



*First American
Title Insurance Company*

Not Just for One Transaction, But for Life

First American Title Insurance Company
Indianapolis Downtown—Corporate
251 E. Ohio Street, Suite 200
Indianapolis, IN 46204
Telephone (317) 684-7556

Subdivision Covenants and Restrictions

The information is provided as a public service only. The information on this site is general in nature, unofficial and is not a valid reference for any legal purposes. The user agrees to hold harmless, protect, indemnify, and forever release First American Title Insurance Company and its officers, directors, agents, and employees, from and against any and all liabilities, losses, damage, expenses and charges, including but not limited to attorneys' fees and expenses of litigation, which may be sustained or incurred by the user under, or arising directly or indirectly out of the use of the information contained in this site.

(COVENANTS)

The undersigned, by Wilfong Brothers, the owner and developer (herein "Developer") of the real estate described on the plat herein, does hereby layoff, plat and subdivide the same in accordance with the foregoing plat of Twin Oaks, Section One.

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

This subdivision shall be known and designated as Twin Oaks, Section One, and shall be subject to the following restrictions which should operate as perpetual covenants:

1. All streets shown and not heretofore dedicated are hereby dedicated to the public for its use.
2. Drainage swales (ditches) along dedicated roadways and within the right-of-way or on dedicated drainage easements, are not to be altered, dug out, filled in, tiled, or otherwise changed without the written permission of the Hancock County Surveyor. Property owners must maintain these swales as sodded grassways or other non-eroding surfaces. Water from roof or parking areas must be contained on the property long enough so that said drainage swales or ditches will not be damaged by such water. Driveways may be constructed over these swales or ditches only when appropriate sized culverts or other approved structures have been permitted by the County Surveyor.
3. Any property owner altering, changing or damaging the drainage swales or ditches will be held responsible for such action and will be given 10 days notice by registered mail to repair said damage, after which time, if no action is taken, the Hancock County Surveyor will cause said repairs to be accomplished, and the said property owner shall be responsible for the payment of the bill for such repairs, forthwith.
4. No fence, wall, hedge, tree or shrub planting which obstructs sight lines and elevations between 2, 5, and 8 feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street right-of-way lines and a line connecting points 20 feet from the intersection of said street line (40 feet for minor street and 75 feet for arterial streets) or in the case of a rounded property corner from the intersection of the street right-of-way lines extended.
5. The same sight limitations shall apply to any lot within 10 feet of the intersection of a street right-of-way line with the edge of the driveway pavement or alley line. No driveway shall be located within 70 feet of the intersection of two street lines.

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Auditor of Hancock

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6. All water systems and methods of sewage and disposal in this subdivision are to be in compliance with the regulations or procedures by the State Board of Health or other civil authority having jurisdiction.
7. All lots in this subdivision shall be known and designated as residential lots. No structure shall be erected, placed or permitted to remain upon any lot in this addition, except one (1) single family dwelling house, and such outbuildings as are usually accessory to a single family dwelling house, including barn structures.
8. No building shall be erected, placed or altered on any lot in this subdivision unless and until the plot plan showing the location of such building, and plans and specifications for any building requiring a foundation have been approved as to conformity and harmony of external design and location with existing structures in the Subdivision and as to the topography and finished ground elevation of such lot by Developer or any person to whom the right of such approval has been assigned by Developer; PROVIDED, however, that such requirement shall be conclusively deemed satisfied for all purposes if no written objection is received by owner within thirty (30) days of the receipt of all such plans by Developer. The requirements set forth in this paragraph may be assigned only in writing by Developer.

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Auditor of Hancock County

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9. Every structure placed upon any lot in the Subdivision shall be completed within twelve (12) months after the beginning of such construction or placement. No house constructed on any of the lots shall be occupied or used for residential purposes or human habitation until it shall have been substantially completed. The determination as to whether the house is substantially completed shall be made by the Developer and such decision shall be binding upon all parties. All structures constructed or placed on any lot shall be constructed with substantially all new materials, and no used structures shall be relocated or placed on any such lot. All driveways to be paved.

10. A dusk-to-dawn light of the type approved by Developer shall be installed on each lot in front of the front building line.

11. A front building setback line for each lot is set out on the plat as measured from the street property line. Each lot shall have side yard setback lines of fifteen (15) feet on each side of the lot and a rear setback line shall be thirty (30) feet from the rear property line. No improvement or structure shall be erected or maintained between any setback line and the adjacent property line.

12. The owner of any lot in Subdivision shall at all times maintain the lot and improvements situated thereon in such a manner as to prevent the lot or improvements from becoming unsightly; and, specifically, owner shall:

- a. Mow the lot at such times as may be reasonably required in order to prevent the unsightly growth of vegetation and noxious weeds.
- b. Remove all debris or rubbish.
- c. Prevent the existence of any other condition that reasonably tends to detract from or diminish the aesthetic appearance of the lot.

