

MDRGAN COUNTY REDGRDER
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WALTERS FIRST SUBDIVISION COVENANTS AND RESTRICTIONS

and shall be bound thereby. SUBSEQUENT SECTIONS, shall take title subject to the following covenants and restrictions All purchasers, their heirs and assigns, of lots in WALTERS FIRST SUBDIVISION AND ALL

subdivision. If the plans are not approved at the time of the lot closing, the developer for the on any lot within these sections until such time as the longer retains any interest in the residential dwelling houses, accessory buildings, walls, fences, pools and all other structures, subsequent sections shall have the sole authority to approve plans for the construction of other structures and all other matters described herein which would have been reviewed by the review of any additional request for construction of accessory buildings, walls, fences, pools, or WALTERS FIRST SUBDIVISION Home Owners' Association will be responsible for in a section or if the Developer no longer retains an interest in the subdivision, the plan approval will collect a \$100.00 charge. After completion of construction of all the houses Developer Plan Approval. The Developer of WALTERS FIRST SUBDIVISION and all

the environment or ecology of the subdivision. In the event the Developer, or its designated construction, destruction of trees and other vegetation and any other such matter as may affect existing and for conformity with surface, drainage requirements, first floor area, external conformity with the exterior design, quality and aesthetic appearance of structure already have been submitted to the Developer which will approve or disapprove the submittals as to placed or altered in this subdivision until the location plan, building plans, and specifications No building, accessory building, wall, fence, pool or other structure shall be constructed, erected, the construction requirements given under item number seven (7) of these covenants and specifications will be considered approved. Developer cannot waive or negate any of (15) days after such plans and specifications have been submitted to it, then such plans and representative, fails to approve or disapprove any plans and specifications within fifteen

WALTERS FIRST SUBDIVISION HOME OWNERS ASSOCIATION

these covenants and restrictions). Upon sale of any lot by the developer the lot owner shall become a member of the WALTERS FIRST SUBDIVISION Home Owners Association. (See Home Owners Association section of

3. LAND USE

one out building per lot. All lots herein are for residential use only, limited to one single, family dwelling per lot and

4. STREET DEDICATION

public All areas shown and designated as streets, if not heretofore dedicated, are hereby dedicated to the

5. BUILDING LOCATIONS.

than the setback lines per Morgan County Zoning Ordinances and this plat. For the purpose of this covenant, eaves, steps and open porches shall not be considered a part of the building. The No building shall be located on any lot nearer to the front lot line, or nearer to the side street line division of a lot for the purpose of creating an additional building site is prohibited.

6. DWELLING SIZE.

story designs shall rest exclusively with the "Architectural Control Committee" dwelling or less than one thousand six hundred-fifty (1650) square feet for a dwelling of more basements and garages, shall not be less than two thousand (2000) square feet for a one-story cars must be included. The ground floor of the dwelling structure, exclusive of porches, No dwelling shall exceed three (3) stories in height. Attached private garage for at least two (2) With respect to single family dwellings of tri-level, bi-level and one and one-half

7. CONSTRUCTION REQUIREMENTS

- ы Overhang (caves) shall be a minimum of twelve (12) inches, excluding any exterior
- ò a gable type then a minimum of 8/12 pitch shall be used. If the roof is a hip type then a minimum of 6/12 pitch shall be used. If the roof is to be
- 9 approval all colors. No log cabins, modular or mobile homes will be permitted. All fiber cement siding, or exterior insulation finish system (EIFS). The Developer shall dwellings must be built on a crawl space or basement. No slab construction will be The second story soffit, facia, and gable materials may be redwood, cedar, stucco, Exterior of the first story of all dwellings shall be a minimum of 80% brick or stone.
- م construction or has been proposed to be construction within this subdivision, unless construction or provide connections form the home site to any utility that is under All dwellings must be connected to the existing public utilities at the time of otherwise approved.



