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MARTHA A. WOMACKS
MARION COUNTY AUDITOR

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DECLARATION OF COVENANTS
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER

PLAT COVENANTS AND RESTRICTIONS

RICHMOND HILL

The undersigned, Davis Homes, LLC, an Indiana limited liability company (the "Developer"), is the Owner of the real estate more specifically described in Exhibit "A" attached hereto (the "Real Estate"). The Developer is concurrently platting and subdividing the Real Estate as shown on the plat for Richmond Hill which is filed of record March 12, 1999 in the office of the Recorder of Marion County, Indiana (the "Plat") and desires in the Plat to subject the Real Estate to the provisions of these Plat Covenants and Restrictions. The subdivision created by the Plat (the "Subdivision") is to be known and designated as Richmond Hill. In addition to the covenants and restrictions hereinafter set forth, the Real Estate is also subject to those covenants and restrictions contained in the Declaration of Covenants, Conditions and Restrictions of Richmond Hill, dated February 5, 1999, and recorded on March 12, 1999 as Instrument No. 99-52490, in the office of the Recorder of Marion County, Indiana, as the same may be amended or supplemented from time to time as therein provided (the "Declaration"), and to the rights, powers, duties and obligations of the Richmond Hill Community Association, Inc. (the "Association") set forth in the Declaration. If there is any irreconcilable conflict between any of the covenants and restrictions contained herein and any of the covenants and restrictions contained in the Declaration, the covenants and restrictions contained in the Declaration shall govern and control, but only to the extent of the irreconcilable conflict, it being the intent hereof that all covenants and restrictions contained herein shall be applicable to the Real Estate to the fullest extent possible. Capitalized terms used herein shall have the same meaning as given in the Declaration.

In order to provide adequate protection to all present and future Owners of Lots or Residence Units in the Subdivision, the following covenants and restrictions, in addition to those set forth in the Declaration, are hereby imposed upon the Real Estate:

1. PUBLIC RIGHT OF WAY. The rights-of-way of the streets as shown on the Plat, if not heretofore dedicated to the public, are hereby dedicated to the public for use as a public right-of-way.

2. UTILITY, DRAINAGE AND SEWER EASEMENTS. There are areas of ground on the Plat marked "Utility Easements, Drainage Easements and Sewer Easements", either separately or in combination. The Utility Easements are hereby created and reserved for the use of all public utility companies (not including transportation companies), governmental agencies and the Association for access to and installation, maintenance, repair or removal of poles, mains, ducts, drains, lines, wires, cables and other equipment and facilities for the furnishing of utility services, including cable television services. The Drainage Easements are hereby created and reserved for (i) the use of Developer during the Development Period for access to and construction, maintenance, operation, repair and control of any retention and detention ponds and improvements comprising and/or related to the storm water drainage system, either by surface drainage or appropriate underground installations, for the Real Estate and adjoining property and (ii) the use of the Association and the Department of Capital Asset Management of the City of Indianapolis for access to and maintenance, repair and replacement of such drainage system. The Owner of any Lot in the Subdivision subject to a Drainage Easement, including any builder, shall be required to keep the portion of said Drainage Easement on his Lot free from obstructions so that the storm water drainage will be unimpeded and will not be changed or altered without a permit from the Department of Capital Asset Management and prior written approval of the Developer. The Sewer Easements are hereby created and reserved for the use of the Department of Capital Asset Management and, during the Development Period, for the use of Developer for access to and installation, repair, removal replacement or maintenance of an underground sanitary sewer system. The delineation of the Utility, Drainage and Sewer Easement areas on the Plat shall not be deemed a limitation on the rights of any entity for whose use any such easement is created and reserved to go on any portion of any Lot subject to such easement temporarily to the extent reasonably necessary for the exercise of the rights granted to it by this Paragraph 2. Except as installed by Developer or installed as provided above, no structures or improvements, including without limitation decks, patios, fences, walkways or landscaping, shall be erected or maintained upon said easements.
3. ACCESS EASEMENT. There is an area of the ground on the Plat marked "Access Easement" which is hereby created and reserved for vehicular and other access thru the Common Area shown on the Plat as Block "F" from Andrusia Lane and Armada Drive to Lots 49, 50, 51 and 52.
4. LANDSCAPE EASEMENTS. There are areas of ground on the Plat marked "Landscape Easements". Such Landscape Easements are hereby created and reserved: (a) for the use of the Developer during the Development Period for access to and the installation, maintenance and replacement of foliage, landscaping, screening materials, entrance walls, lighting, irrigation and other improvements and (ii) for the use of the Association for access to and the installation, maintenance and replacement of foliage, landscaping, screening materials, entrance walls, lighting, irrigation and other improvements. Except as installed by Developer or installed and maintained by the Association or with the prior written consent of the Architectural Review Committee, no structures or improvements, including without limitation

