DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
WINDRIDGE SUBDIVISION, SECTIONS THREE & FOUR

Thomas G. Bell, Jr. and Larry Summers, as Owners and
Developers of Windridge Addition, Section Three and Four, a
subdivision located in the West half of Section 34, Township 17
North, Range 1 East, Brown Township, Hendricks County, Indiana, do
hereby restrict and covenant the lots of said subdivision and
other areas within the boundary of said subdivision and
themselves, their grantees, assigns, successors, legal
representatives, and to any person, persons, corporations, banks,
and associations and/or anyone who may acquire title to any of
said lots or other areas, as to the following terms, stipulations,
conditions, restrictions, and covenants which shall apply in their
entirety to all of said subdivision:

I.

DEFINITIONS

A. "Committee" shall mean the Environmental Committee
composed of Thomas G. Bell, Jr. and Larry Summers, or their
duly authorized representatives, all of whom shall serve
without compensation for services performed as committee
members. In the event of the death or resignation of any
member of said committee, the remaining member or members
shall have full authority to perform the duties of the
committee, or to designate a representative with like
authority, who must be an owner as hereinafter defined. Upon
the sale of all lots, the Environmental Committee shall be
composed of five (5) members chosen initially from among
Owners as hereinafter defined and thereafter, in the event of
a vacancy in membership the remaining members shall choose a
replacement from among other Owners.

B. "Owner" shall mean the person or collection of persons
who has acquired or is acquiring any right, title, or
interest, legal or equitable, in and to a lot or other area
in this subdivision, but excluding those persons having such
interest merely as security for the performance of an
obligation.

C. "Association" shall mean the Windridge Property Owners
Association as created by the Developer.

D. "Contiguous Owners Association" shall mean the Windridge
Contiguous-to-the-Lakes Association as created by the
Developer.

E. "Developer" shall mean Thomas G. Bell, Jr. and Larry
Summers or their assigns.

F. "Plat" or "Plats" shall mean the subdivision plat or
plats for Windridge as originally recorded on the 25th
day of ______, 1990, as Instrument ________, in the
Office of the Recorder of Hendricks County Indiana, as
the same may be hereafter amended, revised or supplemented.

G. "Development" shall mean and refer to the residential
development which now exists or may hereafter be created
within the above described real estate located in Hendricks
County, Indiana.

H. "Development Period" shall mean and refer to the period
of time during which Developer owns any one (1) Lot within
the Development.
I. "Easements" shall mean and refer to certain "Drainage Easements"; "Utility and Drainage Easements"; "Maintenance Easements" and "Landscaping Easements", which are referenced on the Plat.

J. "Lot" shall mean any numbered parcel of real estate shown and identified as a 'lot on the Plat.

K. "Lake Areas" and "Common Areas" are areas on the Plat marked __________. The Lake Areas and Common Areas are hereby created and reserved:

1. solely for the common visual and aesthetic enjoyment of the Owners;
2. for use by the Developer during the Development Period for the installation of retention and detention ponds or lakes, entryways and nature areas, if any;
3. for the use as retention and detention ponds or lakes, entryways and nature areas, if any; and,
4. for the use of the Association for the management and control of retention and detention ponds or lakes, entryways and nature parklands and the installation, maintenance and repair of improvements thereto.

They shall be governed by the Windridge Property Owners Association and Windridge Contiguous-to-the-Lakes Association.

L. "Covenants" shall mean this Declaration of Covenants, Conditions, and Restrictions For Windridge Subdivision, Sections Three and Four, as hereinabove and hereinafter set forth, as well as the lake covenants for Windridge Addition, Sections One and Two, which shall be incorporated herein and shall apply except as specifically altered, amended or changed by these covenants, for Sections Three and Four.

II. LAND USE AND BUILDING TYPE

The lots shall be used for residential purposes only. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached, single-family dwelling, and attached private garage. Such building shall not exceed two and one-half stories in height exclusive of the basement, and shall be used for private dwelling purposes only. Such dwelling shall contain 2300 square feet minimum amount of finished area in the case of a one story residence on a lot contiguous to the lake and 2200 square feet on a lot not contiguous to the lake; there shall be a minimum of 2800 square feet in the case of a 2 story residence (exclusive of porches, basements, decks, patios, and garages) on a lot contiguous to the lake and 2650 square feet on a lot not contiguous to the lake.

