Subdivision Covenants and Restrictions

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DECLARATION OF COVENANTS AND RESTRICTIONS

Claybridge at Springmill

Carmel, Indiana

8927000

Recorded November 29, 1989
Instrument No. 8927000
Office of the Recorder of Hamilton County
#### DECLARATION OF COVENANTS AND RESTRICTIONS

**CLAYBRIDGE AT SPRINGMILL**

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Exhibit A Description of the Tract
DECLARATION OF COVENANTS AND RESTRICTIONS

CLAYBRIDGE

This Declaration, made as of the 1st day of November, 1989, by BRENWICK DEVELOPMENT COMPANY, INC., an Indiana corporation, ("Declarant") and WILLIAM L. HILL, III and MICHELLE T. HILL, husband and wife, ("Consenting Owners")

WITNESSETH:

WHEREAS, the following facts are true:

A. Declarant and the Consenting Owners are the owners of the real estate located in Hamilton County, Indiana, described in Exhibit A, upon a portion of which Declarant intends to develop a residential subdivision to be known as Claybridge.

B. Declarant has or will construct certain improvements and amenities which shall constitute Community Area.

C. Declarant and the Consenting Owners desire to provide for the preservation and enhancement of the property values, amenities and opportunities in Claybridge and for the maintenance of the Tract and the improvements thereon, and to this end desire to subject the Tract to the covenants, restrictions, easements, charges and liens hereinafter set forth, each of which is for the benefit of the Lots and lands in the Tract and the future owners thereof.

D. Declarant and the Consenting Owners deem it desirable, for the efficient preservation of the values and amenities in Claybridge, to create an agency to which may be delegated and assigned the powers of owning, maintaining and administering the Community Area, administering and enforcing the Restrictions, collecting and disbursing the Assessments and charges hereinafter created, and promoting the health, safety and welfare of the Owners of Lots.

E. Declarant has incorporated under the laws of the State of Indiana a not-for-profit corporation known as Claybridge Homeowners Association, Inc. for the purpose of exercising such functions.

NOW, THEREFORE, Declarant and the Consenting Owners hereby declare that all of the Lots and lands in the Tract, as they are held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved, are subject to the following Restrictions, all of which are declared to be
in furtherance of a plan for the improvement and sale of Lots in the Tract, and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the Tract as a whole and of each of Residences, Lots and lands situated therein. The Restrictions shall run with the land and shall be binding upon Declarant, the Consenting Owners and their respective successors and assigns, and upon the parties having or acquiring any interest in the Tract or any part or parts thereof subject to such Restrictions, and shall inure to the benefit of Declarant, the Consenting Owners and their respective successors in title to the Tract or any part or parts thereof.

1. Definitions. The following terms, as used in this Declaration, unless the context clearly requires otherwise, shall mean the following:

(a) "Architectural Review Board" means that entity established pursuant to Paragraph 12 of this Declaration for the purposes therein stated.

(b) "Articles" means the Articles of Incorporation of the Corporation, as amended from time to time.

(c) "Assessments" means all sums lawfully assessed against the Members of the Corporation or as declared by this Declaration, the Articles or the By-Laws.

(d) "Board of Directors" means the governing body of the Corporation elected by the Members in accordance with the By-Laws.

(e) "By-Laws" means the Code of By-Laws of the Corporation, as amended from time to time.

(f) "Claybridge" means Claybridge at Springmill, the name by which the Tract shall be known.

(g) "Community Area" means (i) the Lake Control Structures, (ii) the Drainage System, (iii) the Lakes and Lake Access Easements, (iv) the Entry Ways, (v) the Roadways and Roadway Pavers to the extent not maintained by public authority, (vi) any utility service lines or facilities not maintained by a public utility company or governmental agency that serve more than one Lot, and (vii) any areas of land (1) shown on the Plat, (2) described in any recorded instrument prepared by Declarant or its agents, or (3) conveyed to or acquired by the Corporation, together with all improvements thereto, that are intended to be devoted
to the use or enjoyment of some, but not necessarily all, of the Owners of Lots.

(h) "Consenting Owners" means William L. Hill, III and Michelle T. Hill, husband and wife.

(i) "Corporation" means Claybridge Homeowners Association, Inc., an Indiana not-for-profit corporation, its successors and assigns.

(j) "Declarant" means Brenwick Development Company, Inc., its successors and assigns to its interest in the Tract other than Owners purchasing Lots or Residences by deed from Declarant (unless the conveyance indicated an intent that the grantee assume the rights and obligations of Declarant).

(k) "Drainage Board" means the Hamilton County, Indiana Drainage Board, its successors or assigns.

(l) "Drainage System" means the open drainage ditches and swales, the subsurface drainage tiles, pipes and structures, the dry and wet retention and/or detention areas, and the other structures, fixtures, properties, equipment and facilities (excluding the Lakes and the Lake Control Structures) located in the Tract and designed for the purpose of controlling, retaining or expediting the drainage of surface and subsurface waters from, over and across the Tract, including but not limited to those shown or referred to on the Plat, all or part of which may be established as legal drains subject to the jurisdiction of the Drainage Board.

(m) "Entry Ways" means the structures constructed as an entrance to Claybridge or a part thereof (exclusive of the street pavement, curbs and drainage structures and tiles), the traffic island, if any, and the grassy area surrounding such structures, whether located within or without the Tract.

(n) "Incorporated Lots" means Lot 200 in Springmill Streams, Section 8, the plat of which is recorded as Instrument No. 87-46556 and each of Lots 106 and 107 in Springmill Streams, Section 6, the plat of which is recorded as Instrument No. 87-46555.

(o) "Initial Capital Assessment" means the initial assessment for the Reserve for Replacements required by Paragraph 11(c).
(p) Landscaping Easement" means a portion of a Lot denoted on the Plat as an area to be landscaped and maintained by the Corporation.

(q) "Lake" means any lake as depicted on the Plat and "Lakes" means all such lakes. A numerically designated Lake means the Lake so designated by such number on the Plat.

(r) "Lake Access Easement" means an area designated on the Plat as a means of access to a Lake or a Lake Control Structure.

(s) "Lake Control Structures" means the earthen dam constructed to establish the Lake and the structures, out-falls, pipes and appurtenances associated therewith or integral thereto, including but not limited to those located on Block "A" as depicted on the Plat, all or part of which may be established as a legal drain subject to the jurisdiction of the Drainage Board.

(t) "Lot" means a platted lot as shown on the Plat and each of the Incorporated Lots.

(u) "Lot Development Plan" means (i) a site plan prepared by a licensed engineer or architect, (ii) foundation plan and proposed finished floor elevations, (iii) building plans, including elevation and floor plans, (iv) material plans and specifications, (v) landscaping plan, and (vi) all other data or information that the Architectural Review Board may request with respect to the improvement or alteration of a Lot (including but not limited to the landscaping thereof) or the construction or alteration of a Residence or other structure or improvement thereon.

(v) "Maintenance Costs" means all of the costs necessary to keep the facilities to which the term applies operational and in good condition, including but not limited to the cost of all upkeep, maintenance, repair, replacement of all or any part of any such facility, payment of all insurance with respect thereto, all taxes imposed on the facility and on the underlying land, leasehold, easement or right-of-way, and any other expense related to the continuous maintenance, operation or improvement of the facility.

(w) "Member" means a Class A or Class B member of the Corporation and "Members" means Class A and Class B members of the Corporation.
(x) "Mortgagee" means the holder of a first mortgage on a Residence.

(y) "Owner" means a Person, including Declarant, who at the time has or is acquiring any interest in a Lot except a Person who has or is acquiring such an interest merely as security for the performance of an obligation.

(z) "Person" means an individual, firm, corporation, partnership, association, trust or other legal entity, or any combination thereof.

(aa) "Plat" means the final secondary plat of the Tract recorded in the Office of the Recorder of Hamilton County, Indiana.

(bb) "Reserve for Replacements" means a fund established and maintained by the Corporation to meet the cost of periodic maintenance, repairs, renewal and replacement of the Community Area.

(cc) "Residence" means any structure intended exclusively for occupancy by a single family together with all appurtenances thereto, including private garage and outbuildings and recreational facilities usual and incidental to the use of a single family residential lot.

(dd) "Restrictions" means the covenants, conditions, easements, charges, liens, restrictions, rules and regulations and all other provisions set forth in this Declaration and the Register of Regulations, as the same may from time to time be amended.

(ee) "Register of Regulations" means the document containing rules, regulations, policies, and procedures adopted by the Board of Directors or the Architectural Review Board, as the same may from time to time be amended.

(ff) "Roadway" means all or any part of a street, lane or road (including the right-of-way therefor and any parking area associated therewith) designed to provide access to one or more Lots which has not been accepted for maintenance by a public authority.

