square feet except for all Lots abutting the Hunter's Glen Subdivision to the East of the Development which shall have at least ten thousand (10,000) square feet. All dwellings will have two (2), three (3) or four (4) bedrooms, a two-car garage and a minimum of one thousand two hundred (1,200) square feet of living area and at least six hundred sixty (660) square feet of minimum main floor area in two-story dwellings.

### B. Residential Setback Requirements.

(i) In General. Unless otherwise provided in these restrictions or on the recorded plat, no dwelling or above-grade structure shall be constructed or placed on any residential lot in the Development except as provided herein.

(ii) Definitions. "Side line" means a lot boundary line that extends from the road on which a Lot abuts to the rear line of said Lot. "Rear line" means the Lot boundary line that is farthest from, and substantially parallel to, the road on which the Lot abuts, except that on corner Lots, it may be determined from either abutting road.

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(iii) Front yards. The front building setback lines shall be all as set forth upon the plats of the Development, but the minimum building setback distance from all right-of-way lines will be twenty (20) feet to all garages and fifteen (15) feet to any portion of the living space of any unit.

(iv) Cul-de-sacs. If the particular Lot abuts a cul-de-sac, the front building setback line shall be as shown on the plat of that Lot.

(v) Side Yards. The side yard setback lines shall maintain a minimum distance between buildings of not less than ten (10) feet. Site plans submitted for Improvement Location Permit on each Lot shall show the building line of improvements on adjacent lots, if any.

(vi) Rear Yards. The rear setback line shall be as set forth on the plats of the Development, and if not designated on the plat, the rear yard setback lines shall be twenty (20) feet, unless Common Area when combined with such rear yards results in at least forty (40) feet between buildings with abutting rear yards separated by Common Area.

(vii) Boulevard. The minimum setback from any boulevard right-of-way adjacent to the Development shall be thirty (30) feet.

C. Fences, Light Fixtures, Etc., Mailboxes, Lawns and Trees. In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, any fence, light fixture, basketball goal or similar structure must be approved by the Committee as to size, location, height and composition before it may be installed. All metal fencing in the Development will have a factory finish of either brown or black vinyl; no fence will be higher than six (6) feet; no fencing will extend forward of the furthest back corner of the home. Fencing style and color will be consistent with the Development. A standard mailbox and post will be adopted for the Development and installed by the Developer. The Developer is to provide two (2) two-inch calipers at base diameter deciduous shade trees per Lot and shall finish grade and seed or sod the Lot. Each Lot shall have at least one hundred twenty-five (125) square feet of planting bed area.

D. Exterior Construction. All utility facilities in the Development will be underground, except where required to be placed above-ground by the individual utility supplier. Each driveway in the Development will be of concrete or asphalt material and will not exceed in width the side boundaries of the garage associated therewith. No additional parking will be permitted on a Lot other than in the existing driveway. Each dwelling will have a continuous concrete sidewalk from the driveway to the front porch. All garage doors in the Development will be of a Masonite or wood material. All utility meters and HVAC units in the Development will be located in places unseen or screened from the fronts of the dwellings. No outside fuel storage tanks will be permitted above ground and no gasoline storage will be permitted above or below ground in the Development. All metal windows in the Development will be factory painted, no raw aluminum windows will be permitted, and all windows will have an approved thermal break. All gutters and downspouts in the Development will be painted or of a colored material other than gray galvanized. All roofing in the Development will be of a shingle-type material with weight no less than two hundred twenty (220) pounds and rating of Class A. All roof pitches will be four to twelve (4:12) or greater. Plumbing vent stacks shall be placed in inconspicuous locations. No two dwellings with the same facade will be placed side by side. No metal, fiberglass or similar type material awnings or patio covers will be permitted in the Development. No above-ground swimming pools will be permitted on any Lot in the Development. Modular-type construction is not permitted in the Development.

E. Heating Plants. Every dwelling 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 dwelling. Heating plants shall have ductwork capable of handling central air conditioning.

