

LEGAL DESCRIPTION:

A tract of land located in the Northwest Quarter of Section 12, Township 31 North, Range 13 East, in Allen County, the State of Indiana, more fully described as follows:

COMMENCING at a Bear Stake situated in the Southwest corner of said Northwest Quarter; Thence North 83 Degrees 09 Minutes 28 Seconds East (GPS Grid Basis of Bearings), a distance of 1490.00 feet along the South line of said Northwest Quarter to the East line of Chapman's Bridge Section II, per plat thereof, as recorded in Allen County Document No. 20040237, Plat Cabinet "F", page 138; Thence North 09 Degrees 37 Minutes 50 Seconds West, a distance of 34.51 feet along an East line of Chapman's Bridge Section II to a corner in said East line; Thence North 12 Degrees 49 Minutes 58 Seconds West, a distance of 94.30 feet along an East line of Chapman's Bridge Section II to a corner in said East line; Thence North 08 Degrees 38 Minutes 42 Seconds West, a distance of 55.51 feet along an East line of Chapman's Bridge Section II to a corner in said East line; Thence North 01 Degrees 58 Minutes 45 Seconds West, a distance of 209.31 feet along an East line of Chapman's Bridge Section II to a corner in said East line; Thence North 08 Degrees 03 Minutes 44 Seconds East, a distance of 28.14 feet along a South line of Chapman's Bridge Section II to a corner in said South line; Thence North 01 Degrees 58 Minutes 18 Seconds West, a distance of 50.00 feet along an East line of Chapman's Bridge Section II to a corner in said East line and the TRUE POINT OF BEGINNING; Thence South 08 Degrees 03 Minutes 44 Seconds West, a distance of 232.51 feet along a North line of Chapman's Bridge Section II to a corner in said North line; Thence Westerly, a distance of 70.72 feet along a North line of Chapman's Bridge Section II (being a circular arc that is concave Southerly, having a radius of 276.00 feet, having a central angle of 14 Degrees 44 Minutes 08 Seconds, and having a chord bearing South 60 Degrees 41 Minutes 41 Seconds West, and measuring 70.53 feet) to a corner in said North line; Thence South 73 Degrees 19 Minutes 38 Seconds West, a distance of 182.68 feet along a North line of Chapman's Bridge Section II to a corner in said North line; Thence Southwesterly, a distance of 95.19 feet along a Northerly line of Chapman's Bridge Section II (being a circular arc that is concave Southeasterly, having a radius of 276.00 feet, having a central angle of 19 Degrees 49 Minutes 57 Seconds, and having a chord bearing South 63 Degrees 24 Minutes 39 Seconds West, and measuring 94.71 feet) to a corner in said Northerly line; Thence North 38 Degrees 30 Minutes 19 Seconds West, a distance of 131.40 feet along an Easterly line of Chapman's Bridge Section II to a corner in said Easterly line; Thence North 46 Minutes 08 Seconds East, a distance of 2.31 feet along a Southerly line of Chapman's Bridge Section II to a corner in said Southerly line; Thence North 59 Degrees 36 Minutes 59 Seconds East, a distance of 91.72 feet along a Southerly line of Chapman's Bridge Section II to a corner in said Southerly line; Thence North 82 Degrees 47 Minutes 33 Seconds East, a distance of 50.98 feet along a Southerly line of Chapman's Bridge Section II to a corner in said Southerly line; Thence North 09 Degrees 03 Minutes 44 Seconds East, a distance of 251.91 feet along a South line of Chapman's Bridge Section II to a corner in said South line; Thence South 01 Degrees 58 Minutes 18 Seconds East, a distance of 130.00 feet to the POINT OF BEGINNING, said tract containing 1.85 Acres, more or less, and being subject to all public road rights-of-way and to all easements of record.

NOTES:

1. ALL RIGHT-OF-WAY INTERSECTION RADIUS TO BE 50 FEET.
2. ALL RIGHT-OF-WAY TO BE DEDICATED TO ALLEN COUNTY.
3. ALL CUT-UP-SIDE R/W TO BE 50 FEET.
4. ALL PLANT AREAS, CHAIN LINK, OR BLOCK AREAS TO HAVE A PLANTING UTILITY AND SURFACE DRAINAGE DRAINAGE.
5. ALL BURIED UTILITIES MUST ALLOW FOR PROPOSED DRAINAGE SPALL GRADERS AS FOUND IN PLANS.
6. PREPARED DRAINAGE PROTECTION GRADE.
7. U. & S.D. S.W. DRAINAGE UTILITY AND STORM DRAINAGE DRAINAGE.
8. S.D. DRAINAGE UTILITY DRAINAGE.
9. UTILITY S.W. DRAINAGE UTILITY DRAINAGE.
10. S.D. S.W. DRAINAGE UTILITY DRAINAGE.
11. S.D. S.W. DRAINAGE UTILITY DRAINAGE.
12. ALL LOT CORNERS AND PLAT CORNERS MONUMENTED BY A 5/8" X 2" REBAR STAKES WITH CAP (FROM PLANS) UNLESS OTHERWISE NOTED.

LOT CURVE DATA:

NUMBER	ARC LENGTH	RADIUS	BEARING	CHORD BEARING	CHORD LENGTH
1	18.57	125.00	271°07'	88°45'00"	38.45
2	10.16	275.00	107°05'	59°23'00"	10.16
3	27.30	275.00	194°48'	59°23'00"	27.30
4	67.39	275.00	147°07'	50°33'00"	67.39

I affirm, under the penalties for perjury, that I have taken reasonable care to select each Social Security number in this document, unless required by law.

Duane A. Brown
(name printed, stamped or signed imprint)

LAND SURVEYOR CERTIFICATION:

I, Duane A. Brown, hereby certify that I am a Land Surveyor registered in compliance with the laws of the State of Indiana, that to the best of my knowledge and belief this plat and accompanying legal description accurately represents a subdivision of real estate as described in Document No. 20040237, in the Office of the Recorder of Allen County, Indiana; that this plat was prepared under my direct supervision; that all markers shown thereon actually exist or will be set and that their locations, size, type and material are accurately shown; that this subdivision is within the tract of real estate shown on the referenced or original survey certified by David K. Wolf as recorded in Document No. 20040237 in the Office of the Recorder of Allen County, Indiana as required by 865 IAC 1-10-12; and that there has been no change from the matters of survey revealed by the above referenced survey, or any prior subdivision plats contained therein, on any lines that are common with this subdivision.

Dated this 9th day of July, 2007

SIGNED: *Duane A. Brown*

DUANE A. BROWN
ALLEN COUNTY, IN
INDIANA REG. #LS 20040387

AUTOMATIC OFFICE
W/extended/for/extension Subject
to the acceptance for/extension

JUL 23 2007
3:45 PM
Duane A. Brown
20040237-14/10/07/07/07

SI DEVELOPMENT CORP.

By: *Joseph L. Zehr*
President



I affirm, under the penalties for perjury, that I have taken reasonable care to select each Social Security number in this document, unless required by law.

