

## WINDHAVEN AT THE HAVENS, SECTION ONE COVENANTS

Vic, R & F Development, Inc., by Steven R. Reilly, President, owner of the real estate shown and described herein, do hereby lay off, plat and subdivide said real estate in accordance with the within plot.

This subdivision shall be known and designated as Windhaven at The Havens, Section 1. All streets shown and not heretofore dedicated are hereby dedicated to the public.

Front building minimum and maximum setback lines are hereby established as shown on this plot, between which lines and property lines of the streets there shall be erected or maintained no buildings or structures. The strips of ground shown on this plot and marked drainage and utility easement (D. & U.E.) are reserved for the use of the public utilities for the installation of water and sewer mains, poles, ducts, trees and wires, drainage facilities. The strips of ground are subject at all times to the proper authorities and to the covenant herein reserved. No permanent or other structures are to be erected or maintained on said strips of land, but owners of lots in this subdivision shall take title subject to the rights of the public utilities, and to the rights of the owners of the other lots in this subdivision.

This subdivision shall be subject to the following restrictions which shall operate as perpetual covenants.

1. **Drainage Swales (ditches)**, along dedicated roadways and within the right-of-way, or on dedicated drainage easements, are not to be cleared, dug out, filled in, blotted, or otherwise changed without the written permission of the Hancock County Drainage Board (Commissioners). Property owners must maintain these swales or added grassways or other non-enduring surfaces. Water from roof or parking areas must be contained on the property long enough so that said drainage swales or ditches will not be damaged by such water. Driveways may be constructed over these swales or ditches only when appropriate graded culverts are installed as set out in 7-1-47 (S) of the Hancock County Subdivision Control Ordinance.
2. **Draining Drainage Swales**. Any property owner clearing, changing or damaging the drainage swales or ditches will be held responsible for such action and will be given 10 days notice by registered mail to repair said damage, after which time, if no action is taken, the Hancock County Drainage Board (Commissioners) will cause and report to be accomplished, and the bill for such repairs will be sent to the affected property owner for immediate payment.
3. **Corner Lots**. No trees, wood, hedge, trees or shrubs planting which obstructs sight lines and elevations between 2.5 and 5 feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street right-of-way lines and a line connecting points 40 feet from the intersection of said street lines (40 feet for minor streets and 75 feet for arterial streets) or in the case of a rounded property corner form the intersection of the nearest right-of-way lines extended. The same sight line limitations shall apply to any lot within 10 feet of the intersection of a street right-of-way end with the edge of
7. **Minimum Living Space Area**. The minimum square footage living space of dwellings constructed on various residential lots in the subdivision, exclusive of porches, terraces, garages, carports, accessory building, or basements below grade level, shall contain no less than 1350 square feet of gross floor living area for a one-story structure and a minimum of 1500 square feet of living area if higher than one story. Each dwelling shall have a two or three car garage.
8. **Residential Use Only**. All lots in this subdivision shall be used solely for residential purposes except for residences used as inns, homes during the sale and development of subdivisions, as winter homes, trailer, tent, shack, basement or other outbuildings shall be used for temporary or permanent residential purposes on any lot in the subdivision. No commercial business will be permitted in this subdivision.
9. **Building Location**. No building shall be located on any lot nearer to the front line or nearer to the side street line than the minimum building setback lines shown on the plot. No building shall be located on any lot nearer to the front line than six feet (6'). No necessary building shall be located closer to any front or side lot line than the required minimum front end side yard distance for the primary dwelling. No accessory building shall be located closer to any rear lot than 15 feet, but in no case shall it encroach upon any easement.
10. **Public Systems**. All water systems and methods of providing water to this subdivision are to be in conformance with the regulations or procedures by the State Board of Water and Gas Utilities, or other said authority having jurisdiction. All sanitary sewage lines on the residential building lots shall be designed and constructed in accordance with the provisions and requirements of Gen. Utilities Inc. No septic wells or septic tanks shall be installed on any lot.
11. **Garbage**. No noxious or offensive trade shall be carried upon any lot in this subdivision nor shall anything be deposited thereon which may be a nuisance or annoyance to the neighborhood. No refuse will be maintained on the lot. Garbage and trash shall be kept in containers which are visible from the street, except on collection day.
12. **Limitation On Trees**. All residential construction must be completed within one year after the grading date, including the final grading.
13. **Parking Limitations**. No boats, campers, trailers of any kind, buses, mobile homes, trucks, motorcycles, mini-trucks or any other unconventional vehicles of any description, shall be permitted on any lot.