(gg) "Roadway Pavers" means brick, stone or other decorative pavers installed within any road right-of-way as part of the improved surface thereof.
(hh) "Tract" means the land described in Exhibit A.

(ii) "Zoning Authority" with respect to any action means the Carmel Building Commissioner or, where he lacks the capacity to take action, or fails to take such action, the governmental body or bodies, administrative or judicial, in which authority is vested under applicable law to hear appeals from, or review the action, or the failure to act, of the building commissioner.

2. Declaration. Declarant and the Consenting Owners hereby expressly declare that the Tract shall be held, transferred, and occupied subject to the Restrictions. The Owner of any Lot subject to these Restrictions, by (i) acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from Declarant, a Consenting Owner or a subsequent Owner of such Lot, or (ii) by the act of occupancy of any Lot, shall accept such deed and execute such contract subject to each Restriction and agreement herein contained. By acceptance of such deed or execution of such contract, each Owner acknowledges the rights and powers of Declarant and of the Corporation with respect to these Restrictions, and also for itself, its heirs, personal representatives, successors and assigns, covenants, agrees and consents to and with Declarant, the Corporation, and the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreement.

3. Incorporated Lots.

(a) Parcel "A" as depicted on the Plat shall attach to and be deemed a part of Lot 107 in Springmill Streams - Section 6.

(b) Parcel "B" as depicted on the Plat shall attach to and be deemed a part of Lot 106 in Springmill Streams - Section 6.

(c) Each of Lots 106 and 107 in Springmill Streams - Section 6 shall be subject to Entry Way easements.

(d) Lot 200 in Springmill Streams - Section 8 shall be deemed to abut a Lake.

(e) No Incorporated Lot shall be subject to the Initial Capital Assessment established in Paragraph 11(c).
(f) Except as otherwise provided in this Paragraph 3, each Incorporated Lot shall be subject to the terms and conditions of this Declaration in the same manner as a Lot depicted on the Plat.

(g) In the event of any conflict between the terms and provisions of the Declaration of Covenants and Restrictions for Springmill Streams recorded in Deed Record 325, pages 590 - 610, as amended, and this Declaration, the terms of this Declaration shall prevail.

4. The Lakes. Declarant shall convey title to the Lakes to the Corporation. The Corporation shall be responsible for maintaining the Lakes. The Maintenance Costs of the Lakes shall be assessed as a General Assessment against all Lots subject to assessment which abut a Lake. Each Owner of a Lot which abuts a Lake shall be responsible at all times for maintaining so much of the bank of the Lake above the pool level as constitutes a part of, or abuts, his Lot and shall keep that portion of a Lake abutting his Lot free of debris and otherwise in reasonably clean condition. No boats shall be permitted upon any part of a Lake and no dock, pier, wall or other structure may be extended into a Lake without the prior written consent of the Architectural Review Board and such governmental authority as may have jurisdiction thereover. No swimming will be permitted in a Lake except if and to the extent authorized by the Board of Directors. Each Owner of a Lot abutting a Lake shall indemnify and hold harmless Declarant, the Corporation and each other Owner against all loss or damage incurred as a result of injury to any Person or damage to any property, or as a result of any other cause or thing, arising from or related to use of, or access to, a Lake by any Person who gains access thereto from, over or across such Owner’s Lot. Declarant shall have no liability to any Person with respect to the Lakes, the use thereof or access thereto, or with respect to any damage to any Lot resulting from a Lake or the proximity of a Lot thereto, including loss or damage from erosion.

5. The Lake Control Structures. Declarant shall convey title to the Lake Control Structures to the Corporation. The Corporation shall be responsible for maintaining the Lake Control Structures to the extent not maintained by the Drainage Board, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment as follows: two-thirds (2/3) of such Maintenance Costs shall be allocated among Lots subject to assessment for maintenance of the Lakes as provided in Paragraph 4, and one-third of such Maintenance Costs shall be allocated among Lots not subject to assessment for maintenance of the Lakes.
6. Drainage System. Declarant shall maintain the Drainage System in good condition satisfactory for the purpose for which it was constructed until the earlier of December 31, 1990, or the date the Drainage System is accepted as a legal drain by the Drainage Board. After the earlier of such dates, the Corporation shall maintain the Drainage System to the extent not maintained by the Drainage Board and the Maintenance Costs thereof shall be assessed against all Lots subject to assessment serviced by that part of the Drainage System with respect to which Maintenance Costs are incurred. Each Owner shall be individually liable for the cost of maintenance of any drainage system located entirely upon his Lot which is devoted exclusively to drainage of his Lot and is not maintained by the Drainage Board.

7. Maintenance of Entry Ways and Landscaping Easements. The Corporation shall maintain the Entry Ways and the Landscaping Easements and all improvements and plantings thereon, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment except the Incorporated Lots. Grass, trees, shrubs and other plantings located on an Entry Way or a Landscaping Easement shall be kept neatly cut, cultivated or trimmed as reasonably required to maintain an attractive entrance to Claybridge or a part thereof or a planting area within Claybridge. All entrance signs located on an Entry Way shall be maintained at all times in good and sightly condition appropriate to a first-class residential subdivision.


(a) Declarant shall maintain each Roadway in good condition satisfactory for the purpose for which it was constructed until the earlier of December 1, 1992, or the date on which Residences have been constructed on seventy-five percent (75%) of the Lots fronting such Roadway, at which time responsibility for the maintenance thereof shall be assumed by the Corporation. The Maintenance Costs incurred by the Corporation in connection with maintaining a Roadway shall be assessed against all Lots whose principal means of vehicular access to a public right-of-way is over and across such Roadway. No parking shall be permitted within the right-of-way of any Roadway.

(b) To the extent not maintained by public authority, the Corporation shall maintain the Roadway Pavers, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment except the Incorporated Lots.
9. **Construction of Residences.**

(a) **Land Use.** Lots may be used only for single-family residential purposes and only one Residence not to exceed two and one-half stories or 35 feet in height measured from finish grade to the underside of the eave line may be constructed thereon. No portion of any Lot may be sold or subdivided such that there will be thereby a greater number of Residences in Claybridge than the number of original Lots depicted on the Plat. Notwithstanding any provision in the applicable zoning ordinance to the contrary, no Lot may be used for any "Special Use" that is not clearly incidental and necessary to single family dwellings. No home occupation shall be conducted or maintained on any Lot other than one which does not constitute a "special use" and is incidental to a business, profession or occupation of the Owner or occupant of such Lot and which is generally or regularly conducted at another location which is away from such Lot. No signs of any nature, kind or description shall be erected, placed, or permitted to remain on any Lot advertising a permitted home occupation.

(b) **Size of Residence.** Except as otherwise provided herein, no residence may be constructed on any Lot unless such Residence, exclusive of open porches, attached garages and basements, shall have a ground floor area of 3,000 square feet if a one-story structure, or 1,600 square feet if a higher structure, but in the case of a building higher than one story, there must also be at least 800 square feet in addition to the ground floor area and the total floor area shall not be less than 3,000 square feet.

(c) **Temporary Structures.** No trailer, shack, tent, boat, basement, garage or other outbuilding may be used at any time as a dwelling, temporary or permanent, nor may any structure of a temporary character be used as a dwelling.

(d) **Building Location and Finished Floor Elevation.** No building may be erected between the building line shown on the Plat and the front Lot line, and no structure or part thereof may be built or erected nearer than ten (10) feet to any side Lot line or nearer than twenty (20) feet to any rear Lot line. No accessory building may be erected in front of a main building or in the required front yard on the side of a corner lot unless the accessory building is attached to the main building by a common wall. No accessory building which is not attached to the main building by a common wall or any swimming pool, tennis court or other improvement may be erected or installed between the
rear of the main building and Clay Center Road, unless a variance therefor is obtained by the Carmel board of Zoning Appeals and approval is granted by the Architectural Review Board. The foregoing restriction applies to Lots 46, 47, 48 and 49. A minimum finished floor elevation, shown on the development plan for Claybridge, has been established for each Lot depicted on the Plat and no finished floor elevation with the exception of flood protected basements shall be constructed lower than said minimum without the written consent of the Architectural Review Board. Demonstration of adequate storm water drainage in conformity with both on-Lot and overall project drainage plans shall be a prime requisite for alternative finished floor elevations. Before construction commences, the finished floor elevation shall be physically checked on the Lot and certified by a licensed professional engineer or a licensed land surveyor.

(e) **Driveways.** All driveways shall be paved and maintained dust free.