piers, decks, walkways, patios and fences shall be erected or maintained upon said Landscape Easements.

5. **BUILDING LOCATION - FRONT, BACK AND SIDE YARD REQUIREMENTS.** The building setback lines are established on the Plat. No building shall be erected or maintained between said setback lines and the front, rear or side lot line (as the case may be) of a Lot. The setback lines may vary in depth in excess of the minimum as designated on the Plat. The minimum front yard set back shall be as designated on the Plat. The minimum rear yard setback shall be twenty (20) feet. The minimum side yard setback shall be five (5) feet with an aggregate of ten (10) feet.
6. **RESIDENTIAL UNIT SIZE AND OTHER REQUIREMENTS.** No one story Residence Unit constructed on a Lot shall have less than thirteen hundred (1300) square feet of total living area, exclusive of garages, carports and open porches. Any building higher than one story shall have a minimum of sixteen hundred (1600) square feet of total living area. Each residence shall include an attached two-car (or larger) enclosed garage. The maximum height of any Residence Unit constructed on a Lot shall be thirty-five (35) feet.

Fifty (50) percent of the Residence Units shall have a minimum of forty (40) percent brick, excluding doors and windows, on the first story front elevation of the Residence Unit.
7. **RESIDENTIAL UNIT USE.** All Lots in the Subdivision shall be used solely for residential purposes. No business building shall be erected on any Lot, and no business may be conducted on any part thereof. No building shall be erected, placed or permitted to remain on any Lot other than one detached single-family residence not to exceed two stories in height.
8. **ACCESSORY AND TEMPORARY BUILDINGS.** No trailers, shacks, outhouses or detached or unenclosed storage sheds, tool sheds or detached accessory buildings of any kind shall be erected or situated on any Lot in the Subdivision, except that used by the Developer or by a builder during the construction of a residential building on the Real Estate, which temporary construction structures shall be removed upon completion of construction of the Subdivision or building, as the case may be.
9. **TEMPORARY RESIDENCE.** No trailer, camper, motor home, truck, shack, tent, boat, recreational vehicle, basement, garage or outbuilding may be used at any time as a residence, temporary or permanent; nor may any structure of a temporary character be used as a residence.
10. **NUISANCES.** No domestic animals raised for commercial purposes and no farm animals or fowl shall be kept or permitted on any Lot. No noxious, unlawful or otherwise offensive activity shall be carried out on any Lot, nor shall anything be done thereon which may be or may become a serious annoyance or nuisance to the neighborhood.
11. **VEHICLE PARKING.** No camper, motor home, commercial truck (over 3/4 ton load capacity), trailer, boat, personal watercraft, snowmobile or other recreational vehicle of any

kind may be stored on any Lot in open public view. No vehicles of any kind may be put up on blocks or jacks to accommodate car repair on a Lot unless such repairs are done in the garage. Disabled vehicles shall not be allowed to remain in open public view.