- waters. "Driveways may be constructed over these waters or ditches only when appropriate signed waivers are initiated and set out in 7-1-47 (5) of the Hancock County Subdivision Control Ordinance.
2. Altering Drainage Systems. Any property owner altering, changing or damaging the drainage system or ditch will be held responsible for such action and will be given 10 days notice by registered mail to repair said damage; after which time, if no action is taken, the Hancock County Drainage Board (Commissioners) will cause said repairs to be accomplished, and the bill for such repairs will be sent to the affected property owner for immediate payment.
  3. Curb Lot's. No fence, wall, hedge, tree or shrub planting which obscures sight lines and elevations between 2.5 and 8 feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street right-of-way line and a line connecting points 40 feet from the intersection of side street lines (40 feet for minor streets and 75 feet for arterial streets), or in the case of a rounded property corner form the intersection of the street right-of-way lines extended. The same sight line limitations shall apply to any lot within 10 feet of the intersection of a street right-of-way line with the edge of the driveway pavement or alley line. No driveway shall be located within 70 feet of the intersection of two street center lines.
  4. Open channel and tile drains within all drain easements shall be regulated drains subject to Indiana Code 36-9-27 and its amendments. It shall be the responsibility of the owner of any lot or parcel of land within the area of this plot to comply at all times with the provisions of the drainage plan as approved for this plot by the Hancock County Drainage Board through its agents, the Hancock County Surveyor and the Hancock County Engineer, and the requirements of all drainage permits for this plot by said Hancock County Drainage Board.

The property shall be graded pursuant to the final construction plan and may not thereafter be changed without the written approval of the Hancock County Surveyor, whose decision may be appealed to the Hancock County Drainage Board.

No trees or shrubs shall be planted, nor any structure erected in any drainage easement, unless otherwise approved by the Hancock County Surveyor and the Hancock County Engineer.