- c An address stone is to be placed on the front exterior of all homes. The stone shall be 8" x 16" with the address and street name shown thereon
- Ţ structure shall be installed by the homeowner on or in any drainage swale or ditch the perimeter of the foundation, or as determined by the Developer. determined by the developer. To insure positive drainage the ground shall slope away from the dwelling a minimum of one (1) inch per foot, for the first six (6) feet outside on either side of their drive and shall be n o smaller than 12 inches in diameter or as other than a driveway pipe or culvert. Said driveway pipe shall not exceed 10.00 feet to provide positive drainage from the house as constructed. No drainage pipe or After construction, all lots shall be graded and landscaped. The grading shall be so as
- ùο thick. The Developer shall approve the location of said driveway. The lot owners must maintain driveways in good repair. Front walks from drive to house shall be All driveways are to be of brick or stone pavers, asphalt or concrete four (4) inches hard surfaced.
- Þ season. A landscaping package shall be planted long the front of the home replace any such trees that are damaged, diseased or dead during the next planting Developer shall be provided and maintained by the homeowner. Owners shall Twelve (12)-hardwood trees of the type, size and location as approved by the
- ٠ سې and unusual weather or destruction of work in progress excepting Developer. All construction, finish grading, sidewalks and landscaping shall be completed within six (6) months of the start of construction, acts of God Landscaping proposals for all lots must be submitted and are subject to approval by
- ب. copy of WALTERS FIRST SUBDIVISION (subsequent sections) plat and covenants Owner and their builder/contractors shall register and obtain from the Developer a lot and properly disposed of or removed. If trash leaves site, developer will place one the job site in a reasonable, slightly order, containing all trash and debris within the All owners and their builders/contractors shall be responsible for and maintain been cleaned up, the developer will fine the property owner \$100.00 per occurrence. phone call to property owner giving them 48 hours to clean up trash. If trash hasn't
- ァ of the property line. Access to the lot shall be through the proposed drive location Through construction only, the side property lines will be fenced or roped off. The front of lot next to the asphalt shall be fenced or roped off to a point 50' either side unavoidable, including but not limited to, streets, drainage area, utilities or other or restore any damage during construction, whether or not inadvertent or only. All owners and their builders/contractors shall be responsible for and repair



- j, any builder, contractor or subcontractor doing work on the owner lot. Standards for Developer shall have the right to assess cost for repair of damage caused by the lot owner's failure to control erosion. The lot owner is responsible for the acts of and the WALTERS FIRST SUBDIVISION HOME OWNERS' ASSOCIATION. The responsible for any and all damages incurred by the Developer, its successors lot. In the event: proper erosion control is not maintained, the lot owner shall be erosion control shall be set by the Morgan County Surveyor's Office. All owners shall be fully responsible for providing proper erosion control on their
- Ę All lot owners, for the good of the community, shall maintain their lots in good condition to the edge of street pavement.

8. UTILITY EASEMENTS.

structures shall be erected on or maintained within any easement. Maintenance of the cable television lines, not including transportation and transmission company lines. No lines, ducts, gas, water, sewer, storm mains and laterals, electric lines, telephone lines and easement area is the responsibility of the owner. installation and maintenance of public utilities reasonably and conveniently required, such as Areas designated as utility easements on this plat are dedicated as easements for the

9. DRAINAGE EASEMENTS.

installation, maintenance and repair of drainage structures including, pipes, tiles, inlets, impeded. Developer retains the right to use drainage easements throughout the subdivisions for swale, including mowing grass, in a condition such that the flow of water within the swale is not way flow of water in the street side swales is prohibited. Each lot owner shall maintain the street be restricted. Maintenance is the responsibility of the lot owner. Filling or hindering in any manholes, cleanouts, septic filed perimeter drains and open swales water. No structure shall be erected or maintained within such areas and drainage shall not Areas designated as drainage easements on the plat are dedicated as easements for drainage of

10. VEHICLE PARKING.

No unlicensed or inoperative vehicles of any kind including boats, trucks, campers, trailers, recreational vehicles, motorcycles, or similar vehicles shall be parked on any road, street, reasonable length of time. The Developer shall determine what is acceptable screening occupants of the adjacent lots. No vehicle of any kind shall be parked on the street except for above) may be parked on a lot provided it is screened in such a way that it is not visible to the private driveway, or lot. Operating and licensed vehicles (of the kind and nature described and shall determine what a reasonable length of time is.