(f) **Yard Lights.** If street lights are not installed in Claybridge, then each Person who undertakes to construct a Residence on a Lot shall install and maintain a light in operable condition on such Lot at a location, having a height and of a type, style and manufacture approved by the Architectural Review Board prior to the installation thereof. Each such light fixture shall also have a bulb of a maximum wattage approved by Architectural Review Board to insure uniform illumination on each Lot and shall be equipped with a photo electric cell or similar device to insure automatic illumination from dusk to dawn each day.

(g) **Storage Tanks.** Any gas or oil storage tanks used in connection with a Lot shall be either buried or located in a Residence such that they are completely concealed from public view.

(h) **Construction and Landscaping.** All construction upon, landscaping of and other improvement to a Lot shall be completed strictly in accordance with the Lot Development Plan approved by the Architectural Review Board. All landscaping specified on the landscaping plan approved by the Architectural Review Board shall be installed on the Lot strictly in accordance with such approved plan within 30 days following substantial completion of the Residence unless the Board agrees to a later landscaping completion date. Unless a delay is caused by strikes, war, court injunction or acts of God, the Owner of any Lot which on the date of purchase is not improved with a Residence shall
commence construction of a Residence upon the Lot within two (2) years from the date the Owner acquired title thereunto and shall complete construction of such Residence within one (1) year after the date of commencement of the building process, but in no event later than three (3) years after the date the Owner acquired title to the Lot unless such Lot is adjacent to a Lot upon which the Owner has constructed a Residence in which such Owner permanently resides. If the Owner fails to commence or complete construction of a Residence within the time periods specified herein, or if the Owner should, without Declarant's written approval, sell, contract to sell, convey, or otherwise dispose of, or attempt to sell, convey or otherwise dispose of, the Lot before completion of construction of a Residence on the Lot, then, in any of such events, Declarant may:

(i) re-enter the lot and divest the Owner of title thereunto by tendering to the Owner or to the Clerk of the Circuit Court of Hamilton County the lesser of (i) the same net dollar amount as was received by Declarant from such Owner as consideration for the conveyance by Declarant of the Lot, together with such actual costs, if any, as the Owner may prove to have been incurred in connection with the commencement of construction of a Residence on the Lot and (ii) the then fair market value of the Lot, as determined by averaging two (2) appraisals made by qualified appraisers appointed by the Judge of the Hamilton County Circuit or Superior Court;

(ii) obtain injunctive relief to force the Owner to proceed with construction of any Residence, a Lot Development Plan for which has been approved by the Architectural Review Board upon application by such Owner; or

(iii) pursue such other remedies at law or in equity as may be available to Declarant.

The failure of the Owner of a Lot to apply for approval of, or receive approval from, the Architectural Review Board of a Lot Development Plan shall not relieve such Owner from his obligation to commence and complete construction of a Residence upon the Lot within the time periods specified herein. For the purposes of this subparagraph (h), construction of a Residence will be deemed "completed" when the exterior of the Residence (including but not limited to the foundation, walls, roof, windows, entry doors, gutters, downspouts, exterior trim, paved
driveway and landscaping) has been completed in conformity with the Lot Development Plan.

(i) Mailboxes. All mailboxes installed upon Lots shall be uniform and shall be of a type, color and manufacture approved by the Architectural Review Board. Such mailboxes shall be installed upon posts approved as to type, size and location by the Architectural Review Board.

(j) Septic Systems. No septic tank, absorption field or any other on-site sewage disposal system (other than a lateral main connected to a sanitary sewerage collection system operated by the Clay Township Regional Waste District or a successor public agency or public utility) shall be installed or maintained on any Lot.

(k) Water Systems. No private or semi-private water supply system may be located upon any Lot which is not in compliance with regulations or procedures adopted or established by the Indiana State Board of Health, or other civil authority having jurisdiction. To the extent that domestic water service is available from a water line located within 200 feet of the lot line maintained by a public or private utility company, each Owner shall connect to such water line to provide water for domestic use on the Lot and shall pay all connection, availability or other charges lawfully established with respect to connections thereto. Notwithstanding the foregoing, an Owner may establish, maintain and use an irrigation water well on his Lot.

(l) Drainage. In the event storm water drainage from any Lot or Lots flows across another Lot, provision shall be made by the Owner of such Lot to permit such drainage to continue, without restriction or reduction, across the downstream Lot and into the natural drainage channel or course, although no specific drainage easement for such flow of water is provided on the Plat. To the extent not maintained by the Drainage Board, "Drainage Easements" reserved as drainage swales shall be maintained by the Owner of the Lot upon which such easements are located such that water from any adjacent Lot shall have adequate drainage along such swale. Lots within Claybridge may be included in a legal drain established by the Drainage Board. In such event, each Lot in Claybridge will be subject to assessment by the Drainage Board for the costs of maintenance of the portion of the Drainage System and the Lake Control Structures included in such legal drain, which assessment will be a lien against the Lot. The elevation of a Lot shall not be changed so as to affect materially the surface elevation or grade of surrounding Lots. Perimeter foundation drains, sump pump drains, downspouts and
water softener drains shall not be outletted into streets or street rights-of-way. These drains, with the exception of downspouts and water softeners, shall be connected whenever feasible into a subsurface drainage tile. Downspouts and water softener drains shall be designed to disperse runoff for overland flow to street or swale collection systems. Each Owner shall maintain the subsurface drains and tiles located on his Lot and shall be liable for the cost of all repairs thereto or replacements thereof.

10. Maintenance of Lots.

(a) Vehicle Parking. No camper, motor home, truck, trailer, boat or disabled vehicle may be parked or stored overnight or longer on any lot in open public view.

(b) Signs. Except for such signs as Declarant may in its absolute discretion display in connection with the development of Claybridge and the sale of Lots therein and such signs as may be located on the Community Area, no sign of any kind shall be displayed to the public view on any Lot except that one sign of not more than four (4) square feet may be displayed at any time for the purpose of advertising the property for sale or for rent, or may be displayed by a builder to advertise the property during construction and sale.

(c) Fencing. No fence, wall, hedge or shrub planting higher than eighteen (18) inches shall be permitted between the front property line and the front building set-back line except where such planting is part of Residence landscaping and the prime root thereof is within four (4) feet of the Residence. Trees shall not be deemed "shrubs" unless planted in such a manner as to constitute a "hedge". No chain link fence shall be erected upon a Lot if it would be visible from a street. All fencing located on Lots abutting Lake 1 which is visible from Lake 1 shall be uniform in height, style and color and substantially similar in material, but nothing herein shall be deemed to require the Architectural Review Board to approve any fencing visible from Lake 1 on Lots abutting Lake 1. No fence shall be erected or maintained on or within any Landscaping Easement except such as may be installed by Declarant and subsequently replaced by the Corporation in such manner as to preserve the uniformity of such fence, nor shall any fence be erected on any lot line. No fence may be erected on a Lot without the prior approval of the Architectural Review Board, which may establish further restrictions with respect to fences, including limitations on (or prohibition of) the installation of fences in the rear yard of a Lot.
abutting a Lake and design standards for fences. All fences shall be kept in good repair. 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 25 feet from the intersection of said street lines, or in the case 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 sufficient height to prevent obstruction of such sight lines.

(d) Vegetation. An Owner shall not permit the growth of weeds and volunteer trees and bushes on his Lot, and shall keep his Lot reasonably clear from such unsightly growth at all times. If an Owner fails to comply with this Restriction, the Architectural Review Board shall cause the weeds to be cut and the Lot cleared of such growth at the expense of the Owner thereof and the Architectural Review Board shall have a lien against the cleared Lot for the expense thereof.

(e) Nuisances. No noxious or offensive activity shall be carried on upon any Lot nor shall anything be done thereon which may be, or may become, an annoyance or nuisance to the neighborhood. Barking dogs shall constitute a nuisance.

(f) Garbage and Refuse Disposal. No Lot shall be used or maintained as a dumping ground for trash. Rubbish, garbage or other waste shall be kept in sanitary containers out of public view. All equipment for storage or disposal of such materials shall be kept clean and sanitary.

(g) Livestock and Poultry. No animals, livestock or poultry of any kind shall be raised, bred or kept on any 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. The owners of such permitted pets shall confine them to their respective Lots such that they will not be a nuisance. Owners of dogs shall so control or confine them so as to avoid barking which will annoy or disturb adjoining Owners.

(h) Outside Burning. No trash, leaves, or other materials shall be burned upon a Lot if smoke therefrom would blow upon any other Lot and, then, only in acceptable incinerators and in compliance with all applicable legal requirements.
(i) **Antennas and Receivers.** No satellite receiver or down-link shall be permitted on any Lot, nor shall any exterior antenna be permitted thereon without the prior written consent of the Architectural Review Board. The Architectural Review Board shall not be obligated to give its consent to the installation of any exterior television antenna if television reception is available from underground cable connections serving the Lot or to the installation of any other exterior antenna if all Owners of Lots within 200 feet of the Lot upon which the proposed antenna would be erected do not consent in writing to the installation thereof.

