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Indianapolis Downtown—Corporate
251 E. Ohio Street, Suite 200
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Telephone (317) 684-7556

Subdivision Covenants and Restrictions

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AMENDED
MASTER DECLARATION OF COVENANTS,
CONDITIONS, AND RESTRICTIONS
OF WILLOW GLEN

THIS MASTER DECLARATION (hereafter "Master Declaration"), made this 13th day of
June, 2007, by Sanders Development Group, Inc.;

WITNESSETH:

WHEREAS, Declarant is the owner of certain real estate, located in Boone County, Indiana,
which is more particularly described in what is attached hereto and incorporated herein by reference as
Exhibit "X" (hereafter "Property"), upon which a residential subdivision known as Willow Glen
(hereafter "Development") will be developed;

WHEREAS, Declarant desires to subdivide and develop the Property;

NOW, THEREFORE, the Declarant hereby declares that the Property and all of the Lots
(hereafter defined) in the Property, 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 of the improvement and sale of the Property and each
Lot situated therein, and are established and agreed upon for the purpose of enhancing and protecting the
value, desirability and attractiveness of the Property as a whole and each of the Lots situated therein. This
Master Declaration shall run with the Property and shall be binding upon the Declarant, its successors and
assigns, and upon the parties having or acquiring any interest in the Property or any part or parts thereof
subject to these restrictions. The restrictions shall inure to the benefit of the Declarant and its successors
in title to the Property or any part or parts thereof.

The Owner of any Lots subject to these restrictions, by (i) acceptance of a deed conveying title
thereof, or the execution of a contract for the purchase thereof, whether from Declarant, a Builder, or a
subsequent Owner of such Lot or (ii) the active occupancy of any Lot, shall accept such deed, execute
such contract and/or actively occupy such Lot subject to each restriction and agreement herein contained.

ARTICLE I
DEFINITIONS

The following are the definitions of the terms as they are used in this Master Declaration:
Section 1.1 "Builder" means a person or entity engaged in the business of constructing single family residences for sale and engaged in and responsible for the original construction of a residence on a Lot.

Section 1.2 "County" shall mean Boone County, Indiana.

Section 1.3 "Committee" shall mean the Development Standards and Architectural Control Committee, as more fully described in Article VI of this Master Declaration.

Section 1.4 "Common Area" shall mean any Common Area or Limited Common Area, whether a Master Common Area designated on current and future Plats as a "Block", "Common Area", "C.A.", or "C.C.A.".

Section 1.5 "Development Period" means the period of time commencing with Declarant's acquisition of the Property and ending when Declarant has completed the development and sale of, and no longer owns, any Lot or any other portion of the Property.

Section 1.6 "Drainage Board" means the Boone County Drainage Board.

Section 1.7 "Lake Area" means any Common Area on which a lake now exists or is later constructed by Declarant and "Lake" means a body of water which now exists or is later constructed by Declarant in a Lake Area.

Section 1.8 "Lot" shall mean and refer to a discreet lot or building parcel for a Residence, as reflected on a Plat. The term "Lot" shall not include any land that is Master Common Area.

Section 1.9 "Master Association" shall mean and refer to the Willow Glen Master Association, Inc., an Indiana not for profit corporation, which has its principal place of business in Boone County, Indiana, and its successors and assigns. Any reference to the Master Association shall also be a reference to the Articles, Minutes, and Bylaws of the Master Association.

Section 1.10 "Master Board of Directors" or "Master Board" shall mean the Board of Directors of the Willow Glen Master Association, Inc.

Section 1.11 "Master Common Area" shall mean and refer to all real property, easements, rights-of-way, licenses, interest in real property, and private streets that are now, or in the future, designated by the Declarant as a Master Common Area and owned, contracted for, leased, or otherwise held by the Master Association for the common use and enjoyment of the members. Master Common Area may
include, without limitation, entrance systems and features, trail systems, lakes, landscaping, signs, gate houses, and any other recreational facilities located in a Master Common Area.

Section 1.12 "Master Declaration" shall mean this document entitled the "Master Declaration of Covenants, Conditions, and Restrictions of Willow Glen."

Section 1.13 "Neighborhood" shall mean any portion of the property which has been granted neighborhood status by the Declarant through the recordation of a Neighborhood Declaration.

Section 1.14 "Neighborhood Association" shall mean any property owners association, condominium association, or other such similar entity, their successors and assigns, which may be formed by the Declarant or the Master Association for any particular Neighborhood.

Section 1.15 "Neighborhood Declaration" shall mean and refer to any declaration, covenants, conditions, restrictions and other provisions that may be imposed by a recorded instrument applicable to any Neighborhood.

Section 1.16 "Owner" shall mean the record owner, whether one or more persons or entities, of the fee simple title to any Lot which is a part of the Property, including contract sellers, but otherwise excluding those having such interest merely as security for the performance of an obligation. Unless specifically indicated to the contrary, the term "Owner" shall include the Declarant and a Builder.

Section 1.17 "Person" shall mean an individual, firm, corporation, partnership, Master Association, trust or other legal entity or any combination thereof.

Section 1.18 "Plat" shall mean the subdivision plans of the Property which are recorded with the Recorder of Boone County, Indiana.

Section 1.19 "Refuse Collection" shall mean the collection, from each Residence, of trash and garbage, for which the Association contracts.

Section 1.20 "Residence" shall mean any detached structure intended exclusively for occupancy by a single family together with all appurtenances thereto, including private garage and recreational facilities usual and incident to the use of a single family residential lot.

Section 1.21 "Trail System" means paths or trails so designated by the Board and located in a Common Area.
ARTICLE II

CHARACTER OF THE DEVELOPMENT

Section 2.1. In General. No structure shall be erected, placed or permitted to remain upon any Lot except a Residence. All Property located within a plat which has not been designated by numbering shall be used in a manner determined by the Declarant. Lots may be used only for residential purposes and only one Residence 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 Willow Glen than the number of Lots depicted on a Plat.

Section 2.2. Other Restrictions. All Property shall be subject to the easements, restrictions, and limitations of record appearing on a Plat and amendments thereto, on recorded easements, and rights-of-way, and also to all governmental zoning authority and regulation affecting the Property, all of which are incorporated herein by reference.

ARTICLE III

EASEMENTS

Section 3.1. Designated Easements. The following are easements designated or to be designated, in the Declarant’s sole discretion, upon a plat:

(A) Designated, Regulated Drainage, Utility, and Sewer Easements. There are strips of ground designated on the Plat as regulated drainage easements, utility easements, sewer easements, sanitary sewer easements and storm sewer easements, or any combination thereof, which are hereby reserved to the appropriate governmental entities, public utilities, and private utilities for the installation and maintenance of swales, ditches, pipes, drains, sanitary sewers, manholes, detention and retention areas or other drainage facilities. Purchasers of Lots in this subdivision shall take title subject to such easements hereby created and subject at all times to the rights of proper authorities to service and maintain such drainage facilities and easements, and no permanent structure of any kind and no part thereof, except fences which do not retard or impede the flow of drainage water and which are approved by any entity to which the easement is dedicated and pursuant to Section 5.9 below, shall be built, erected or maintained on said drainage easements, except by the Declarant or its assigns. It shall be the responsibility of the Master Association and the Owners of the areas enclosed within such easements to maintain such areas in such conditions that the flow of storm drainage waters on, across and from said areas shall not be impeded, diverted or accelerated. Such use for storm water movement or retention or detention is hereby declared to be an easement and servitude upon said land for the benefit of the
Owners of other land included within the Plat, upstream or downstream, affected by such use and for any proper governmental agency or department or any private or public utility. All proper governmental agencies or departments and public and private utilities are hereby given the right to obtain access to such areas to perform maintenance and to perform such maintenance as may be necessary to protect that easement and servitude rights. It shall be the responsibility of the Master Association and the Owner of any Lot or parcel of land within the Plat to comply at all times with the provisions of the drainage plan as approved for the applicable Plat by the appropriate governmental agency or department and the requirements of all drainage permits for such Plat issued by those agencies. Failure to so comply shall operate as a waiver and release of the Declarant, the developer, or their engineers and agents from all liability as to damage caused by storm waters or storm drainage.

Further, there are easements and servitudes upon the land within the Plat in favor of surface water runoff along natural valleys and drainage channels running to Owners of other land contained within the Plat, upstream and downstream. It shall be the responsibility of the Master Association and the Owners of these natural valleys and channels to use their land and maintain said natural valleys and channels in such manner and condition that the flow of storm drainage waters on, across, from and to such areas shall not be impeded, diverted or accelerated.

(B) Designated Mounding, Landscaping, and Screening and Sign Easements
Any strips of grounds shown or designated on the Plat for landscaping including, but not limited to, landscape easements, landscape maintenance easements, and/or landscaping maintenance access easements are hereby reserved unto Declarant, during the Development Period, and, thereafter, unto the Master Association, for the purposes of (i) providing signs which either advertise the Property and the availability of Lots or identify the Property or, (ii) installing landscaping, mounding, and screening. Declarant reserves unto itself during the Development Period and thereafter unto the Master Association, the exclusive and sole right to erect signs and install landscaping, mounding, and screening within these strips of ground. Notwithstanding anything in this Master Declaration to the contrary, no planting shall be done, and no hedges, walls, fences or other improvements shall be erected or maintained in the area of such easements, except by the Declarant during the Development Period, and thereafter by the Master Association. Furthermore, notwithstanding anything in this Master Declaration to the contrary, no planting shall be done, and no hedges, walls, fences, structures, or other improvements shall be erected between (i) any landscape easement or landscape maintenance easement, and (ii) any perimeter roadway, public highway or right-of-way along the perimeter or boundary of the Property, except by the Declarant during the Development Period and thereafter by the Master Association.
(C) **Easement Work.** Notwithstanding any architectural approval under Article VI below, during the course of any maintenance, service, repair or work upon any easement, the Declarant, the Master Association, any private utility, any public utility, and/or any governmental entity shall have the right and the authority, without any obligation or liability whatsoever to any owner, to remove, damage, or destroy any fence or other structure or landscaping built, erected, maintained or planted in any easement described in Section 3.1 (A) above and without any obligation of replacement.