11. STORAGE AND REFUSE DISPOSAL.

sanitary animal proof containers. All equipment for the storage of such materials shall be vehicles, (including recreational vehicles, boat, trailers, motorcycles or any other motorized or unmotorized equipment) shall be permitted. Trash, garbage or other wastes shall be kept in kept in a clean and sanitary condition. No incinerators or trash burning shall be allowed No outside storage of equipment, materials, supplies, debris and unlicensed or inoperative

12. VACANT LOT MAINTENANCE.

mowed and maintained by the developer. If sold lots are not mowed and maintained, the accumulate or vegetation to grow in excess of twelve (12) inches in height. Unsold lots shall be debris and charge the owner a reasonable. Developer shall have the option to mow, or maintain the property, by removing trash or Vacant lots shall be maintained per the following terms: No trash shall be allowed to

13. BUSINESS.

shall anything be done thereon which may become an annoyance or nuisance to the business of any nature to be carried on in a manufacturing, wholesaling or retailing manner, nor No mercantile building shall be erected, built, or placed on the said described real estate, nor any

14. NUISANCE.

allowed whatsoever. become a nuisance to a neighbor or the neighborhood, nor shall any unlawful act or activity be No noxious or offensive activity shall be suffered or permitted to continue which may annoy or

15. STORAGE TANKS.

No bulk storage tanks of any kind will be allowed

16. UTILITY STORAGE BUILDINGS

color. The roof pitch shall be approved by the developer. The front building line for all one out building per lot. Accessory building exterior shall match the dwelling in material and outbuildings shall be 85' from the rear property line. The front of the outbuilding shall not extend Maximum size of any accessory building shall be eighteen hundred (1800) square feet, limited to beyond the front of the house.

17. FENCES.

shall be maintained in good repair. wood fences of a decorative type provided the Developer has approved such fence. All fences height. No fence shall be erected closer than the front of the dwelling structure except for open No fence shall be erected until approval is obtained from the Developer as to type, location and

18. ANIMALS.

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commercial purpose. All dogs shall be confined and kept quiet and also securely restrained and other household pets may be kept, provided that they are not kept, bred or maintained for any No animals, livestock or poultry shall be raised bred or kept upon any lot except dogs, cats or leashed at all times.

19. POOLS.

No above ground type pool will be permitted.

20. MAILBOXES.

Developer shall specify style, type, color, post and location of all mailboxes

21. BASKETBALL GOALS.

Type and location of all basketball goals are subject to approval by the Developer

22. SIGNS

sign of not more than five (5) square feet advertising the property for sale or rent. No more than during the construction period in addition to the permitted signs. This covenant has no advertise the property during construction, however, any sign required by law may be displayed four (4) signs any larger than five (5) square feet shall be allowed by the builder or others to No signs of any kind shall be displayed to the public view on any view on any lot except for one Developer retains the rights for information signs continuing after the sale of the lot application to marketing or promotional signs of the Developer while lots are being sold. The

23. SANITARY SEWERS.

sewer within one-year from the date the sanitary sewers are available for connection. When sanitary sewers are available within the subdivision each home owner shall connect to the

24. SECURITY LIGHTS.

Each home owner shall pay their prorated share of the cost of security lighting in WALTERS FIRST SUBDIVISION and Wildwood Shores Subdivision.

25. ENFORCEMENT.

ownership of record for twenty-five years for the date this plat is recorded, at which time such remain in full force and effect and shall be binding on all parties and all persons claiming civil action against a lot owner violating these covenants and restrictions. The restrictions shall lot or the WALTERS FIRST HOME OWNERS ASSOCIATION. Any of these parties may bring out in this agreement can be enforced by proceeding at low by the Developer, the owner of any agreed by a majority of lot owners in all platted sections of WALTERS FIRST SUBDIVISION covenants shall be automatically extended for successive periods of ten years unless otherwise The WALTERS FIRST SUBDIVISION and subsequent sections, Covenants and Restrictions as set

shall not cause a forfeiture or reversion of title. remaining items shall continue in full force and effect. Violation of a covenant or restriction of these covenants and restrictions be invalidated by judgment, court order or legislation the the lot owners with each lot owner allowed one vote for each lot owned. Should any item or part After the initial term, the covenants and restrictions may also be amended by a majority vote of