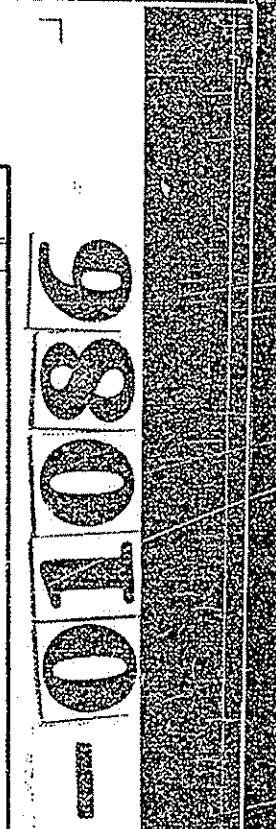
  5. Right-of-way. No trees shall be planted in the Hancock County right-of-way.
  6. Driveways. All driveways and vehicle parking areas shall be hard surfaced with either concrete, asphalt or brick. No gravel or stone driveways will be permitted. Driveways must be finished with the residence.
  10. Health Diseases. All water systems and methods of sewage disposal in this subdivision are to be in compliance with the regulations or procedures by the State Board of Health, Gem Utilities, or other civil authority having jurisdiction. All sanitary sewer lines on the residential building lots shall be designed and constructed in accordance with the provisions and requirements of Gem Utilities Inc. No waste wells or septic tanks shall be installed on any lot.
  11. Abundance. Noaneous or offensive trade shall be permitted upon any lot in this subdivision nor shall anything be done thereon which may be a nuisance or annoyance to the neighborhood. No refuse will be maintained on the lot. Garbage and trash shall be kept in containers which are visible from the street, except on collection day.
  12. Landscaping On Trees. All residential construction must be completed within one year after the starting date, including the final grading.
  13. Parking Inclusions. No boats, campers, trailers of any kind, buses, mobile homes, trucks, motorcycles, mini-sikes or any other unconventional vehicles of any description shall be permitted, parked, or stored anywhere within this subdivision except that any such vehicle may be parked or stored completely within an enclosed garage, except for personal automobile, van and pick up truck which may park on the driveway. The parking of any type of vehicle shall not be permissible upon the street or other than temporary parking by guests, visitors and subcontractors of any owner. Except within an enclosed garage, no imperative or unlicensed vehicle shall be parked or remained on any lot in this subdivision, or in any street thereon. Boats, Campers, and Motor Homes may be parked a maximum of 2 days at one time for the purpose of preparation or loading.
  14. Farmers Tanks. No outside fuel storage tanks above or below ground shall be placed in this subdivision.
  15. Fencing. Fencing shall not exceed six (6) feet in height and no fence shall be placed closer to the front lot line than the rear of the primary residence and approved by the Architectural Control Committee. Chainlink fencing must be of the dark vinyl coated type. AB fencing must be maintained in good condition. On corner lots an additional requirement is that fences may not be placed closer to the street than the building setback line on the side of the residence.
  16. Sidewalks. Each homeowner (lot owner) shall be responsible for constructing a four (4) foot wide concrete sidewalk of 4,000 strength plain cement four (4) inches thick, sloped 1/4 inch per foot toward the street with expansion joints each forty-eight (48) feet along the entire street frontage of their respective lot. The sidewalk shall be constructed prior to completing finish lot grading. The sidewalk shall be located one (1') inch inside the street right-of-way line (not on the lot) and parallel to the street right-of-way line. The lot owner is responsible for the repair and maintenance of the sidewalk for the initial 1 year from completion of residence. Thereafter, the Homeowners Association shall be responsible for maintenance and upkeep of the sidewalk except for any damage done by the superior title owner.

# HAVENS, SECTION ONE VENANTS



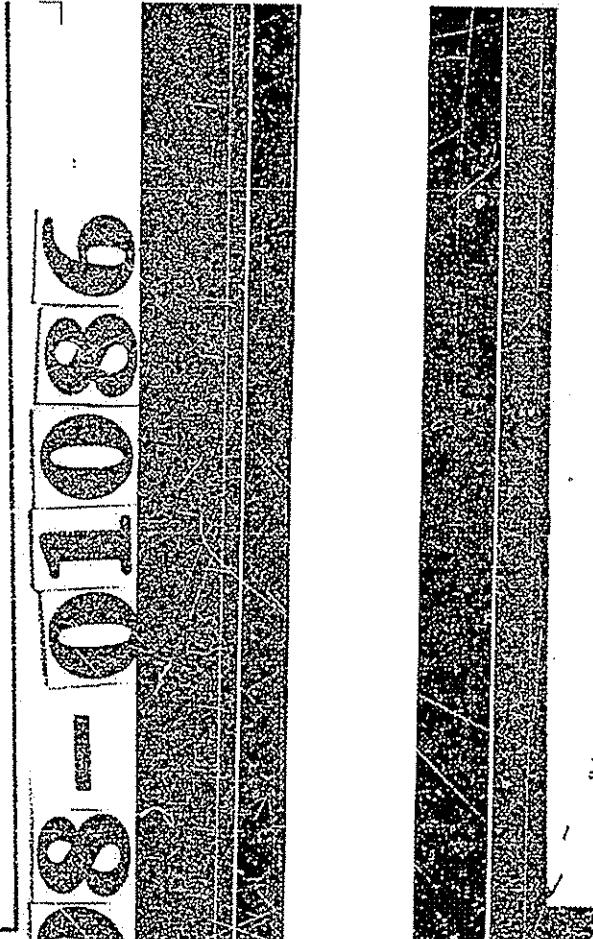
7. Minimum Living Space Areas. The minimum square footage of living space of dwellings constructed on individual residential lots in the development, exclusive of patios, porches, garages, carports, accessory building, or basements below ground level shall contain no less than 1350 square feet of ground floor living area for a one-story structure and a minimum of 1500 square feet of living areas if higher than one story. Each dwelling shall have a two or three car garage.
8. Residential Use Only. All lots in this subdivision shall be used solely for residential purposes except for residences used as model homes during the sale and development of this subdivision. No motor home, trailer, tent, shack, basement, or other outbuildings shall be used for temporary or permanent residential purposes on any lot in the subdivision. No commercial business will be permitted in the subdivision.
9. Building Location. No building shall be located on any lot nearer to the front line or nearer to the side street line than the minimum building setback lines shown on the plat. No building shall be located on any lot nearer to the lot line than six feet(6') No accessory building shall be located closer to any front or side lot line than the required minimum front and side yard distance for the primary dwelling. No accessory building shall be located closer to any rear lot than 15 feet, but in no case shall it encroach upon any easement.

