First American Title Insurance Company
Indianapolis Downtown—Corporate
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Subdivision Covenants and Restrictions

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DECLARATION OF RESTRICTIONS
FOR BRETTON WOOD

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THIS DECLARATION, made this 2nd day of June, 1992, by The Bradford
Group, Inc. (hereinafter referred to as the "Developer")

WITNESSETH:

WHEREAS, the Developer is the owner of all the land contained in the area shown on
Exhibit A, attached hereto and made a part hereof, which lands have been subdivided as Bretton
Wood, Section 1 (hereinafter referred to as the "Development") and as more particularly described
on the plat thereof as Instrument No. 92-63482 recorded in the office of the
Recorder of Marion County, Indiana; and

WHEREAS, the Developer is about to sell and convey the residential lots situated within
the platted areas of the Development and, before doing so, desires to subject and impose upon all
real estate within the platted areas of the Development mutual and beneficial restrictions,
covenants, conditions and charges (hereinafter referred to as the "Restrictions") under a general
plan or scheme of improvement for the benefit of the lots and lands in the Development and the
future owners thereof;

NOW, THEREFORE, the Developer hereby declares that all of the platted lots and lands
located within the development as they become platted are held and shall be held, conveyed,
hypothecated or encumbered, leased, rented, used, occupied and improved, subject to the following
Restrictions, all of which are declared and agreed to be in furtherance of a plan for the
improvement and sale of said lots and lands in the Development, and are established and agreed
upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the
Development as a whole and of each of said lots situated therein. All of the Restrictions shall run
with the land and shall be binding upon the Developer and upon the parties having or acquiring
any right, title or interest, legal or equitable, in and to the real property or any part or parts thereof
subject to such Restrictions, and shall inure to the benefit of the Developer and every one of the
Developer's successors in title to any real estate in the Development. The Developer specifically
reserves unto itself the right and privilege, prior to the recording of the plat by the Developer of
a particular lot or tract within the Development as shown on Exhibit A, to exclude any real estate
so shown from the Development, or to include additional real estate; provided, however, that the
Developer may not plat and therefore include more than a maximum of 135 residential lots within
the entire development.

1. DEFINITIONS. The following are the definitions of the terms as they are used in
this Declaration.

A."Committee" shall mean the Brettion Wood Development Committee composed of

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the Developer or three members appointed by the Developer who shall be subject to removal by
the Developer at any time. The Developer may, at its sole option, at any time hereafter, relinquish
to the Association the power to appoint and remove one or more members of the Committee. The
Committee shall terminate at such time as the last lot in the Development is developed.

B. "Association" shall mean the Bretton Wood Homeowners Association, Inc., a
not-for-profit corporation.

C. "Lot" shall mean any parcel of residential real estate described by the plat of the
Development which is recorded in the office of the Recorder of Marion County, Indiana.

D. Approvals, determinations, permissions, or consents required herein shall be
deemed given if they are given in writing signed, within respect to the Developer of the Association
by the President or Vice-President thereof, and with respect to the Committee, by two members
thereof.

E. "Owner" shall mean a person, partnership, trust or corporation who has or is
acquiring any right, title or interest, legal or equitable, in and to a Lot, but excluding those persons
having such interest merely as security for the performance of an obligation.

2. CHARACTER OF THE DEVELOPMENT.

A. In General. Every numbered lot platted as part of the Development is for
residential purposes. No structure shall be erected, placed or permitted to remain upon any of said
residential lots except a single family dwelling house. No double occupancy dwelling shall be
permitted on any part of the Development. All tracts of land located within the Development
which have not been designated by numbering as residential building lots in the recorded Plat shall
be used in a manner generally consistent with the zoning and use designated in the plan filed by
the Developer in rezoning proceedings before the Metropolitan Development Commission of
Marion County, Indiana, under Docket No. 90-Z-188. However, the Developer reserves unto itself
the right to change the character of such designated use at any time in the future by applying to
the Metropolitan Development Commission and its staff for modifications of the plan, and, where
necessary, to apply to any other necessary governmental body for such reclassification, rezoning or
variance of use needed to accommodate the Developer's planned use.