12. SIGNS. No sign of any kind shall be displayed to the public view on any Lot, except that one sign of not more than six (6) square feet may be displayed at any time for the purpose of advertising a property for sale, and except that Developer and its affiliates and designees, including the builders, may use larger signs during the sale and development of the Subdivision.
13. MAILBOXES. All mailboxes and replacement mailboxes shall be uniform and shall conform to the standards set forth by the Architectural Review Committee.
14. GARBAGE AND REFUSE DISPOSAL. Trash and refuse disposal will be on an individual basis, Lot by Lot. The community shall not contain dumpsters or other forms of general or common trash accumulation except to facilitate development and house construction. No Lot shall be used or maintained as a dumping ground for trash. Rubbish, garbage and other waste shall be kept in sanitary containers. All equipment for storage or disposal of such materials shall be kept clean and shall not be stored on any Lot in open public view. No rubbish, garbage or other waste shall be allowed to accumulate on any Lot. No homeowner or occupant of a Lot shall burn or bury any garbage or refuse.
15. STORAGE TANKS. No gas, oil or other storage tanks shall be installed on any Lot.
16. WATER SUPPLY AND SEWAGE SYSTEMS. No private or semi-private water supply or sewage disposal system may be located upon any Lot. No septic tank, absorption field or similar method of sewage disposal shall be located or constructed on any Lot.
17. DITCHES AND SWALES. All owners, including builders, shall keep unobstructed and in good maintenance and repair all open storm water drainage ditches and swales which may be located on their respective Lots. No filling, regrading, piping, rerouting or other alteration of any open ditch or swale may be made without the express written consent of the Architectural Review Committee, and subject to the approval of the appropriate governmental entity.
18. DRIVEWAYS. Each driveway in the Subdivision shall be of concrete or asphalt material.
19. ANTENNA AND SATELLITE DISHES. Outdoor satellite dishes shall be permitted in the Subdivision; provided however, that the (i) diameter of the satellite dish shall be no more than twenty-four inches (24"), (ii) only one (1) satellite dish shall be permitted on each Lot and (iii) the Architectural Review Committee shall have first determined that the satellite dish is appropriately placed and properly screened in order to preserve property values and maintain a harmonious and compatible relationship among the houses in the Subdivision.

20. **AWNINGS**. No metal, fiberglass, canvas or similar type material awnings or patio covers shall be permitted in the Subdivision, except that a builder may utilize a canvas or similar type material awning on its model home sales center in the Subdivision.
21. **FENCING**. No fence shall be erected on or along any Lot line, nor on any Lot, the purposes or result of which will be to obstruct reasonable vision, light or air. All fences shall be kept in good repair and erected so as to enclose the property and decorate the same without unreasonable hindrance or obstruction to any other property. Any fencing permitted to be used in the Subdivision must be wooden or black vinyl coated chain link and shall not be higher than six (6) feet. Uncoated chain link fencing is prohibited. No fencing shall extend into a yard, fronting onto a street, closer to the street than the front corner of the residence. All fencing style, color, location and height shall be generally consistent within the Subdivision and shall be subject to prior written approval of the Architectural Review Committee. Fences are allowed in easements, but erected at owner's risk as such fences may be partially or completely torn down by the others if they interfere with the installation, operation, and/or maintenance of the facilities for which the easement has been reserved.
22. **SWIMMING POOLS**. No above-ground swimming pools shall be permitted in the Subdivision.
23. **SPORTS COURTS AND PLAY EQUIPMENT**. No hard surfaced sport courts of any kind shall be permitted in the rear area except as approved by the Architectural Review Committee. No outdoor swing and slide sets shall be permitted in the Subdivision without prior written approval of the Architectural Review Committee.
24. **SOLAR PANELS**. No solar heat panels shall be permitted on roofs of any structures in the Subdivision. All such panels shall be enclosed within fenced areas and shall be concealed from the view of neighboring Lots, common areas and the streets.
25. **OUTSIDE LIGHTING**. Except as otherwise approved by the Developer in connection with a builder's model home sales center, all outside lighting contained in or with respect to the Subdivision shall be of an ornamental nature compatible with the architecture within the Subdivision and shall provide for projection of light so as not to create a glare, distraction or nuisance to any Owner or other property owners in the vicinity of or adjacent to the Subdivision.
26. **SITE OBSTRUCTIONS**. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting points twenty-five (25) feet from the intersection of said street lines, or in the case of a rounded property corner, from the intersection of the street lines extended. The same sight-line limitations shall apply to any Lot within ten (10) feet from the intersection of a street line with the edge of a driveway pavement or alley line. No tree shall be permitted to

remain within such distances of such intersections unless the foliage line is maintained at a sufficient height to prevent obstruction of such sight lines.