F. Damaged Structures. 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.

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**G. Prohibition of Used Structures and Modular Homes.** 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, nor shall modular constructed structures be placed on any Lot.

**H. 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 reasonably be 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.

(v) Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

**I. Lot Access.** All Lots shall be accessed from the interior streets of this subdivision. No direct access to Lots shall be permitted on any boulevard.

**J. Sight Obstructions.** No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the adjoining street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street Lot lines and a line connecting points twenty-five (25) feet from the intersection of said street Lot lines (or in the case of a rounded property corner, from the intersection of the street Lot lines extended to form a corner). The same sight-line limitations shall apply to any Lot within ten (10) feet from the intersection of a street Lot line with the edge of a driveway pavement or alley line. As to any trees located within said sight line areas, the Owner thereof shall maintain the foliage line of such trees at a sufficient height to prevent obstruction of such sight lines.

**K. Remedies for Failure to Comply.** In the event that any Owner fails to fully observe and perform the obligations set forth herein, and in the further event that such failure is not cured within thirty (30) days after written notice of the same is given by the Association, the Association and any Owner shall have the right to commence judicial proceedings to abate or enjoin such failure, and to take such further action as may be allowed at law or in equity to correct such failure after commencement of such proceedings. In the event that such failure causes or threatens to cause immediate and substantial harm to any property outside of such defaulting Owner's Lot or to any person, the Association shall have the right to enter upon such Lot for the purpose of correcting such failure and any harm or damage caused thereby, without any liability whatsoever on the part of the Association. All costs, including attorneys fees and costs of collection incurred by the Association in connection with any act or proceeding undertaken to abate, enjoin, or correct such failure shall be payable by the defaulting Owner upon demand by the Association, and shall immediately become a lien against his Lot, subject to payment and collection in the manner provided for collection of assessments by the Association. The rights in the Owners and the Association under this paragraph shall be in addition to all other enforcement rights hereunder at law or in equity.

#### **4. PROPERTY RIGHTS.**

**A. Rights to Common Property.** Title to all Common Property shall be held in the Association, and each Owner shall have, as non-exclusive, reciprocal easements appurtenant to his Lot, a right of access to his Lot over all streets, the right to the use of all Common Areas for their intended purposes; provided, however, that no Owner's use of any Common Property shall materially interfere with any other Owner's use thereof. The Association may own recreational facilities including a club house and swimming pool in common with other

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homeowners associations with the use thereof to be shared by all members of the owning association.

**B. Owner's Easements of Enjoyment.** Every Owner shall have a right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(i) the right of the Association to charge reasonable admission and other fees, and to establish reasonable rules and regulations for the use of any recreational facility situated upon the Common Areas;

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

(iii) the right of the Association to dedicate or transfer all or any part of the Common Areas to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members.

No such dedication or transfer shall be effective unless an instrument agreement to such dedication or transfer signed by a majority of each class of members has been recorded.

**C. Delegation of Use.** Any Owner may delegate, in accordance with the By-laws of the Association, his right of enjoyment to the Common Areas and facilities of the Association to the members of his family, his tenants, or contract purchasers who reside on the property.

**D. Umbrella Association.** Ownership, control and maintenance of certain portions of the Common Property, including, but not limited to landscaping and easements for the boulevard, surface drainage system, lakes and retention ponds, and recreation facilities may be placed under the control of or may be jointly controlled with a separate association comprised of associations and/or members of associations in residential developments located in surrounding areas.

**E. Utility Easements.** There is hereby reserved for the purpose of installing and maintaining municipal and public utility facilities and for such other purposes incidental to the development of the property, to be perpetual hereof, from the date of this instrument by the Developer, its successors and assigns, full right and authority to lay, operate and maintain such drainage facilities, sanitary sewer and water lines, gas and electric lines, communication lines (which shall include cable television), and such other further public service facilities as Developer may deem necessary. Provided, however, Developer shall restore the disturbed area as nearly as is possible to the condition in which it was found. No permanent structures shall be constructed within an easement area.