III. PARTIAL CONSTRUCTION; COMPLETION OF CONSTRUCTION

No foundation or basement of a building shall be constructed on any lot except as an integral part of a continuous process of constructing the main structure of such building, which
construction must proceed uninterrupted until the structure is completed. The construction of a building, once begun, must be completed on the exterior within 180 days after its commencement. No dwelling shall be occupied until it is completed. Any structure which may be in whole or in part destroyed by fire, windstorm or any other reason shall be rebuilt and restored to its previous condition within a reasonable length of time. All debris shall be removed as soon as possible after the occurrence. The owners of a lot where a building is under construction shall provide a dumpster for storage of all debris during the period of construction.

IV.
STANDARDS OF QUALITY OF WORKMANSHIP AND MATERIALS

With respect to construction of improvements on any lot, it is required that the standard of architectural design, materials, and workmanship be of superior quality.

V.
APPROVAL OF PLANS AND SPECIFICATIONS BY THE ENVIRONMENTAL COMMITTEE

No structure shall be erected, placed, or (externally) altered on any lot until the plans and specifications thereof (including elevations, materials, colors, and a site plan that shows the location of the building) shall have been filed with the Environmental Committee, and approved in writing by such Committee as to: quality of materials; harmony of design and materials, colors, and finishes; location with respect to the topography and harmony with other structures; and conformity with the requirements and intent of this Declaration. The Environmental Committee shall be entitled to retain permanently the submitted copy of such plans and specifications and all work shall be completed in conformity therewith. If, thirty (30) days after submission of all such plans and specifications, the Environmental Committee shall have failed to issue a written approval or disapproval of the plans as submitted then said plans shall be deemed approved by the Environmental Committee without further action.

VI.
TEMPORARY STRUCTURES, BOATS, AND TRAILERS, ETC.

No structure of a temporary character, commercial or public vehicle, recreational vehicle, boat, house trailer, camping trailer, storage building, satellite TV dish, ham radio antenna, above ground swimming pool, hut, or shack shall be placed or allowed to remain on any lot; provided, that a boat, camping trailer, truck-mounted camper, recreational vehicle, or similar vehicle may be kept on a lot if it is enclosed in a garage, in a manner approved by the Environmental Committee.

VII.
NUISANCES

No noxious or offensive activity shall be carried on in any area of the subdivision, nor shall anything be done or permitted to remain on any lot, which may be or become a nuisance to a
neighboring owner or resident. There shall not be any type of recreational vehicle operated at any time on any lot within the subdivision. This is to include but is not limited to the following: dirt bikes, ATV's, motor bikes or any other off-road motorized vehicles. The storage of damaged or inoperable vehicles on a driveway or street will not be allowed.

VIII.

USE OF LOT, ANIMALS

No lot or any part thereof shall be used for the conduct of any business; no animals shall be kept or bred on any lot for commercial purposes.

IX.

CONTROL OF DOGS

All dogs shall be confined indoors and kept quiet after 9:00 P.M. and before 8:00 A.M. Dogs shall be confined or securely restrained or leashed at all times.

X.

GARBAGE AND REFUSE CONTAINERS

Refuse and refuse containers shall not be permitted to remain in public view or by any other lot owner except on days of collection. No refuse pile or objectionable materials or things shall be allowed or maintained on any lot. The burning of trash, rubbish or other debris shall not be permitted on any lot or public area.

XI.

SIGNS

No sign, billboard, or advertising matter shall be erected or displayed on any lot, except as follows: During construction of a dwelling a sign or signs not over 6 square feet in size and non-illuminated may be displayed for builder or financing identification or for sale. Thereafter, a temporary, non-illuminated sign of not more than 6 square feet in area is permitted advertising the property for sale or for rent.

XII.