(j) **Exterior Lights.** No exterior lights shall be erected or maintained between the building line and rear lot line so as to shine or reflect directly upon another Lot.

(k) **Electric Bug Killers.** Electric bug killers, "zappers" and other similar devices shall not be installed at a location or locations which will result in the operation thereof becoming a nuisance or annoyance to other Owners and shall only be operated when outside activities require the use thereof and not continuously.

(l) **Tennis Courts.** No tennis court shall be installed or maintained on any Lot which abuts a Lake.

(m) **Swimming Pools.** No swimming pool shall be located on a Lot abutting Lake I within 35 feet from the water's edge at normal pool elevation as established on the engineering design plans for Lake I filed with the Zoning Authority.

(n) **Piers, Docks, Etc.** All piers, docks or other intrusions into the Lake from a Lot shall conform to uniform standards for style, size and material established by the Architectural Review Board, but nothing herein shall be deemed to require the Board to approve the request of an Owner to extend a pier, dock or other structure into a Lake.

11. **Claybridge Homeowners Association, Inc.**

(a) **Membership.** Each Owner shall automatically be a Member and shall enjoy the privileges and be bound by the obligations contained in the the Articles and By-Laws. If a Person would realize upon his security and become an Owner, he shall then be subject to all the requirements and limitations imposed by this Declaration on other Owners, including those provisions with respect to the payment of Assessments.
(b) **Powers.** The Corporation shall have such powers as are set forth in this Declaration and in the Articles, together with all other powers that belong to it by law.

(c) **Classes of Members.** The Corporation shall have three (3) classes of members as follows:

**Class A.** Every Person who is an Owner shall be a Class A member.

**Class B.** Declarant shall be a Class B member. No other Person, except a successor to substantially all of the interest of Declarant in the Tract, shall hold a Class B membership in the Corporation. The Class B membership shall terminate upon the resigna-
tion of the Class B member, when all of the Lots in the Tract have been sold, or on December 31, 1994, whichever first occurs.

**Associate Members.** Individuals who are appointed by any Member which is not a natural person pursuant to the provisions of the Articles shall be Associate Members.

(d) **Voting and Other Rights of Members.** The voting and other rights of Members shall be as specified in the Articles and By-Laws.

(e) **Reserve for Replacements.** The Board of Directors shall establish and maintain the Reserve for Replacements by the allocation and payment to such reserve fund of an amount determined annually by the Board to be sufficient to meet the cost of periodic maintenance, repairs, renewal and replacement of the Community Area. In determining the amount, the Board shall take into consideration the expected useful life of the Community Area, projected increases in the cost of materials and labor, interest to be earned by such fund and the advice of Declarant or such consultants as the Board may employ. The Reserve for Replacements shall be deposited in a special account with a lending institution the accounts of which are insured by an agency of the United States of America or may, in the discretion of the Board, be invested in obligations of, or fully guaranteed as to principal by, the United States of America. Funds deposited in the Reserve for Replacements derived from the Initial Capital Assessment shall be expanded only in payment of Maintenance costs incurred with respect to the Lake Control Struc-
tures.
(f) Limitations on Action by the Corporation. Unless the Class B Member and at least two-thirds of the Mortgagees (based on one vote for each first mortgage owned) or two-thirds (2/3) of the Class A members (other than Declarant) have given their prior written approval, the Corporation, the Board of Directors and the Owners may not: (i) except as authorized by Paragraph 13(a), by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Community Area (but the granting of easements for public utilities or other public purposes consistent with the intended use of the Community Area shall not be deemed a transfer for the purposes of this clause); (ii) fail to maintain fire and extended coverage on insurable Community Area on a current replacement cost basis in an amount at least one hundred percent (100%) of the insurable value (based on current replacement cost); (iii) use hazard insurance proceeds for losses to any Community Area for other than the repair, replacement or reconstruction of the Community Area; (iv) change the method of determining the obligations, assessments, dues or other charges that may be levied against the Owner of a Residence; (v) by act or omission change, waive or abandon any scheme of regulations or their enforcement pertaining to the architectural design or the exterior appearance of Residences, or the maintenance and up-keep of the Community Area; or (vi) fail to maintain the Reserve for Replacements in the amount required by this Declaration.

(g) Mergers. Upon a merger or consolidation of another corporation with the Corporation, its properties, rights and obligations may, as provided in its articles of incorporation, by operation of law be transferred to another surviving or consolidated corporation or, alternatively, the properties, rights and obligations of another corporation may by operation of law be added to the properties, rights and obligations of the Corporation as a surviving corporation pursuant to a merger. The surviving or consolidated corporation may administer the covenants and restrictions established by this Declaration within the Tract together with the covenants and restrictions established upon any other properties as one scheme. No other merger or consolidation, however, shall effect any revocation, change or addition to the covenants established by this Declaration within the Tract except as hereinafter provided.

(a) Creation of the Lien and Personal Obligation of Assessments. Declarant hereby covenants, and each Owner of any Lot by acceptance of a deed thereto, whether or not it shall be so expressed in such deed, is deemed to covenant and agree, to pay to the Corporation the following: (1) General Assessments, (2) Initial Capital Assessment and (3) Special Assessments, such Assessments to be established and collected as hereinafter provided.

All Assessments, together with interest thereon and costs of collection thereof, shall be a charge on the land and shall be a continuing lien upon the Lot against which each Assessment is made until paid in full. Each Assessment, together with interest thereon and costs of collection thereof, shall also be the personal obligation of the Person who was the Owner of the Lot at the time when the Assessment became due.

(b) General Assessment.

(i) Purpose of Assessment. The General Assessment levied by the Corporation shall be used exclusively to promote the recreation, health, safety, and welfare of the Owners of Lots and for the improvement, maintenance and operation of the Community Area.

(ii) Basis for Assessment.

(1) Lots Generally. Each Lot owned by a Person other than Declarant shall be assessed at a uniform rate without regard to whether a Residence has been constructed upon the Lot.
(2) Lots Owned by Declarant. No Lot owned by Declarant shall be assessed by the Corporation except such Lots as have been improved by the construction thereon of Residences which shall be subject to assessment as provided in Clause (1) above.

(3) Change in Basis. The basis for assessment may be changed with the assent of the Class B member and of (i) two-thirds (2/3) of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned) who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(iii) Method of Assessment. By a vote of a majority of the Directors, the Board of Directors shall, on the basis specified in subparagraph (ii), fix the General Assessment for each assessment year of the Corporation at an amount sufficient to meet the obligations imposed by this Declaration upon the Corporation. The Board of Directors shall establish the date(s) the General Assessment shall become due, and the manner in which it shall be paid.

(iv) Allocation of Assessment. The cost of maintaining, operating, restoring or replacing the Community Area has been allocated in this Declaration among Owners of Lots on the basis of the location of the lands and improvements constituting the Community Area and the intended use thereof. In determining the General Assessment, costs and expenses which in accordance with the provisions of this Declaration are to be borne by all Owners shall first be allocated to all Owners. Costs and expenses which in accordance with the provisions of this
Declaration are to be borne by the Owners of certain Lots shall then be allocated to the Owners of such Lots. The provisions of subparagraph (ii) for uniform assessment shall not be deemed to require that all assessments against vacant Lots or Lots improved with comparable types of Residences be equal, but only that each Lot be assessed uniformly with respect to comparable Lots subject to assessment for similar costs and expenses.

(c) Initial Capital Assessment. On the earlier of (i) the date a Lot is conveyed by Declarant to an Owner (other than the holder of a first mortgage on such Lot in a conveyance which constitutes a deed in lieu of foreclosure), (ii) the date a Residence constructed on the Lot has been certified for occupancy by the Zoning Authority or (iii) the date a Residence on the Lot is first occupied by an Owner upon completion of construction thereof, there shall be due and payable to the Corporation by the Owner of such Lot (other than an Incorporated Lot) the sum of: (A) Three Hundred Dollars ($300.00) if such Lot abuts Lake 1, (B) Two Hundred Dollars ($200.00) if such Lot abuts Lakes 2 or 3, or (C) One Hundred Dollars ($100.00) if such Lot does not abut a Lake. All such sums shall be deposited in the Reserve for Replacements maintained by the Corporation.

(d) Special Assessment. The Corporation may levy in any fiscal year a Special Assessment applicable to that year and not more than the next four (4) succeeding fiscal years for the purpose of defraying, in whole or in part, the cost of any construction, repair, or replacement of a capital improvement upon or constituting a part of the Community Area, including fixtures and personal property relating thereto, provided that any such Assessment shall have the assent of the Class B member and of a majority of the votes of the Class A members whose Lots are subject to assessment with respect to the capital improvement who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(e) Date of Commencement of Assessments. The General Assessment shall commence with respect to assessable Lots on the first day of the month following conveyance of the first Lot to an Owner who is not Declarant. The initial Assessment on any assessable
Lot shall be adjusted according to the number of whole months remaining in the assessment year.