**F. Limited Common Area.** There is hereby reserved by the Developer for the benefit of the owner of any Lot, a limited common area for the purpose of entering and encroaching upon an adjoining Lot as designated on the plat hereof. Said limited common area is reserved for the limited purpose of performing maintenance and repair work on the dwelling benefited by such easement, and for the encroachment, if any, of the roofs, gutters, overhangs or other improvements resulting from the original construction of the adjacent dwelling. The owner of any house built within three (3) feet of a side-yard property line, shall have an express right of access and use for the limited purposes described above, in the limited common area as measured from the side-yard property line. Said easement area shall be five (5) feet in width as measured from said side-yard property line and as designated on the plat hereof. Any persons entering upon a Lot under the rights granted hereunder shall be responsible for repair of any damage resulting from the use of the area.

##### 5. Miscellaneous Provisions and Prohibitions.

**A. Mortgagees' Rights.** The Mortgagees, individually and collectively, have the right, but not the obligation, to pay any taxes or other charges or assessments which are or may become a lien against the Common Area, in the event the same are not paid by the Association when due. The Mortgagees also have the right, but not the obligation, to pay any overdue premiums on hazard insurance coverage in

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the event of a lapse of any such policies. Any Mortgagee or Mortgagees making any payment pursuant to this paragraph shall be entitled to reimbursement from the Association promptly upon written demand therefor to the Association.

**B. Nuisance.** No outside toilets shall be permitted on any Lot in the Development (except during a period of construction and then only with the consent of the Committee), and no sanitary waste or other wastes shall be permitted to enter the storm drainage system. No discharge from any floor drain shall be permitted to enter into the storm drainage system. By purchase of a Lot, each Owner agrees that any violation of this paragraph constitutes a nuisance which may be abated by Developer, Association, or any homeowner in Village Gate in any manner provided at law or in equity. The cost or expense of abatement, including court costs and attorneys' fees, shall become a charge or lien upon the Lot, and may be collected in any manner provided by law or in equity for collection of a liquidated debt. No noxious or offensive activities shall be carried on on any Lot in the Development, nor shall anything be done on any of said Lots that shall become or be an unreasonable annoyance or nuisance to any Owner of another Lot in the Development.

Neither Developer, any officer, agent, employee or contractor thereof, Association, or any homeowner shall be liable for any damage which may result from enforcement of this paragraph.

**C. 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 Metropolitan Department of Public Works. Copies of all permits, plans and designs relating to the construction of a sanitary sewer service shall be submitted in duplicate to the Committee at the time of the submission of all other plans or documents required for the obtaining from said Committee of a permit to build.

**D. Signs.** No signs or advertisements shall be displayed or placed on any Lot or structures in the Development without the prior written approval of the Committee.

**E. 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 contained so as not to become a nuisance.

**F. Vehicle Parking.** No campers, trailers, recreational vehicles, boats or similar vehicles shall be parked on any street or Lot in the Development, unless the same shall be parked in such a manner that it is not visible to the occupants of other Lots in the Development or the uses of any street in the Development.

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

**H. Trash Receptacles.** Every outdoor receptacle for ashes, trash, rubbish or garbage shall be installed underground or shall be so placed and kept as not to be visible from any street within the Development at any time, except at the times when refuse collections are being made.

**I. Model Homes.** No Owner of any Lot in the Development other than Developer shall build, or permit the building upon said Lot of, any dwelling that is to be used as a model home or exhibit house.

**J. Temporary Structure.** No temporary house, trailer, tent, garage or other outbuilding shall be placed or erected on any Lot, nor shall any overnight camping be permitted on any Lot.

**K. Ditches and Swales.** It shall be the duty of every Owner of every Lot in the Development on which any part of an open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon his Lot continuously unobstructed and in good repair, and to provide for the installation of such culverts upon said Lot as may be reasonably necessary to accomplish the purposes of this subsection. All Owners, if necessary, shall install dry culverts between the road

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rights-of-way and their Lots in conformity with specifications and recommendations of the Committee.