covenant or restriction set out herein shall be subject to damages for the violation or the cost bringing the legal action including all attorney fees for the plaintiffs attorney and other trial fees enforce said restrictions or any additional loss of time by the Developer or other expense in any lot in the subdivision and any judgment for cost on account of the legal action brought to Developer. These covenants and restrictions are binding and enforceable on the owner of injunctive relief to protect the respective owners of the other lots in the subdivision and the ASSOCIATION for the violation. Any violation or attempted violation may also be cured through the Developer, homeowner or WALTERS FIRST SUBDIVISION HOMEOWNERS' of any remedy to cure the violation including attorney fees, courts costs, and actual damage to Any person, partnership, corporation, or other legal entity violating or attempting to violate any section to the Developer, other lot owners and the WALTERS FIRST SUBDIVISION against the defendant lot owner. Included in the damages which shall be recoverable under this defendant in this subdivision in the even of an adverse judgment in favor of the plaintiff and and appellate fees, all shall be attached to and to be a lien upon any real estate owned by the violation and expenses which accrue in bringing action to remedy the violation HOMEOWNERS' ASSOCIATION will be the monies expended by the Developer, lot owners or WALTERS FIRST SUBDIVISION HOME OWNERS' ASSOCIATION in removing or rectify the

HOMEOWNERS' ASSOCIATION

association. The Homeowner's Association shall be formed not later than the sale of the 14th lot. action of recording covenants, restrictions and homeowners' association requirements for said WALTERS FIRST SUBDIVISION HOMEOWNERS' ASSOCIATION, which was created by purchase of a lot from the Developer become members the homeowner's association being the All owners of the Real Estate whether legal or equitable, except the Developer, shall upon

insurance thereof and repair, replacement, maintenance of the common properties, including the lighting, situated in the subdivision including, but not limited to the payment of taxes and common properties such as but not limited to entrance signs, entrance landscaping and area services and facilities devoted to the above purposes and related to the use and enjoyment of the subdivision and in particular for the improvements and maintenance of the properties. subdivision, for promoting recreation, health, safety and welfare of the residents of the purpose of promoting the preservation and conservation of the environment of the cost of labor, equipment, materials and management and supervision thereof. The purpose of the association and all assessments levied by the association shall be for the

- Owners" shall be entitled to the membership rather than the Developer. Developer is not a equitable and regardless of the number or form of tenancy. Purchasers on contract "Equitable after sale of the lot by the Developer. "Ownership" shall mean all owners, whether legal or annual assessments on any lot. member of the Association and is not entitled to any vote nor is the Developer required to pay any MEMBERSHIP. The membership shall exist for each owner of a lot in the subdivision
- provided below be levied against or be due from the developer. treasurer of the WALTERS FIRST SUBDIVISION HOMEOWNERS' lot from the Developer and continuing annually thereafter. The money shall be paid to the due on an annual basis starting on the 2nd day of August of the year following purchase of the successor, regardless of whether the sale is by land contract or deed. The payment shall be assessment shall be in the sum of \$100.00 per lot for each lot sold by the Developer or his ASSOCIATION. In no event shall any assessment, charge or special assessment as BASIS AND AMOUNT OF ANNUAL ASSESSMENTS. The initial annual
- assessment year on each lot sold by the developer, its representatives or assigns, a special annual assessment authorized by the above paragraph, the Association may levy in any provided any such assessments shall add the affirmative approval of two-thirds of the votes of all area improvements, including the necessary fixture and personal property related thereto, cost of any construction or reconstruction, unexpected repair or replacement of common assessment, applicable to that year only, for the purpose of defraying, in whole or in part, the meeting, assessment and the time and place of the meeting. least 30 days in advance of the meeting and shall set forth in the written notice the purpose of the written notice of which shall be sent to all members at their listed address with the Association at voting members who are voting in person or by proxy at a meeting duly called for this purpose, SPECIAL ASSESSMENTS FOR CAPITAL IMPROVEMENTS. In addition to the