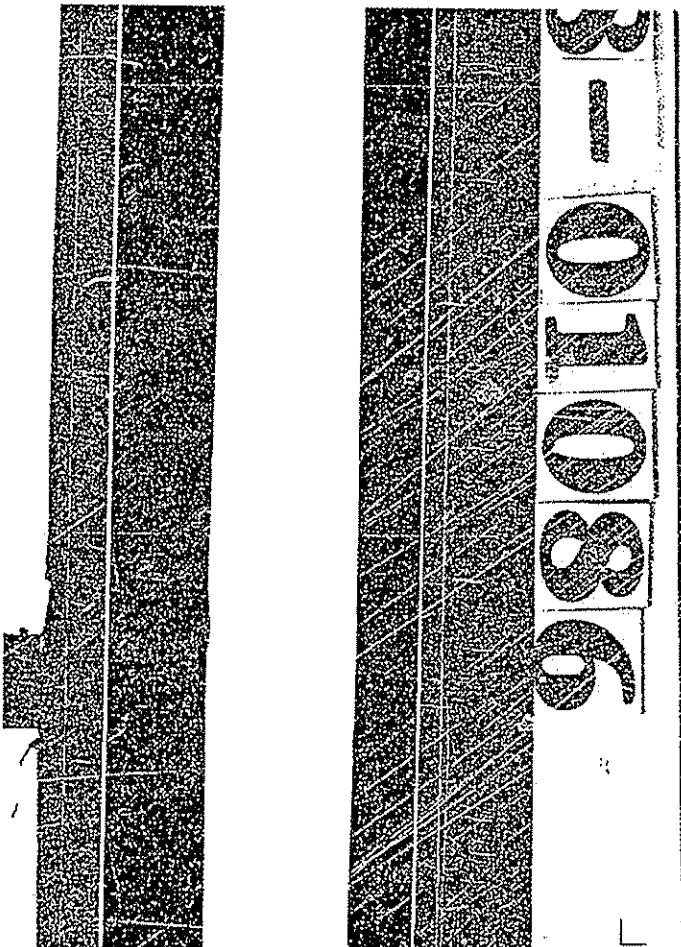
10. Permitted Encroachments - An easement or right-of-way may be granted by the owner of record to another person for the purpose of providing access to the property. Such easements or rights-of-way shall be subject to the same restrictions as the property they serve.