(f) Effect of Nonpayment of Assessments: Remedies of the Corporation. Any Assessment not paid within thirty (30) days after the due date may upon resolution of the Board of Directors bear interest from the due date at a percentage rate no greater than the current statutory maximum annual interest rate, to be set by the Board of Directors for each assessment year. The Corporation shall be entitled to institute in any court of competent jurisdiction any lawful action to collect the delinquent Assessment plus any expenses or costs, including attorneys' fees, incurred by the Corporation in collecting such Assessment. If the Corporation has provided for collection of any Assessment in installments, upon default in the payment of any one or more installments, the Corporation may accelerate payment and declare the entire balance of said Assessment due and payable in full. No Owner may waive or otherwise escape liability for the Assessments provided for herein by non-use of the Community Area or abandonment of his Lot.

(g) Subordination of the Lien to Mortgages. The lien of the Assessments provided for herein against a Lot shall be subordinate to the lien of any recorded first mortgage covering such Lot and to any valid tax or special assessment lien on such Lot in favor of any governmental taxing or assessing authority. Sale or transfer of any Lot shall not affect the assessment lien. The sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall, however, extinguish the lien of such Assessments as to payments which became due more than six (6) months prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof.

(h) Certificates. The Corporation shall, upon demand by an Owner, at any time, furnish a certificate in writing signed by an officer of the Corporation that the Assessments on a Lot have been paid or that certain Assessments remain unpaid, as the case may be.

(i) Exempt Property. The following property subject to this Declaration shall be exempt from the Assessments, charge and lien created herein: (1) all properties to the extent of any easement or other
interest therein dedicated and accepted by the local public authority and devoted to public use; (2) the Community Area; (3) all properties exempt from taxation by state or local governments upon the terms and to the extent of such legal exemption. Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said Assessments, charges or liens.

(j) Annual Budget. By a majority vote of the Directors, the Board of Directors shall adopt an annual budget for the subsequent fiscal year, which shall provide for allocation of expenses in such a manner that the obligations imposed by the Declaration will be met.


(a) The Architectural Review Board. An Architectural Review Board consisting of three (3) Persons as provided in the By-Laws shall be appointed by the Class B member. At such time as there is no Class B member, the Architectural Review Board shall be appointed by the Board of Directors.

(b) Purpose. The Architectural Review Board shall regulate the external design, appearance, use, location and maintenance of the Tract and of improvements thereon in such manner as to preserve and enhance values and to maintain a harmonious relationship among structures, improvements and the natural vegetation and topography.

(c) Change in Conditions. Except as otherwise expressly provided in this Declaration, no improvements, alterations, repairs, change of colors, excavations, changes in grade, planting or other work that in any way alters any Lot or the exterior of the improvements located thereon from its natural or improved state existing on the date such Lot was first conveyed in fee by the Declarant to an Owner shall be made or done without the prior approval by the Architectural Review Board of a Lot Development Plan therefor. Prior to the commencement by any Owner other than Declarant of (i) construction, erection or alteration of any Residence, building, fence, wall, swimming pool, tennis court, patio, pier, dock or other structure on a Lot or (ii) any plantings on a Lot, a Lot Development Plan with respect thereto shall be submitted to the Architectural Review Board, and no
building, fence, wall, Residence, or other structure shall be commenced, erected, maintained, improved, altered, made or done, or any plantings made, by any Person other than Declarant without the prior written approval by the Architectural Review Board of a Lot Development Plan relating to such construction, erection, alteration or plantings. Such approval shall be in addition to, and not in lieu of, all approvals, consents, permits and/or variances required by law from governmental authorities having jurisdiction over Claybridge, and no Owner shall undertake any construction activity within Claybridge unless all legal requirements have been satisfied. Each Owner shall complete all improvements to a Lot strictly in accordance with the Lot Development Plan approved by the Architectural Review Board. As used in this subparagraph (c), "plantings" does not include flowers, bushes, shrubs or other plants having a height of less than 18 inches.

(d) Procedures. In the event the Architectural Review Board fails to approve, modify or disapprove in writing a Lot Development Plan within thirty (30) days after such plan has been duly filed with the Architectural Review Board in accordance with procedures established by Declarant or, if Declarant is no longer a Class B member, the Board of Directors, approval will be deemed granted. A decision of the Architectural Review Board may be appealed to the Board of Directors which may reverse or modify such decision by a two-thirds (2/3) vote of the Directors then serving.

(e) Guidelines and Standards. The Architectural Review Board shall have the power to establish such architectural and landscaping design guidelines and standards as it may deem appropriate to achieve the purpose set forth in subparagraph (b) to the extent that such design guidelines and standards are not in conflict with the specific provisions of this Declaration. Any such guideline or standard may be appealed to the Board of Directors which may terminate or modify such guideline or standard by a two-thirds (2/3) vote of the Directors then serving.


(a) Ownership. The Community Area shall remain private, and neither Declarant's execution or recording of an instrument portraying the Community Area, nor the doing of any other act by Declarant is, or is
intended to be, or shall be construed as, a dedication to the public of such Community Area. Declarant or the Corporation may, however, dedicate or transfer all or any part of the Community Area to any public agency, authority or utility for use as roads, utilities, parks or other public purposes.

(b) Density of Use or Adequacy. Declarant expressly disclaims any warranties or representations regarding the density of use of the Community Area or any facilities located thereon or the adequacy thereof for the purpose intended.

(c) Obligations of the Corporation. The Corporation, subject to the rights of Declarant and the Owners set forth in this Declaration, shall be responsible for the exclusive management and control of the Community Area and all improvements thereon (including furnishings and equipment related thereto), and shall keep the Community Area in good, clean, attractive and sanitary condition, order and repair.

(d) Easements of Enjoyment. No Person shall have any right or easement of enjoyment in or to the Community Area except to the extent granted by, and subject to the terms and provisions of, this Declaration or resolution adopted by the Board of Directors. Such rights and easements as are thus granted shall be appurtenant to and shall pass with the title to every Lot for whose benefit they are granted. The Owners of Lots abutting the Lake may use the Lake, but such use shall be limited to fishing and such other uses as may be authorized by resolution adopted by the Board of Directors. Each Owner shall have the right to use such parts of the Community Area as are reasonably required to afford access to and from such Owner’s Lot.

(e) Extent of Easements. The easements of enjoyment created hereby shall be subject to the following:

(i) the right of the Corporation to establish reasonable rules for the use of the Community Area;

(ii) the right of the Corporation to mortgage any or all of the Community Area and the facilities constructed thereon for the purposes of improvements to, or repair of, the Community Area or facilities con-
structured thereon, pursuant to approval of the Class B member and two-thirds (2/3) of the votes of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned), voting in person or by proxy at a regular meeting of the Corporation or a meeting duly called for this purpose; and

(iii) the right of the Corporation to dedicate or transfer all or any part of the Community Area to any public agency, authority or utility, but no such dedication or transfer shall be effective unless an instrument signed by the Class B member and the appropriate officers of the Corporation acting pursuant to authority granted by two-thirds (2/3) of the votes of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned), agreeing to such dedication or transfer, has been recorded.

(f) Additional Rights of Use. The members of the family and the guests of every Person who has a right of enjoyment to the Community Area and facilities may use the Community Area and facilities subject to such general regulations consistent with the provisions of this Declaration as may be established from time to time by the Corporation and included within the Register of Regulations.

(g) Damage or Destruction by Owner. In the event the Community Area is damaged or destroyed by an Owner or any of his guests, tenants, licensees, agents, or member of his family, such Owner authorizes the Corporation to repair said damaged area; the Corporation shall repair said damaged area in a good workmanlike manner in conformance with the original plans and specifications of the area involved, or as the area may have been modified or altered subsequently by the Corporation in the discretion of the Corporation. The amount necessary for such repairs shall become a Special Assessment upon the Lot of said Owner.

(h) Conveyance of Title. Declarant may retain the legal title to the Community Area or any portion thereof until such time as it has completed improve-
ments thereon, but notwithstanding any provision here-
in, the Declarant hereby covenants that it shall con-
vey the Lakes and Lake Control Structures to the
Corporation, free and clear of all liens and financial
encumbrances, not later than two (2) years from the
date of this Declaration. Owners shall have all the
rights and obligations imposed by this Declaration
with respect to such Community Area prior to convey-
ance, except that the Corporation shall not be liable
for payment of taxes and insurance for such Community
Area until title is conveyed.