MAINTENANCE OF LOT AND PROTECTION OF ADJACENT PROPERTY DURING CONSTRUCTION

Each lot owner shall protect the streets and street shoulders from damage related to construction activities with respect to his lot, and agrees to keep the streets and driveways clear of equipment and building materials. In connection with any construction, the lot owner shall take appropriate precautions in excavation and movement of earth, so as to prevent siltation and unnecessary erosion, and he shall also comply at his expense with all applicable laws regarding erosion. The streets within the subdivision shall be cleaned by the lot owner whenever construction activity on his lot results in a significant accumulation of dirt or debris; and if the lot owner should fail
to do so, after notification from the Declarants that such

BOOK 122 PAGE 530

cleaning is required, then the Declarants may perform such
cleaning and charge the reasonable cost thereof to the lot owner.
The foregoing shall in no way create an obligation on Declarants
to clean the streets under any circumstances.
No owner of a lot shall cause, suffer, or permit the
alteration by unnatural means, obstruction or diversion of the
flow of surface water across his lot. Sump pump water is to be
discharged to the subsurface drainage system at the street.
Construction of driveway entrances, aprons, or tiles shall be
the responsibility of the lot owner and such construction shall
not interfere with surface water drainage on or onto the road.

XIII.

FENCES & PIERS

No fences of any kind may be erected or constructed on any
portion of any lot except fences for swimming pools which shall be
approved by the Environmental Committee. No piers, decks or other
structures or improvements may be made within the lake area
without approval of the Committee and the Contiguous-to-the-Lake
Association.

XIV.

DRIVEWAYS AND LANDSCAPING

All driveways and walks must be hard surfaced within 6 months
of occupancy. For driveways the material must be concrete or
blacktopping. Sidewalk material must be concrete or brick. All
properties must be appropriately landscaped within 6 months of
occupancy.

XV.

FUEL TANKS

All storage tanks for fuel must be located under the surface
of the ground.

XVI.

COVENANT FOR MAINTENANCE ASSESSMENTS

A. Creation of the Lien and Personal Obligation of

Assessments. Developer, being the owner of all the lots, hereby
covenants, and each subsequent owner by acceptance of a deed of
conveyance, shall be deemed to covenant and agree to pay to the
Developer, and thereafter, when legally formed, the Association:
(1) Annual Assessments or charges; (2) Special Assessments for
improvements, such assessments to be fixed, established, and
collected from time to time as hereinafter provided. The annual
and special assessments, together with such interest thereon and
costs of collection thereof as hereinafter provided, shall be a
charge on the land and shall be a continuing lien upon the
property against which each assessment is made. Each such
assessment, together with such interest thereon and cost of
collection thereof as hereinafter provided, shall be a charge on
the land and shall be a continuing lien upon the property against
which each assessment is made. Each such assessment together with
such interest thereon and costs of collection thereof as
hereinafter provided, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due.

B. Purpose of Assessments. The assessments levied by the Association or the Developer shall be used exclusively for the purpose of maintaining the entrance way to the subdivision and for payment of the electric charge for the electric street lights.

C. Amount of Annual Assessments. The annual assessment shall be $80.00 per each Lot sold by Developer, their representatives or assigns, and the assessment shall be distributed evenly against each Lot. From all such assessments, the Association shall pay for the costs of maintaining the entrance way to Windridge, replacement of dead or dying trees, landscaping and street lighting costs. In no event shall any assessment charged for special assessment be levied against or be due from Declarants for any Lots owned by them, reacquired by them, or otherwise. The Association may change the amount of annual assessment if the charge for electrical service is increased, maintenance for the entrance way increases, or to maintain street signs and landscape.

D. Date of Commencement of Annual Assessments and Due Dates. The Annual Assessments provided for herein shall commence for each Lot owner on the first day of January, of the year following purchase of the Lot, whether by deed, land contract, or otherwise. The assessment for each succeeding year shall become due and payable at the same time thereafter. No adjustments or prorations of assessments shall be made by the Windridge Contiguous-to-the-Lakes Association. For the purposes of levying the assessment, assessments shall be considered as paid in advance and shall be levied against any Lot which is subject to these restrictions.