27. **VIOLATION.** Violation or threatened violation of these covenants and restrictions shall be grounds for an action by the Developer, the Association or any person or entity having any right, title or interest in the Real Estate, and all persons or entities claiming under them, against the person or entity violating or threatening to violate any such covenants or restrictions. Available relief in any such action shall include recovery of damages for such violation, injunctive relief against any such violation or threatened violation, declaratory relief and the recovery of costs and attorneys reasonable fees incurred by any party successfully enforcing these covenants and restrictions; provided, however, that neither the Developer nor the Association shall be liable for damages of any kind to any person for failing to enforce such covenants or restrictions.
28. **METROPOLITAN DEVELOPMENT COMMISSION.** The Metropolitan Development Commission, its successors and assigns shall have no right, power or authority to enforce any covenants, restrictions or other limitations contained herein other than those covenants, restrictions or limitations that expressly run in favor of the Metropolitan Development Commission; provided that nothing herein shall be construed to prevent the Metropolitan Development Commission from enforcing any provisions of the Subdivision Control Ordinance, 58-AO-3, as amended, or any conditions attached to approval of the Plat by the Plat Committee.
29. **AMENDMENT.** These covenants and restrictions may be amended at any time by the then owners of at least sixty-seven percent (67%) of the Lots in all Subdivisions which are now or hereafter made subject to and annexed to the Declaration; provided, however, that until all of the Lots in such Subdivisions have been sold by Developer, any such amendment shall require the prior written approval of Developer. Each such amendment shall be evidenced by a written instrument, which instrument shall set forth facts sufficient to indicate compliance with this paragraph and shall be recorded in the office of the Recorder of Marion County, Indiana. No amendment which adversely affects the rights of a public utility shall be effective with respect to such public utility without its written consent thereto. No amendment which is contrary to a zoning commitment shall be effective without the written approval of the affected adjacent homeowners associations designated by the Department of Metropolitan Development.
30. **TERM.** The foregoing plat covenants and restrictions, as the same may be amended from time to time, shall run with the land and shall be binding upon all persons or entities from time to time having any right, title or interest in the Real Estate and on all persons or entities claiming under them, until December 31, 2019, and thereafter they shall continue automatically in effect unless terminated by a vote of a majority of the then Owners of the Lots in the Subdivision; provided, however, that no termination of said these covenants and restrictions shall affect any easement hereby created and reserved unless all persons entitled to the beneficial use of such easement shall have consented thereto in writing.

31. SEVERABILITY. Invalidation of any of the foregoing covenants or restrictions by judgment or court order shall in no way affect any of the other covenants and restrictions, which shall remain in full force and effect.

IN WITNESS WHEREOF, the undersigned Developer, as the owner of the Real Estate, has hereunto caused its name to be subscribed this 5th day of February, 1999.

Davis Homes, LLC, an Indiana limited liability company, by its manager-member

Davis Holding Corporation, an Indiana corporation

By: Christopher R. White
Christopher R. White,
Vice President

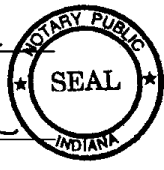
STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, a Notary Public in and for the State of Indiana, personally appeared Christopher R. White, the Vice President of Davis Holding Corporation, an Indiana corporation, and acknowledged the execution of this instrument as his voluntary act and deed as such officer on behalf of such corporation for the uses and purposes hereinabove set forth.

Witness my signature and Notarial Seal this 5th day of February, 1999.

My Commission expires: 4-21-00

Li-Ching Wu
Notary Public
Li-Ching Wu
Printed



I am a resident of Hamilton County

This instrument was prepared by Ronald F. Shady, Jr., Vice President of Davis Holding Corporation, 3755 East 82nd Street, Suite 120, Indianapolis, Indiana, 46240, (317) 595-2900.