DOCUMENT PREPARED BY DUANE A. BROWN

SECONDARY PLAT CHAPMAN'S BRIDGE SECTION IIA

A Subdivision Located in the Northwest Quarter of Section 12, Township 31 North, Range 13 East, ALLEN COUNTY, INDIANA

APPROVED THIS 13th DAY OF July, 2007
ALLEN COUNTY BOARD OF COMMISSIONERS

PRESIDENT: *Charles A. Brown*
VICE PRESIDENT: *Wm. E. Brown*
SECRETARY: *Wm. E. Brown*
ATTORNEY: *Charles A. Brown*
ALLEN COUNTY, INDIANA

APPROVED THIS 17th DAY OF July, 2007
ALLEN COUNTY PLAT COMMISSION

PRESIDENT: *Charles A. Brown*
VICE PRESIDENT: *Wm. E. Brown*
SECRETARY: *Wm. E. Brown*
ALLEN COUNTY, INDIANA

APPROVED THIS 17th DAY OF July, 2007
ALLEN COUNTY PLAT COMMISSION

CONTINUED THIS 13th DAY OF July, 2007
ALLEN COUNTY DEPARTMENT OF PLANNING SERVICES
Kimberly R. Bowman
DIRECTOR



2007041708
07/25/2007 12:23:09PM
3032
ALLEN COUNTY RECORDER
Plat Cab F B 170

WE, SI DEVELOPMENT CORP. THE UNDERSIGNED OWNERS BY VIRTUE OF THOSE CERTAIN DEED(S) SHOWN ON DOCUMENT(S) # 20040237 & 20040238, IN THE OFFICE OF THE RECORDER OF ALLEN COUNTY, INDIANA, OF THE REAL ESTATE SHOWN AND DESCRIBED HEREON, DO HEREBY LAY OFF, PLAT, DEDICATE AND SUBDIVIDE, SAID REAL ESTATE INTO LOTS, STREETS AND EASEMENTS IN ACCORDANCE WITH THE INFORMATION SHOWN ON THE PLAT. FURTHER, WE HEREBY SUBJECT AND IMPRESS ALL OF SAID LAND IN SAID ADDITION WITH THE LIMITATIONS AND EASEMENTS ATTACHED HERETO AND MADE A PART THEREOF BY REFERENCE. THIS SUBDIVISION SHALL BE KNOWN AND DESIGNATED AS CHAPMAN'S BRIDGE SECTION IIA, AN ADDITION TO ALLEN COUNTY, INDIANA.

IN WITNESS WHEREOF, SI Development Corp., organized and existing under the laws of the State of Indiana, Owner of the real estate described in said Plat, has hereunto set its hand, by its duly authorized officer, this 13th day of July, 2007.

REMARKS DATA:
BRASS PLANK SET IN CONCRETE LOCATED ON THE SOUTHWEST SIDE OF BLOCK "F". BEAR 789.8 (NOTED 20)

STATION DESCRIPTION:
REMARK: MARK SET IN CONCRETE LOCATED AS FOLLOWS:
DESCRIBED BY NATIONAL GEODETIC SURVEY 1984
2.5 MI IN FROM NEW HAVEN
ABOUT 4.0 MILES IN ALONG BROADWAY, POWER STREET, HILLS STREET AND LANTON AND MAINVILLE ROADS (MOST NEARLY DUE IN ROUTES FROM INTERSECTION OF BROADWAY AND LANTON HIGHWAY STREET IN NEW HAVEN, INDIANA) 0.15 MILE W ALONG NO. 37 INDIANA HWY. TO 10-FOOT CONCRETE BRIDGE AND THE MARK ON RIGHT. ABOUT 160 YARDS N OF POWERLINE ROAD ON THE SW CORNER OF A CONCRETE 20 FOOT X 10 FOOT CENTER LINE OF 24-FOOT ASPHALT DRIVEWAY. ABOUT 100 YDS WITH SAME. 0.6 FOOT N OF CONCRETE SHEDDERS. SET IN A DIRT ROAD AT THE SW END OF THE NW QUARTER. MARK IS 7.2 MILES SW OF SCHOOL, AT HANLAN AND 8 OR 9 MILES ALONG NO. 37 HWY. 8 AND IN FROM REAR OF FORT WAYNE. BEARS PLANK, 1984 2000 1484. ELEVATION 779.80 (NOTED 20)

Consent for permanent structures issued by the Allen County Drainage Board on 3-14-08 in accordance with the Indiana Code 30-9-27-72, on file at the Allen County Surveyor's Office as Drainage Board Rec. Doc. #08-014, Chapman's Bridge Sec. II Legal Drain.

SUBDIVISION DEVELOPER:
SI Development Corp.
10808 La Cabreah Lane
Fort Wayne, Indiana 46845
Phone: (260)489-7095
Fax: (260)489-7950



340 COUNTY ROAD 427, SUITE C, ALBURN, IN 47009
PHONE (260) 325-2020 FAX (260) 325-2025

According to Flood Insurance Rate Map Number 180300105F with effective date of September 28, 1990 and revised February 16, 1995, March 2, 1998, November 5, 2003, and by LHM Code 07-05-4555P with effective date of June 28, 2007, this property lies outside of "Special Flood Hazard Area Zone A2" and lies in "Other Area Zone X". "Special Flood Hazard Area Zone A2" is defined as "the area subject to flooding by the 1% annual chance flood". "Other Area Zone X" is defined as "the area determined to be outside the 0.2% annual chance floodplain."



2007041708

RECORDED ON
07/25/2007 12:23:08PM
JOHN MCGAULEY
ALLEN COUNTY RECORDER
FORT WAYNE, IN

REC FEE: 51.00
TRANS # 3032

Plat Cab F Pg. 172

**DEDICATION, PROTECTIVE
RESTRICTIONS, COVENANTS, LIMITATIONS, EASEMENTS AND
APPROVALS APPENDED TO THE PLAT OF CHAPMAN'S BRIDGE, SECTION II-A
A SUBDIVISION IN ST. JOSEPH TOWNSHIP, ALLEN COUNTY, INDIANA**

02-08-12-100-002.003-063

02-08-12-100-006.004-063

SJ Development Corp., an Indiana Corporation, (the "Developer") by Joseph L. Zehr, President, declares that it is the owner of the real estate shown and legally described in this plat ("Real Estate"), and lays off, plats and subdivides the Real Estate in accordance with the information shown on the certified plat attached to and incorporated by reference in this document. The platted Subdivision shall be known and designated as Chapman's Bridge, Section II, a Subdivision in St. Joseph Township, Allen County, Indiana (the "Subdivision").

The Lots shall be subject to and impressed with the covenants, limitations, easements and restrictions hereinafter set forth. The provisions herein contained shall run with the land and shall inure to the benefit of the Owners of the Lots and the land included therein, and their respective legal representatives, successors, grantees, heirs and assigns.

The Lots shown on the Plat are numbered from 69 through 76 inclusive, and all dimensions are shown in feet and decimals of a foot on the Plat. All streets and easements specifically shown or described are expressly dedicated to public use for their usual and intended purposes.

PREFACE

In addition to the recordation of the Plat and this document, there will also be recorded articles of incorporation for an Indiana not-for-profit corporation to be known as the Chapman's Bridge Community Association, Inc., (the "Association"), and each Owner of a Lot in the Subdivision of Chapman's Bridge shall become a member of the Association, and be bound by its articles of incorporation and bylaws, upon acquisition of title to a Lot. Developer reserves the right to subdivide and plat, and to consent to allow third parties to subdivide and plat nearby and/or adjacent real estate as additional Sections of the Subdivision, and the lots in such additional Sections subsequently platted and subdivided may also be permitted or required to be members of the Association upon acquisition of title to a lot to such additional sections as may be more particularly provided in the recorded plats of such additional sections, if any.

Section 1. DEFINITIONS. The following words and phrases shall have the meanings stated, unless the context clearly indicates that a different meaning is intended:

1.1 "Articles". The articles of incorporation of the Association approved by the Indiana Secretary of State, including any and all amendments to those articles.

1.2 "Association". The Chapman's Bridge Community Association, Inc., an Indiana nonprofit corporation, its successors and assigns.

1.3 "Benefited Subdivisions". The subdivisions known as Chapman's Bridge, The Villas at Foxwood, Foxwood and The Forest at Foxwood (including all existing and future sections of all such subdivisions).

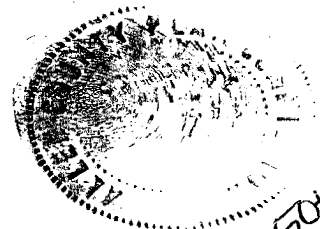
AUDITOR'S OFFICE
Duty entered for taxation. Subject
to final acceptance for transfer.

JUL 23 2007

34561

Elizabeth A. Glover
AUDITOR OF ALLEN COUNTY

Titan Title



504116

1.4 "Builder". An individual or entity who is licensed to build single-family residential dwellings in the county in which the subdivision is located and is the Owner of a Lot in the Subdivision.

1.5 "Board of Directors". The duly elected or appointed board of directors of the Association.