B. Prohibited Improvements. No sheds, outbuildings, above ground pools,
antennae, satellite disks, solar panels, lawn ornaments in side or front yards, nor clothes lines shall
be erected or placed on any lot.

C. Occupancy or Residential Use of Partially Completed Dwelling House
Prohibited. No dwelling house constructed on any of the residential lots shall be occupied or used
for residential purposes or human habitation until it shall have been substantially completed.
3. RESTRICTIONS CONCERNING SIZE, PLACEMENT AND MAINTENANCE OF DWELLING HOUSES AND OTHER STRUCTURES.

A. Minimum Living Space Areas. The minimum square footage of living space of dwellings constructed on various residential lots in the development, exclusive of porches, terraces, garages, carports, accessory buildings or basements, or portions thereof, or similar facilities not modeled and decorated for regular and continuous habitation, shall be designated on the recorded plat within the Development, but shall in no case contain less than 1200 square feet of living area.

B. Residential Setback Requirements.

(i) Front Setbacks. Unless otherwise provided in these Restrictions or on the recorded plat, all dwelling houses and above-grade structures shall be constructed or placed on residential lots in the Development so as to comply with the set-back lines, as established on the plat of the Development.

(ii) Side Yards. The side yard setback lines shall not be less than 6 feet from the side line of the lot on each side.

(iii) Rear Yards. The rear setback line shall be at least 20 feet from the rear lot line.

C. Fences and Tree Preservation. In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, any fence must be approved by the Committee as to size, location, height and composition before it may be installed, and all fences shall be wooden. No live tree with a trunk diameter of 4 inches or more when measured 4 feet above the ground may be removed without the prior written consent of the Committee.

D. Landscaping, Mailboxes and Post Lamps. Each lot shall have a planting and mulching plan approved by the Committee prior to development. Such plan shall include a minimum of six (6) shrubs, with at least one (1) being an ornamental shrub of twenty-four inches (24") or more in size and all other shrubs being a minimum of eighteen inches (18"); and a minimum of two (2) trees, with shade trees at least two and one-quarter inches (2 1/4") in caliper and ornamental or evergreens trees at least six feet (6") in height.

Mailboxes and post lamps are required to be installed by the builder on each lot and shall be uniform. The approved post lamp shall be on a black post. The approved mailbox shall be custom on a 4" by 4" post.

E. Exterior Construction. The finished exterior of every building constructed or placed on any lot in the Development shall be of material other than tar paper, rollbrick siding or any other similar material. No house shall have metal prefabricated flues that extend above the highest roof line. All driveways must be paved with asphalt or concrete. The minimum roof pitch

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shall be 6/12 in the Development. There shall be a separation of two (2) lots before a house type and elevation or color shall be repeated on the same street. The same house type and elevation or color cannot be located directly across the street from one another.

F. House Approval. All houses in the Development shall first be approved by the Developer or its designee.

G. Committee Approval. All fences, awnings, additions and other improvements shall be approved by the Committee prior to erection. Prior to construction, Owner shall submit to the Committee a plot plan, print or brochure and a color scheme.

H. Garages Required. All residential dwellings in the Development shall include an enclosed, two (2) car garage.

I. Heating Plants. Every house in the Development must contain a heating plant installed in compliance with the required codes and capable of providing adequate heat for year-round human habitation of the house.

J. Diligence in Construction. Every building whose construction or placement on any residential lot in the Development shall be completed within six (6) months after the beginning of such construction or placement. No improvement which has partially or totally been destroyed by fire or otherwise, shall be allowed to remain in such state for more than three (3) months from the time of such destruction or damage.

K. Lots by Developer. Every lot within the Development shall be sold to an approved builder developed by the Developer.

L. Prohibition of Used Structures. All structures constructed or placed on any numbered lot in the Development shall be constructed with substantially all new materials, and no used structures shall be relocated or placed on any such lot.