- the notice stating the purpose of the meeting and the date and time and place of the meeting. proxy at meeting duly called for this purpose, written notice shall be sent to all members at an affirmative vote to two-thirds of the voting members who are voting in person or by Association may increase or decrease the amount of its annual assessment as determined by the address given to the Association by the lot owner at least 30 days prior to the meeting with CHANGE AND AD MAXIMUM OF ANNUAL ASSESSMENTS. The
- of the membership. The quorum vote can be by written proxy or the membership appearing in annual assessments or for a special assessment for capital improvements shall consist of 60% meeting. The same quorum vote is required for all decisions that require approval by the meeting may be called, subject to the notice requirements set out for the purpose of the person at the meeting. If the required quorum is not forth coming at any meeting, another **QUORUM FOR ANY ACTION.** Quorum required for changing the amount of the
- of the assessment shall thereupon be sent to every owner subject to the assessment. The at least 30 days in advance of such assessment due date. The Secretary/Treasurer of the policies of the Association shall be vested in the Board of Directors. The Board of Directors of devisee, personal representatives and assigns. If the assessment is not paid within 30 days and cost of collection thereof as hereinafter provided, shall thereupon become a continuing lien of any assessment. If any assessment is not paid on the date when due, the assessments assessment has been paid. certificate in writing signed by an officer of the Association, setting forth whether said Association shall keep such assessment roster in the office of the Association or. Written notice the Association shall prepare a roster of the properties and assessments applicable thereto and collection of said debt. filing the complain in the action, attorney fees, and all other costs assessed by the Court in the shall be allowed to collect the assessment, delinquency fee, interest, cost of preparing and penalty. The Association may bring an action at law to collect the penalty from the owner and the delinquency shall run at the rate of 12% per annum of both the assessment and any after the due date, a delinquency fee of Ten Dollars shall be added thereto and from the date of against the property which shall bind such property in the hands of then owner, his heirs, Association shall upon demand at any time furnish to any owner liable for said assessments DUTIES OF THE BOARD OF DIRECTORS. Said certificates shall be conclusive evidence of payment The management, affairs and
- assessment and the lien shall be placed against the property in the same name of the lot against any property that has a delinquency in payment of its annual assessment or special date of recordation and operation of law. The Association shall have the right to file a lien money mortgage. Otherwise, such lien is entitled to the priority and dignity according to the owner owing the assessment. PRIORITY. The priority of any lien herein shall be second and junior to any purchase

- Developer for sale or resale including any lots that may have been re-acquired by the Developer development; (c) All properties owned by the Developer, and all properties held by the by the local public authority and devoted to public use; (b) All common properties of the exempted from the assessments, charge and lien created by the Homeowner's Association: (a) All properties to the extent of any easement or any other interest therein dedicated and accepted **EXEMPT PROPERTY.** The following property subject to this declaration shall be
- plat recording and thereafter unless terminated by a vote of 75% of the members. The Association shall exist for a period of twenty-five years from the date of
- shall serve for a term of one year. After the first six lots are sold, the developer will call a meeting serve as President, the other as Vice-President and the third as Secretary/Treasurer. Each Director the Director(s) shall be elected for the coming year. to establish the Home Association and elect the officers. At the annual meeting of the Association, OFFICERS AND DIRECTORS. The Association has three Directors one of which shall
- business and financial dealings. maintain a minute book of all proceedings and keep all records of the Association meetings, the Association and meetings of the Association. The Secretary of the Association shall also Association. The Directors shall also be responsible for creating by-laws and rules for governing work in any common area, for recording liens, and taking care of all the other business of the financial records and accounting for all monies, for collection of due, for entering into contracts for maintenance caused on common areas, maintaining the records for the Association, maintaining all **DUTIES.** The Directors shall be responsible for setting all meetings, payment of all
- special meetings may be called by the directors or upon a request of 20% of the membership SUBDIVISION all sections, according to the records of the Morgan County Auditor. Other and place shall be mailed by regular mail to all owners of parcels in WALTERS FIRST the last Wednesday of January unless others established by the directors. Notice of the time, date with said meeting to take place within 35 days from the request. ANNUAL MEETINGS. The annual meeting of the Association shall be at 7:00 p.m. on
- Association to maintain landscaping of the entrance mounds. LANDSCAPED ENTRANCE WAY. It is the responsibility of the Homeowner's
- to their prorated share of the annual cost of maintenance and electricity for street lighting along associated with installation and maintenance of community street lighting in Walters First Candice Drive and Michael Lane. Subdivision. Further, the Walters First Subdivision Homeowner's Association shall contribute SECURITY/STREET LIGHTING The Homeowner's Association shall pay the cost

sediment traps, water quality structures, control structures, common pipes and tiles, and any responsible for maintenance and repair of the stormwater system including, detention basins, other common stormwater facility that is not maintained as a part of the street. The Association imposed by Morgan County Surveyor's Office. is responsible for payment of any stormwater facility inspection fees or fines that may be STORMWATER SYSTEM MAINTENANCE The Homeowner's Association is