1.6 "Bylaws". The Bylaws adopted by the Association, including any and all amendments to those Bylaws.

1.7 "Committee". The Architectural Control Committee established under Section 6 of these Covenants.

1.8 "Common Area". All real property owned by the Association for the common use and enjoyment of Owners.

1.9 "Covenants". This document and the restrictions, limitations and covenants imposed under it and the Plat.

1.10 "Common Impoundment Basin". That area which serves as an impoundment basin for surface water runoff for the Benefited Subdivisions. The location of the Common Impoundment Basin will be located wholly within the Common Area of each of the Benefited Subdivisions, and is defined as that area within the Common Area of each of the Benefited Subdivisions which is lower than 794.5 Mean Sea Level.

1.11 "The Communities of Foxwood". An integrated residential development located in Allen County, Indiana which includes, Foxwood, Section I, and all subsequent sections, and The Forest at Foxwood, Section I, and all subsequent sections.

1.12 "Developer". SJ Development Corp., an Indiana corporation, and any Successor Developer designated by the Developer.

1.13 "Lot, and in plural form, Lots". Any of the platted lots in the Plat, or any tract(s) of Real Estate which may consist of one or more Lots or part(s) of them upon which a residence may be or is erected in accordance with the Covenants, and any applicable zoning ordinance; provided, however, that no tract of land consisting of part of a Lot, or parts of more than one Lot, shall be considered a "Lot" under these Covenants unless the tract has a frontage of at least 70 feet in width at the established front building line as shown on the Plat and further meets the requirements of Section 7.4.

1.14 "Owner, and in the plural form, Owners". The record owner(s) (whether one or more persons or entities) of fee simple title to a Lot or Lots, including land contract buyers, but excluding those having an interest in a Lot merely as security for the performance of an obligation.

1.15 "Zoning Authority". The applicable governmental Plan Commission and/or Zoning Authority, or its successor agency, then having zoning authority and jurisdiction over the Real Estate to issue improvement location permits, and to issue certificates of occupancy for residences constructed on Lots.

1.16 "Plat". This recorded secondary plat of Chapman's Bridge, Section II-A.

1.17 "Subdivision". The Subdivision of Chapman's Bridge, including all existing and future sections of such subdivisions.

Section 2. PROPERTY RIGHTS.

2.1 Owners' Easements of Enjoyment. Each Owner shall have the right and an easement of enjoyment in the Common Area that is appurtenant to and passes with the title to every Lot, subject to the following rights which are granted to the Association and the Developer,



2.1.1 To charge reasonable admission and other fees for the use of any recreational facility located in the Common Area.

2.1.2 To impose reasonable restrictions, limitations, conditions, rules, and regulations regarding Owner's use and enjoyment of the Common Area.

2.1.3 To suspend the voting rights and right to the use of the recreational facilities in the Common Area for any period during which any assessment against an Owner's Lot remains unpaid, or an Owner is in violation of the Covenants, the Articles, the Bylaws, or any rule or regulation of the Association.

2.1.4 To dedicate or transfer all or any part of the Common Area or any interest or easement therein to any public agency, authority or utility upon the vote and approval of at least two-thirds (2/3) of each class of Association members; provided, however, that Developer, without such vote and approval, may, prior to the time when fee simple title to all Lots have been conveyed by Developer, transfer, dedicate or convey such portions of the Common Area to adjoining Lot Owners as may necessary to allow such joiners to comply with the requirements of the Zoning Authority, permit requirements, or with provisions of Section 7, and the Developer may also grant and convey utility or drainage easements in, on and over any Common Area, before the Authority Transfer Date, but no such easement shall be granted over areas on which structures or buildings then exist. No such dedication or transfer, except those made by Developer as provided above, shall be effective unless an instrument signed by at least two-thirds of each class of Association members agreeing to such dedication or transfer, is recorded.

2.2 Delegation of Use. An Owner may delegate, in accordance with the Bylaws, the Owner's right to use and enjoy the Common Area and any recreational facilities located thereon, to members of the Owner's family residing on the Owner's Lot, and tenants or land contract purchasers who reside on the Owner's Lot.

Section 3. MEMBERSHIP AND VOTING RIGHTS

3.1 Membership of Owner. All Owners shall be members of the Association, and shall be subject to and bound by the Articles and By Laws of the Association from the commencement of ownership to a Lot. Membership shall be appurtenant to and may not be separated from ownership of a Lot.

3.2 Association Classes of Membership. The Association shall have the following two classes of voting memberships:

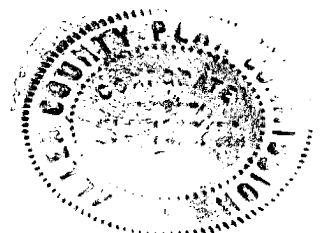
3.2.1 **Class A.** Class A membership consists of all Owners, except Developer. Class A members shall be entitled to one vote for each Lot owned after and only after the Authority Transfer Date set forth in Section 4.1. Prior to the Authority Transfer Date, Class A Lot Owners shall have no voting rights in the Association. When more than one person holds an interest in a Lot, all such persons shall be members. The vote, when applicable and effective, for such Lot shall be exercised as its Owners among themselves determine; but in no event shall more than one vote be cast with respect to each Lot.

3.2.2 **Class B.** Class B membership consists of Developer. The Class B member shall be entitled to 600 votes less that number of votes which Class A members are entitled to exercise. Class B membership shall cease upon the happening of either of the following events, whichever occurs first:

3.3.2.1 When fee simple title to all Lots have been conveyed by Developer; or

3.3.2.2 on December 31, 2016 ; or

3.3.2.3 when Developer executes and records an irrevocable disclaimer of its Class B membership.



3.2.3 **Additional Sections.** The Developer reserves the right to subdivide and plat, and to consent to and allow third parties to subdivide and plat nearby and/or adjacent real estate as additional Sections of the Subdivision, and each Owner of a Lot in such additional Sections shall, pursuant to the terms of that recorded plat and covenants, also be members of the Association as provided therein, and provided further that Developer shall have Class B voting rights for its lots in such additional Sections in a ratio of not more than three to one (3:1).

Section 4. INITIAL MANAGEMENT AND CONTROL BY DEVELOPER

4.1 Definition of " Authority Transfer Date". The Authority Transfer Date is that date upon which Class A members of the Association shall have and hold voting rights for each Lot as set forth in section 3.2 hereof and in the Articles and By-Laws of the Association. Such Date shall be the earlier of:

(a) When title to 50% of all of the Lots in the Subdivisions have been conveyed by Developer to a third party. For purposes of Section 4.1(a), the term "Subdivisions" includes any additional or future sections of the Subdivision which are shown on the final primary plat of the Subdivision as future sections or which additional sections are platted as additional sections of the Subdivision within four (4) years from the first conveyance of a lot in the Subdivision by the Developer to a third party, or

(b) When Developer, in its sole and absolute discretion, so determines and provides sixty days' prior Notice to the Owners.

4.2 Prior to the Authority Transfer Date. Prior to the Authority Transfer Date as defined above, the Developer shall appoint all members of the Board of Directors of the Association, and the Class A members shall have no voting rights in the Association. Directors appointed by the Developer shall serve at the will of the Developer and shall be deemed to be Owners only for the purpose of serving on the Board. Meetings of the Board of Directors, prior to the Authority transfer Date, shall not be required to be held open to Lot Owners, and notice of such meetings to Owners shall not be required. In addition, prior to the Authority Transfer Date, the Board shall not be required to seek Owner approval of the budget or the Annual Assessment.

4.3 Assessment limitations. Prior to the Authority Transfer Date, the Board may increase the annual assessment, but not by more than 8% above the annual assessment for the previous year.