M. Maintenance of Lots and Improvements. The Owner of any lot in the Development shall at all times maintain the lot and any improvements situated thereon in such a manner as to prevent the lot or improvements from becoming unsightly; and, specifically, such Owner shall:

(i) Mow the lot at such times as may be reasonably required in order to prevent the unsightly growth of vegetation and noxious weeds.

(ii) Remove all debris or rubbish.

(iii) Prevent the existence of any other condition that reasonably tends to detract from or diminish the aesthetic appearance of the Development.

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(iv) Cut down and remove dead trees.
(v) Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

4. **PROVISIONS RESPECTING DISPOSAL OF SANITARY WASTE**

A. **Outside Toilets.** No outside toilets shall be permitted on any lot in the Development (except during a period of construction).

B. **Construction of Sewage Lines.** All sanitary sewage lines on the residential building lots shall be designed and constructed in accordance with the provisions and requirements of the Marion County Board of Health. No storm water (subsurface or surface) shall be discharged into sanitary sewers.

5. **GENERAL PROHIBITIONS.**

A. **In General.** No noxious or offensive activities shall be permitted on any lot in the Development, 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 Development.

B. **Signs.** No signs or advertisements shall be displayed or placed on any lot or structures in the Development, except entry signs and home or lot sales signs.

C. **Animals.** No animals shall be kept or maintained on any lot in the Development except the usual household pets, and, in such case, such household pets shall be kept reasonably confined so as not to become a nuisance.

D. **Vehicle Parking.** No trucks, campers, trailers, boats or similar vehicles shall be parked on any street or on any lot in the Development.

E. **Garbage and Other Refuse.** No Owner of a lot in the Development shall burn or permit the burning out of doors of garbage or other refuse, nor shall any such Owner accumulate or permit the accumulation out of doors of such refuse on his lot except as may be permitted in subparagraph F below. All houses built in the Development shall be equipped with a garbage disposal unit.

F. **Fuel Storage Tanks and Trash Receptacles.** Every tank for the storage of fuel that is installed outside any building in the Development shall be buried below the surface of the ground. Every outdoor receptacle for ashes, trash, rubbish or garbage shall be installed underground or shall be so placed and kept as not to be visible from any street within the Development at any time, except at the times when refuse collections are being made.

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G. **Model Homes.** No owner of any lot in the Development 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.

H. **Temporary Structures.** No temporary house, trailer, tent, garage or other outbuilding shall be placed or erected on any lot.

I. **Ditches and Swales.** It shall be the duty of every Owner of every lot in the Development on which any part of an open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon his lot continuously unobstructed and in good repair, and to provide for the installation of such culverts upon said lot as may be reasonably necessary to accomplish the purposes of this subsection. Further, drainage easements shall not be altered in any fashion.

J. **Utility Services.** No utility services shall be installed under finished streets except by drilling, testing or boring.

K. **Wells and Septic Tanks.** No water wells shall be drilled on any of the lots nor shall any septic tanks be installed on any of the lots in the Development, unless public sewer tap-in is unavailable.

6. **OWNERSHIP, USE, MAINTENANCE AND ENJOYMENT OF COMMON FACILITIES.**

The Development is being platted under the cluster provisions of the applicable zoning ordinance. Each common facility depicted on the recorded plat of the Development shall remain private; and the common area shown on the plat can never be separated from the plat, nor developed. The Developer's execution or recording of the plat or the doing of any other act by the Developer is, or is intended to be, or shall be construed as, a dedication to the public of the common facilities. Ownership of the common facilities shall be conveyed in fee simple title, free of financial encumbrances to the Association upon their completion as provided in this Declaratory of Restrictions of Bretton Wood. Such conveyance shall be subject to easements and restrictions of record, and such other conditions as the Developer may at the time of such conveyance deem appropriate. Such conveyance shall be deemed to have been accepted by the Association and those persons who shall from time to time be members thereof upon the recording of a deed or deeds conveying such common facilities to the Association.