15. Easements.

(a) Plat Easements. In addition to such eas-
ements as are created elsewhere in this Declaration and
as may be created by Declarant pursuant to written
instruments recorded in the office of the Recorder of
Hamilton County, Indiana, Lots are subject to drainage
easements, sewer easements, utility easements, entry
way easements, landscaping easements, lake access
easements and non-access easements, either separately
or in any combination thereof, as shown on the Plat,
which are reserved for the use of Owners, public util-
ity companies and governmental agencies as follows:

(i) Drainage Easements (DE) are
created to provide paths and courses for
area and local storm drainage, either over-
land or in adequate underground conduit, to
serve the needs of Claybridge and adjoining
ground and/or public drainage systems; and
it shall be the individual responsibility of
each Owner to maintain the drainage across
his own Lot. Under no circumstance shall
said easement be blocked in any manner by
the construction or reconstruction of any
improvement, nor shall any grading restrict,
in any manner, the waterproof. Said areas
are subject to construction or reconstruc-
tion to any extent necessary to obtain ade-
quate drainage at any time by any govern-
mental authority having jurisdiction over
drainage, by Declarant, and by the Architec-
tural Review Board, but neither Declarant
nor the Architectural Review Board shall
have any duty to undertake any such con-
struction or reconstruction. Said easements
are for the mutual use and benefit of the
Owners.
(ii) **Sewer Easements** (SE) are created for the use of the local governmental agency having jurisdiction over any storm and sanitary waste disposal system which may be designed to serve Claybridge for the purpose of installation and maintenance of sewers that are a part of said system.

(iii) **Utility Easements** (UE) are created for the use of Declarant, the Corporation and all public utility companies, not including transportation companies, for the installation and maintenance of mains, ducts, poles, lines and wires, as well as for all uses specified in the case of sewer easements.

(iv) **Entry Way Easements** (EWE) are created for the use by Declarant, the Architectural Review Board and the Corporation for the installation, operation and maintenance of the Entry Ways.

(v) **Landscaping Easements** (LE) are created for the use by Declarant, the Architectural Review Board and the Corporation for the planting and maintenance of trees, shrubs and other plantings.

(vi) **Lake Access Easements** (LAE) are created for the use of Declarant, the Corporation, the Drainage Board and the Clay Township Regional Waste District for the purpose of gaining access to the Lake, the Lake Control Structures, the Drainage System and the sanitary sewer lift station in the course of maintenance, repair or replacement of any thereof.

(vii) **Non-Access Easements** (NAE) are created to preclude access from certain Lots to abutting rights-of-way across the land subject to such easements.

All easements mentioned herein include the right of reasonable ingress and egress for the exercise of other rights reserved. No structure, including fences, shall be built on any drainage, sewer or utility easement, but a paved driveway necessary to provide access to a Lot from a public street or Roadway
(ii) **Sewer Easements (SE)** are created for the use of the local governmental agency having jurisdiction over any storm and sanitary waste disposal system which may be designed to serve Claybridge for the purpose of installation and maintenance of sewers that are a part of said system.

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All easements mentioned herein include the right of reasonable ingress and egress for the exercise of other rights reserved. No structure, including fences, shall be built on any drainage, sewer or utility easement, but a paved driveway necessary to provide access to a Lot from a public street or Roadway
shall not be deemed a "structure" for the purpose of this Restriction.

(b) **General Easement.** There is hereby created a blanket easement over, across, through and under the Tract for ingress, egress, installation, replacement, repair and maintenance of underground utility and service lines and systems, including but not limited to water, sewers, gas, telephones, electricity, television, cable or communication lines and systems. By virtue of this easement it shall be expressly permissible for Declarant or the providing utility or service company to install and maintain facilities and equipment on the Tract and to excavate for such purposes if Declarant or such company restores the disturbed area as nearly as is practicable to the condition in which it was found. No sewers, electrical lines, water lines, or other utility service lines or facilities for such utilities may be installed or relocated in the Tract except as proposed and approved by Declarant prior to the conveyance of the first Lot in the Tract to an Owner or by the Architectural Review Board thereafter. Should any utility furnishing a service covered by the general easement herein provided request a specific easement by separate recordable document, Declarant or the Corporation shall have the right to grant such easement on the Tract without conflicting with the terms hereof. This blanket easement shall in no way affect any other recorded easements on the Tract, shall be limited to improvements as originally constructed, and shall not cover any portion of a Lot upon which a Residence has been constructed.

(c) **Public Health and Safety Easements.** An easement is hereby created for the benefit of, and granted to, all police, fire protection, ambulance, delivery vehicles, and all similar Persons to enter upon the Community Area in the performance of their duties.

(d) **Drainage Board Easement.** An easement is hereby created for the benefit of, and granted to, the Drainage Board to enter the Tract and all Lots therein to the extent necessary to exercise its rights with respect to all or any part of the Drainage System or Lake Control Structures which are included within any legal drain.
(e) **Crossing Underground Easements.** Easements utilized for underground service may be crossed by driveways, walkways and Lake Access Easements provided prior arrangements are made with the utility company furnishing service. Such easements as are actually utilized for underground service shall be kept clear of all other improvements, including buildings, patios, or other pavings, other than crossings, driveways, walkways or Lake Access Easements, and neither Declarant nor any utility company using the easements shall be liable for any damage done by either of them or their assigns, agents, employees, or servants to shrubbery, trees, flowers or other improvements of the Owner located on the land covered by said easements.

(f) **Declarant’s Easement to Correct Drainage.** For a period of ten (10) years from the date of conveyance of the first Lot in the Tract, Declarant reserves a blanket easement and right on, over and under the ground within the Tract to maintain and to correct drainage of surface water in order to maintain reasonable standards of health, safety and appearance. Such right expressly includes the right to cut any trees, bushes or shrubbery, make any gradings of the soil, or to take any other similar action reasonably necessary, following which Declarant shall restore the affected property to its original condition as nearly as practicable. Declarant shall give reasonable notice of its intention to take such action to all affected Owners, unless in the opinion of Declarant an emergency exists which precludes such notice.

(g) **Water Retention.** The Owner of each Lot, by acceptance of a deed thereto, consents to the temporary storage (detention) of storm water within the drainage easements (DE) on such Owner’s Lot.

16. **Declarant’s Use During Construction.** Notwithstanding any provisions to the contrary contained herein or in any other instrument or agreement, Declarant or its sales agents or contractors may maintain during the period of construction and sale of Lots and Residences in the Tract, upon such portion thereof as is owned or leased by Declarant, such facilities as in the sole opinion of Declarant may be reasonably required, convenient or incidental to the construction and sale of Lots and Residences, including, but without limiting the generality thereof, a business office, storage area, construction yards, signs, model Residences and sales offices.
policies or secure new hazard insurance coverage for the Community Area in case of a lapse of a policy. A Mortgagee making such payments shall be entitled to immediate reimbursement from the Corporation.

20. Amendments.

(a) Generally. This Declaration may be amended at any time by an instrument signed by (i) the appropriate officers of the Corporation acting pursuant to the authority granted by not less than two-thirds (2/3) of the votes of the Class A members cast at a meeting duly called for the purpose of amending this Declaration and, to the extent required by Paragraph 18, (ii) Declarant.

(b) By Declarant. Declarant hereby reserves the right unilaterally to amend and revise the standards, covenants and restrictions contained in this Declaration during the period prior to December 31, 1994. Such amendments shall be in writing, executed by Declarant, and recorded with the Recorder of Hamilton County, Indiana. No such amendment, however, shall restrict or diminish the rights or increase or expand the obligations of Owners with respect to Lots conveyed to such Owners prior to the amendment or adversely affect the rights and interests of Mortgagees holding first mortgages on Residences at the time of such amendment. Declarant shall give notice in writing to such Owners and Mortgagees of any amendments. Except to the extent authorized in Paragraph 15(b), Declarant shall not have the right at any time by amendment of this Declaration to grant or establish any easement through, across or over any Lot which Declarant has previously conveyed without the consent of the Owner of such Lot.

(c) Effective Date. Any amendment shall become effective upon its recordation in the Office of the Recorder of Hamilton County, Indiana.

21. Interpretation. The underlined titles preceding the various paragraphs and subparagraphs of this Declaration are for convenience of reference only, and none of them shall be used as an aid to the construction of any provision of this Declaration. 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.

22. Duration. The foregoing covenants and restrictions are for the mutual benefit and protection of the present and future Owners, the Corporation, and Declarant, and shall run with the
land and shall be binding on all parties and all persons claim-
ing under them until January 1, 2019, at which time said cove-
nants and restrictions shall be automatically extended for
successive periods of ten (10) years, unless changed in whole
or in part by vote of those persons who are then the owners of
a majority of the lots in the tract.