Section 5. COVENANT FOR MAINTENANCE ASSESSMENTS

5.1 Creation of the Lien and Personal Obligation of Assessments. Each Owner, except Developer and a Builder that has been temporarily exempted as provided hereinafter, by acceptance of a deed for a Lot, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges; (2) special assessments for capital improvements and professional accounting, and legal fees of the Association. Such assessments shall be established and collected as provided in these Covenants and the Bylaws. The annual and special assessments, together with interest, costs and reasonable attorney fees, shall be a charge on a Lot and shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorney fees, shall also be the personal obligation of the Owner of such Lot at the time when the assessment became due. Notwithstanding any other provision herein to the contrary, Developer shall have the absolute and unrestricted right from time to time to temporarily exempt a Builder as a Lot Owner from the obligation to pay any Assessments or any lien for any such Assessments. A temporary exemption, if so granted by Developer to a Builder shall terminate at the earlier of: (i) six (6) years from the date of acceptance of a deed from Developer; (ii) thirty days after the Developer provides the Builder with written notice of the revocation of the temporary exemption; (iii) the date on which the Builder first conveys title to the Lot, to a successor-in-interest, but nothing contained herein shall prevent Developer from granting the successor-in-interest a temporary exemption if the successor-in-interest is a Builder; or is holding the Lot in inventory for sale; or (iv) the date on which a residence located on a Lot is occupied by residents living therein. A Lot Owner first acquiring title from a Builder that was granted a temporary exemption shall be obligated to pay the prorated remaining portion (based upon a per diem basis) of any Assessment at the time of and concurrently with the successor in

interest's acquisition of title to the Lot from the Builder. The prorated remaining portion of the Assessment due from the Owner first acquiring title from a Builder shall be a lien against a Lot, and shall not be subordinate to the lien of any first mortgage.

5.2 Purpose of Annual Assessments. The annual assessments levied by the Association shall be used exclusively to promote the recreation, health and welfare of the residents in the Subdivisions, for the improvement of Common Areas in the Subdivisions, the proportionate cost of the maintenance of any Common Impoundment Basins located in any Common Areas into which the Subdivision's storm waters drain and attendant water level control structures, for professional accounting and legal fees of the Association, and for solid waste disposal as provided in Section 8.

5.3 Maximum Annual Assessments. Until January 1 of the year immediately following the first conveyance by Developer of a Lot, the maximum annual assessment shall be \$250.00 per Lot, plus an annual assessment for garbage and solid waste disposal pursuant to Section 8. The Annual assessment includes 32% of the cost of maintaining the Common Impoundment Basin, ("Common Impoundment Basin Maintenance") as set fourth in Section 5.4. From and after the Authority Transfer Date, subsequent assessments may be made by the Board of Directors, as follows:

5.3.1 From and after the Authority Transfer Date, the maximum annual assessment may be increased each year by the Board of Directors, by a percentage not more than 8% above the annual assessment for the previous year, without a vote of the membership.

5.3.2 From and after the Authority Transfer Date, the maximum annual assessment may be increased by a percentage in excess of 8% only by the vote or written consent of a majority of each class of members of the Association.

5.4 Common Impoundment Basin Maintenance And Use. The maintenance of the Common Impoundment Basin for all Benefited Subdivisions shall be the sole responsibility of The Communities of Foxwood Association Inc.. The pro rata share of Chapman's Bridge, Section I and all future sections shall be 32% of the cost of maintaining said Common Impoundment Basin. Payments shall be due and payable with interest at the rate of 8% annum or at the rate permitted by the state of Indiana; whichever is greater. within 30 days after receipt from The Communities of Foxwood Association Inc., of an invoice setting forth Chapman's Bridge pro-rata share of the cost of maintenance for the immediately preceding year, and further, said amount shall be collectible with attorney fees by The Communities of Foxwood Association, Inc.. The use of the Common Impoundment Basin for any purposes other than storm water detention, such as by way of illustration and not limitation, any recreational use of the Common Impoundment Basin shall be determined by a majority vote from time to time of the Presidents of the following associations: Chapman's Bridge Community Association, Inc., The Communities of Foxwood Association, Inc., and the Villas at Foxwood Community Association, Inc.

All of the initial titleholders of the Benefited Subdivisions have executed, delivered and recorded that certain Storm Basin Maintenance Agreement (the "Basis Maintenance Agreement"), recorded as Document Number 204083314 in the Office of the Recorder of Allen County, Indiana. Pursuant to the Basin Maintenance Agreement, that portion of the Real Estate (as defined in the Basin Maintenance Agreement) on which the Basin and Facilities (all as defined in the Basin Maintenance Agreement) are to be constructed will be located wholly within the Common Area of the Benefited Subdivisions. Pursuant to the Basin Maintenance Agreement, the Allen County Drainage Board is permitted to make periodic assessments for the maintenance and repair of the Basin and Facilities. Capitalized words as used in this paragraph shall have the same meaning and definition as set forth in the Basin Maintenance Agreement.

5.5 Special Assessments For Capital Improvements. In addition to the annual assessments authorized in Section 5.3, the Association may levy, in any assessment year, a special assessment applicable to that year for the purpose of defraying, in whole or in part, the cost of any new construction, or repair or replacement of an existing capital improvement in the Common Area, including fixtures, related personal property and professional accounting and legal fees; provided that any such assessment shall require the written consent of at least 75% of the

each class of members of the Association in the Subdivisions and the written consent of 75% of each class of members of the Association in any then platted additional Sections, if any, of the Subdivision

5.6 Notice and Quorum for Any Action Authorized Under Subsections 5.3 and 5.5. Any action authorized under Sections 5.3 and 5.5 shall be taken at a meeting of the Association called for that purpose, written notice of which shall be sent to all members not less than 30 days, nor more than 60 days, in advance of the meeting. If the proposed action is favored by a majority of the votes cast at such meeting, but such vote is less than the requisite percentage of each class of members, members who were not present in person or by proxy may give their consent in writing, provided the same is obtained by an officer or agent of the Association within 60 days of the date of such meeting.

5.7 Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots, including any additional Sections and may be collected on a monthly, quarterly, or yearly basis, provided, however, Lots owned by Developer upon which there is no residence constructed and Builders granted a temporary exemption pursuant to Section 5.1 shall not be subject to annual or special assessments.

5.8 Date of Commencement of Annual Assessments Due Dates. Annual assessments made under Section 5.3 shall commence as of the first day following the first conveyance of a Lot by Developer, excepting Lots owned by the Developer and Builders whose Lots are temporarily exempted. The first annual assessment shall be pro-rated to the date of closing. The Board of Directors shall fix the amount of the annual assessment against each Lot at least 30 days in advance of the date the annual assessment is due. Written notice of the annual assessment shall be given to every Owner. The due dates shall be established by the Board of Directors. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association stating whether an assessment on a Lot has been paid.

5.9 Effect of Nonpayment of Assessments/Remedies of the Association.

5.9.1 Any assessment not paid within 30 days after its due date shall bear interest from the due date at the rate of 12% per annum or at the maximum legal rate permitted by the State of Indiana which ever is greater.

5.9.2 The Association may bring an action against each Owner personally obligated to pay the same, and foreclose the lien of an assessment against a Lot. No Owner may waive or otherwise escape liability for the assessments made under the Covenants by non-use of the Common Area or abandonment of a Lot. The lien for delinquent assessments may be foreclosed in the same manner as mortgages are foreclosed in Indiana. The Association shall also be entitled to recover the attorney fees, costs and expenses incurred because of the failure of an Owner to timely pay assessments made under this Section 5.

5.10 Subordination of Assessment Lien to First Mortgage Liens. Except as otherwise provided in Article 5.1 hereof, the lien of the assessments made under the Covenants shall at all times be subordinate to the lien of any first mortgage. Any sale or transfer of any Lot shall not affect the assessment lien against it. No sale or transfer shall relieve an Owner or Lot from liability for any assessment subsequently becoming due, or from the lien of an assessment. 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 assessments which become due prior to such sale or transfer.