Maintenance of the common areas and community amenities shall be the responsibility of the Homeowners Association. Such responsibilities include: mowing; maintenance of landscaping, mulch walking and fitness trails, entry monument, street signs, community lighting and recreational areas. Funding for the maintenance shall be from the Homeowners Association annual assessment, in accordance with the By-Laws of the Homeowners Association.

7. **REMEDIES.**

A. **In General.** The Association or any party to whose benefit these Restrictions
Inure, including the Developer, may proceed at law or in equity to prevent the occurrence or continuation of any violation of these Restrictions, and shall be entitled to reasonable attorney's fees, but neither the Developer nor the Association shall be liable for damages of any kind to any person for failing either to abide by, enforce or carry out any of these Restrictions.

B. Delay or Failure to Enforce. No delay or failure on the part of any aggrieved party to invoke any available remedy with respect to a violation of any one or more of these restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Restrictions.

C. Enforcement by Metropolitan Development Commission. These Restrictions may be enforced by the Metropolitan Development Commission of Marion County, Indiana, or its successors or assigns, pursuant to whatever powers or procedures are statutorily available to it for such purpose.

D. Association's Right to Perform Certain Maintenance. In the event that the Owner of any lot in the Development shall fail to maintain his lot and any improvements situated thereon in accordance with the provisions of these Restrictions, the Association shall have the right, by and through its agents or 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 the Restrictions. The cost therefore to the Association shall be added to and become a part of the annual charge to which said lot is subject, and may be collected in any manner in which such annual charge may be collected. Neither the Association nor any of its agents, employees, or contractors shall be liable for any damage which may result from any maintenance work performed hereunder.

8. EFFECT OF BECOMING AN OWNER.

The Owners of any lot subject to these Restrictions, by acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from the Developer or a subsequent Owner of such lot, shall accept such deed and execute such contract subject to each and every Restriction and agreement herein contained. By acceptance of such deed or execution of such contract, the Owner acknowledges the rights and powers of the Developer and of the Association with respect to these Restrictions, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owners covenant and agree and consent to and with the Developer, the Association and to and with the Owners and subsequent owners of each of the lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

9. TITLES.

The underlined titles preceding the various paragraphs and subparagraphs of the Restrictions are for convenience of reference only, and none of them shall be used as an aid to the construction BretWood.Decl.
of any provisions of the Restrictions. Wherever and whenever applicable, the singular form of any
word shall be taken to mean or apply to the plural, and the masculine form shall be taken to mean
or apply to the feminine or to the neuter.

10. DURATION.

The foregoing covenants and restrictions are to run with the land and shall be binding on
all parties and all persons claiming under them for a period of twenty-five (25) years, at which time
said covenants and restrictions shall be automatically extended for successive periods of ten (10)
years. This Declaration may be amended or changed in whole or in part by vote of those persons
who are then the Owners of a majority of the numbered lots in the Development.

11. AMENDMENT.

This Declaration may be amended at any time by an instrument recorded in the Office of
the Recorder of Marion County, Indiana, executed by the Association and at least 75% of the lot
owners. Modification or waiver of any provisions of this Declaration shall be done one at a time
and not as a whole.

12. SEVERABILITY.

Every one of the Restrictions is hereby declared to be independent of, and severable from,
the rest of the Restrictions and of and from every other one of the Restrictions, and of and from
every combination of the Restrictions. Therefore, if any of the Restrictions shall be held to be
invalid or to be unenforceable, or to lack the quality of running with the land, that holding shall
be without effect upon the validity, enforceability or "running" quality of any other one of the
Restrictions.

13. LIEN OF ASSESSMENTS.

All sums assessed by the Association, but unpaid, including installments of the Annual
Assessment and Special Assessments, and any fines duly imposed by the Association, together with
late charges, interest, attorney's fees and the costs of collection thereof, shall constitute a lien on
the Owners lot prior to all other liens, except only:

(a) Tax liens on the lot in favor of any assessing unit or special district; and

(b) All sums unpaid on a first mortgage of record.