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- b. Remove all debris or rubbish.
- c. Prevent the existence of any other condition that reasonably tends to detract from or diminish the aesthetic appearance of the Subdivision.
- d. Cut down or remove dead trees.
- e. Where applicable, prevent debris or foreign material from entering any pond, or, when any such debris has entered a pond from the lot, remove same immediately, and maintain in a clean and orderly manner.
- f. Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

In the event that the owner of any lot in the Subdivision shall fail to maintain his lot and any improvements situated thereon in accordance with the provisions of these restrictions, the Developer shall have the right, but not the obligation, by and through its agents and employees or contractors, to enter upon said lot and repair, mow, clean or perform such other acts as may be reasonably necessary to make such lot and improvements situated thereon, if any, conform to the requirements of these restrictions. The cost therefore to Developer shall be collected in any reasonable manner from the owner. Neither Developer nor any of its agents, employees, or contractors shall be liable for any damage which may result from any maintenance work performed hereunder.

13. No noxious or offensive activities shall be carried on on any lot in the Subdivision, nor shall anything be done on any of said lots that shall become or be an unreasonable annoyance or nuisance to any owner of another lot in the Subdivision.

14. No signs or advertisements shall be displayed or placed on any lot or structure.

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18. No antennas, satellite dishes or other equipment used to receive radio or television transmissions shall be installed either outside of or upon any building on any of the lots without proper screening and without prior approval of Developer.

19. No owner of any lot in the Subdivision shall build or permit the building upon said lot of any dwelling house that is to be used as a model home or exhibit house without permission to do so from the Developer.

20. No residence shall be erected or maintained on any lot in this Subdivision having a ground area, exclusive of open porches and garages, of less than seventeen hundred (1700) square feet in the case of one-story structures, and one thousand one hundred (1,100) square feet in the case of higher structures.

21. No sump pump drains shall outlet on to the street. No drainage structures shall be located within driveway limits.

22. No trees shall be planted in the Hancock County right-of-way.

23. Any person or persons acquiring title to any portion of the real estate in this Subdivision shall take the same subject to all of the terms, provisions, covenants, and restrictions herein contained and those contained in any Declaration of Covenants and Restrictions placed of record in Hancock County, Indiana, by Developer prior to the acquisition of title by such person and subject to any amendments or any supplements to any such Declaration of Covenants and Restrictions theretofore or thereafter made pursuant to the terms of such Declaration of Covenants and Restrictions.

24. If the parties hereto, or any of them, their or assigns, shall violate or attempt to violate any of the covenants, restrictions, provisions, terms or conditions herein, it shall be lawful for any person owning real estate in this subdivision to prosecute any proceeding at law or in equity against any persons violating or attempting to violate any such covenants and to recover damages or other remedies for such violation.

25. The restrictions, covenants and provisions set forth herein shall run with the land and shall remain in full force and effect until January 2, 2012. at which time said covenants shall automatically be extended for successive periods of ten (10) years, unless by vote of a majority of the then owners of said lots in this Subdivision it is agreed to change said covenants in whole or in part.

26. The invalidity of any of the foregoing covenants, restrictions, provisions, terms or conditions by judgment of Court order shall in no way affect any of the other provisions which shall remain in full force and effect.

27. All mailboxes shall be uniform in color, style and size which shall be

TION ONE

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INSTR. NO.	92-0487

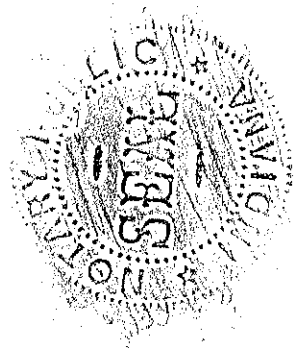
WITNESS my signature this 30th day of December, 1991.

WILFONG BROTHERS, DEVELOPER,

By Ralph L. Wilfong II
Ralph L. Wilfong II, Managing Partner

STATE OF INDIANA)
)SS:
COUNTY OF HANCOCK)

Before me, a Notary Public in and for said County and State, personally appeared Ralph L. Wilfong II, managing partner of Wilfong Brothers, Developer, who acknowledged the execution of the foregoing instrument as his voluntary act and deed, for the use and purpose therein expressed, and acknowledged the execution of the above plat to be his lawful deed, with authority of Wilfong Brothers, and affixed his signature thereto.



Subscribed and sworn to before me this 30th day of December, 1991.

Patricia R. Emmert
NOTARY PUBLIC

Printed Name PATRICIA R. EMMERT
My Commission Expires 7-31-92
County of Residence HAMILTON