Section 6. ARCHITECTURAL CONTROL

6.1 Construction Approval. No structure or improvement, including but not limited to, building, residence, garage, fence, wall, in-ground swimming pool and spa, exterior lighting, swing set, play equipment, permanent basketball goals or other structures for sports and recreation, statues, lawn ornaments, or other non-living landscaping ornamentation device or any other structure shall be commenced, erected or maintained upon a Lot, nor shall any exterior addition (collectively, "structures"), change or alteration be made to a structure on a Lot unless and until the plans and specification showing the structure's nature, kind, shape, height, materials and location are submitted to and approved by the Architectural Control Committee in



writing as to the structure's harmony of external design and location in relation to the surrounding structures and topography in the Subdivision. The Developer shall serve as the Architectural Control Committee until residences are constructed on all Lots in the Subdivision at which time the Board of Directors of the Association shall serve as the Architectural Control Committee. Until the Association succeeds to the Architectural Control Committee's responsibilities pursuant to Section 6.5, the Developer may from time to time, in writing, appoint another entity, individual, or group of individuals to act as its representative for the Developer in some or all matters regarding its rights, duties, and responsibilities under Section 6. The burden of proof shall be upon the party submitting the plans and specifications (including any landscaping plans) to conclusively establish that the plans and specifications were actually submitted for approval and that the structure's harmony of external design and location in relation to the surrounding structures and topography in the Subdivision. The Developer shall have the right to temporarily exempt any Builder or Lot Owner from submitting landscaping plans. Such exemption may be revoked at any time by the Developer and the Lot Owner shall thereafter be required to submit for approval a landscaping plan and to install the approved landscaping pursuant to these covenants, including Article 6.7 hereof.

6.2 Lawn. In the event the Owner of a Lot fails to commence construction on a Lot within twelve (12) months after the purchase of said Lot, the Lot Owner shall seed the entire Lot with grass and regularly mow and maintain same. Should the Lot Owner fail to comply with the requirements as set forth herein, the Architectural Control Committee shall have the right to enter upon the Lot and seed the entire Lot with grass, and to mow and maintain the Lot and shall have the right to claim a lien upon the Lot and to recover personally from the Lot Owner for all their costs, expense and attorney fees incurred as a result of any default or breach of this covenant, which lien shall be subject to the same collection rights and remedies granted to the Association in Section 5. The Lien shall not become effective against bona fide purchasers for value without notice thereof, unless and until said lien is duly recorded in the Recorder's Office of Allen County, Indiana.

6.3 Dwelling Façade, Front Exteriors. The front façade, of every residence constructed on any Lot shall have a minimum of 90 square feet of either brick, stone masonry, or such other materials as may be approved by the Architectural Control Committee from time to time.

6.4 Committee Authority. The Architectural Control Committee shall have the exclusive authority and responsibility to review plans for construction of all structures proposed to be constructed in the Subdivision. The Developer from time to time may delegate to its representative or to the Board of Directors (or such other entity designated in the Articles or Bylaws) of the Association the authority and responsibility to review plans for construction of fences; residential yard playground equipment and basketball poles in the Subdivisions. Such delegation shall be made in writing, signed by the Developer, and delivered or mailed to the Association's registered office.

6.5 Board of Directors Authority. After residences are constructed on all Lots in the Subdivision, the Board of Directors (or such other entity designated under its Articles or Bylaws) of the Association shall then succeed to the Architectural Control Committee's responsibilities of Developer under this Section 6 to review construction, modifications and additions of any and all improvements and structures in the Subdivision, including by way of illustration and not limitation, the improvements and structures described in Section 6.1 hereof.

6.6 Time Constraint. In the event the Architectural Control Committee (or Board of Directors of the Association or other representative acting under Sections 6.1, 6.3, 6.4 or 6.5) fails to act to approve, modify, or disapprove the design and location of a proposed improvement or structure within 30 days after said plans and specifications have been submitted to it, approval will not be required, and approval under this Section 6 will be deemed to have been given.

6.7 Landscaping/Construction Activity. Once construction of any structure is commenced on any Lot, there shall be no lapse of construction activity greater than sixty (60) consecutive days (excluding any days where construction is delayed or not possible due to adverse weather conditions). All Owners, except Developer, shall Landscape or cause to be landscaped, their Lot in a manner as to maintain consistency with the integrity of the landscaping contained on other Lots in the Subdivision on which residences have been constructed. The burden of proof shall be upon the party submitting the plans and specifications to conclusively



establish that the plans and specifications were actually submitted for approval and that the landscaping was installed in compliance with these landscape covenants. Upon completion of a residence, all landscaping as approved in the plans and specifications shall be installed promptly, and in no event, later than one hundred eighty (180) days following the issuance of the certificate of occupancy for the residence constructed thereon or fifteen (15) months from the initial commencement of construction, whichever is earlier. In the event landscaping plans were not submitted to the Architectural Control Committee for approval, or in the event landscaping plans were submitted and approved by the Architectural Control Committee but the Landscaping installed was not in accordance with the approved landscaping plans and specifications, then and in either of such events, the Developer shall the right, upon thirty (30) days prior written notice to a Lot Owner, to require the Lot Owner to either install within sixty (60) days the landscaping previously approved, or to submit new or initial (if no landscaping plans and specifications were ever submitted) landscaping plans and specifications for approval by the Architectural Control Committee. In the event the Architectural Control Committee denies approval of such landscaping plans and specifications, the Architectural Control Committee shall have the right to determine and require that landscaping be installed consistent with the integrity of the landscaping contained on other Lots in the Subdivision on which residences have been constructed. The Developer shall have the right to file an action to enforce compliance and recover all its costs, expenses, and attorney fees as well as to require the Lot Owner to install pursuant to plans and specifications imposed by the Developer upon the Lot Owner, with such Developer-imposed landscaping plans and specifications and the installation thereof to be installed and completed by the Lot Owner within one hundred twenty (120) days from the date of the Developer's written demand. In the event a Lot Owner fails to comply therewith, the Developer and any contractor or agent of the Developer shall be and is hereby granted a license to enter upon the Lot, to install the landscaping, to recover the costs thereof, together with interest and attorney fees from the Lot Owner, in the same manner and pursuant to the same procedures that Assessments may be recovered and liens foreclosed against a Lot Owner pursuant to these Covenants.

6.8 Non-liability of Architectural Control Committee. Plans and specifications are not reviewed for engineering or structural design or quality of materials, or to assure that any improvements constructed pursuant thereto are located within recorded set backs established by either the Plat, the Covenants, or applicable zoning ordinances, or designed or constructed pursuant to Covenants or building codes, and by approving such plans and specifications, neither the Architectural Control Committee, the Developer, its representative, nor the Association assumes liability or responsibility therefor for any defect in any structure constructed from such plans and specifications, nor for any actions of any Builder in connection therewith. Neither the Architectural Control Committee, the Developer, its representative, the Association, the Board of Directors, nor the officer, directors, members, employees, agents, or any appointed representative of any of them shall be liable by way of legal or equitable relief or in damages to anyone by reason of mistake in judgment, negligence, or nonfeasance arising out of or in connection with the approval, modification, or disapproval of any such plans and specifications. Every Lot owner, for himself and for all parties claimed by or through such Lot owner, agrees not to bring any action or suit against Architectural Control Committee, the Developer, its representative, the Association, the Board of Directors, or the officers, directors, members, employees, agents, or appointed representatives of any of them to recover seeking legal or equitable relief or damages and hereby releases all claims, demands, and causes of action arising out of or in connection with any judgment, negligence, or nonfeasance and hereby waives the provisions of any law which provide that a general release does not extend to claims, demands, and causes of actions not known at the time this release is given.

6.9 Fence Restrictions. Notwithstanding any other provisions to the contrary in this Section 6, the Committee will not approve construction or modification of any fence on Lots 69 through 76 which, in the Committee's sole opinion, would create a sight obstruction of any lake in the Subdivision.