The sale or transfer of any lot by foreclosure or by deed in lieu of foreclosure (but not any
other transfer), shall extinguish the Assessment lien for payments which became due prior to the
date of such sale or transfer, but shall not extinguish the personal liability of the lot Owner for such
assessments. No such sale or transfer shall relieve the lot Owner from liability for any assessments
thereafter becoming due or from the lien thereof. The lien for sums assessed may be foreclosed

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by a suit by the Association or the Managing Agent on its behalf in like manner as a mortgage of such property. In any such foreclosure the Owner shall be required to pay a reasonable rental for the use and occupancy of the lot. The Association, upon the affirmative vote of 90% of all the Owners (so authorizing and setting up a special assessment to pay for the same), shall have the power to bid on the lot at any foreclosure sale and to acquire and hold, lease, mortgage and convey the same.

The initial assessment for Owners in the Development shall be $75.00, subject to changes as provided for in the By-Laws of the Association.

IN TESTIMONY WHEREOF, witness the signature of the Declarant this 2nd day of June 1992.

The Bradford Group, Inc.

By: James L. Brothers, President
    The Bradford Group, Inc.

STATE OF INDIANA )
COUNTY OF MARION ) SS:

Before me, a Notary Public in and for said County and State, personally appeared James L. Brothers, President of The Bradford Group, Inc. who acknowledged the execution of the foregoing Declaration of Restrictions for and on behalf of the partnership.

Witness my hand and seal this 2nd day of June 1992.

Signature NOTARY PUBLIC

My Commission Expires: 

County of Residence: 

This instrument was prepared by Stephen D. Mears, Attorney at Law, 8395 Keystone Crossing, Suite 100, Indianapolis, Indiana 46240 (317) 253-5115.

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A part of the East Half of the Northwest Quarter of Section 32, and a part of the East Half of the Southwest Quarter of Section 29, Township 17 North, Range 3 East, Second Principal Meridian, Marion County, Indiana, more particularly described as follows:

Beginning at the Northeast corner of the East Half of the Northwest Quarter of said section thence South 00°22'49" West along the East line of said Half-Quarter Section 458.25 feet; thence South 45°18'14" West 95.46 feet; thence North 86°30'50" West 189.40 feet; thence South 15°23'03" East 75.13 feet; thence South 68°13'19" West 155.85 feet; thence North 21°46'41" West 44.30 feet; thence South 68°13'19" West 115.62 feet; thence North 23°48'08" West 26.44 feet; thence North 13°34'17" East 47.77 feet; thence North 68°13'19" East 88.91 feet to the point on a curve concave Southwesterly having a central angle of 02°49'10" and a radius of 175.00 feet; thence Northwesterly along said curve and arc distance of 8.62 feet (said arc being subtended by a chord having a bearing of North 23°11'21" West and a distance of 8.62 feet; thence South 68°13'19" West 94.85 feet; thence South 13°34'17" West 18.79 feet; thence South 66°16'48" West 71.09 feet; thence South 73°20'46" West 85.22 feet; thence North 04°34'42" East 149.64 feet to a point on a curve concave Northerly having a central angle of 01°42'30" and a radius of 175.00 feet; thence Easterly along said curve an arc distance of 5.21 feet (said arc being subtended by a chord bearing of North 84°34'03" East a distance of 5.21 feet); thence North 01°22'10" West 102.68 feet; thence North 49°31'39" East 36.59 feet; thence North 08°51'18" East 289.63 feet; thence North 23°09'15" East 87.33 feet; thence North 38°42'33" West 29.23 feet; thence North 68°59'05" East 249.00 feet; thence North 14°36'55" West 350.00 feet to a point on the centerline of 71st Street; thence along the centerline of 71st Street, as subtended by the following two courses: 1) North 75°04'06" East 60.88 feet; 2) North 75°43'30" East 400.00 feet to a point on the East line of the East Half of said Southwest Quarter; thence South 00°09'31" West along said East line 569.63 feet to the Southeast corner of said East Half of the Southwest Quarter, said point also being the Point of Beginning containing 13.50 acres more or less, subject to highways, rights-of-way, and easements.