E. Duties of the Board of Directors. The management, affairs and policies of the Windridge Property Owners Association shall be vested in a Board of Directors. The Board of Directors of the Association shall prepare a roster of the properties and assessments applicable thereto at least thirty (30) days in advance of such assessment due date. Such assessment roster shall be kept in the office of the Association. Written notice of the assessment shall thereupon be sent to every owner subject thereto.

The Association shall upon demand at any time furnish to any owner liable for said assessments a certificate in writing signed by an officer of the Association, setting forth whether said assessment has been paid. Said certificates shall be conclusive evidence of payment of any assessment therein stated to have been paid.

F. Effect of Non-Payment of Assessment; The Personal Obligation of the Owner; the Lien; Remedies of Association. If the Assessments are not paid on the date when due, then the assessments, and costs of collecting thereof, as hereinafter provided, shall thereupon become a continuing lien on the property which shall bind such property in the hands of the then owner, his heirs, devisees, personal representatives and assigns. If the assessment is not paid thirty (30) days after the delinquency date, a penalty fee not to exceed Two Dollars ($2.00) shall be added thereto and from that date interest at the rate of ten (10) percent per annum may be added to the balance and the Association or the Developer may bring an action at law against the owner personally obligated to pay the same and recover costs of collection, including reasonable attorney fees.
G. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any mortgage or mortgages now or hereinafter placed upon the properties subject to assessments; provided, however, that such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of such property pursuant to a decree of foreclosure, or any other proceeding in lieu of foreclosure. Such sale or transfer shall not relieve such property from liability for any assessments thereafter becoming due, nor from the lien or any such subsequent assessment.

H. Exempt Property. The following property, subject to this Declaration, shall be exempted from the assessments, charge and lien created herein: (a) all properties to the extent of any assessment or other interest therein dedicated and accepted by the local public authority and devoted to public use; (b) all Common Areas of the development; (c) all properties exempted from taxation by the laws of the State of Indiana upon the terms and to the extent of such legal exemption; (d) all properties owned by the Developer, its successor and assigns, and held by them or any of them for sale or resale, including any lots which may have been reacquired by the Developer.

Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said assessments, charges and liens.

XVII.

COVENANTS FOR MAINTENANCE ASSESSMENTS FOR LOTS CONTIGUOUS TO ONE OF THE LAKES

A. Creation of the Lien and Personal Obligation of Assessments for Maintenance of the Lakes. The Developer, being the owner of Windridge subdivision hereby covenants, and each subsequent owner of lots contiguous to the lake, by acceptance of a deed of conveyance, shall be deemed to covenant and agree to pay to the Windridge Contiguous-to-the-Lakes Association: (1) Annual assessments or charges; (2) Special assessments for capital improvements, such assessments to be fixed, established, and collected from time to time as hereinafter provided, which shall be a charge on the land and shall be a continuing lien upon the property against which assessment is made. Each such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due.

B. Purpose of Assessments. The Assessments levied by the Contiguous-to-the Lakes Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of the owners of all Lots contiguous to the lake and in particular for the improvement and maintenance of properties, services, and facilities devoted to and related to the use and enjoyment of the lake situated upon the development including, but not limited to, the payment of insurance thereof and repair, replacement, maintenance, and additions thereto, and for the cost of labor, equipment, materials, management and supervision thereof excluding items covered under paragraph XVI herein.

C. Basis and Amount of Annual Assessments. The assessment hereunder applied as an additional assessment payable in addition to those assessments created by paragraph XVI above shall be in the amount of $ per each lot contiguous to the lake and sold by the Developer, its representatives or assigns, by
land contract or deed and assessment shall be distributed evenly against each lake lot. All such assessments shall be paid to the Treasurer of the Windridge Contiguous-to-the-Lakes Association. From all such assessments, the Contiguous Owners Association shall pay for the cost of maintenance repair, upkeep, management and operation of the lake. In no event shall any assessment or charge or special assessment as provided below be levied against or be due from developer for any lots owned by them or otherwise.