APPROVED THIS 5th
DAY OF February 19 99
PERRY TOWNSHIP ASSESSOR
John R. George DRAFTSMAN

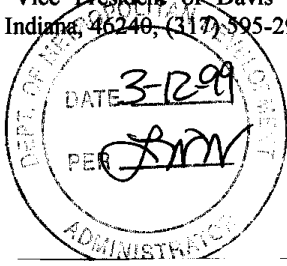


Exhibit "A"

Land Description
(Richmond Hill- Section One)

A part of the lands described in Instruments No. 67-23074 and Tract "A" in Instrument No. 70-24368 as said lands were conveyed to the Metropolitan School District of Perry Township as recorded in the Office of the Recorder of Marion County, Indiana and being a part of the Southwest Quarter of the Northwest Quarter of Section 21, Township 14 North, Range 4 East, in Perry Township, in Marion County, Indiana, being more particularly described as follows:

Commencing at the Southwest corner of said Northwest Quarter Section thence along the South Line of said Quarter- Quarter Section, North 87 degrees 48 minutes 57 seconds East (grid bearing- based upon NAD 83)1327.00 feet to the Southeast corner of said Quarter- Quarter Section; thence along the East Line of said Quarter- Quarter Section, North 00 degrees 34 minutes 48 seconds East, 180.00 feet to a Northeast corner of the exception real estate in said Instrument No. 67-23074; thence along a North line of said exception real estate, South 87 degrees 48 minutes 57 seconds West 480.00 feet to the Point of Beginning of the within described real estate; thence continuing along said North line, South 87 degrees 48 minutes 57 seconds West 656.00 feet; thence parallel with the West line of said Quarter- Quarter, North 00 degrees 27 minutes 30 seconds East, 394.02 feet to the South line extended of said Tract "A"; thence along said South line extended and said South line, South 87 degrees 48 minutes 57 seconds West, 191.39 feet to the West line of said Quarter- Quarter; thence along said West Line and the West line of said Tract "A", North 00 degrees 27 minutes 30 seconds East, 50.00 feet to the Northwest corner of said Tract "A"; thence along the North line and the extension of the North line of said Tract "A" North 87 degrees 48 minutes 57 seconds East, 191.39 feet; thence North 00 degrees 27 minutes 30 seconds East, 722.97 feet to the North line of said Quarter- Quarter; thence North 87 degrees 49 minutes 54 seconds East, 572.74 feet; thence South 00 degrees 34 minutes 48 seconds West, 115.31 feet to a nontangent curve having a radius of 175.00 feet the radius point of which bears South 03 degrees 05 minutes 55 seconds East; thence along said curve 2.79 feet to a point which bears North 02 degrees 11 minutes 03 seconds West from said radius point; thence South 02 degrees 11 minutes 03 seconds East 50.00 feet; thence South 00 degrees 36 minutes 02 seconds West 553.49 feet; thence South 44 degrees 08 minutes 13 seconds West 21.00 feet; thence South 45 degrees 51 minutes 47 seconds East 175.00 feet; thence South 44 degrees 08 minutes 13 seconds West 90.00 feet; thence to a curve having a radius of 25.00 feet the radius point of which bears South 45 degrees 51 minutes 47 seconds East; thence along said curve 39.27 feet to a point which bears North 44 degrees 08 minutes 13 seconds West from said radius point; thence South 45 degrees 51 minutes 47 seconds East 7.40 feet to a curve having a radius of 125.00 feet the radius point of which bears North 44 degrees 08 minutes 13 seconds East; thence along said curve 64.07 feet to a point which bears South 14 degrees 46 minutes 17 seconds West from said radius point; thence South 14 degrees 46 minutes 17 seconds West 50.00 feet; thence South 09 degrees 23 minutes 47 seconds West 125.15 feet to a North line of the exception real estate in said Instrument No. 67-23074 and to the Point of Beginning, containing 16.365 acres, more or less.

Subject to the right-of-way of Sherman Drive.

Subject to all right-of ways, easements, covenants, restrictions and conditions of record.

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