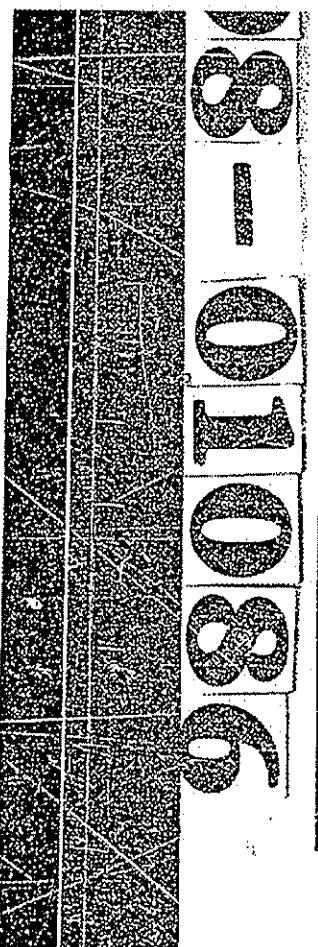
12. Health Concerns. All water systems and methods of sewage disposal in this subdivision are to be in compliance with the regulations or procedures by the State Board of Health, Sanitaries, or other civil authority having jurisdiction. All sanitary sewage lines on the residential building lots shall be designed and constructed in accordance with the provisions and requirements of Sanitary Rules. No water wells or septic tanks shall be installed on any lot.
13. Landscaping. No removal of native trees shall be permitted without a permit from the subdivision owner. No shrubs may be planted which may be a nuisance or annoyance to the neighborhood. No refuse will be maintained on the lot. Garbage and trash shall be kept in containers which are not visible from the street except on collection day.
14. Completion On Time. All residential construction must be completed within one year after the starting date including the final grading.
15. Parking Limitations. No boats, campers, trailers of any kind, buses, mobile homes, trucks, motorcycles, mini-bikes, or any other unconventional vehicles of any description, shall be permitted, parked, or stored anywhere within this subdivision except that any such vehicle may be parked or stored completely within an enclosed garage, except for personal automobiles which are pick up trucks which may be parked on the driveway. The parking of any type or kind of vehicle shall not be permissible upon the streets, other than temporary parking by guests, invites and subcontractors of any owner. Except within an enclosed garage, no inoperative or unlicensed vehicle shall be parked or repaired on any lot in this subdivision, or in any surrounding area. Boats, Campers, and Motor Homes may be parked for a maximum of 2 days at one time for the purpose of preparation or loading.
16. Storage Tanks. No outside fuel storage tanks above or below ground shall be placed in this subdivision.
17. Fencing. Fencing shall not exceed six (6) feet in height and no fence shall be placed closer to the front lot line than the rear of the primary residence and approved by the Architectural Control Committee. Chainlink fencing must be of the dark vinyl coated type. All fencing must be maintained in good condition. On corner lots an additional requirement is that fences may not be placed closer to the street than the building setback line on the side of the residence.
18. Sidewalks. Each homeowner (lot owner) shall be responsible for constructing a four (4) foot wide concrete sidewalk of 4,000 psi strength, place cement four (4) inches thick, sloped  $\frac{1}{4}$  inch per foot toward the street with expansion joints each four feet (48) feet along the entire street frontage of their respective lot. The sidewalk shall be constructed prior to completing finish lot grading. The sidewalk shall be located one (1) inch inside the street right-of-way line, (not on the lot) and parallel to the street right-of-way line. This lot owner is responsible for the repair and maintenance of the sidewalk for the initial 1 year from completion of residence. Thereafter, the Homeowners Association shall be responsible for maintenance and upkeep of the sidewalk except for any damage done by the adjoining lot owner.