D. Special Assessments for Capital Improvements. In addition to the annual assessments authorized by Section C hereof, the Windridge Contiguous-to-the-Lakes Association may levy in any assessment year on each lot contiguous to the lake sold by the Developer, its representatives or assigns, a special assessment, applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of capital improvements related to the lake in the development, including the necessary fixture and personal property related thereto, provided any such assessment shall have the affirmative vote of two-thirds (2/3) of the votes of all voting members of the Windridge Contiguous-to-the-Lakes Association who are voting in person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all such members at least thirty (30) days in advance and shall set forth the purpose of the meeting.

E. Change in Basis and Maximum of Annual Assessments. Subject to the limitations of Section C hereof, and for the periods therein specified, the Windridge Contiguous-to-the-Lakes Association may change the maximum and basis of the assessments fixed by Section C hereof prospectively for any such period, provided that any such change shall have the assent of two-thirds (2/3) of the voting members of said Contiguous-to-the-Lakes Association who are voting in person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all members at least thirty (30) days in advance and shall set forth the purpose of the meeting.

F. Quorum for Any Action Authorized under Sections D and E. The quorum required for any action authorized by Sections D and E hereof shall be as follows: At the first meeting called as provided in Sections D and E hereof the quorum at the meeting of Members or of proxies entitled to cast sixty percent (60%) of all votes of the membership shall constitute a quorum. If the required quorum is not forthcoming at any meeting, another meeting may be called, subject to the notice requirement as set forth in Sections D and E, and the required quorum at any such subsequent meeting shall be one-half of the required quorum at the preceding meeting, provided that no such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

G. Date of Commencement of Annual Assessments and Due Dates. The initial annual assessments, provided for herein, shall commence on the first day of the month following conveyance of a lot to an owner. The Assessment for each succeeding year shall become due and payable on the first day of January of each year. No adjustments or prorations of assessments shall be made by the Windridge Contiguous-to-the-Lakes Association. For the purposes of levying the assessment, assessments shall be considered as paid in advance and shall be levied against any lot which is subject to these Restrictions. The due date of any special assessment under Section D hereof shall be fixed in the Resolution authorizing such assessment.
H. Duties of the Board of Directors. The management, affairs and policies of the Windridge Contiguous-to-the-Lakes Association shall be vested in the Directors. The Board of Directors of the Windridge Contiguous-to-the-Lakes Association shall prepare a roster of the properties and assessments applicable thereto at least thirty (30) days in advance of such assessment due date. Such assessment roster shall be kept in the office of the Windridge Contiguous-to-the-Lakes Association. Written notice of the assessment shall thereupon be sent to every owner subject thereto.

The Windridge Contiguous-to-the-Lakes Association shall upon demand at any time furnish to any owner liable for said assessments a certificate in writing signed by an officer of the Windridge Contiguous-to-the-Lakes Association, setting forth whether said assessment has been paid. Said certificates shall be conclusive evidence of payment of any assessment therein stated to have been paid.

I. Effect of Non-Payment of Assessment. The Personal Obligation of the Owner; The Lien; Remedies of Windridge Contiguous-to-the-Lakes Association. If the assessments are not paid on the date when due (being the dates specified in Section G, hereof), then the assessments and costs of collection thereof as hereinafter provided, shall thereupon become a continuing lien on the property which shall bind such property in the hands of the then owner, his heirs, devisees, personal representatives and assigns. If the assessment is not paid thirty (30) days after the delinquency date, a penalty fee not to exceed $12.00 shall be added thereto and from the date interest at the rate of ten percent (10%) per annum may be added to the delinquent balance and penalty and the Windridge Contiguous-to-the-Lakes Association may bring an action at law against the owner personally obligated to pay the same and recover costs of collection, including reasonable attorney fees.

J. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any mortgage or mortgages now or hereinafter placed upon the property subject to assessments; provided, however, that such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of such property pursuant to a decree of foreclosure, or any other proceeding in lieu of foreclosure. Such sale or transfer shall not relieve such property from liability for any assessments thereafter becoming due, nor from the lien or any such subsequent assessment.