Section 7 GENERAL PROVISIONS

7.1 Use. Except as otherwise provided in this Section 7.1, Lots may not be used for any uses and purposes other than for single-family residential uses and purposes. No building shall be erected, altered, placed, or permitted to remain on any Lot other than one single-family.

residence not to exceed two and one-half stories in height. Each residence shall include a garage attached as part of the residence, which garage shall have a floor area of not less than 400 square feet; to accommodate not less than two cars which attached garage shall have 1 or more overhead garage doors which have an aggregate width of not less than 16 feet for all such overhead garage doors; such overhead doors to be located on the exterior wall of the garage which is accessed by the driveway. No Lot shall be used for any purpose other than as a single-family residence, provided however, Developer shall have the sole authority to approve a Builder using the home on any Lot as a model for the purpose of selling homes in the Subdivision constructed or to be constructed by the Builder. Developer shall further have the sole authority to approve outdoor signage and/or flag poles in connection with the Builder's model home. A home occupation may be permitted so long as:

- (i) the Owner has obtained any and all required governmental approvals necessary or required in order to conduct the home occupation on the Lot;
- (ii) the Architectural Control Committee has been provided with written notice of the proposed home occupation at the earlier of forty-five (45) days prior to the commencement of the home occupation in the residence or forty-five (45) days prior to the date of filing of any required application with any applicable governmental agency, if required;
- (iii) any such home occupation use shall be conducted entirely within the residence and such home occupation shall be clearly incidental and secondary to the use of the residence for single-family dwelling purposes and shall not change the character thereof;
- (iv) there shall be no sign attached to the exterior of the residence or free standing sign or display that indicates from the exterior that the residence is being utilized in whole or in part for any purpose other than that of a single-family residence; and
- (v) no person shall be employed in such home occupation other than a member of the immediate family who actually resides in the residence;
- (vi) the operating of the Association shall not be considered a business activity under this Section 7.1.

7.2 Dwelling Size. No residence shall be built on a Lot having a ground floor area upon the foundation, exclusive of any open porches, breezeways or garages, of less than 1,200 square feet for a one-story residence, or a total living area exclusive of open porches, breezeways and garages of less than 1,500 square feet for a residence that has more than one story.

7.3 Building Lines. No residence shall be located on a Lot nearer to the front building setback line, or nearer to the side yard building setback line than the minimum building setback lines shown on the Plat. In addition, no residence shall be located nearer than a distance of 5 feet to an interior Lot line; provided however the aggregate of both side yards shall be a minimum of 12 feet. No dwelling shall be located on an interior Lot nearer than 15 feet on Lots 69 through 76 to the rear Lot line.

7.4 Minimum Lot Size. No residence shall be erected or placed on a Lot having a width of less than 60 feet at the front Lot minimum building setback line, nor shall any residence be erected or placed on any Lot having an area of less than 7,000 square feet.

7.5 Utility Easements. Easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the Plat. No Owner shall erect on a Lot, or grant to any person, firm or corporation the right, license, or privilege to erect or use, or permit the use of, overhead wires, cable, poles or overhead facilities of any kind for any utility service or for electrical, telephone or television service (except such poles and overhead facilities that may be required at those places where distribution facilities enter and leave the Subdivision). Nothing contained in these Covenants shall be construed to prohibit street lighting or ornamental yard lighting serviced by underground wires or cables. Electrical service entrance facilities installed for any residence or other structure on a Lot connecting it to the electrical distribution system of any electric public utility shall be provided by the Owner of the Lot that constructs the residence or structure, and shall carry not less than 3 wires and have a capacity of not less than 200

amperes. Any public utility charged with the maintenance of underground installations shall have access to all easements in which said installations are located for operation, maintenance and replacement of service connections.

7.6 Surface Drainage and Surface Drainage Easements.

7.6.1 Easements Reserved by Developer Easements for the installation, maintenance, repair and removal of public and/or quasi-public utilities and sewer and drainage facilities, and floodway easements are reserved by Developer over, under and across the Subdivision, as shown on the recorded Plat thereof. Full ingress and egress shall be had by Developer at all times over the Subdivision for the installation, operations, maintenance, repair or removal of any utility, together with the right to remove any obstruction that may be placed in such easement that would constitute interference with the use of such easements, or with the use, maintenance, operation or installation of such utility. The grade of the land in any such easement shall not be changed or altered by any Owner of any Lot, after the said grade has been established, without the approval of the Developer. All utility easements as dedicated on the Plat shall be left free from all permanent structures and the removal of any obstructions, whether temporary or permanent, shall be subject to the paramount right of the utility and/or sewer installation. Developer shall have the right to assign and transfer the easements and rights herein reserved to or for the benefit of any public or quasi-public utility. The Allen County Surveyor or any other proper public authority having jurisdiction over storm drainage, shall have the right to determine if any obstruction or interference exists with respect to any drainage easement, and shall have the right, but not the obligation, to repair and maintain, or to require the Lot Owner to perform such repair and maintenance, as shall be necessary for the drainage easements and drainage facilities to perform their intended functions.

7.6.2 Surface drainage easements as shown in the Plat are intended for periodic or occasional use as conductors for the flow of surface water and shall be constructed and maintained so as to achieve this intention. Such easements shall be maintained in an unobstructed condition and the Developer, the Association, or a proper public authority having jurisdiction over storm drainage shall have the right to repair and maintain such easements, or to require such repair and maintenance to be properly performed by the Lot Owner at the Lot Owner's expense as shall be reasonably necessary to keep the conductors unobstructed and at the proper grade.

7.6.3 Each Lot is served by a sanitary sewer that is connected to and discharges into the sanitary sewer system of the City of Fort Wayne (the "City"). The City, by ordinance, regulation or resolution (collectively the "Enforcement Laws"), prohibits the discharge of storm water of any kind or nature whatsoever into the sanitary sewer system, and prohibits the connection of any sump pump into the sanitary sewer serving the Lot. Any sump pump, down spout, drain or any other conductor that discharges storm water must be connected to a drainage outfall pipe (hereinafter the "Outfall") so that it does not discharge storm water into the sanitary sewer. Each Lot Owner covenants and agrees to permit the City, the Developer, or any other entity that has the legal authority by law, contract or otherwise to enforce the Enforcement Laws, including any of their agents or representatives (collectively the "Enforcement Entities") to inspect all aspects of the installation of the Outfall, and to verify and confirm that the Outfall in no way discharges storm water into the sanitary sewer which serves the Real Estate. The Enforcement Entities are granted a license to enter upon and inspect the Lot and any improvements located thereon for the purpose of inspecting and verifying compliance with the foregoing. The Lot Owner agrees that there is no adequate remedy at law or in equity as relates to the proper installation and maintenance of the Outfall, and, therefore, the Enforcement Entities shall each have the right of specific performance against the Lot Owner, and its successors and assigns in interest, to require the proper installation and maintenance of the Outfall and inspections thereof. In the event a Lot Owner should fail to install an Outfall, or improperly installs an Outfall, then the Enforcement Entities shall each have the right, but not the obligation, to enter upon the Lot, install the Outfall, or perform the repair and maintenance, and to recover all of their costs, expenses and attorney fees. The Enforcement Entities shall each have the right to claim a lien upon the Lot, and to recover personally from the Lot Owner, for all of their costs, expenses and attorney fees incurred as a result of any default or breach of this covenant, but any such lien shall always be subject and subordinate to any duly recorded first mortgage on the Lot, and the lien shall not become effective against bona fide purchasers of the Lot.



value without notice thereof, unless and until duly recorded in the Allen County Recorder's Office.

7.7 Nuisance. No noxious or offensive activity shall be carried upon any Lot, nor shall anything be done there which may be or become an annoyance or nuisance to residents in the Subdivision.

7.8 Structures Other Than Single-Family Residence. Except as specifically permitted hereinafter, no structure, whether temporary, permanent, or otherwise, shall be erected, maintained, or used on any Lot other than one single-family residence. Prohibited structures include, by way of illustration and not limitation, detached garage, shack, storage shed, portable basketball goal and an above ground pool. Notwithstanding the foregoing, the Architectural Control Committee may, subject to compliance with Section 6, permit to be erected and maintained in its sole and absolute discretion residential playground equipment such as swing sets, in-ground swimming pools, cabanas, and fences. In exercising such discretion, the Architectural Control Committee may establish, maintain, and revise from time to time guidelines for consideration and evaluation of such structures, and shall endeavor to act reasonably consistent in the application of its guidelines then in effect and in consideration and evaluation of any such requested approvals. The decision of the Architectural Control Committee shall not be subject to appeal or challenge.