**Section 3.2 General Drainage Utility Sewer and other Development Easements.** The following rights reserved in this Section shall not be exercised, after the conveyance of any Lot, in a manner that (i) unreasonably and adversely affects any Residence or portion thereof located upon such Lot or the Owner’s use or enjoyment thereof, or (ii) unreasonably restricts the rights of ingress and egress to such Lot. The following rights and easements reserved by Declarant in this Section shall run with the land, and Declarant’s right to further alter or grant easements shall automatically terminate and pass to the Master Association one (1) year after Declarant shall have conveyed the last Lot within the Property.

(A) Declarant hereby reserves unto itself during the Development Period, and thereafter unto any public or private utility, a general easement ("Regulated, Drainage, Utility and Sewer Easement") for drainage, utility and sewer purposes in, on and over all of the Common Area and any Lot, so as to permit Declarant to properly install and allow to be maintained all electrical, telephone, water, gas, sanitary and storm sewer, television (including but not limited to cable and/or satellite) transmission facilities, security systems and other utility services (including all necessary lines, pipes, wires, cables, ducts, antennae and other equipment and facilities) to serve any Residence. Any Regulated, Drainage, Utility, Sewer and other Development Easement shall include all areas of the Property outside any Residence, with the exception of any areas covered by chimneys, or patios. Improvements or permanent structures installed within the Common Area are subject to the rights (including the right to remove where reasonably necessary without duty of replacement or reimbursement) of the Declarant and any public or private utility to construct, maintain, repair or remove any necessary facilities. By virtue hereof, Declarant reserves the right to install a lake(s) or pond(s) on any Common Area. The rights hereunder and easements hereby reserved survive the conveyance, by the Declarant to the Master Association, of any Common Area. This easement shall be in addition to any easement defined upon a Plat as a drainage, sewer, utility, cable, landscape, sign, transmission, fowage or similar type easement.

(B) Declarant reserves unto itself during the Development Period, and thereafter unto the Master Association, an easement ("Lake Easement") and right-of-way in and to any Lake Area (s) or areas now or hereafter shown on the Plat as a “Block”, “Common Area”, or “Lake” or any other Common Area within the Property used as a water retention or detention area, or on which a Lake now exists or is later constructed, for the purpose of fulfilling any maintenance
obligations set forth in this Master Declaration and/or establishing and maintaining proper surface water drainage throughout the Property, including dewatering maintenance, and an easement of ingress and egress through so much of the remainder of the Property as is reasonably necessary or appropriate, to perform such actions as Declarant or the Master Association deem necessary or appropriate, for the purpose of establishing and maintaining proper surface water drainage throughout the Property, which such actions shall include the construction, repair and maintenance of retention and detention ponds or lakes in accordance with the requirements of applicable law and of all governmental agencies having jurisdiction (without undertaking any obligation or duty to exceed such requirements).

(C) Declarant reserves unto itself during the Development Period, and thereafter unto the Master Association, the right and the sign and facilities easement ("Sign and Facilities Easement") to install, erect, construct and maintain an entryway sign or signs, directional signs, advertising signs advertising the Property or the Lots therein, lighting, walkways, pathways, fences, walls and any other landscaping, architectural and recreational features or facilities considered necessary, appropriate, useful or convenient, anywhere upon the Property (except upon any Lot after the first conveyance thereof). Any such signs shall comply with any applicable zoning requirements and all such facilities shall be maintained by the Master Association as a part of its maintenance obligations.

(D) Declarant reserves unto itself during the Development Period, and thereafter unto the Master Association, the full right, title and authority to:

(i) Relocate, alter or otherwise change the location of any Regulated Drainage, Flowage, Utility, Sewer and Lake, Sign and Facilities Easement, or any facility at any time located therein or thereon;

(ii) Grant such further easements, licenses and rights-of-way, temporary or permanent, exclusive or non-exclusive, surface or otherwise, as Declarant may deem necessary or appropriate, for ingress and egress, utility and similar purposes on or within any portion of the Property, for the benefit of the Property or any portion thereof; and,

(iii) Describe more specifically or to change the description of any Regulated Drainage, Flowage, Utility, Sewer, Lake, Sign and Facilities Easement or any other easement, license or right-of-way now or hereafter existing on the Property, by written instrument, amended Plat or amendment to the Plat recorded in the Office of the Recorder of Boone County, Indiana.
(E) The title of the Master Association as to any Master Common Area and of any Owner of any Lot shall be subject to the rights and easements reserved herein.

ARTICLE IV

ADDITIONAL PROVISIONS RESPECTING OF SANITARY SEWER UTILITY

Section 4.1 Sanitary sewer utility easements allow for the construction, extension, operation, inspection, maintenance, reconstruction, and removal of sanitary sewer facilities and give utility companies the right of ingress/egress.

Section 4.2 No trees shall be planted directly over building sewers (lateral). Any landscaping placed within easements or right-of-ways is at risk of being removed, damaged, or destroyed by the applicable utilities without the obligation of replacement.

Section 4.3 No mounding, lighting, fencing, signs, retaining walls, landscaping walls, entrance walls, irrigation lines, or other improvements shall be placed within ten (10) feet of the center of the sanitary sewer infrastructure. Any of these which are placed within easements or right-of-ways is at risk of being removed by the applicable utilities without the obligation of replacement.

Section 4.4 All Owners not serviced by gravity sanitary sewer service are responsible for all maintenance, repair and replacement of all grinder/ejector pumps, force mains and gravity laterals from the residence to its connection to the sanitary sewer main.

Section 4.5 The discharge of clear water sources, including, but not limited to, foundation drains, sump pumps, and roof drains to the sanitary sewers is prohibited.

Section 4.6 Grade changes across sanitary sewer facilities must be approved in writing by the applicable utilities.

ARTICLE V

COVENANTS AND RESTRICTIONS

Section 5.1 Land Use. Lots may be used only for single-family residential purposes and only one Residence not to exceed the maximum height permitted by and measured pursuant to the Zoning Ordinance of Boone County, Indiana, 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 Willow Glen than the
number of 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.

Section 5.2 Address Identification. The numbers representing the address of each Residence will be of a uniform appearance and will be displayed in a uniform location and manner, as determined by the Committee.

Section 5.3 Lighting. All homes will have two dusk to dawn lights located on the sides of the garage doors. Street lights may be installed by Declarant in the utility easements on Lots and in the Common Areas. Street lights shall be operated and maintained by the Association. The Association reserves the right to remove street lights deemed no longer necessary by the Board of Directors.

Section 5.4 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.

Section 5.5 Driveways. All driveways shall be concrete in material.

Section 5.6 Water Systems. Each Owner shall connect to the water main maintained by a private or public water utility 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.

Section 5.7 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 downstream 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, “Regulated 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 may be included in a legal drain established by the Drainage Board. In such event, each Lot 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 materially affect the surface elevation or grade of surrounding Lots. Perimeter foundation drains and sump pump drains shall be connected whenever feasible into a subsurface drainage tile. Down spouts and 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.
Section 5.8 Signs. Permitted Signs shall include only those professionally constructed signs which advertise a Residence on a Lot for sale by a licensed and registered real estate broker/company, and which are non-illuminated and less than or equal to six (6) square feet in size ("Permitted Signs"). With the exception of Permitted Signs, all signs including, but not limited to those advertising a garage sale or a Lot "For Lease", must be approved by the Architectural Review Board before being placed upon any Lot or Common Area or displayed from a Dwelling Unit. No more than one Permitted Sign may be displayed on a Lot or from a Dwelling Unit at one time. In addition, no more than one Permitted Sign may be displayed in the Community by an entity owning multiple Lots. All Permitted Signs advertising a Lot for sale shall be removed within three (3) business days of the conveyance of the Lot. Signs advertising a Lot for "Rent to Own", or something similar, are prohibited and may not be placed on any Lot or displayed from a Dwelling Unit constructed thereon. The Declarant and/or Designated Builder(s) are expressly excepted from the requirements of this Section 5.8 and may post signs on Common Areas and Lots owned by Declarant and/or Designated Builder(s), as they deem necessary.

Section 5.9 Fencing. This subsection is applicable to all Lots except those Lots which are used for a sales office or model home by the Declarant or a Builder. No fence, wall, hedge, or shrub planting higher than eighteen (18) inches shall be permitted between the front property line and the front building setback line except where such planting is part of Residence landscaping approved by the Committee and the prime root thereof is within six (6) feet of the Residence. Corner Lots shall be deemed to have two (2) front property lines. Trees shall not be deemed "shrubs" unless planted in such a manner as to constitute a "hedge". All fencing shall be unpainted cedar, dog-eared shadow box on both sides of the fence, unless otherwise approved by the Committee. All fencing on a Lot shall be uniform in height, style, and color and substantially similar in material. 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 Association in such manner as to preserve the uniformity of such fence. No fence may be erected on a Lot without prior approval of the Committee, which shall approve or disapprove the location of all fences; provided, however, that all fencing erected on a Lot must be erected either (i) within six (6) inches of the property line of such Lot, or (ii) more than ten (10) feet from the property line of such Lot. Owners of Lots adjoining Lots on which a fence is erected within six (6) inches of the property line shall have the right to connect a fence to the fence on the adjoining Lot if the new fence satisfies all of the criteria expressed herein and is approved by the Committee. The Committee 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 shutting a Lake and design standards for fences. All fences shall be kept in good repair. No fence, wall, hedge, or shrub planting, or tree foliage 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 Lot lines at the streets and a line connecting points 25 feet from the intersection of said street Lot lines; and, the same rule shall apply to the intersection of a driveway with a street, in which case the edge of the driveway pavement shall be substituted for one of the street Lot lines.
Section 5.10 Nuances. 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. Violation of any ordinance governing noise, building or lot maintenance, or any other public nuisance shall be deemed to be a nuisance creating rights in every affected Owner, the Declarant, and/or the Association, as the case may be, to enforce the provisions hereof against the offending Owner. Barking dogs shall constitute a nuisance. In the event of successful enforcement by an Owner, the Declarant, or an Owner of the provisions thereof, the offending Owner shall be liable to the prevailing party for attorneys’ fees, court costs, and all other costs and expenses of litigation and collection in connection therewith.