DULY ENTERED  
FOR TAXATION  
JAN 30 1995  
*Arnold D. Sacks*  
Record of Deeds Clerk





17. **Antennas.** All communications antennas shall be placed indoors and out of view. Satellite dishes shall be placed behind the residence and not exceed 24" in diameter.
18. **Mailboxes.** The Developer or its Assigns shall require a standardized mailbox for each residence and shall establish a design, material, and paint specification for the mailbox which shall be standard for all mailboxes in this subdivision.
19. **Architectural Design.** No dwelling, building structure, improvement, exterior alteration or change of original color or material shall be constructed, placed or performed on any lot in the Development 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, improvement or alteration. Such plans shall include plot plans where applicable showing the location of all improvements existing under or 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 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 1" Equals 10' or to such other scale as the Committee may require. There shall also be submitted, where applicable, the permits or reports required under Paragraph 3 of these Restrictions. All such plot plans shall be prepared by either a registered land surveyor, engineer or architect. Plot plans submitted for Improvement Location Permit shall bear the stamp or signature of the Committee acknowledging the approval thereof.
20. **Solar Technology.** Devices for solar technology must be architecturally integrated within the primary residence and must be approved by the architectural control committee.
21. **Construction Methods.** No modular or concrete homes will be permitted in this subdivision. No wood foundations or wood basements shall be permitted.
22. **Outbuildings.** Outbuildings or accessory buildings shall be permitted on any lot only if approved by the Architectural Control Committee. The approval for such structures shall be in the same manner as is required for a primary residence. All outbuildings and accessory structures shall be required to have exterior similar in appearance to the primary residence. No metal outbuildings shall be approved.
23. **Homeowners Association.** Each lot owner shall be required to join the Homeowners Association for the purposes outlined in the Homeowners' Association By-laws.

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  23. Homeowners Association. Each lot owner shall be required to join the Homeowners Association for the purposes outlined in the Homeowners Association By-Laws.
  24. Swimming Pools. Swimming pools must be placed behind the residence. All pools must be below ground.
  25. Pets. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except dogs, cats and other household pets may be kept, provided they are not kept, bred or maintained for any commercial purposes. Any animal so kept will not be permitted to roam at large within the subdivision and shall be confined to the owners premises.
  26. Lot Maintenance. All lots on which construction has not begun must be mowed and maintained by the lot owner. After construction, the structure, grounds and recreational equipment shall be maintained in a neat and attractive manner. Firewood shall be kept behind residence, and stacked in a neat manner.
  27. Sump pumps installed to receive and discharge groundwaters or other stormwaters shall be connected to the storm sewer where possible or discharged into a designated storm drainage channel. Sump pumps installed to receive and discharge floor drain flow or other sanitary sewage shall be connected to the sanitary sewer. A sump pump shall be used for one function only, either the discharge of stormwaters or the discharge of sanitary sewage.  
Flooring drains shall be connected to storm sewers where possible or designated storm drainage channels. No flooding drains or drainage tile shall be connected to the sanitary sewer.

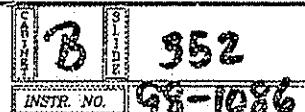
No roof downspouts, roof drains, nor roof drainage piping shall be connected to the storm drainage system. No down spouts or roof drains shall be connected to the sanitary sewers. Basement floor drains shall be connected to the sanitary sewer. No sump pump, flooding drain, roof downspout, or basement drain shall be connected to any street underdrain.