L. Utility Services. No utility services shall be installed under finished streets except by jacking, drilling or boring unless specifically approved by Developer. All utility facilities in the Development will be underground, except where required to be placed above ground by the individual utility supplier.

M. Wells and Septic Tanks. No water wells shall be drilled on any of the Lots in the Development without the approval of the Committee. No septic tanks shall be installed on any of the Lots.

N. Antennas. Exposed antennas shall require approval by the Association. The maximum height of such antennae shall not exceed five (5) feet above the roof peak.

O. Solar Heat Panels. No solar heat panels shall be allowed on roofs. All such panels must be enclosed within a fenced area within the specific Lot boundary and located to the rear of the dwelling.

#### 6. DEVELOPMENT CONTROL COMMITTEE.

##### A. Powers of Committee.

(i) In General. No dwelling, building structure or improvement of any type of kind shall be repainted, constructed or placed on any Lot in the Development, and no existing trees shall be removed, without the prior approval 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 all 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 materials proposed to be used and any proposed landscaping, together with any other material or information which the Committee may require. All plans and drawings required to be submitted to the Committee shall be drawn to a scale of one inch (1") equals ten feet (10'), or to such other scale as the Committee may require. There shall also be submitted, where applicable, the permits or plat plans which shall be prepared by either a registered land surveyor, engineer or architect. Plat plans submitted for Improvement Location Permit shall bear the stamp or signature of the Committee acknowledging the approval thereof.

(ii) Power of Disapproval. The Committee may refuse to grant permission to remove trees, repaint, 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 repainting or 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, or proposed tree removal, would, in the opinion of the Committee, be contrary to the interests, welfare or rights of all or any part of the other Owners.

B. Duties of Committee. The Committee shall approve or disapprove proposed improvements within fifteen (15) 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 notifications is one of disapproval, it shall specify the reason or reasons for such disapproval.

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C. Liability of Committee. Neither the Committee nor any agent thereof, nor Developer, shall 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.

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

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, 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 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. No double family houses shall be constructed in the Development.

8. REMEDIES.

A. In General. Any party to whose benefit these Restrictions inure, including Developer, Association and any homeowner within Village Gate, may proceed at law or in equity to prevent the occurrence of continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Government Enforcement. The Metropolitan Development Commission of Marion County, Indiana, its successors and assigns, shall have no right, power, or authority, to enforce any covenants, commitments, restrictions, or other limitations contained herein other than those covenants, commitments, restrictions, or limitations that expressly run in favor of the Metropolitan Development Commission; provided further, that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance 58-AO-3, as amended, or any conditions attached to approval of the plat of any Section of Village Gate by the Plat Committee.

C. 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 of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

9. EFFECT OF BECOMING AN OWNER. The Owners of any Lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from 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 the such contract, the Owner acknowledges the rights and powers of Developer with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with Developer and to and with the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

10. TITLES. The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for the convenience of reference only, and none of them shall be used as an aid to the construction of any provisions of the Restrictions. 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.

11. DURATION AND AMENDMENT.

A. This Declaration shall be effective for an initial term of twenty (20) years and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless as of the end of any term both the Owners of ninety percent (90%) of the Lots and the Mortgagees of at least ninety percent (90%) of the Lots vote to terminate this Declaration, in which case this Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the

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preceding sentence, all easements created or reserved by this Declaration shall be perpetual unless otherwise expressly indicated herein.

B. Developer hereby reserves the right to make such amendments to this Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring these Restrictions or Village Gate into compliance with the requirements of any public agency having jurisdiction thereof or of any agency guaranteeing, insuring, or approving mortgages, so long as Developer owns any Lots within Village Gate; provided that Developer shall not be entitled to make any amendment which has a materially adverse effect on the rights of any Mortgagee, nor which substantially impairs the benefits of these Restrictions to any Owner or substantially increases the obligations imposed by these Restrictions on any Owner.