7.9 Outside Storage. No boat, boat trailer, jet ski, snowmobile, recreational vehicle, motor home, truck, bus, camper, any motor vehicle not currently titled, registered, or having a current license plate, or any non-operable motor vehicle shall be permitted to be parked outside an enclosed garage on a Lot or on any public or private street in the Subdivision for periods in excess of 48 hours, or for a period which is the aggregate is in excess of 16 days per calendar year. The term "truck" as used in this Section 7.9 is defined to mean any motor vehicle which has a gross vehicle weight in excess of 8,700 pounds or which is rated at a load carrying capacity of one-ton or more. In determining the 48-hour or sixteen-calendar day requirements of this Section, there shall be included any temporary removal or moving of such prohibited parking or storage where the primary purpose of such removal or moving is to avoid or evade the requirements of this Section.

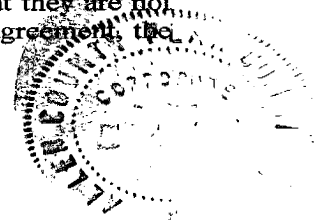
7.10 Free-Standing Poles. Except as provided in Section 7.1, no clotheslines or clothes poles, or any other free standing, semi-permanent or permanent poles, rigs, or devices, regardless of purpose, with the exception of a flag pole displaying the United States federal or state flag, and with the exception of a permanent basketball pole, also with the exception of yard lighting shall be constructed, erected, or located or used on a Lot, provided however, that the installation and location thereof must be approved by the Architectural Control Committee under Sections 6 and 7.8.

7.11 Signs. Except as provided in Section 7.1, no sign of any kind shall be displayed to the public view on a Lot except one professional sign of not more than five square feet, advertising a Lot for sale or rent, or signs used by a Builder to advertise a Lot during the construction and sales periods.

7.12 Antennas. No radio or television antenna with more than 24 square feet of grid area, or that attains a height in excess of 6 feet above the highest point of the roof of a residence, shall be attached to a residence on a Lot. No free-standing radio or television antenna shall be permitted on a Lot. No solar panels (attached, detached or free-standing) are permitted on a Lot. Satellite receiving disk or dish shall be permitted on a Lot, provided however, that the installation and location of a satellite dish must be approved by the Committee under Sections 6 and 7.8.

7.13 Oil Drilling. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted on or in a Lot. No derrick or other structure designed for boring for oil or natural gas shall be erected, maintained or permitted on a Lot.

7.14 Animals. No animals, livestock or poultry of any kind shall be raised, bred or kept on a Lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose. In case of a dispute or disagreement, the



Architectural Control Committee is herewith granted the authority to conclusively determine whether an animal is or is not a permitted household pet.

7.15 Garbage/Dumping. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage and other waste shall not be kept except in sanitary containers. No incinerators shall be kept or allowed on a Lot. Garbage cans shall not be placed at the street for collection and pick-up earlier than 4:00 p.m. on the day prior to the scheduled pickup. Garbage cans shall be located inside an enclosed garage except when placed at the street for trash pick up.

7.16 Workmanship and Maintenance of Lots and Dwelling Units. All structures on a Lot shall be constructed in a substantial, good and workmanlike manner and of new materials. No roof siding, asbestos siding or siding containing asphalt or tar as one of its principal ingredients shall be used in the exterior construction of any structure on a Lot, and no roll roofing of any description or character shall be used on the roof of any residence or attached garage on a Lot. No Lot, lawn, landscaping or structure shall be permitted to become overgrown, unsightly or fall into disrepair. Should the Lot Owner fail to comply with the requirements as set forth within, the Architectural Control Committee shall have the right to make any necessary alterations, repairs or maintenance approved by the Architectural Control Committee to carry out the provision herein. The Association shall have the right to claim a lien upon the Lot, and to recover personally from the Lot Owner, for all of their costs, expenses and attorney fees.

7.17 Driveways. All driveways on Lots from the street to the garage shall be poured concrete and not less than 16 feet in width, provided however, in the event the driveway serves a side loading garage, then in that event, the driveway shall be poured concrete and not less than 14 feet in width at the street.

7.18 Individual Utilities. No individual water supply system or individual sewage disposal system shall be installed, maintained or used on a Lot in the Subdivision except that an individual water system may be used for the purpose of a swimming pool or lawn irrigation..

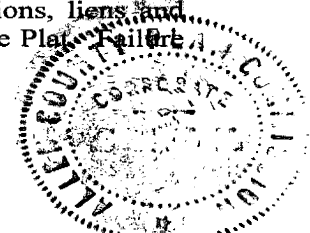
7.19 Street Utility Easements. In addition to the utility easements designated in this document, easements in the streets, as shown on the Plat, are reserved and granted to all public utility companies, the Owners of the Real Estate and their respective successors and assigns, to install, lay, erect, construct, renew, operate, repair, replace, maintain and remove every type of gas main, water main and sewer main (sanitary and storm), electric, telephone, or cable TV service, or any other public utility with all necessary appliances, subject, nevertheless, to all reasonable requirements of any governmental body having jurisdiction over the maintenance and repair of said streets.

7.20 Storm Water Runoff. No rain and storm water runoff, sump pump, or such things as roof water, street pavement and surface water caused by natural precipitation, shall at any time be discharged or permitted to flow into the sanitary sewage system serving the Subdivision, which shall be a separate sewer system from any storm water and surface water runoff sewer system. No sanitary sewage shall at any time be discharged or permitted to flow into the Subdivision's storm and surface water runoff sewer system.

7.21 Completion of Infrastructure. Before any residence on a Lot shall be used and occupied as such, the Developer shall install all infrastructure improvements serving the Lot as shown on the approved plans and specifications for the Subdivision filed with the Zoning Authority and other governmental agencies having jurisdiction over the Subdivision. This covenant shall run with the land and be enforceable by the Zoning Authority or by any aggrieved Owner.

7.22 Certificate of Compliance. Before a Lot may be used or occupied, such user or occupier shall first obtain from the Zoning Authority the improvement location permit and certificate of occupancy or compliance then required by the Zoning Authority.

7.23 Enforcement. Except as otherwise provided in these Covenants, the Association, Developer and any Owner (individually or collectively) shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, Covenants, reservations, liens and charges now or subsequently imposed by the provisions of these Covenants or the Plat.



by the Association, Developer or an Owner to enforce any provisions in the Covenants shall in no event be deemed a waiver of the right to do so later.

7.24 Invalidation. Invalidation of any one of these Covenants by judgment or court order shall not affect the remaining provisions, and such provisions shall remain in full force and effect.

7.25 Duration of Covenants. These Covenants shall run with the land and be effective for a period of 20 years from the date the Plat and these Covenants are recorded; after which time the Covenants shall automatically be renewed for successive periods of 10 years.

7.26 Amendments. Any provision of these Covenants may be amended, but such amendment is subject to the following requirements and limitations:

7.26.1 Except as otherwise provided in Section 7.26.2, in order to amend any provisions of these Covenants, the amendment shall require the written consent of at least 75% of each class of members of the Association in the Subdivisions and the written consent of 75% of each class of members in any then platted additional Sections, if any, of the Subdivision. For purposes of this Section 7.26.1, the term "Owner" and "Lots" shall have the same meaning with respect to "Owners " and "Lots" in such future sections, as the term "Owner" and "Lots" is defined in Sections 1.13 and 1.14. Further, until single-family residences are constructed on all Lots in the Subdivision and certificates of occupancy are issued for those residences, in order to amend these Covenants, the Developer, in addition to those persons whose signatures are required under this Section 7.26.1, also must approve and sign the amendment in order for the amendment to be valid and effective.

7.26.2 Notwithstanding the provisions of Section 7.26.1, Developer and its successors and assigns shall have the exclusive right for a period of four years from the date the Plat and these Covenants are recorded, to amend the Plat or any of the Covenant provisions, provided however such amendment shall not serve to reduce the minimum size and other requirements contained in Section 7.2, without the written consent of at least 75% of the Owners.