K. Exempt Property. The following property, subject to this Declaration, shall be exempt from the assessments, charge and lien created herein: (a) all properties to the extent of any easement or other interest therein dedicated and accepted by the local public authority and devoted to the public use; (b) all Common Areas of the development; (c) all properties exempted from taxation by the laws of the State of Indiana upon the terms and to the extent of such legal exemption; (d) all properties owned by the Developer, its successor and assigns, and held by them or any of them for sale or resale, including any lots which may have been reacquired by the Developer.

Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said assessments, charges and liens.
XVII

MEMBERSHIP

All lot owners shall belong to the Windridge Property Owners Association and shall be governed by the By-Laws of such association. All those lot owners in the development whose lots are contiguous to the lake in the development shall also belong to the Windridge Contiguous-to-the-Lakes Association and shall be governed by the By-Laws of that such association.

XIX

ENVIRONMENTAL COMMITTEE

The Environmental Committee shall consist of a person or persons chosen by Developer until such time as all lots are sold by the Developer, at which time the Environmental Committee shall consist of five (5) persons from among the existing lot owners as then chosen by Developer. In the event of a vacancy in membership on the Committee, the remaining members shall name a replacement from among the then existing lot owners. Individual members of the Committee shall be subject to appointment and removal within the sole discretion of the Developer until such time as all lots are sold.

XX

MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION

A. Membership. Every person or entity who holds any equitable interest, including the Declarants, in any lot or lots included within the subdivision, whether as land contract vendee or fee holder being subject to these covenants, shall be a member of the Association provided that any such person or entity who holds such interest merely as security for the performance of an obligation shall not be a member.

B. Voting Rights. The Association shall have one class of voting membership. Voting members shall be all those members who hold the interest required for Membership. There shall be only one vote for each lot owned by member or members.

XXI

ENFORCEMENT

Enforcement of the restrictions and covenants herein contained shall be by proceeding at law or in equity against any person or persons violating or attempting to violate the same, which proceedings may be either to restrain such violation or to recover damages or both; and such proceedings may be brought or prosecuted by the Declarants, their successors or assigns, or by any person or persons owning any lot or interest therein, or both. Without restricting the generality of the foregoing, any such owner or owners, or the Developer or their successors or assigns, in lieu of or in addition to any other legal or equitable remedy, may seek an order from a court of competent jurisdiction permitting it or them to enter upon the property where such violation exists and summarily to abate or remove the same, using such force as may be reasonably necessary, at the expense of the owner of such property. Neither the person or persons entering nor the person or persons directing the entry shall be deemed liable for any manner of trespass for such action. In any proceeding to enforce any of these covenants or restrictions, the party against whom enforcement is obtained shall pay the enforcing parties' costs and attorney's fees.

-10-
SEVERABILITY

Invalidation of any of these covenants by a judgment or court order shall in no way affect any of the other provisions hereof, which shall remain in full force and effect. Nor shall the lack of enforcement of any covenant invalidate it or any other covenant.

EXCLUSIONS

Notwithstanding any other provision of this Declaration, nothing herein shall be construed to prevent the Developer, or any other party constructing improvements in conformity with the provisions hereof, from permitting commercial vehicles and construction equipment to enter and remain on the street or on the lot being improved, or from storing materials and supplies on such lot, all to the extent reasonably necessary to facilitate such construction.

DURATION

These covenants and restrictions shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association, the Contiguous-to-the-Lakes Association or the owner of any lot, his legal representatives, heirs, successors, and assigns.

These covenants and restrictions may at any time be amended or revoked by an instrument signed by the owners of all the lots.

"Developer"

Thomas G. Bell, Jr.

Larry D. Summers

STATE OF INDIANA

COUNTY OF HENDRICKS

Before me, a Notary Public in and for said County and State, personally appeared Thomas G. Bell, Jr. and Larry D. Summers, who acknowledged the execution of the foregoing as their voluntary act and deed.

Witness my hand and Notary Seal this 11th day of May, 1990.

My Commission Expires: 2-12-93

Barbara J. Sawyer
Notary Public
Printed Name, Barbara J. Sawyer
County of Residence, Hendricks

This instrument prepared by Charles E. Hostetter, Attorney at Law.