12. **RIGHTS OF MORTGAGEES.** Except to the extent otherwise provided herein, no breach of these Restrictions shall defeat or render invalid the lien of any mortgage now or hereafter executed upon any portion of the Real Estate; provided, however, that if all or any portion of said Real Estate is sold under a foreclosure of any mortgage, any purchaser at such sale and his successors and assigns shall hold any and all land so purchased subject to these Restrictions. Notwithstanding any other provision of these Restrictions, neither the Owners nor the Association shall have any right to make any amendment to these Restrictions which materially impairs the rights of any Mortgagee holding, insuring, or guaranteeing any mortgage on all or any portion of the Real Estate at the time of such amendment.

13. **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 and 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.

14. **HOMEOWNERS ASSOCIATION.** The Association will be created as a not-for-profit corporation under the laws of the State of Indiana. The Declaration of Covenants, Conditions and Restrictions of the Association will be recorded in the office of the Recorder of Marion County, Indiana, and shall be binding with respect to all land contained within this plat. The Association will be responsible for controlling all maintenance and other activities for all areas denoted as common areas (lakes, parks, landscape easements, recreational facilities, etc.) as denoted on the plat.

15. **DEDICATED STREETS.** The streets are hereby dedicated to the public.

IN TESTIMONY WHEREOF, witness the signature of Developer this 10TH day of June, 1987.

SCM REAL ESTATE DEVELOPMENT CORP.

By:   
Sol C. Miller, President

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STATE OF INDIANA )  
COUNTY OF MARION ) SS:

Before me, a Notary Public in and for said County and State, personally appeared Sol C. Miller, the President of SCM REAL ESTATE DEVELOPMENT CORP., who acknowledged execution of the foregoing Declaration of Covenants and Restrictions for and on behalf of Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 10th day of JUNE, 1987.



Debra Howard  
(signature)

DEBRA HOWARD  
(printed name) NOTARY PUBLIC

My Commission Expires  
10-29-88

My County of Residence:  
HAMILTON

This instrument was prepared by Phillip J. Stoffregen, ICE MILLER DONADIO & RYAN, One American Square, Box 82001, Indianapolis, Indiana 46282.

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DEFINE VIEW AREA

DISPLAY COMPLETE

EXHIBIT 'A'

A part of the Southeast Quarter of Section 13, Township 17 North, Range 4 East, in Marion County, Indiana, more particularly described as follows:

Beginning at the northeast corner of Village Gate Section 11, the plat of which is recorded as Instrument No. 86-81954 in the Office of the Recorder of Marion County, Indiana, said point also being a southeast corner of Village Gate Section 1, the plat of which is recorded as Instrument No. 86-31873 in the Office of said Recorder; thence the following fourteen (14) courses along the easterly line of said Village Gate Section 1: (1) North  $03^{\circ}12'45''$  East 50.00 feet; (2) North  $16^{\circ}17'36''$  East 59.41 feet; (3) North  $39^{\circ}56'36''$  East 55.00 feet; (4) North  $51^{\circ}08'19''$  East 52.30 feet; (5) North  $61^{\circ}36'07''$  East 55.84 feet; (6) North  $74^{\circ}29'35''$  East 127.35 feet; (7) North  $51^{\circ}55'35''$  East 60.09 feet; (8) North  $28^{\circ}49'03''$  East 60.09 feet; (9) North  $05^{\circ}37'50''$  East 60.49 feet; (10) North  $17^{\circ}38'03''$  West 60.49 feet; (11) North  $40^{\circ}50'22''$  West 60.18 feet; (12) North  $63^{\circ}59'07''$  West 60.18 feet; (13) North  $82^{\circ}24'41''$  West 43.28 feet; (14) North  $44^{\circ}39'39''$  West 61.03 feet to the southeasterly line of Village Woods Section 1, the plat of which is recorded as Instrument No. 86-78137 in the Office of said Recorder; thence the following four (4) courses along said southeasterly line: (1) North  $45^{\circ}20'21''$  East 66.64 feet; (2) North  $69^{\circ}10'05''$  East 164.26 feet; (3) North  $21^{\circ}40'14''$  East 291.01 feet; (4) North  $59^{\circ}25'33''$  East 135.27 feet; thence South  $80^{\circ}30'09''$  East 84.12 feet; thence North  $90^{\circ}00'00''$  East 167.75 feet to the west line of Hunter's Glen Fifth Section, the plat of which is recorded as Instrument No. 79-58107 in the Office of the Recorder of Marion County, Indiana; thence South  $00^{\circ}09'16''$  West along said west line 488.28 feet; thence South  $00^{\circ}41'57''$  West along said west line 300.01 feet; thence South  $02^{\circ}53'40''$  West along said west line 62.13 feet to the southwest corner of said Hunter's Glen Fifth Section, which point is also the northwest corner of Hunter's Glen Third Section, the plat of which is recorded as Instrument No. 78-80695 in the Office of said Recorder; thence South  $02^{\circ}53'40''$  West along the west line of said Hunter's Glen Third Section 37.97 feet; thence South  $00^{\circ}45'19''$  West along said west line 372.60 feet; thence North  $75^{\circ}52'28''$  West 205.02 feet; thence South  $82^{\circ}30'20''$  West 89.56 feet to a point on a curve concave westerly having a central angle of  $05^{\circ}13'22''$  and a radius of 450.00 feet; thence Southerly along said curve an arc distance of 41.02 feet (said arc being subtended by a chord having a bearing of South  $03^{\circ}57'06''$  West and a length of 41.01 feet); thence North  $83^{\circ}26'13''$  West 162.95 feet; thence North  $04^{\circ}57'28''$  East 50.07 feet; thence North  $08^{\circ}20'39''$  West 50.24 feet; thence North  $15^{\circ}23'11''$  West 61.36 feet; thence South  $89^{\circ}19'29''$  West 337.10 feet to the easterly line of said Village Gate Section 11; thence North  $05^{\circ}10'20''$  West along said east line 111.20 feet to the point of beginning, containing 16.35 acres, more or less; subject to highways, rights-of-way, and easements.

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**JOINT MAINTENANCE AGREEMENT**

This Joint Maintenance Agreement ("Agreement") is effective as of the 1st day of January, 2000, by and among Villages Umbrella Homeowners Association, Inc. ("Umbrella Association"), Fountain Village Homeowners Association, Inc. ("Fountain Village"), Village Woods Homeowners Association, Inc. ("Village Woods"), Champions Village Homeowners Association, Inc. ("Champions Village"), Village Gate Homeowners Association, Inc. ("Village Gate") and Cape Cod Village Homeowners Association, Inc. ("Cape Cod Village "), all collectively referred to as the "Associations".

**RECITALS**

WHEREAS, the Umbrella Association is an umbrella or master homeowners association responsible for certain maintenance, repair and replacement of certain Community Facilities of all of the Villages hereinafter mentioned, pursuant to the Umbrella Declaration of Covenants and Restrictions for The Village Communities, dated December 30, 1986, and recorded March 3, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0022806, with said Umbrella Declaration being applicable to the real estate described in Exhibit "A" hereto; and

WHEREAS, Fountain Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Fountain Village, pursuant to the Declaration of Covenants and Restrictions of Fountain Village, dated September 11, 1987, and recorded October 20, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0120928, and the Supplemental Declaration of Covenants and Restrictions of Fountain Village, dated September 11, 1987, and recorded October 20, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0120929; and

WHEREAS, Village Woods is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Village Woods, pursuant to the Declaration of Covenants and Restrictions of Village Woods, dated June 10, 1987, and recorded June 12, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0067928, and the Supplemental Declaration of Covenants and Restrictions of Village Woods, dated April 6, 1988, and recorded April 11, 1988, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 88-32396; and

WHEREAS, Champions Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Champions Village, pursuant to the Amended, Restated and Consolidated Declaration of Covenants and Restrictions for Champions Village, dated April 22, 1999, and recorded May 26, 1999, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 1999-0103566; and