BY: Dwayne Walters, Developer

State of Indiana

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County of Morgan

voluntary act and deed for the use and purpose therein expressed. Witness my hand and seal this Before me, a notary public, personally appeared Dwayne Walters, Owner/Developer of the Walters First Subdivision, and acknowledged the execution of the forgoing instrument as their day of tebruary 2006. 2007

Signature of Notary Public

My Commission Expires: Open 1220

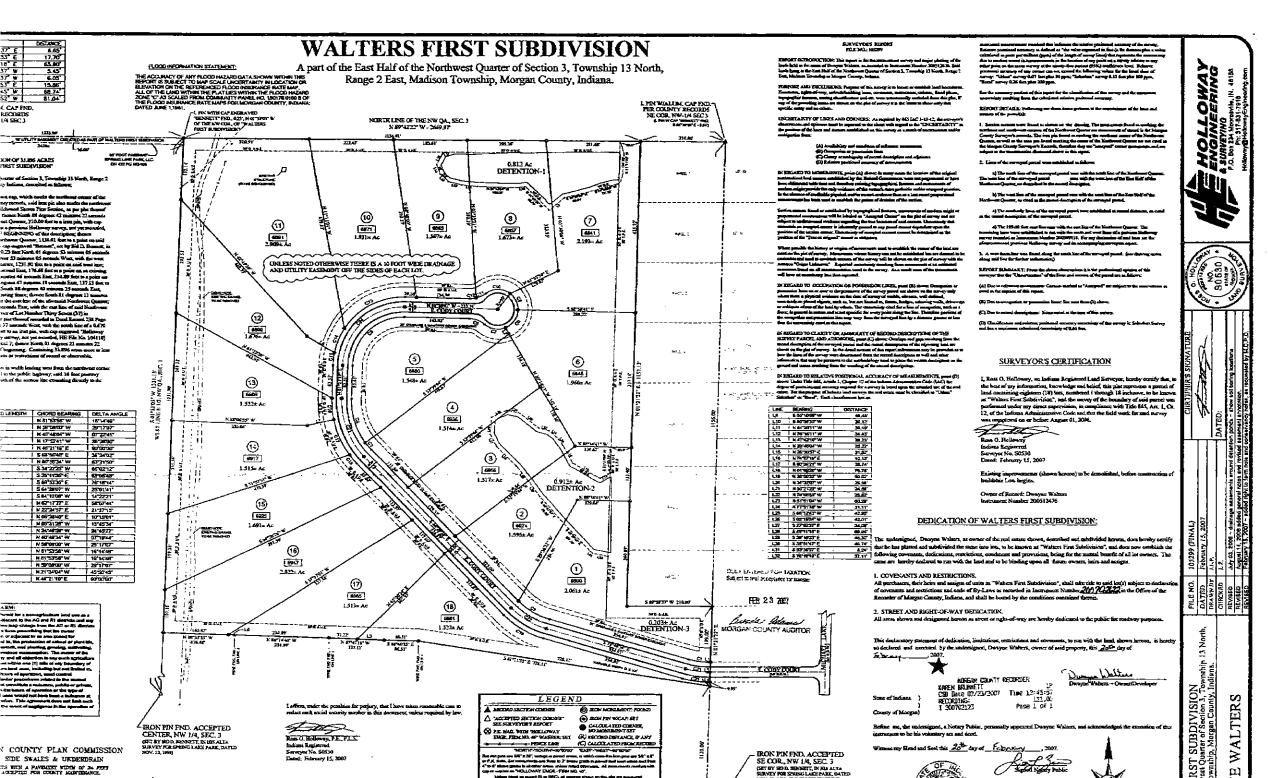
"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."

Name: The Penalties of Participation of Participat

Printed: Lisal Zeinar

Printed Name of Notary Public





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SIDE SWALES & UNDERDRAIN TO WITH A PAVILLED WIDTH OF 24 FEET ACCEPTED FOR COUNTY KARCENANCE.