23. 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 re-
strictions, and of and from every combination of the restric-
tions. 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.

24. Non-Liability of Declarant. Declarant shall not have
any liability to an owner or to any other person with respect
to drainage on, over or under a lot. Such drainage shall be
the responsibility of the owner of the lot upon which a resi-
dence is constructed and of the builder of such residence and
an owner, by an acceptance of a deed to a lot, shall be deemed
to agree to indemnify and hold declarant free and harmless from
and against any and all liability arising from, related to, or
in connection with drainage on, over and under the lot de-
scribed in such deed. Declarant shall have no duties, obliga-
tions or liabilities hereunder except such as are expressly
assumed by declarant, and no duty of, or warranty by, declarant
shall be implied by or inferred from any term or provision of
this declaration.

IN TESTIMONY WHEREOF, witness the signatures of declarant
and the consenting owners as of the date set forth above.

BRENWICK DEVELOPMENT COMPANY, INC.

By George P. Sweet
President

Attest:

Tom Charles Huston
Secretary
6703q

STATE OF INDIANA

COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared George P. Sweet and Tom Charles Huston, the President and Secretary, respectively, of Brenwick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the above and foregoing Declaration of Covenants and Restrictions for and on behalf of said corporation pursuant to authority granted by its Board of Directors.

WITNESS my hand and Notarial Seal this 7th day of November, 1989.

[Signature]
Notary Public Residing in [County]

My Commission Expires: [Signature]

[Signature]
(printed signature)

May 24, 1991
STATE OF INDIANA  
COUNTY OF MARION  

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared William L. Hill, III and Michelle T. Hill, husband and wife, who acknowledged the execution of the above and foregoing Declaration of Covenants and Restrictions.

WITNESS my hand and Notarial Seal this ___ day of November, 1989.

[Signature]
Notary Public Residing in [County]

(printed signature)

My Commission Expires:

[Signature]

This instrument prepared by Tom Charles Huston, Attorney at Law, 1313 Merchants Bank Bldg., 11 S. Meridian Street, Indianapolis, Indiana  46204.
EXHIBIT A

Description of the Tract

Proposed Subdivision of part of the Southeast and part of the Southwest Quarters of Section 27, and part of the Northeast and part of the Northwest Quarters of Section 34, all in Township 18 North, Range 3 East in Hamilton County, Indiana, more particularly described as follows:

Commencing at the Northeast corner of said Southwest Quarter Section; thence along the East line thereof South 00 degrees 03 minutes 44 seconds East 442.79 feet; thence South 89 degrees 12 minutes 23 seconds West 740.00 feet to the Northwest corner of Springmill Streams - Section Five, the plat of which was recorded August 26, 1966 in Plat Book 13 on pages 31, 32 and 33 in the Office of the Recorder of Hamilton County, Indiana (the next two courses are along said plat): (1) thence South 05 degrees 10 minutes 30 seconds East 517.05 feet; (2) thence South 36 degrees 07 minutes 10 seconds East 1340.83 feet; thence South 15 degrees 23 minutes 44 seconds East 2.90 feet to a point on the center line of a 50.00 foot wide Shell Oil Company Pipeline easement recorded in Easement Book 2, pages 733 and 734 on April 19, 1965 as Instrument 85-4896 in said Recorder's Office, which said point is the Point of Beginning; thence along said center line South 49 degrees 37 minutes 33 seconds West 801.25 feet; thence North 00 degrees 19 minutes 45 seconds West 191.61 feet; thence North 67 degrees 49 minutes 25 seconds West 413.68 feet; thence South 13 degrees 41 minutes 26 seconds West 211.34 feet; thence South 13 degrees 39 minutes 50 seconds East 263.57 feet; thence South 58 degrees 44 minutes 20 seconds East 274.98 feet; thence North 48 degrees 15 minutes 00 seconds West 270.67 feet to the Northwest corner of the Northeast Quarter of the Northwest Quarter of said Section 34; thence along the West line thereof South 00 degrees 02 minutes 57 seconds East 1309.37 feet; thence along the approximate alignment of a fence (as located September, 1960) North 89 degrees 13 minutes 27 seconds East 1325.58 feet; thence continue along said fence North 89 degrees 20 minutes 28 seconds East 713.65 feet to a 3/4 inch iron pin found; thence North 00 degrees 06 minutes 19 seconds East 494.12 feet to a 2-1/2 inch iron pipe found; thence North 89 degrees 20 minutes 34 seconds East 153.89 feet to the Southwest corner of Springmill Streams Section Three, the plat of which was recorded July 5, 1984 in Plat Book 11 on pages 33 and 34 in said Recorder's Office (the next 26 courses are along the Westerly line of said plat): (1) thence North 01 degrees 05 minutes 00 seconds West 127.60 feet to the approximate center line of Almond Ditch (the next 27 courses are along the approximate center line of said Almond Ditch); (2) thence North 01 degrees 52 minutes 30 seconds East 30.00 feet; (3) thence North 54 degrees 38 minutes 00 seconds West 51.50 feet; (4) thence North 04 degrees 53 minutes 00 seconds East 37.00 feet; (5) thence North 29 degrees 50 minutes 00 seconds West 103.00 feet; (6) thence North 02 degrees 00 minutes 00 seconds East 28.00 feet; (7) thence North 42 degrees 00 minutes 00 seconds West 28.50 feet; (8) thence North 28 degrees 15 minutes 10 seconds West 61.00 feet; (9) thence North 03 degrees 20 minutes 00 seconds West 32.00 feet; (10) thence North 34 degrees 28 minutes 45 seconds West 28.99 feet; (11) thence North 65 degrees 59 minutes 15 seconds West 25.00 feet; (12) thence North 01 degrees 44 minutes 15 seconds
East 15.00 feet; (13) thence North 66 degrees 18 minutes 10 seconds West 19.00 feet; (14) thence North 28 degrees 23 minutes 00 seconds West 18.50 feet; (15) thence North 70 degrees 06 minutes 00 seconds East 31.00 feet; (16) thence North 28 degrees 06 minutes 10 seconds West 51.00 feet; (17) thence North 55 degrees 06 minutes 30 seconds West 27.00 feet; (18) thence South 32 degrees 20 minutes 10 seconds West 30.00 feet; (19) thence North 61 degrees 25 minutes 30 seconds West 35.00 feet; (20) thence North 09 degrees 11 minutes 40 seconds West 17.00 feet; (21) thence North 41 degrees 21 minutes 00 seconds West 47.00 feet; (22) thence North 75 degrees 57 minutes 50 seconds West 25.00 feet; (23) thence South 51 degrees 10 minutes 05 seconds West 47.30 feet; (24) thence North 44 degrees 03 minutes 40 seconds West 107.93 feet; (25) thence North 21 degrees 35 minutes 26 seconds West 68.32 feet; (26) thence North 34 degrees 50 minutes 05 seconds East 31.50 feet; (27) thence North 80 degrees 17 minutes 41 seconds West 51.69 feet; (28) thence North 23 degrees 11 minutes 55 seconds West 23.83 feet to the Westerly line of Springmill Streams Section One (the next 17 courses are along the Westerly line of said Section One): (1) thence North 23 degrees 11 minutes 55 seconds West 21.87 feet; (2) thence North 46 degrees 10 minutes 09 seconds West 34.66 feet; (3) thence North 10 degrees 23 minutes 10 seconds West 82.41 feet; (4) thence North 79 degrees 27 minutes 27 seconds West 65.24 feet; (5) thence North 57 degrees 15 minutes 53 seconds West 33.29 feet; (6) thence North 04 degrees 34 minutes 26 seconds West 25.08 feet; (7) thence North 31 degrees 47 minutes 56 seconds East 58.83 feet; (8) thence North 17 degrees 39 minutes 00 seconds West 23.09 feet; (9) thence North 36 degrees 15 minutes 14 seconds West 37.20 feet; (10) thence North 05 degrees 18 minutes 28 seconds East 65.28 feet; (11) thence North 27 degrees 08 minutes 59 seconds West 43.83 feet; (12) thence South 86 degrees 07 minutes 45 seconds West 36.43 feet; (13) thence North 22 degrees 08 minutes 56 seconds West 41.52 feet; (14) thence North 16 degrees 41 minutes 57 seconds East 31.22 feet; (15) thence North 22 degrees 41 minutes 38 seconds West 59.82 feet; (16) thence North 26 degrees 32 minutes 54 seconds East 31.31 feet; (17) thence North 15 degrees 23 minutes 44 seconds West 22.01 feet to the Point of Beginning, containing 67.95 acres, more or less.

ALSO, Lot ————200——— in Springmill Streams, Section 8, the plat of which is recorded as Instrument No. 87-46556.