WHEREAS, Cape Cod Village is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Cape Cod Village, pursuant to the Declaration of Covenants, Conditions and Restrictions of Wildridge Development Co., Inc., dated August 26, 1986, and recorded August 27, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0082486; and

WHEREAS, Village Gate is a homeowners association responsible for certain maintenance, repair and replacement of certain Common Areas within the Marion County subdivision known as Village Gate, pursuant to the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section I, dated April 17, 1986, and recorded April 17, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0031874, the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section II, dated August 25, 1986, and recorded August 26, 1986, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 86-0081953, and the Declaration of Covenants, Conditions and Restrictions of Village Gate, Section III, dated June 10, 1987, and recorded June 12, 1987, in the Office of the Recorder of Marion County, Indiana, as Instrument No. 87-0067929; and

WHEREAS, the Associations have historically exercised their respective responsibilities in a cooperative manner within the intent of the Declarations with respect to the lakes and drainage system and are desirous of memorializing their cooperative efforts and division of responsibilities in writing; and

WHEREAS, the above-stated communities are sometimes referred to herein separately and collectively as "Village" or "Villages", respectively.

NOW, THEREFORE, in consideration of the mutual covenants and promises herein contained and other valuable consideration, the Associations hereby agree:

1. The above Recitals are hereby incorporated herein and made a part hereof by reference.
2. The lakes within each of the Villages are connected and, with all pipes and conduits connecting same, constitute a single drainage system, commonly discharging outside of the property of any of the Villages, serving all the Villages separately and collectively.
3. Each Association owns the fee simple title to the common areas that encompass and lie under each of the respective lake, lakes or any parts thereof in their respective Villages as shown by the plats filed with the Marion County Recorder's Office.
4. The Umbrella Association shall be responsible for all chemical treatments and processes applied to and in connection with all lakes within all the Villages and shall be responsible for the maintenance, repair and replacement of all pipes and conduits connecting all

lakes within the Villages and used in connection with the drainage system and the discharge thereof, except to the extent that any such maintenance, repair or replacement is or becomes the responsibility of any governmental entity.

5. As to each lake or lakes, or any parts thereof lying with each respective Village, each Association of such respective Village shall be responsible for erosion control, including but not limited to the repair, maintenance, placement and replacement of rip rap, and for the eradication of all animal pests, including but not limited to muskrats.

6. The cost and expense of such above-stated maintenance, repair or replacement and other responsibilities incurred by each Association, shall be a part of and included in any common expenses of such Association and collected along with and in the same manner as any common expenses for such Association.

EXECUTED on the 28<sup>th</sup> day of July, 2000, but effective as of January 1, 2000.

Villages Umbrella Homeowners Association, Inc.

By Donald R. Hueber  
Donald R. Hueber, President

Fountain Village Homeowners Association, Inc

By Donald Runkle  
Donald Runkle, President

Village Woods Homeowners Association, Inc.

By William Scruggs  
William Scruggs, President

Champions Village Homeowners Association, Inc.

By Donald R. Hueber  
Donald R. Hueber, President

Village Gate Homeowners Association, Inc.

By David Mount  
David Mount, President

Attest: Kimberly S. Huff  
Kimberly S. Huff, Secretary

Cape Cod Village Homeowners Association, Inc.

By Lawrence Metzelaar  
Lawrence Metzelaar, President

Attest: Kimberly S. Huff  
Kimberly S. Huff, Secretary

ACKNOWLEDGMENT

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me, a Notary Public in and for said County and State, personally appeared Donald R. Hueber, the President of Villages Umbrella Homeowners Association, Inc. and Champions Village Homeowners Association, Inc., Donald Runkle, the President of Fountain Village Homeowners Association, Inc., William Scruggs, the President of Village Woods Homeowners Association, Inc., David Mount, the President of Village Gate Homeowners Association, Inc., and Lawrence Metzelaar, the President of Cape Cod Village Homeowners Association, Inc. who acknowledged execution of the foregoing agreement for and on behalf of said corporations, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 28<sup>th</sup> day of July, 2000.