7.27 Lot Size Alterations. No Lot or combination of Lots may be further subdivided until approval for such subdivision has been obtained from the Zoning Authority; except, however, the Developer and its successors in title shall have the absolute right to increase the size of any Lot by adding to such Lot a part of an adjoining Lot (thus decreasing the size of such adjoining Lot) so long as neither of the Lots from which land was added or deleted violates the limitations imposed under Section 1.13 and the requirements of Section 7.4.

Section 8. MANDATORY SOLID WASTE DISPOSAL. Unless weekly refuse/garbage pickup services are provided by a governmental entity having jurisdiction thereof, the Association shall be obligated to contract for disposal of garbage and other solid waste and may pay for the cost of such disposal through assessments established under Section 5. An Owner who privately arranges for solid waste disposal to service the Owner's Lot shall not be exempt from payment of any part of an assessment attributable to the cost of waste disposal for which the Association contracts under this Section 8.

Section 9. ATTORNEY FEES AND RELATED EXPENSES. In the event the Association, Developer, an Owner, or the Zoning Authority is successful in any proceeding, whether at law or in equity, brought against an Owner to enforce any restriction, covenant, limitation, easement, condition, reservation, lien, or charge now or subsequently imposed by the provisions of these Covenants, the successful party seeking enforcement thereof shall be entitled to recover from the party against whom the proceeding was brought, the reasonable attorney fees and related litigation costs and expenses incurred in such proceeding; and provided further, however, in no event shall the Developer or the Association or their respective officers, directors, agents, or employees ever be held liable for any attorney fees or litigation costs and expenses of any other party in any legal proceeding.

Section 10. SIDEWALKS. Plans and specifications for the Subdivision approved by and on file with the Zoning Authority require the installation of concrete sidewalks within the street rights-of-way in front of Lots 69 through 76, as the obligation of the Owner of the Lot (exclusive

of Developer). The sidewalk to be located on a Lot shall be completed in accordance with such plans and specifications prior to the issuance of a certificate of occupancy for such Lot. This Covenant is enforceable by the Zoning Authority, the Developer, the Association, or an Owner, by specific performance or other appropriate legal or equitable remedy. Should a certificate of occupancy be issued to Developer for a Lot on which a sidewalk is required to be constructed, Developer shall be considered as an Owner subject to enforcement of this Covenant but only with respect to that Lot.

Section 11. FLOOD PROTECTION GRADES Flood Protection Grades. In order to minimize potential damage to residences from surface water, minimum flood protection grades are hereby established as set forth below. All residences on such Lots shall be constructed so that the minimum elevation of the first floor, or the minimum elevation of the higher of either, a) window sill or door sill; b) the top of a window well or c) the top of a structure constructed around a patio, of any opening below the first floor, equals or exceeds the applicable minimum flood protection grade established in this Section 11. The flood protection grades shall be Mean Sea Level and shall be as follows:

Lots 69 through 76

802.0 feet mean sea level

Section 12. CLUB MEMBERSHIP, OPERATING FUND ASSESSMENT. There are plans for the construction of a bathhouse and swimming pool within Foxwood, which facilities will be owned and operated by The Communities of Foxwood Association Inc., and which will be available exclusively (except as set forth in 12.1 thereof) for use by the Members of the The Communities of Foxwood Association Inc.. Upon the substantial completion and issuance of a certificate of occupancy for the bathhouse and swimming pool The Communities of Foxwood Association Inc., through its Board of Directors, shall establish a Club Operating Fund.

12.1 All Lot Owners in The Villas of Foxwood and all Lot Owners in Chapman's Bridge shall be entitled, at their option, to membership and usage of the bathhouse and swimming pool, and shall pay as a part of such membership the same Club Assessment as the The Communities of Foxwood Association Inc.. Members. Such Club Assessment shall bear interest, shall become a lien upon the Lot against which it is assessed, shall become the personal obligation of Owner of such Lot, and may be collected in accordance with the provisions of this section.

12.2 All Lot Owners within Foxwood (including all existing and future sections), The Forest at Foxwood (including all existing and future sections), The Villas of Foxwood, and Lot Owners in Chapman's Bridge that elect to be a member pursuant to Section 12.1 above, shall be charged a Club Assessment, with respect to the operation and maintenance of said facilities..

12.3 Except for the first annual Club Assessment, the due date for subsequent Club Assessments shall be established by the Board of Directors of the The Communities of Foxwood Association Inc. All Club Assessments shall be determined by and paid to the The Communities of Foxwood Association Inc., and the The Communities of Foxwood Association Inc. shall be responsible for carrying out the purposes of such Club Assessments. All members shall be subject to all rules and regulations governing Membership and use as may be established by The Communities of Foxwood Association Inc., from time to time.

12.4 The amount of the initial annual Club Assessment shall be not less than \$250.00, nor more than \$300.00.

12.4.1 Commencing prior to the substantial completion of the bathhouse and swimming pool, the Board of Directors of The Communities of Foxwood Association Inc., shall establish a budget for the fiscal year and shall determine therefrom the annual Club Assessment for each Lot required to meet said budget. Such budget and Club Assessment for each fiscal year shall be established by the Board of Directors of The Communities of Foxwood Association Inc.. The Board of Directors shall mail to all The Communities of Foxwood Association Inc., members a copy of a proposed budget and notice of the proposed Club Assessment.

12.4.2 The Club Operating Fund shall be used exclusively for the purpose of operating and maintaining said bathhouse and swimming pool as well as all recreational facilities

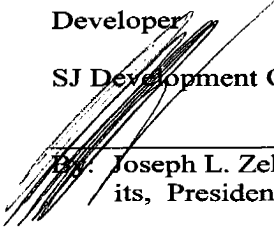
therein or used in connection therewith, including but not limited to, repair, maintenance, cost of labor, equipment, supervision, taxes, insurance, and all other things necessary or desirable in the opinion of the Board of Directors of the The Communities of Foxwood Association Inc..

Section 13. ZONING ORDINANCE REQUIREMENTS. Notwithstanding any other provision herein to the contrary, in the event any applicable zoning ordinance (as modified by any variance that may have been granted with respect to any Lot or the Subdivision) in effect at the time of the recordation of these Covenants contains more stringent requirements than these Covenants, the more stringent zoning ordinance requirements (but as modified by any granted variance) in effect on the date of recordation of these Covenants shall apply; provided, however, nothing contained herein shall prohibit any Lot or the Subdivision from applying for or from being granted a variance with respect to any current or future enacted zoning ordinance, but no variance may be granted which would establish less stringent requirements than the terms and provisions of these Covenants.

The owners of lots in the subdivision and their successors-in-title shall waive and release any and all rights, which they may have or hereafter have to remonstrate against or otherwise object to, interfere with, or oppose any pending or future farming or equine operations adjacent to this site.

IN WITNESS WHEREOF, SJ Development Corp., an Indiana corporation, by its duly authorized President, Joseph L. Zehr, Owner of the Real Estate, has signed this document on this 5th day of July, 2006.

Developer
SJ Development Corp.


Joseph L. Zehr
its, President

STATE OF INDIANA)
)§
COUNTY OF ALLEN)

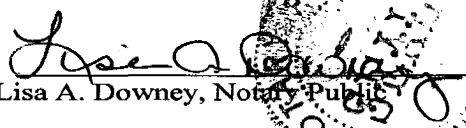
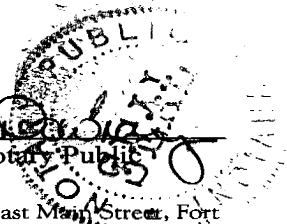
Before me, a Notary Public in and for said County and State, this 5th day of July, 2006, personally appeared Joseph L. Zehr, known to me to be the duly authorized President of SJ Development Corp., and acknowledged the execution of the above and foregoing as his voluntary act and deed and on behalf of said corporation for the purposes and uses set forth in this document.

Witness my hand and notarial seal.

My Commission Expires: November 04, 2011

County of Residence: Allen

This instrument prepared by Vincent J. Heiny, Attorney at Law, Haller & Colvin, P.C., 444 East Main Street, Fort Wayne, Indiana 46802, Telephone: (260) 426-0444.


Lisa A. Downey, Notary Public


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.

Bradley C. Hall
(name printed, stamped or signed w/print)