Section 5.11 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 except not more than 24 hours prior to its removal thereof, when it may be placed at the curb of the Lot. All equipment for storage or disposal of such materials shall be kept clean and sanitary.

Section 5.12 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. Unless permitted by the Board of Directors of the Master Association, no Owner shall maintain more than two (2) of the same type (dog, cat, bird) of pet nor more than four (4) total pets; provided, however, that fish which are located in indoor aquariums and which pose no risk to the public health shall not be considered pets for the purpose of this restriction. No dangerous or potentially dangerous pets, such as exotic animals (large wild cats, wolves, alligators, snakes which are poisonous or longer than two feet, poisonous spiders, etc.) shall be permitted to exist in a Residence or on a Lot without the unanimous consent of the Committee and the Board of Directors; provided, however, that the decision of the Board of Directors to permit such animal or animals may be overturned by a majority vote of the Members at any meeting.

Section 5.13 Outside Burning. No trash, leaves, or other materials shall be burned upon a Lot unless the smoke therefrom would not blow upon any other Lot. Owners shall use appropriate incinerators and shall at all times be in compliance with all applicable legal requirements for outside burning.

Section 5.14 Antennas and Receivers. No antenna, satellite dish, or other device for the transmission or reception of radio, television, or satellite signals or any other form of electromagnetic radiation shall be erected, used or maintained outdoors and above ground, whether attached to a building or otherwise, on any part of the Property, including Lots, without the written approval of the Committee, which approval shall not be unreasonably withheld; provided, however, that any such device may be
installed and maintained on any Lot without the necessity of such written approval if: (a) it is not visible from the neighboring Lots, streets or Common Area; or (b) the Owner, prior to installation, has received the written consent of the Owners of all Lots who would have views of the device from their Lots; or (c) the device is virtually indistinguishable from structures, devices, or improvements, such as heat pumps, air-conditioning units, barbecue grills, patio furniture, and garden equipment, which are not prohibited by these covenants or Bylaws, or (d) it is a satellite dish 1 meter or less in diameter and not affixed to the roof of a residence; or (e) if prohibition of the installation, use, and maintenance of such device is specifically preempted and superseded by applicable governmental authority.

Section 5.15 Exterior Lights. Except on Lots on which there is maintained a sales office or model home by the Declarant or a Builder, 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.

Section 5.16 Electric Bug Killers. Electric Bug Killers, "zappers", and other similar devices shall not be installed at a location or locations which result in the operation thereof becoming a nuisance or annoyance to other Owners, and shall be operated only when outside activities require the use thereof and not continuously.

Section 5.17 Vacant Lots. It shall be the duty and obligation of the Owner of a vacant Lot to maintain such Lot and mow the lawn thereof. Declarant and the Association shall have the right, but not the duty, to enter upon such vacant Lot and to maintain the appearance thereof by cutting weeds, mowing grass, trimming trees, removing debris, installing erosion control devices, and performing any other act reasonable under the circumstances. The Owner shall be responsible for payment of all such expenses upon demand and the Declarant or the Association, as the case may be, shall have a lien on such Lot for the payment of such expenses, together with attorneys' fees and all other costs and expenses of litigation and collection which may be incurred in connection therewith.

Section 5.18 Master Association's Right to Perform Certain Maintenance. In the event that the Owner of any Lot shall fail to maintain his or her Lot and any improvements situated thereon in accordance with the provisions of this Declaration, the Master Association shall have the right, but not the obligation, 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 these restrictions. The cost incurred by the Master Association shall be assessed to the Owner. The Owner shall reimburse the Master Association within thirty (30) days of the date on which the Owner is invoiced by the Master Association. The Master Association shall have the right to collect any outstanding maintenance assessments in the manner described in Article X. Neither the Master Association nor any of its agents, employees, or contractors shall be liable for any damage that may result from any maintenance work performed hereunder.
Section 5.19 Awnings. Except on Lots on which there is maintained a sales office or model home by the Declarant or a Builder, or as approved by the Committee, no metal, wood, fabric, fiberglass or similar type material awnings or patio covers will be permitted anywhere on the Property.

Section 5.20 Deficiencies in Construction. Subject to inclement weather, every Residence shall be completed within twelve (12) 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 or, if approval of the applicable casualty insurance is pending, then within three (3) months after such approval is forthcoming.

Section 5.21 HVAC Units. No heat pumps, air conditioning units or gas meters will be installed in the front of the Residence.

Section 5.22 Lake and Lake Area(s). Except as otherwise provided, no individual using a Lake, if any, has the right to cross another Lot or trespass upon shoreline not within a Common Area owned by the Master Association, subject to the rights of the Declarant, the Master Association, their employees, heirs, successors and assigns as set forth in the Declaration. No one shall do or permit any action or activity which could result in pollution of any Lake, diversion of water, elevation of any Lake level, each disturbance resulting in siltation or any other conduct which could result in an adverse effect upon water quality, drainage or proper Lake management except as provided in the Declaration. A Lake may not be used for swimming, ice skating, boating, or for any other purpose, except for drainage of the Property, unless expressly and specifically approved by the Board of Directors in writing and allowed by law. Lakes and Lake Areas may or may not exist on the Property, and the reference throughout this Declaration to Lakes and Lake Areas is made in order to address Lakes and Lake Areas, if any, which now exist or are later constructed upon the Property. The installation on the Property of any Lake or Lake Area shall be within the sole discretion of the Declarant, and under no circumstances shall the Declarant be required or obligated to install any Lake or Lake Area. Only the Declarant and the Association shall have the right to store items or develop recreational facilities upon any Common Area owned by the Association adjacent to a Lake.

Section 5.23 Mailboxes. All mailboxes and posts must be approved by the Committee and, within each Section of the Development, shall be standard as to size, location, post, design, height, material, composition and colors. The builder upon the initial Lot closing to the homeowner shall install the initial mailbox for each Lot, which meets the above criteria. The Owner agrees to maintain and paint said mailbox and post in conformance with all other mailboxes.
Section 5.24 Maintenance of Lots and Improvements. Each Owner 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:

(A) Mow the Lot at such times as may be reasonably required in order to prevent the unsightly growth of vegetation and noxious weeds;

(B) Remove all debris or rubbish from the Lot;

(C) Prevent the existence of any other condition that tends to detract from or diminish the aesthetic appearance of the Property;

(D) Cut down and remove dead trees from the Lot; and,

(E) Within sixty (60) days following completion of a Residence, the Owner shall landscape the lot in accordance with the provisions set forth in this Declaration, weather permitting.

Section 5.25 Miscellaneous. No clotheslines may be erected on any Lot.

Section 5.26 Outbuildings and Animal Quarters. Any and all forms of outbuildings, including but not limited to, sheds, storage sheds, animal quarters, and play houses, which are not directly connected to the main house on any Lot are prohibited, unless the same are necessary or incident to the Declarant’s, Builder’s or Master Association’s business or activities upon the Property. Animal quarters or kennels which are connected to the Residence must be approved by the Committee.

Section 5.27 Play Equipment. Children’s play equipment such as sandboxes, temporary swimming pools having a depth of eighteen (18) inches or less, swing and slide sets, and trampolines shall not require approval by the Committee, provided that (i) such equipment is not more than eight (8) feet high (to the highest point of the structure) and properly painted and maintained by the Owner in good repair, (ii) such equipment is located in the rear yard of the Lot between the parallel lines defined by extending the side lines of the residence into the rear yard of the Lot, and (iii) such swing and slide sets are constructed of wood. Metal swing and slide sets are prohibited. Equipment higher than eight (8) feet shall require approval of the design, location, color, material and use by the Committee, and aluminum or metal play equipment is prohibited.

Section 5.28 Plumbing. All plumbing vent stacks are to be located on the rear of the Residence.
Section 5.29 Sidewalks. Each Residence shall have a continuous 4-foot wide by a minimum of four (4) inches thick concrete sidewalk adjacent to all interior dedicated street frontage. Sidewalks shall be installed by the Builder and included in the purchase price of the Residence. If an approved asphalt bike/walking path is approved on the Property in place of the sidewalk, no additional concrete sidewalk will be required.

Section 5.30 Subsurface Drains and Sump Pump Discharges. Subsurface drains have been provided in certain areas within drainage easements as additional storm and ground water drainage sources and are part of the public storm drainage system. Subsurface drain laterals have been provided on specific Lots, and the Builder on such Lots shall connect all sump pump discharge lines to such laterals. All maintenance and repair of all sump pump discharge lines and subsurface drain laterals shall be the responsibility of each Lot Owner in accordance with the following:

(A) The limits of Owner responsibility include all sump pump lines and subsurface drain laterals between the connection at the sump pump within the home and the connection with the publicly maintained storm sewer or subsurface drain within the drainage easement.

(B) In cases where subsurface drain laterals are connected along a common property line before connecting to the storm sewer, maintenance and repair of the common lateral will be shared equally by the adjacent Owners unless an individual Owner caused the lateral to be damaged, changed or altered.