ALSO, Lots 106 and 107 in Springmill Streams, Section 6, the plat of which is recorded as Instrument No. 87-46555.
8928439

FIRST AMENDMENT
TO DECLARATION OF COVENANTS AND RESTRICTIONS
OF CLAYBRIDGE

THIS FIRST AMENDMENT to that certain Declaration of Covenants and Restrictions of Claybridge dated as of November 1, 1989 (the "Declaration"), is executed as of the 1st day of December, 1989, by Brenwick Development Company, Inc., an Indiana corporation ("Declarant"), who by the execution hereof, hereby declares that:

1. Recitals. The following facts are true:

(a) The Declaration was recorded in the office of the Recorder of Hamilton County, Indiana, on November 29, 1989, as Instrument No. 8927000.

(b) Declarant has the right unilaterally to amend and revise the Declaration pursuant to the provisions of Paragraph 20(b) of the Declaration.

2. Amendments.

(a) Paragraph 8 of the Declaration is amended to add the following subparagraph (c):

(c) The Corporation shall maintain the stop sign posts and street sign posts located in Claybridge, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment except the Incorporated Lots. The Corporation shall indemnify and hold harmless the Board of Commissioners of Hamilton County with respect to any liability incurred by such Board in connection with or as a result of the existence of such posts in Claybridge.

(b) Paragraph 10(m) of the Declaration is amended by adding the following thereto:

If a variance permitting installation of a mechanical pool cover in lieu of fencing has been obtained from the Zoning Authority, then the Architectural Review Board may require, as a condition to the location of a swimming pool on a Lot, that

This Instrument Recorded 12-15-1989
Sharon K. Cherry, Recorder, Hamilton County, IN
the Owner install a mechanical pool cover, and, if the Board imposes such requirement, then a mechanical pool cover of a type and manufacture approved by the Architectural Review Board shall be installed by the Owner in compliance with all applicable legal requirements, all requirements established by the Zoning Authority as a condition to such variance, and all requirements established by the Architectural Review Board.

3. Effective Date. The foregoing amendment shall be effective as of the date this First Amendment is recorded in the Office of the Recorder of Hamilton County, Indiana.

IN WITNESS WHEREOF, This First Amendment has been executed as of the date first written above.

BRENWICK DEVELOPMENT COMPANY, INC.

By ____________________________
George P. Sweet, President

STATE OF INDIANA  )
COUNTY OF MARION  ) SS:

Before me, a Notary Public in and for said County and State, personally appeared George P. Sweet, the President of Brenwick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the foregoing "First Amendment to Declaration of Covenants and Restrictions" for and on behalf of said corporation.

WITNESS my hand and Notarial Seal this 30th day of December, 1989.

[Signature]
Notary Public Residing in
Marion County

My Commission Expires: May 31, 1991

This instrument prepared by Tom Charles Huston, Attorney at Law, 1311 Merchants Bank Bldg., 11 S. Meridian Street, Indianapolis, Indiana 46204.

-2-

8928439
SECOND AMENDMENT
TO
DECLARATION OF COVENANTS AND RESTRICTIONS
OF CLAYBRIDGE

THIS SECOND AMENDMENT to that certain Declaration of Covenants and Restrictions of Claybridge dated as of November 1, 1989 (the "Declaration"), is executed as of the 15th day of April, 1991, by Brenwick Development Company, Inc., an Indiana corporation ("Declarant"), who by the execution hereof, hereby declares that:

1. Recitals. The following facts are true:

   (a) The Declaration was recorded in the office of the Recorder of Hamilton County, Indiana, on November 29, 1989, as Instrument No. 8927000.

   (b) The Declaration was amended by a First Amendment dated as of December 1, 1989, recorded on December 5, 1989 in the office of the aforesaid Recorder as Instrument No. 8927439.

   (c) Declarant has the right unilaterally to amend and revise the Declaration pursuant to the provisions of Paragraph 20(b) of the Declaration.

2. Amendments.

   (a) Paragraph 12(b)(ii) of the Declaration is amended to read as follows:

   (ii) Basis for Assessment.

   (1) Lots Generally. Each Lot (exclusive of the Incorporated Lots) owned by a Person other than Declarant shall be assessed at a uniform rate without regard to whether a Residence has been constructed upon the Lot.

   (2) Lots Owned by Declarant. No Lot owned by Declarant shall be assessed by the Corporation except such Lots as have been improved by the construction thereon of Residences which shall be subject to assessment as provided in Clause (1) above.

   (3) Incorporated Lots. An Incorporated Lot shall not be assessed by the Corporation for any purpose except for the Initial Capital Assessment and on account of services provided by the Corporation to the
Owners of such Lots at the request of such Owners (e.g., trash removal).

(4) Change in Basis. The basis for assessment may be changed with the assent of the Class B member and of (i) two-thirds (2/3) of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgages (based on one vote for each first mortgage owned) or by proxy at a meeting of such members duly called for this purpose; provided, however, that the Incorporated Lots may not become subject to General or Special Assessments without the consent of the than Owners of such Lots.

3. Effective Date. The foregoing amendment shall be effective as of the date this Second Amendment is recorded in the Office of the Recorder of Hamilton County, Indiana.

IN WITNESS WHEREOF, This Second Amendment has been executed as of the date first written above.

BRENNICK DEVELOPMENT COMPANY, INC.

By /s/ George P. Sweet, President

STATE OF INDIANA    }  SS:
COUNTY OF MARION  }

Before me, a Notary Public in and for said County and State, personally appeared George P. Sweet, the President of Brennick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the foregoing “Second Amendment to Declaration of Covenants and Restrictions” for and on behalf of said corporation and stated that the representations set forth therein are true and correct.

WITNESS my hand and Notarial Seal this 17 day of April, 1991.

Notary Public Residing in

(printed signature)

My Commission Expires:

May 24, 1991

This instrument prepared by Tom Charles Huston, Attorney at Law, 1313 Merchants Bank Bldg., 11 S. Meridian Street, Indianapolis, Indiana 46204.

-2- 9108848
THIRD AMENDMENT
TO
DECLARATION OF COVENANTS AND RESTRICTIONS
OF CLAYBRIDGE

This Instrument Recorded 9-15-1992
Sharon K. Cherry, Recorder, Hamilton County, Indiana

THIS THIRD AMENDMENT to that certain Declaration of Covenants and
Restrictions of Claybridge dated as of November 1, 1989 (the "Declaration"), is executed as
of the 11th day of September, 1992, by Brenwick Development Company, Inc., an Indiana
corporation ("Declarant"), who by the execution hereof, hereby declares that:

1. Recitals. The following facts are true:

   (a) The Declaration was recorded in the office of the
       Recorder of Hamilton County, Indiana, on November 29, 1989,
       as Instrument No. 8927000.

   (b) The Declaration was amended by a First
       Amendment dated as of December 1, 1989, recorded on
       December 5, 1989 in the office of the aforesaid Recorder as
       Instrument No. 8927439.

   (c) The Declaration was further amended by a
       Second Amendment dated as of April 15, 1991, recorded on
       April 19, 1991 in the office of the aforesaid Recorder as
       Instrument No. 9108848.

   (d) Declarant has the right unilaterally to amend and
       revise the Declaration pursuant to the provisions of Paragraph
       20(b) of the Declaration.

2. Amendment. Paragraph 10(l) of the Declaration is amended to
   read as follows:

   (l) Tennis Courts. No tennis court shall be installed
       or maintained on any Lot which abuts a Lake other than Lot 19
       upon which a tennis court may be installed and maintained if
       no portion thereof is located within 150 feet from the water's
       edge at normal pool elevation as established on the engineering
       design plans for Lake 1 filed with the Zoning Authority.

3. Effective Date. The foregoing amendment shall be effective as
   of the date this Third Amendment is recorded in the Office of the Recorder
   of Hamilton County, Indiana.
IN WITNESS WHEREOF, This Third Amendment has been executed as of the date first above written.

BRENWICK DEVELOPMENT COMPANY, INC.

By ____________________________
George F. Sweet, President

STATE OF INDIANA  )
COUNTY OF MARION  ) SS:

Before me, a Notary Public in and for said County and State, personally appeared George F. Sweet, the President of Brenwick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the foregoing "Third Amendment to Declaration of Covenants and Restrictions" for and on behalf of said corporation and stated that the representations set forth therein are true and correct.

WITNESS my hand and Notarial Seal this 14th day of September, 1992.

Helen E. Harrison
Notary Public Residing in Hamilton County

(printed signature)

This Instrument Recorded 9-25-1992
Sharon K. Cherry, Recorder, Hamilton County, Indiana

This instrument prepared by (and return to) Tom Charles Huston, Attorney at Law, 1313 Merchants Bank Bldg., 11 S. Meridian St., Indianapolis, Indiana 46204.