My Commission Expires

7-29-06

Residing in Marion  
County, Indiana

M. Jane Hurless  
Signature

M. JANE HURLESS  
Printed  
Notary Public

This instrument prepared by, and should be returned to, P. Thomas Murray, Jr., Esq., Eads & Murray, P.C., 7321 Shadeland Station, Suite 250, Indianapolis, IN 46256 (317) 842-8550

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EXHIBIT A

Land being a part of the Southeast Quarter and the Southwest Quarter of Section 13, Township 17 North, Range 4 East of the Second Principal Meridian in Marion County, Indiana, more particularly described as follows:

Beginning at the Southeast corner of said Southwest Quarter of Section 13; thence South  $89^{\circ}23'25''$  West along the South line of said Quarter-Section 654.50 feet to the southward prolongation of an existing north-south fenceline, running near the West line of the East half of the East half of said Southwest Quarter; thence North  $00^{\circ}01'30''$  East along said north-south fenceline 2651.22 feet to the east-west half-section line of said Section 13; thence North  $89^{\circ}18'19''$  East along said east-west half-section line 2706.40 feet to the Northwest corner of Hunters Glen 5th Section, as per plat thereof recorded as Instrument No. 79-58107 in the Office of the Recorder of Marion County; thence on the following four courses along the West line of Hunters Glen 5th Section: (1) South  $00^{\circ}25'45''$  East 205.28 feet (South  $00^{\circ}02'58''$  West 206.92 feet plat); (2) South  $00^{\circ}09'16''$  West (South  $00^{\circ}43'00''$  West plat) 700.00 feet; (3) South  $00^{\circ}41'57''$  West (South  $01^{\circ}15'41''$  West plat) 300.01 feet; (4) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 62.13 feet to the Southwest corner of said Hunters Glen 5th Section, being also the Northwest corner of Hunters Glen 3rd Section, as per plat thereof recorded as Instrument No. 78-80695 in said Office of the Recorder; thence on the following two courses along the West line of Hunters Glen 3rd Section: (1) South  $02^{\circ}53'40''$  West (South  $03^{\circ}27'24''$  West plat) 37.97 feet; (2) South  $00^{\circ}45'19''$  West (South  $01^{\circ}19'03''$  West plat) 380.08 feet to the Southwest corner of said Hunters Glen 3rd Section, being also the Northwest corner of Hunters Glen 4th Section, as per plat thereof recorded as Instrument No. 76-53965 in said Office of the Recorder; thence on the following nine courses along the West line of Hunters Glen 4th Section: (1) South  $00^{\circ}36'16''$  West (South  $01^{\circ}10'00''$  West plat) 19.93 feet; (2) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 250.00 feet; (3) South  $00^{\circ}49'40''$  East (South  $00^{\circ}15'56''$  East plat) 99.96 feet; (4) South  $00^{\circ}15'18''$  East (South  $00^{\circ}18'26''$  West plat) 100.07 feet; (5) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 100.00 feet; (6) South  $01^{\circ}27'50''$  West (South  $02^{\circ}01'34''$  West plat) 100.02 feet; (7) South  $00^{\circ}01'54''$  West (South  $00^{\circ}35'38''$  West plat) 100.00 feet; (8) South  $01^{\circ}23'24''$  West (South  $01^{\circ}58'08''$  West plat) 78.96 feet; (9) South  $00^{\circ}19'05''$  West (South  $00^{\circ}52'49''$  West plat) 121.06 feet to the South line of said Southeast Quarter section; thence South  $89^{\circ}23'03''$  West along said South line 2033.47 feet to the Southwest corner of said Quarter-Section and the Point of Beginning, containing 164.394 acres, more or less; subject to highways, rights-of-way and easements.

EXCEPT, all that part of subject real estate lying North of a line 1076.77 feet north of the South line of the Southwest Quarter of Section 13; Township 17 North, Range 4 East and West of a line 2052.52 feet East of the West line of said Quarter Section.