(C) Any Owner or Builder damaging, changing, or altering those subsurface drains and/or common subsurface drain laterals will be held responsible for such action and will be given ten (10) days notice, by registered mail, to repair said damage, after which time, if no action is taken, the appropriate jurisdictional agency, Declarant or the Master Association will cause said repairs to be accomplished and the invoice for such repairs will be sent to the responsible Owner(s) and/or Builder(s) for immediate payment. If immediate payment is not received, the Declarant and/or the Master Association shall have all the rights and remedies to collect any outstanding amounts as outlined hereafter in Article X of this Declaration.

Section 5.31 Swimming Pools and Hot Tubs. Only permanent, in-ground pools with professional construction, approved by the Committee, shall be permitted upon a Lot. All submissions to the Committee shall include landscape plans. All backyard pools should be oriented to minimize the potential effect on neighboring properties. All fencing shall conform to county or municipal regulations and shall be of harmonious design and subject to Committee approvals. Hot Tubs must also be approved by the Committee.
Section 5.32 Tennis Courts, Racquetball Courts, Paddleball Courts, etc. Tennis courts, racquetball courts, paddle ball courts, basketball courts, squash courts, and other recreational facilities or sporting facilities will not be permitted without approval from the Committee. All submittals to the Committee shall include landscape plans. Basketball goals may be installed on a lot adjacent to driveway without Committee approval provided that they have white fiberglass or translucent fiberglass or glass backboards. Independent basketball courts may not be constructed on a Lot without written Committee approval. No basketball goal or backboard shall be permitted to hang from or be affixed to the Residence or garage. Lighted courts of any kind are prohibited. Temporary or portable basketball courts will not be permitted to be located on streets or in cul-de-sacs.

Section 5.33 Vents. All metal and PVC roof or range vents will be painted to blend with roof color.

Section 5.34 Windows-Doors. If storm doors are installed, they must be painted to match exterior of the Residence. No unfinished aluminum doors or windows will be allowed.

Section 5.35 Street Signs. Decorative street signs that do not conform to Boone County, Indiana, standards may be installed by Declarant in Willow Glen. Such decorative street signs shall be maintained by the Master Association, and shall be repaired or replaced by the Master Association if damaged in accordance with applicable rules and regulations of Boone County, Indiana. The Master Association assumes all liability in the installation, maintenance and repair of the decorative street signs and agrees to hold Boone County, Indiana, harmless related thereto.

Section 5.36 Fuel Tanks. All above or below ground storage tanks, with the exception of gas storage tanks used solely in connection with gas grills for the purpose of grilling or cooking food, shall be and hereby are prohibited.

Section 5.37 Garbage and Other Refuse. No Lot Owner 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, including compost on his or her Lot.

Section 5.38 Home Occupations. No Lot or Lots shall be used by an Owner, other than a Builder or Declarant, for any purpose other than as a single-family residence, except that a home occupation, which satisfies the following definition as well as all requirements of the applicable zoning ordinance, may be permitted: any use conducted entirely within the Residence and participated in solely by a member of the immediate family residing in said Residence, which use is clearly incidental and secondary to the use of the Residence for dwelling purposes and does not change the character thereof and in connection with which there is: a) no sign or display that will indicate from the exterior that the Residence is being utilized in whole or in part for any purpose other than that of a dwelling; b) no
commodity sold upon the premises; c) no person is employed other than a member of the immediate family residing in the Residence; and d) no manufacture or assembly operations are conducted. Provided however, that in no event shall the following or similar activities be conducted or considered to be a permitted Home Occupation: child day care, barber shop, styling salon, animal hospital, or any form of animal care or treatment such as dog trimming, or any other similar activities. The foregoing notwithstanding, the Declarant and Builders shall be permitted to operate sales trailers, model homes, and sales offices.

Section 5.39 Open Drainage Ditches and Swales. The following shall apply to open ditches and swales:

(A) Drainage swales (ditches) along dedicated roadways and within the right-of-way, or on dedicated Regulated Drainage Easements, are not to be altered, dug out, filled in, tiled, or otherwise changed, without the written permission of the appropriate jurisdictional agency and the Declarant. Property Owners must maintain these swales as grass ways or other non-eroding surfaces. Any damage to swales or drainage structures must be repaired or replaced by the Lot Owner.

(B) Any Owner or Builder altering, changing, or damaging these drainage swales or ditches will be held responsible for such action and will be given ten (10) days notice, by registered mail, to repair said damage, after which time, if no action is taken, the appropriate jurisdictional agency, Declarant or the Master Association will cause said repairs to be accomplished and the invoice for such repairs will be sent to the responsible Owners for immediate payment. If immediate payment is not received by the Master Association, the Master Association shall have all the rights and remedies to collect any outstanding amounts as outlined hereafter in Article X of this Declaration.

Section 5.40 Roofing Materials. The roofing materials on all Residences within each Section of the Development shall be similar in color, and shall be of a quality, style and composition acceptable to the Declarant during the Development Period and, thereafter, the Committee.

Section 5.41 Solar Panels. No solar panels shall be permitted on any Residence.

Section 5.42 Temporary Structures. No temporary house, trailer, garage or other outbuilding shall be placed or erected on any Lot, except by Declarant or a Builder.

Section 5.43 Utility Services. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat.
Section 5.44 Vehicles Parking. No trucks one (1) ton or larger in size, campers, trailer, motor homes, boats, snowmobiles, jet ski or similar vehicles shall be parked on any street in the Property. Any recreational vehicle or trailer, camper, snowmobile, jet ski, or boat shall not be permitted to remain on any driveway or Lot except within a closed garage and shall not be regularly parked upon unpaved areas. There shall be no outside storage of commercial trucks, trailers, boats, junk cars, or fuel tanks.

Section 5.45 Visual Obstructions. No fence, wall, gate, hedge, tree or shrub planting which obstructs sight lines and elevations between three (3) and twelve (12) feet above the street shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street right-of-way lines and line connecting points twenty-five (25) feet from the intersection of said street lines or in the case of a rounded property corner, from the intersection of the street right-of-way lines extended. The same sight-line limitations shall apply to any Lot within ten (10) feet from the intersection of a street line with the edge of a driveway pavement or alley line.

Section 5.46 Wells. Water wells shall not be drilled on any of the Lots except as required to irrigate common areas.

Section 5.47 Occupancy or Residential Use of Partially Completed Residence Prohibited. No Residence constructed on any Lot shall be occupied or used for residential purposes or human habitation until a certificate of occupancy has been issued.

Section 5.48 Streets, Sidewalks, and Street Landscaping.

(A) Maintenance. Declarant shall maintain all streets and curbs in good condition satisfactory for the purpose for which they were constructed until they have been accepted by the public.

(B) Landscaping. All landscaping within the street rights-of-way is subject to the approval of the appropriate governmental authority. Each Owner shall cut all grass and trim all other landscaping in the rights-of-way adjoining his Lot lines and shall maintain all sidewalks in the rights-of-way nearest his Lot lines. Each Owner shall immediately replace any street trees and lighting required by this Declaration, the Plat, or any other document controlling maintenance of Lots.

(C) Street Lights and Decorative Street Signs. All street lights and decorative street signs located within the right-of-way of any street shall be maintained by the Master Association.
Section 5.42 Septic Systems. No septic tank, absorption field, or any other on-site sewage disposal system (other than a lateral main connected to a sanitary sewage collection system operated by a public agency or public or private utility) shall be installed or maintained on any Lot.

Section 5.50 Notice of Commitments. Notice is hereby given of the Commitments.

Section 5.51 Noise Sensitive Areas. The Owner of lots are put on notice as follows:

a. The permittee acknowledges for itself, its heirs, its successors, and its assigns, that the real estate described in this permit experiences or may experience significant levels of aircraft operations, and that the permittee is erecting a building designed for noise sensitive use upon the real estate, with the full knowledge and acceptance of the aircraft operations as well as any effects resulting from the aircraft operations.

Section 5.52 Willow Glen Legal Drain. All Lots within Willow Glen are included in the Willow Glen Legal Drain. This legal drain has been established by the Boone County Drainage Board and the Boone County Surveyor to provide a method for future maintenance of the retention pond, storm sewers and the subsurface tile drains located in the Subdivision. Easements have been provided on certain Lots as shown on the recorded plats in order that contractors employed by the Boone County Surveyor may gain access across Lots in the Subdivision to maintain said drainage improvements. Each Lot will be assessed a yearly drainage fee as may be assessed by the Boone County Drainage Board. This fee is billed by the Boone County Treasurer and is payable at the time of property taxes in May and November. Failure to pay said assessment could result in a property being involved in a Tax Sale for failure to pay delinquent taxes. In the event of major reconstruction and/or repair of Willow Glen, the Boone County Drainage Board may, after public hearing, impose a Special Assessment to cover the costs of reconstruction and/or repair.

Section 5.53 Sound Mitigation. Each single family residence shall include the following sound mitigation features:

(i) Attic insulation of R-18
(ii) Wall insulation of R-19
(iii) Roof materials with a minimum grade of 250 lbs/eq.
ARTICLE VI

ARCHITECTURAL CONTROLS

Section 6.1 Approvals. Approvals, determination, permissions, or consents required herein shall be deemed given only if they are given in writing and signed, with respect to the Declarant or the Master Association, by an officer thereof, and with respect to the Committee, by one (1) member thereof.

Section 6.2 Development Standards and Architectural Control Committee. A Development Standards and Architectural Control Committee (the “Committee”), composed of at least three (3) members, shall exist and shall be appointed by the Declarant. Until after the Development Period, such members shall be subject to removal by the Declarant at any time, with or without cause, and any vacancies from time to time shall be filled by appointment of the Declarant. The Declarant may, at its sole option, at any time hereafter, relinquish for a period of time to the Master Association the power to appoint and remove one or more members of the Committee; provided, however, that any such relinquishment must be in writing and shall be only on the terms and conditions expressed in such writing.