DUTY ENTERED  
FOR TAXATION

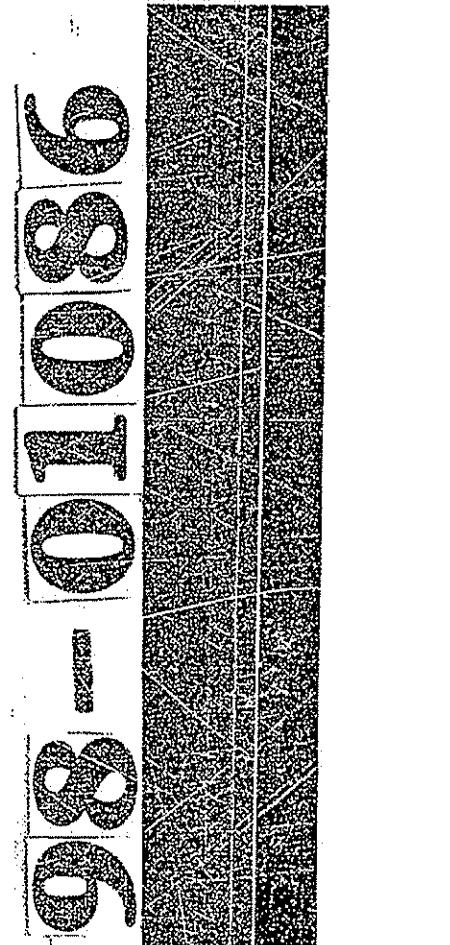
JAN 30 1938

*Floyd A. Ladd*  
Newell Hamer County

# AVENS, SECTION ONE CONDEMNANTS



28. **Utility Easements.** There are strips of property as shown on the recorded plat which are hereby designated and reserved for use of the public utilities for the installation and maintenance of utilities and drainage facilities (hereinafter referred to as Utility Easements). No permanent structure or other obstruction shall be erected or maintained on such Utility Easement comprising a part of his lot, subject to the rights of such public utility for ingress and egress in and along, across, through, and over the Utility Easement.
29. **Developer.** Specifically reserves unto itself the right and privilege to include additional real estate not shown on the Preliminary Planned Unit Development Plan for the Havens, in either Summerhaven or Windhaven or both, and the owners of lots within the real estate shall be entitled to the use and benefit of Haven Park to participate on the Haven Park Association Board of Directors, and shall be obligated to pay their fair share of the expenses for said Park. Developer reserves the right to take any action reasonably necessary to accomplish the above.
30. **Enforcement of Covenants.** The right to enforce these covenants by injunction, together with the right to cause the removal, by due process of law, of any structure or part thereof erected, or maintained in violation hereof, is hereby reserved to any owner of any of the real estate in this subdivision, including the developer. However, such time as the developer no longer owns any property contained in this subdivision Section, the developer no longer has any right, obligation or standing to enforce any covenant. The cost of enforcement of any violation of the Covenants contained herein, including any expenses and attorneys' fees, shall be charged to the property owner in violation, and such costs, expenses and fees shall be collectible in the same manner as assessments as provided herein. In no event shall the Developer be responsible for any damages, fees, or expenses resulting from the enforcement or failure to enforce any covenant.
31. **Duration of Covenants.** These Covenants are to run with the land, and shall be binding on all persons and all persons claiming under them. At any time, a Covenant may be changed in whole or in part upon I) an affirmative vote of eighty percent (80%) of the then owners of lots in the subdivision, and II) with the consent of the Developer. If the Developer does not own one or more lots in the subdivision, the consent of the Developer shall not be required. Invalidation of any of the foregoing Covenants, provisions, restrictions or conditions by judgment or court order shall in no way affect any of the other provisions which shall



State of Indiana  
Allen County  
Benton Harbor, Indiana

STATE OF INDIANA )  
BY: R. E. DEVELOPMENT, INC.  
COUNTRY OF HANCOCK )  
BY: R. E. DEVELOPMENT, INC.

RECEIVED 5. SEPTEMBER 1996  
Allen County Recorder  
Recorder Under My Hand and Notarized Seal This  
Day of 1996

RECEIVED 5. SEPTEMBER 1996  
County and State of Indiana  
City of Benton Harbor, Indiana  
Prepared by [Signature] for the above described persons to be the same persons whose names are  
subscribed to the above certificate, appearing before me this day of [Signature]  
I, [Signature] a Notary Public in and for said  
Court free and voluntarily set forth in the foregoing document and that to our  
knowledge and belief no false or forged statement has been made therein. I further declare that to the  
best of my knowledge and belief the above described persons are lawfully entitled to be  
represented herein. Therefore, it is my opinion that the representations made in the  
foregoing document, oral and visual examination of the  
representatives of the Development, and that we are the  
holders of all rights and interests in the above described property.  
In witness whereof, I have signed this instrument in the presence of the  
Development, and I declare under penalty of perjury that the foregoing  
statements are true and correct to the best of my knowledge and belief.  
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