Section 6.3 Continuation of Committee. When the Declarant provides written notification to the Master Association of discontinuance of this Committee, then the Directors of the Master Association, or their designees, shall continue the actions of the Committee with like powers and duties.

Section 6.4 Duties of Committee. The Committee shall approve or disapprove proposed improvements within thirty (30) days after all required information shall have been submitted to it. The Committee for its permanent files shall retain one copy of submitted material. All notifications to applicants shall be in writing, and, in the event that such notification is one of disapproval, the requesting applicant may re-apply with changes. If however, approval has not been received by applicant in writing within thirty (30) days, then said request shall be considered DENIED.

Section 6.5 Exercise of Discretion. Declarant intends that the members of the Committee exercise discretion in the performance of their duties consistent with the provisions hereof, and every Owner by the purchase of a Lot shall be conclusively presumed to have consented to the exercise of discretion by such members. In any judicial proceeding challenging a determination by the Committee and in any action initiated to enforce this Master Declaration in which an abuse of discretion by the Committee is raised as defense, abuse of discretion may be established only if a reasonable person, weighing the evidence and drawing all inferences in favor of the Committee, could only conclude that such determination constituted an abuse of discretion.
Section 6.6 Inspection. The Committee may inspect work being performed without the Owner's permission to assure compliance with these restrictions and applicable regulations.

Section 6.7 Liability of Committee, Declarant, Developer. Neither the Committee nor any agent thereof, nor the Declarant, or Master Association shall be liable in any way for any costs, fees, damages, delays, or any charges or liability whatsoever relating to the approval or disapproval of any plans submitted to it, nor shall the Committee, Master Association or Declarant be responsible in any way for any defects in any plans, specifications or other materials submitted to it, or for any defects in any work done according thereto. Further, the Committee, Master Association and/or Declarant make no representation or warranty as to the suitability or advisability of the design, the engineering, the method of construction involved, or the materials to be used. All parties should seek professional construction advice, engineering, and inspections on each Lot prior to proposing construction.

Section 6.8 Common Areas, Entrances, Street Signs, and Landscape Easements. None of the following shall be installed or constructed without prior written approval thereof by the Committee: (i) any and all landscaping, fences, structures, lighting, walking trails, sidewalks, or other improvements located in any Common Area, landscape maintenance access easement, and/or sign landscape easement, (ii) any entrance monument or signage identifying the Development or any section thereof and/or (iii) street signage.

Section 6.9 Lot Improvements. No dwelling, building structure, fence, deck, driveway, swimming pool, rear yard tennis or basketball courts, or improvement of any type or kind (including significant landscaping or stacking of wood) shall be constructed or placed on any Lot without the prior approval of the Committee. Such approval shall be obtained only after the Owner of the Lot requesting authorization from the Committee has made written application to the Committee at least thirty (30) days prior to the proposed construction. Such written application shall be in the manner and form prescribed from time to time by the Committee, and shall be accompanied by two (2) complete sets of plans and specifications for any such proposed construction or improvement. Such plans shall include plot plans showing (i) the location of the improvements existing upon the Lot and the location of the improvement proposed to be constructed or placed upon the Lot, each property and clearly designated and (ii) all easements, set backs, and rights-of-way and (iii) any landscape plans required by the Committee. Such plans and specifications shall further set forth the color and composition of all exterior materials proposed to be used and any proposed landscaping, together with any other materials, photographs, or information, which the Committee may require. All building plans and drawings required to be submitted to the Committee shall be drawn to a scale of 1/\(\text{"} = 1\)’ and all plot plans shall be drawn by a professional to a scale of 1" = 30’, or to such other scale as the Committee shall deem appropriate. It is also recommended that a certified survey be prepared to insure that a resident is not encroaching on an adjacent homeowner or in a Common Area. If Owner has encroached on an adjacent Owner’s property or in a common area, the encroaching Owner will, at his or her own expense, move any fence or other improvement(s) so as to
eliminate the encroachment. Notwithstanding anything to the contrary in the foregoing, upon receipt of any written application which is in form and content acceptable to the Committee in the Committee’s sole and absolute discretion, the Committee may pre-approve a Builder’s plans and specifications for the original construction of a Residence and, in the event of such pre-approval, the Builder shall then be authorized to construct the pre-approved Residence on different Lots without further approvals from the Committee.

No fence or screen of any kind will be permitted if its installation will obstruct necessary site lines for vehicular traffic. Undue obstruction of view of other amenities from adjoining properties shall be considered by the Committee when reviewing applications for approval.

Section 6.10 Power of Disapproval. The Committee may refuse to grant permission to construct, place or make the requested improvement with or without cause. Common grounds for denial include, but are not limited to, a lack or absence of the following:

(A) The plans, specifications, drawings or other material submitted must themselves be adequate and complete, show the proposed improvement, and not be in violation of this Master Declaration; and

(B) The design or color scheme of a proposed improvement must be in harmony with the general surroundings of the Lot or with adjacent buildings or structures.

Section 6.11 Power to Grant Variances. The Committee may allow reasonable variances or adjustments of this Master Declaration where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of this Master Declaration, no variance or adjustment shall be granted which is materially detrimental or injurious to other Lots in the Development, and any such variance granted shall not be considered as precedent setting.

Section 6.12 Statement of Purposes and Powers. Subject to this Master Declaration and the restrictions contained herein, the Committee shall regulate the external design, appearance, use, location and maintenance of lands and improvements thereon in such a manner as to preserve and enhance values and maintain a harmonious relationship among structures and the natural vegetation and topography, and in keeping with the intent of the Declarant.
ARTICLE VII

CONTIGUOUS LOTS

Section 7.1 Rules Governing Building on Several Contiguous Lots Having One Owner. Whenever two or more contiguous Lots shall be owned by the same person, and such Owner shall desire to use two or more of said Lots as a site for a single-dwelling house, such Owner must apply in writing to the Committee for permission to so use said Lots. If permission for such a use shall be granted, the Lots constituting the site for such single-dwelling house shall be treated as a single Lot for the purpose of applying this Master Declaration to said Lots, so long as the Lots remain improved with one single-dwelling house. In addition, the Owner must obtain from the Boone County Plan Area Commission all requisite and necessary permits and approvals.

ARTICLE VIII

USE AND OWNERSHIP OF COMMON AREA

Section 8.1 Ownership. A license upon such terms, conditions, rules and regulations as the Declarant, and successor, assigns or licensees of the Declarant, shall from time to time grant, for the use and enjoyment of the Common Area, is granted to the persons who are from time to time members of the Master Association; provided, however, that no residential development shall occur in the Common Area. Every Owner shall have a nonexclusive right and easement of enjoyment in common with all other Owners, in and to the Common Areas which nonexclusive right and easement of enjoyment shall be appurtenant to and pass with the title to every Lot; provided, however, that any area identified on a Plat as a Limited Common Area shall be for the exclusive use and benefit of Owners whose Lots abut the Limited Common Area, subject to (i) the right of the Association to perform and undertake maintenance of the Limited Common Area and (ii) all easements granted in this Declaration. The Common Areas shall be conveyed by quitclaim deed to the Master Association. Such conveyance shall be deemed to have been accepted by the Master Association and those persons who shall from time to time be members thereof, upon the recording of a deed or deeds conveying such Common Area to the Master Association.

Section 8.2 Use. Common Area shall be used for such purposes as deemed appropriate by the Declarant until the end of the Development Period. Following the end the Development Period, the Common Area shall be used for such purposes as deemed appropriate by the Master Association. Any Common Area depicted on the recorded Plats of the Development or designated by the Declarant as a Common Area shall remain for the exclusive use of the Owner(s), and their family members, guests, tenants, or contract purchaser who reside on the Lot(s). Neither the Declarant’s execution or recording of the plat nor the doing of any other act by the Declarant is, or is intended to be, or shall be construed as, a dedication to the public of the Common Area.
ARTICLE IX

WILLOW GLEN MASTER ASSOCIATION, INC.

Section 9.1 Master Association Duties. The duties of the Master Association shall include the following: (i) the promotion of the recreation, health, safety, and welfare of the residents in the Property, (ii) the maintenance and repair of the Master Common Areas including, but not limited to, any and all lighting, landscaping, amenity areas, the Trail System, and sidewalks located thereon, (iii) the maintenance and repair of any and all entrance monuments and signage, and the landscaping surrounding such entrances monuments and signage, (iv) maintenance and repair of all street signage, street lighting, and all improvements and landscaping existing in any landscape maintenance access easement and/or any sign landscape easement, (v) the performance of any other obligations and duties of the Master Association specified herein.

Section 9.2 Board of Directors. The Owners shall elect a Board of Directors of the Master Association as prescribed by the Master Association's Articles and Bylaws. The Board of Directors shall manage the affairs of the Master Association. Directors need not be members of the Master Association.

Section 9.3 Classes of Membership and Voting Rights. The Master Association shall have the following two classes of voting membership:

(A) Class A. Class A members shall be all Owners with the exception of the Declarant. Class A members shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as the members holding an interest in such Lot determine among themselves, but in no event shall more than one vote be cast with respect to any Lot.

(B) Class B. The Class B member shall be the Declarant. The Declarant shall be entitled to five (5) votes for each Lot owned. For purposes of this calculation, it shall be assumed that Declarant owns all Lots, which number shall be reduced as Lots are conveyed by the Declarant to an Owner. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever occurs earlier (hereafter "Effective Date"): (i) December 31, 2020; or (ii) When the total number of votes outstanding in the Class A Membership is equal to the total number of votes outstanding in the Class B Membership; or

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When the Declarant executes and records, with Boone County, Indiana, a written instrument by which the Declarant explicitly converts the Class B Membership into a Class A Membership.

Section 3.4 Membership. Initially, the person(s) who serve as incorporator(s) of the Master Association shall be the member(s) (the “Initial Member(s)”). The Initial Member(s) shall remain member(s) of the Master Association until the Master Association Articles of Incorporation are accepted by the Indiana Secretary of State, at which time the Initial Member(s) shall cease to be member(s) unless they also qualify as Class A or Class B members. Every Owner of a Lot which is subject to assessment shall be a member of the Master Association. Apart from the Initial Member(s), a membership in the Master Association shall be appurtenant to and may not be separated from ownership of any Lot.

Section 3.5 Professional Management. The Association shall employ the services of a professional manager or management company to assist the Board of Directors in the management and administration of the Association. No contract or agreement for professional management of the Master Association, nor any other contract between Declarant and the Master Association, shall be for a term in excess of three (3) years. Any such agreement or contract shall provide for termination by either party with or without cause and without payment of any termination fee upon written notice of ninety (90) days or less.

Section 3.6 Master Association Insurance. The Master Association shall purchase the following coverage:

(A) Liability Insurance. The Master Association shall purchase and pay the costs of the policy or policies of insurance in the form generally known as Public Liability and/or owners policies insuring the Master Association against any and all claims and demands made by any person or persons whosoever for injuries received in connection with the fulfillment by the Master Association of its obligations specified in the Master Declaration, or for any other risk insured against by such policies which the Master Association, in its sole discretion, determines to insure against, including, without limitation, claims arising out of the Master Common Areas. Each policy purchased by the Master Association shall have limits of not less than One Million Dollars ($1,000,000.00) covering all claims for personal injury and One Hundred Thousand Dollars ($100,000.00) for property damage arising out of a single occurrence. The coverage of the liability insurance policies purchased by the Master Association shall include protection against liability for property damage, bodily injuries and deaths of persons in connection with the fulfillment by the Master Association of its obligations specified in the Master Declaration, liability for non-owned and hired automobiles, liability for property of others and liability arising out of the Master Common Areas. All such policies will name the Master Association as the
insured under such policy or policies. The insurance purchased shall contain a “severability of
interest endorsement,” or equivalent coverage, which would preclude the insurer from (i) denying
the claims of an Owner because of the negligent acts of either the Master Association, the
Declarat or any other Owners or (ii) denying the claims of either the Declarant or the Master
Association because of the negligent acts of an Owner.

(B) Casualty Insurance. The Master Association may purchase and pay the costs of
a policy or policies of insurance to allow the Master Association to insure from the fulfillment by
the Master Association of its obligations specified in the Master Declaration. Such casualty
insurance may insure, without limitation, any improvements located within the Master Common
Areas.

(C) Fidelity Coverage. The Master Association shall purchase adequate errors and
omissions insurance protecting and insuring the Master Association and its officers and directors
against liability for negligence in the fulfillment of their obligations and duties, and after the
Applicable Date. After the Applicable Date, the Master Association shall also purchase fidelity
coverage to protect against dishonest acts of the officers and employees of the Master Association
and the Directors and all others who handle and are responsible for handling funds of the Master
Association, such coverage to be in the form of fidelity bonds which meet the following
requirements unless one or more of such requirements are waived by the Board of Directors.

(i) Such bonds shall name the Master Association as an obligee;

(ii) Such bonds shall be written in an amount equal to at least one hundred
fifty percent (150%) of the estimated annual Master Association expense; and,

(iii) Such amounts shall contain waivers of any defense based upon the
exclusion of persons who serve without compensation from any definition of “employee”
or similar expression.

Section 9.7 Limitations on Rights of the Master Association. As long as there is a Class B
Member, the Master Association may not use its resources, nor take a public position in opposition to
future phases of Willow Glen proposed by the Declarant or changes to current phases of Willow Glen
proposed by the Declarant. Nothing in this paragraph shall be construed to limit the rights of the
members acting as individuals or in affiliation with other members or groups as long as they do not
employ the resources of the Master Association or identify themselves as acting in the name, or on the
behalf of the Master Association.
ARTICLE X

ASSESSMENTS

Section 10.1 Creation of Lien and Personal Obligation of Assessments. Each Owner of any Lot, except the Declarant and any Builder, by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Master Association the following:

(A) Annual Assessments (hereafter defined);
(B) One-Time Assessment (hereafter defined);
(C) Special Assessments (hereafter defined) for costs of enforcement of the Master Declaration, capital improvements and operating deficits, copies of Master Association documents if requested by a member, and such assessments to be established and collected as herein-after provided or established by the Board;
(D) Violation Assessments (hereafter defined) levied for a violation of this Master Declaration; and
(E) Any additional assessments specified in a Neighborhood Declaration.

Section 10.2 Annual Budget. By majority vote of the Board of Directors, the Board of Directors shall adopt an annual budget for the subsequent fiscal year, which shall provide for the allocation of expenses in such a manner that the obligations imposed by the Master Declaration and all Supplemental Master Declarations can effectively be met.

Section 10.3 Annual Assessment.

(A) Amount. The Annual Assessment provided for herein shall be per calendar year and shall commence for each Lot on the date of closing of the sale of a Lot to an Owner other than Declarant or a Builder. The Annual Assessment, commencing during the calendar year in which the first Lot is conveyed to an Owner other than the Declarant or a builder, shall be Five Hundred Dollars ($500.00) per Lot per year. The Annual Assessment for the calendar year shall be pro-rated to year-end. The Board of Directors shall fix any increase in the amount of the Annual Assessment at least thirty (30) days in advance of the effective date of such increase. The initial due date for annual assessments shall be January 1st, and such assessment shall be subject to collection and late charges beginning on January 31st.

(B) Purpose of Assessments. The annual assessment levied by the Master Association shall be used in the reasonable discretion of the Board of Directors to fulfill the duties and obligations of the Master Association specified in this Master Declaration, including,
without limitation, the cost of maintaining and repairing Common Areas, as well as the cost of insurance, Refuse Collection and Professional Management.

(C) Method of Assessment. By a vote of a majority of the Board of Directors, the Board of Directors shall, on the basis specified in Section 11.7 below, fix the Annual Assessment for each assessment year at an amount sufficient to meet the obligations imposed by this Master Declaration upon the Master Association. The Board during any calendar year shall be entitled to increase the Annual Assessment for that year if it should determine that the estimate or current assessment is insufficient for that year, provided that the Board shall give at least thirty (30) days advance notice thereof to the Owners. The Board of Directors shall establish the date(s) the Annual Assessment shall become due, and the manner in which it shall be paid.

Section 10.4 One-lot Assessment. Upon (i) the closing of the initial conveyance of each Lot by Declarant to an Owner other than a Builder, or (ii) the sale of each Lot by a Builder (either by deed or by installment sale, conditional sale or land-contract sale), the purchaser of such Lot shall pay to the Master Association, in addition to any other amounts then owed or due to the Master Association, as a contribution to its working capital and start-up fund, an amount of Two Hundred Dollars ($200.00) against such Lot, which payment shall be non-refundable and shall not be considered as an advance payment of any assessment or other charge owed the Master Association with respect to such Lot. Such working capital and start-up fund shall be held and used by the Master Association for payment of, or reimbursement to Declarant for advances made to pay, expenses of the Master Association for its early period of operation of the Development, to enable the Master Association to have cash available to meet unforeseen expenditures, or to acquire additional equipment or services deemed necessary by the Board.

Section 10.5 Special Assessment. In addition to such other Special Assessments as may be authorized herein, the Board of Directors may levy in any year a Special Assessment(s) for the purpose of enforcing these covenants and restrictions, for legal expenses, for collection expenses, other activity that is the responsibility of an Owner hereunder but which such Owner has not undertaken as required hereunder, for defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of any capital improvement which the Master Association is required to maintain and/or for operating deficits which the Master Association may from time to time incur, provided that any such assessment shall have the assent of a majority of the votes of the members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 10.6 Violation Assessment. In addition to all other assessments as be authorized herein, the Board of Directors may levy a Violation Assessment to an Owner, (i) for a violation against this Master Declaration or (ii) for damages if any portion of the Common Area that the Master Association is obligated to maintain, repair and/or replace is damaged due to the willful or negligent act or omission of such Owner or Owner’s guest or invitee. In the event of such damage, the Board shall have the right to
undertake the necessary maintenance, repair or replacement. The choice between repair or replacement is in the sole discretion of the Board.

Section 10.7 Basis for Assessment.

(A) Lots Generally. Each Lot owned by a person other than Declarant or a Builder shall be assessed at a uniform rate without regard to whether a Residence has been constructed upon the Lot.

(B) Lots Owned by Declarant or Builder. Declarant and any Builder shall not pay the Annual Assessment and Special Assessment so long as any Residence constructed upon a Lot by Declarant or a Builder has not been either conveyed to an Owner intending to occupy or rent said Residence as a residence or leased to an individual or an entity for use as a Residence.

Section 10.8 Notice and Due Date. Written notice of special assessments and such other assessment notices as the Board of Directors shall deem appropriate shall be delivered to every Owner subject thereto. Due dates for all assessments shall be established by the Board of Directors.

Section 10.9 Collection. All Assessments, together with interest thereon, attorneys fees, and other 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, including reasonable attorney fees, shall also be the personal obligation of the Person who was the Owner of the Lot at the time when the Assessment became due.

Section 10.10 Effect of Nonpayment of Assessments; Remedies of the Master Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at twelve percent (12%) per annum plus a late charge not exceeding Fifty Dollars ($50.00). The Master Association shall be entitled to initiate any lawful action to collect delinquent assessments plus any expenses or costs, including attorneys' fees, incurred by the Master Association in collecting such assessment(s). If the Master Association has provided for collection of any assessment in installments, upon default in the payment of any one or more installments, the Master Association may accelerate payment and declare the entire balance of said assessment due and payable in full. No Owner may waive or otherwise avoid liability for the assessment provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 10.11 Suspension of Privileges of Membership. Notwithstanding any other provision contained herein, the Board of Directors shall have the right to suspend the voting rights, if any, and the services to be provided by the Master Association, together with the right to use the Common Areas of any member.
(A) for any period during which any of the assessments or any fines/fees assessed under this Master Declaration owed by such member remains unpaid;

(B) during the period of any continuing violation of this Master Declaration; and

(C) during the period of any violation of the Articles of Incorporation, By-Laws, or regulations of the Master Association.

Section 10.12 Certificates. The Master Association shall, upon reasonable request by an Owner, at any time, furnish a letter in writing signed by an officer of the Master Association, indicating the accounting status of assessments on a Lot showing the balance due the Master Association, if any.

Section 10.13 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 lien of assessments levied under this Article X. 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 which became due or are attributable to the period of time prior to such sale or transfer. No sale transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE XI

NEIGHBORHOOD DECLARATION AND NEIGHBORHOOD ASSOCIATIONS

Section 11.1 Neighborhood. The Declarant reserves the right, in its sole discretion, to grant neighborhood status to any portion of the Property Declarant may in the future elect to subject to this Master Declaration. The Declarant may designate a Neighborhood as a separate community within the Property with ingress and egress to such community limited to Owners within such Neighborhood.

Section 11.2 Neighborhood Association. The Declarant reserves the right to form a property owner's association, or other such similar entity for a neighborhood granted such status by the Declarant and as permitted under this Master Declaration.

Section 11.3 Neighborhood Declaration. The Declarant reserves the right to amend specific provisions of this Master Declaration as it may apply to one or more Neighborhoods without amending
those provisions with respect to all Neighborhoods and to supplement this Master Declaration by recording separate covenants, conditions, restrictions and other provisions applying to any specific Neighborhood. Separate covenants, conditions and restrictions may be recorded as a supplement to this Master Declaration or as a Neighborhood Declaration. The Declarant also reserves the right to determine the consistency of all Neighborhood Declarations in comparison with the Master Declaration and the plan of development of the Property and to approve and consent to all Neighborhood Declarations prior to the same being recorded with Boone County, Indiana. So long as the Declarant Membership exists, Neighborhood Declarations shall not be effective until the Declarant approves and consents to the same in writing. Any Neighborhood Declaration shall be supplemental to this Master Declaration and in no way shall be construed to supersede or override the provisions of the Master Declaration. In the event of a conflict between this Master Declaration and any Neighborhood Declaration, the Master Declaration shall control.

ARTICLE XII
RIGHTS OF MORTGAGEES

Unless a right is waived by the appropriate Federal Agency, all Mortgagees shall have the following rights:

Section 12.1 Veterans Administration. If any of the Lots are security for a loan guaranteed by the Veteran’s Administration (the “VA”) and if there is a Class B Member:

(A) The Declarant shall provide a copy of all amendments to the VA. The Master Association may not make any Material Amendment or take any Extraordinary Action as such terms are defined in Article XIII without the approval of the VA.

(B) Eligible Mortgagees shall have the following rights:

(i) the right to inspect Master Association documents and records on the same terms as the Members;

(ii) notice of any Material Amendment to the Master Association documents;

(iii) notice of any extraordinary Action of the Master Association;

(iv) notice of any property loss, condemnation or eminent domain proceeding affecting the Master Common Area resulting in a loss greater than ten percent (10%) of
the annual budget or affecting any Lot insured by the Master Association in which the Eligible Mortgagee has an interest;

(v) notice of any termination, lapse or material modification of an insurance policy held by the Master Association;

(vi) notice of any default by an Owner of a Lot subject to a mortgage held by the Eligible Mortgagee in paying assessments or charges to the Master Association which remains uncured for sixty (60) consecutive days;

(vii) notice of any proposal to terminate the Master Declaration or dissolve the Master Association at least thirty (30) days before any action is taken;

(viii) the right of a majority of the Eligible Mortgagees to demand professional management; and

(ix) the right of a majority of the Eligible Mortgagees to demand an audit of the Master Association's financial records.

Section 12.2. Federal Housing Authority. If any of the Lots are security for a loan insured by Federal Housing Authority (the "FHA") and if there is a Class B Member, the following actions will require the prior approval of the FHA:

(A) annexation of additional properties;
(B) mergers, consolidations and dissolution of the Master Association;
(C) mortgaging or conveyance of the Master Common Area; and
(D) amendment of this Master Declaration.

Section 12.3. Freddie Mac. Assuming that Mortgagees may securitize pools of mortgages, including mortgages on Residences, with the Federal Home Loan Mortgage Corporation (a/k/a "Freddie Mac"), the following requirements shall apply to all Lots and Residences:

(A) Unless at least two-thirds (2/3rds) of the first Mortgagees (based on one vote for each first mortgage owned) or two-thirds of the Class A Members have given their prior written approval, the Master Association shall not take any of the following actions:

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(i) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Master Common Area. The re-subdivision and/or adjustment of boundary lines of the Master Common Area and the granting of easements by the Master Association shall not be deemed a transfer or subdivision within the meaning of this clause.

(ii) change the method of determining the obligations, assessments, dues, or other charges that may be levied against an Owner.

(iii) by act or omission waive or abandon any scheme of regulations or their enforcement pertaining to the architectural design or the exterior appearance of Residences and their appurtenances, the exterior maintenance of Residences and their appurtenances, the maintenance of the Master Common Area, common fences and driveways, and the upkeep of lawns and plantings in the Property.

(iv) fail to maintain fire and extended coverage insurance on insurable parts of the Master Common Area or other Master Association property on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value, based on current replacement costs, not including land value.

(v) use hazard insurance proceeds for losses to the Master Common Area or other Master Association property for other than the repair, replacement or reconstruction of such property.

(B) A Mortgagor shall be given written notification from the Master Association of any default in the performance of any obligation under this Master Declaration or related Master Association documents by the Owner of a Lot that is the security for the indebtedness due the Mortgagor which is not cured within sixty (60) days after the Owner's receipt of notice of the default.

(C) A Mortgagor may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Master Common Area and may pay overdue premiums on hazard insurance policies or secure new hazard insurance coverage upon the lapse of a policy for such Master Common Area. The Mortgagor making such payments shall be owed immediate reimbursement therefore from the Master Association.

(D) The assessments imposed by the Master Association shall include an adequate reserve fund for maintenance, repairs and replacements for those parts of the Master Common Area which may be replaced or require maintenance on a periodic basis. Such reserves shall be payable in regular installments rather than by Special Assessment.
Section 12.4. Fannie Mae. Assuming that Mortgages may secure funding for mortgage loans by selling mortgage loans, including mortgages on Lots and/or Residences, to the Federal National Mortgage Association (a/k/a "Fannie Mae"), the following requirements shall apply to all Lots and Residences:

(A) A Mortgagee shall be given written notification from the Master Association of the following:

(i) any condemnation or casualty loss that affects either a material portion of the Master Common Area or the Lot that is the security for the indebtedness due the Mortgagee;

(ii) any default in the performance of any obligation under this Master Declaration or related Master Association documents by the Owner of a Lot that is the security for the indebtedness due the Mortgagee which is not cured within sixty (60) days after the Owner’s receipt of notice of the default;

(iii) any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Master Association;

(iv) any proposed action that would require the consent of a specified percentage of Mortgagees.

(B) Provided that improvements have been constructed in the Master Common Area and provided that a Mortgagee gives written notice to the Master Association that it has relied on the value of the improvements in making a loan on a portion or all of the Property, then unless at least sixty-seven percent (67%) of the Members and Mortgages representing at least fifty-one percent (51%) of those Lots that are subject to mortgages or deeds of trust have given their prior written approval, the Master Association shall not add or amend any material provision of this Master Declaration or related Master Association documents concerning the following:

(i) voting rights of any Member;

(ii) assessments, assessment liens, or subordination of such liens;

(iii) reserves for maintenance, repair and replacement of those parts of the Master Common Area that may be replaced or require maintenance on a periodic basis;

(iv) responsibility for maintenance and repair of the Property;

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(v) reallocation of interests in the Master Common Area or rights to its use;
(vi) converting Lots into Master Common Area or vice versa;
(vii) amendment or withdrawal of property to or from the Property;
(viii) insurance or fidelity bonds;
(ix) leasing of Residences;
(x) imposition of any right of first refusal or similar restriction on the right of an Owner to sell, transfer or otherwise convey its property;
(xi) a decision by the Master Association to establish self-management when professional management has been required previously by a Mortgagee;
(xii) restoration or repair of the Property after a hazard damage or partial condemnation;
(xiii) any provisions that are for the express benefit of Mortgagees; and
(xiv) termination of the legal status of the Master Association after substantial destruction or condemnation of the subdivision occurs.

An addition or amendment to this Master Declaration or related Master Association documents shall not be considered material if it is for the purpose of clarification or correcting errors. A Mortgagee who receives a written request to approve additions or amendments who does not deliver or post to the requesting party a negative response within thirty (30) days of receipt of such request shall be deemed to have approved such request.

Section 12.5. General.

(A) Condemnation. In the event that there is a condemnation or destruction of the Master Common Area or other Master Association property, to the extent practicable, condemnation or insurance proceeds shall be used to repair or replace the condemned or destroyed property.

(B) Unpaid Assessments. Any Mortgagee, who obtains title to a Lot pursuant to the remedies provided in its mortgage or deed of trust or foreclosure of the mortgage or deed of trust or
deed in lieu of foreclosure, will not be liable for such Lot's unpaid dues or charges which accrue prior to the acquisition of title to the Lot by the Mortgagee.

(C) **Books and Records.** A Mortgagee shall have the right to examine and copy at its expense the books and records of the Master Association during normal business hours and upon reasonable notice to the Master Association.

(D) **Notice.** As set forth in this Article, Mortgagees shall have the right, upon request, to receive notice of (a) the decision of the Owners to abandon or terminate the Planned Unit Development (as defined by Fannie Mae); (b) any material amendment to the Master Declaration, the By-Laws or the Articles of Incorporation; and (c) if professional management has been required by a Mortgagee, the decision of the Master Association to terminate such professional management and assume self-management.

(E) **Excess Proceeds.** Should there be excess insurance or condemnation proceeds after the renovation, repair or reconstruction called for herein, such excess proceeds may be distributed equally to the Owners, apportioned equally by Lot; subject, however, to the priority of a Mortgagee with regard to the proceeds applicable to the Lot securing said Mortgagee and in accordance with Indiana law.

(F) **Termination.** Eligible Mortgagees representing at least sixty-seven percent (67%) of the votes of the mortgaged Lots must consent to the termination of the legal status of the Master Association for reasons other than substantial destruction or condemnation of the Property.

(G) **Damage to Common Area.** The Master Association shall cause the immediate repair, reconstruction or renovation of any damage to the Master Common Area unless a decision not to repair, reconstruct or renovate is approved by a majority of the Mortgagees.

**ARTICLE XIII**

**REMEDIES**

Section 13.1 **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 covenants, conditions, and restrictions in this Master Declaration shall be held to be a waiver by that party or an estoppel of that party of any right available to such party upon the occurrence, reoccurrence or continuation of such violation or violations of this Master Declaration.
Section 13.2 Enforcement by the City or the City’s Plan Commission. These Restrictions may be enforced by the City, the City’s Plan Commission, or its successors or assigns, pursuant to whatever powers or procedures are statutorily available to it for such purposes.

Section 13.3 In General. The Master Association or any party to whose benefit this Master Declaration inures, including the Declarant and/or any Owner, may proceed at law or in equity to prevent the occurrence or continuation of any violation of these Restrictions, or to compel compliance with these Restrictions and Covenants, and shall be entitled to recover costs of collection and reasonable attorney’s fees; however, neither the Declarant, nor the Master Association, shall be liable for damages of any kind to any person for failing either to abide by, enforce, or carry out any terms, conditions, or restrictions contained in this Master Declaration.

ARTICLE XIV

EFFECT ON BECOMING AN OWNER

Section 14.1 The Owner(s) of any Lot subject to this Master Declaration, by acceptance of a deed conveying title thereto, or by virtue of the execution of a contract for the purchase thereof, whether from Declarant, a Builder, or a subsequent Owner of such Lot, shall accept such deed and execute such contract subject to each and every covenant, condition, and restriction contained in this Master Declaration. By acceptance of such deed or execution of such contract each Owner acknowledges the rights and powers of the Declarant, Committee, and Master Association contained in this Master Declaration, and also, for themselves, their heirs, personal representatives, successors and assigns, such Owner(s) covenant and agree and consent to and with the Declarant, Committee and the Master Association and to and with the other Owners and subsequent Owners of each of the Lots affected by this Master Declaration to keep, observe, comply with and perform such covenants, conditions, and restrictions contained in this Master Declaration.

ARTICLE XV

TITLES

Section 15.1 The titles preceding the various paragraphs and subparagraphs of this Master Declaration are for convenience of reference only and none of them shall be used as an aid to the construction of any provisions of this Master 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 by taken to mean or apply to the feminine or to the neuter.
ARTICLE XVI

SEVERABILITY

Section 16.1 Invalidation of any one of the covenants, restrictions or provisions contained in this Master Declaration by judgment or court order shall not in any way affect any of the other provisions hereof, which shall remain in full force and effect. No delay or failure by any person to enforce any of the restrictions or to invoke any available remedy with respect to a violation or violations thereof shall under any circumstances be deemed or held to be a waiver by that person of the right to do so thereafter, or as estoppel of that person to assert any right available to him upon the occurrence, recurrence or continuation of any violation or violations of the restrictions.

ARTICLE XVII

DECLARANT’S RIGHTS

Section 17.1 Any and all of the rights and obligations of the Declarant set forth in this Declaration may be transferred, in whole or in part, to other persons or entities, provided that the transfer shall not reduce an obligation nor enlarge a right beyond that contained in this Declaration. No such transfer shall be effective unless it is in a written instrument signed by the Declarant and duly recorded with the Recorder of Boone County, Indiana.

Section 17.2 Nothing in this Declaration shall be construed in a manner that limits or restricts the Declarant and/or any Builders in their development of the Property and construction of residences thereon. Therefore, notwithstanding anything herein to the contrary, the Declarant and/or any Builders authorized by Declarant may maintain and carry upon portion of the Common Area, and other portions of the Property owned by the Declarant, such facilities and activities as, in the sole opinion of the Declarant, may be reasonably required, convenient, or incidental to the construction or sale of Residences including, but not limited to, business offices, signs, model units, sales offices, and sales trailers.
ARTICLE XVIII

AMENDMENT TO THIS MASTER DECLARATION

Section 18.1 This Master Declaration and the covenants, conditions and restrictions set forth in this Master Declaration, as from time to time amended in the manner hereafter set forth, shall run with the land and shall be binding upon the persons owning any portion of the Property and all parties closing under them. This Master Declaration may be amended or modified at any time by an instrument recorded in the Office of the Recorder of Boone County, Indiana, approved and signed by persons together holding seventy-five percent (75%) of all votes entitled to be cast by Class A Members and Class B Members, combined. Provided, however, that none of the rights or duties of Declarant reserved or set out hereunder may be amended or changed without Declarant’s prior written approval. This Master Declaration may also be amended by Declarant, if it then has any ownership interest in the Property, at any time within five (5) years after the recordation hereof. Any amendment must be recorded.

Section 18.2 This Master Declaration of Covenants, Conditions and Restrictions of Willow Glen amend the Master Declaration of Covenants, Conditions and Restrictions of Cimmaron Place heretofore recorded on the 6th day of April, 2006 in the Office of the Recorder of Boone County, Indiana as Instrument Number 20060003411 and as further referenced in the Amendment to Recorded Plat of Cimmaron Place and Master Declaration of Covenants, Conditions and Restrictions of Cimmaron Place heretofore recorded on the 26th day of April, 2007 in the Office of the Recorder of Boone County, Indiana as Instrument Number 20070004267.

IN TESTIMONY WHEREOF, witness the signature of the Declarant of this Master Declaration as of the date first above written.

DECLARANT:

SANDERS DEVELOPMENT GROUP, INC.

By: Mark Sanders, President
STATE OF INDIANA  
COUNTY OF BOONE  

Before me, a Notary Public, in and for said County and State, personally appeared Mark Sanders, President Sanders Development Group, Inc., as the Declarant herein, and acknowledged the execution of the foregoing Amended Master Declaration of Covenants, Conditions, and Restrictions of Willow Glen Condominium, Boone County, Indiana, the 1st day of June, 2007.

[Signature]
Notary Public
Resident of Boone County, Indiana

I AFFIRM UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW.

NAME: [Signature]

This Instrument Prepared by: Michael J. Andreoli, ANDREOLI & JACOB, 1393 W. Oak Street, Zionsville, Indiana 46077
EXHIBIT "X"

Legal Description

A part of the Quarter of Section 20 and a part of the Quarter of Section , all in Township , of Boone County, Indiana, more particularly described as follows:

Commencing at the Northwest corner of said Southwest Quarter; thence South 00 degrees 02 minutes 40 seconds West along the West line of said Southwest Quarter Section 1,313.74 feet to the POINT OF BEGINNING of this description and the Northwest corner of the Southwest Quarter of said Southwest Quarter Section; thence North 89 degrees 39 minutes 07 seconds East along the North line of said Quarter-Quarter Section 1,325.00 feet to the Northeast corner of said Quarter-Quarter Section; thence South 00 degrees 05 minutes 53 seconds West along the East line of said Quarter-Quarter Section 1,314.19 feet to the Northeast corner of the West half of the Northwest Quarter of said Section 29; thence South 00 degrees 01 minutes 15 seconds East along the East line of said half Quarter Section 1,020.00 feet; thence South 89 degrees 58 minutes 45 seconds West 66.86 feet to the point of curvature of a curve concave northerly, the radius point of said curve being North 00 degrees 01 minutes 15 seconds West 125.00 feet from said point; thence northwesterly along said curve 170.07 feet to the point of tangency of said curve, said point being South 77 degrees 55 minutes 54 seconds West 125.00 feet from the radius point of said curve; thence North 89 degrees 54 minutes 07 seconds West 491.37 feet to a point on a curve concave northerly, the radius point of said curve being North 31 degrees 47 minutes 09 seconds West 435.00 feet from said point; thence westerly along said curve 241.33 feet to the point of tangency of said curve, said point being South 00 degrees 00 minutes 00 seconds 01 minutes 01 seconds West 435.00 feet from the radius point of said curve; thence South 90 degrees 00 minutes 00 seconds West 345.22 feet; thence South 45 degrees 01 minutes 20 seconds West 35.31 feet; thence South 00 degrees 03 minutes 21 seconds West parallel with the West line of the Northwest Quarter of said section 29 a distance of 205.52 feet; thence North 89 degrees 57 minutes 21 seconds West 45.24 feet to the West line of the Northwest Quarter of said Section 29; thence North 00 degrees 03 minutes 21 seconds East along said West line 647.20 feet; thence North 89 degrees 53 minutes 21 seconds East 650.00 feet; thence North 00 degrees 03 minutes 21 seconds East parallel with the aforesaid West line 563.52 feet to the South line of the Southwest Quarter of said section 20; thence South 89 degrees 40 minutes 15 seconds West along said South line 356.01 feet; thence North 00 degrees 02 minutes 40 seconds East parallel with the West line of said Southwest Quarter 737.62 feet; thence North 89 degrees 57 minutes 20 seconds West 304.00 feet to the West line of said Southwest Quarter; thence North 00 degrees 02 minutes 40 seconds East along said West line 574.14 feet to the place of beginning, containing 55.640 acres, more or less.