CRYSTAL CREEK PLAT TWO

This information is taken from public records filed with the Lucas County Recorder’s Office. Port Lawrence Title and Trust Company assumes no liability for the accuracy or completeness of the information contained herein.
DECLARATION OF RESTRICTIONS

WHEREAS, LOUISVILLE TITLE AGENCY FOR N.W. OHIO, INC., TRUSTEE (hereinafter referred to as "Trustee") is the owner in fee simple of the following described real estate:

Lot numbers twenty-nine (29) through sixty-one (61), both inclusive, in Crystal Creek Plat Two, a Subdivision in Springfield Township, Lucas County, Ohio.

WHEREAS, Trustee holds title for the benefit of The Moses-Schlaclter Group, Inc., and Paul T. Avery as beneficial owners and developers for said premises (hereinafter referred to as "Developer").

WHEREAS, Trustee and Developer have determined to establish restrictions upon the manner of use, improvement and enjoyment of the lots described above, which will make said lots more attractive for residential purposes to the benefit of the owners thereof;

NOW, THEREFORE, in consideration of the enhancement in the value of said property by reason of the adoption of the restrictions hereinafter set forth, and for the mutual benefit and protection of each and every person who shall hereafter become an owner of a portion of said premises, Trustee and Developer, for themselves and their respective successors and assigns, hereby declare, covenant and stipulate that Lot numbers twenty-nine (29) through sixty-one (61), both inclusive, in Crystal Creek Plat Two, a Subdivision in Springfield Township, Lucas County, Ohio, shall be deemed sold, conveyed or transferred by said Trustee, its successors and assigns, subject to the following covenants, to-wit:

ARTICLE ONE

Section 1. No dwelling or structure ("dwelling") or any addition thereto or any alterations thereof shall be erected, reconstructed, placed or suffered to remain upon any lot, unless or until the size, location, type, style of architecture, use, the materials of construction thereof, and the exterior color scheme therefor, the site grading plan of the lot, including the grade elevations of said dwelling, the plot plan showing the proposed location of said dwelling upon any lot and the plans, specifications and details of said dwelling shall have been approved in writing by Developer, and a true copy of said plans, specifications and details shall have been lodged permanently with the Developer, and no dwelling except such as conforms to said plans, specifications and details shall be erected, reconstructed, placed or suffered to remain upon any lot. Developer reserves the sole and exclusive right to establish grades and slopes on all lots in Crystal Creek Plat Two and to fix the grade at which any dwelling shall hereafter be erected or placed thereon, so that the same may conform to a general plan.
Section 2. No dwelling shall be erected, reconstructed, placed or suffered to remain upon any lot, nearer the front street line or lines than approved in writing by the Developer, nor nearer to any side line or rear line than shall be determined by Developer in writing at the time of the approval of the plans and specifications for said dwelling. This restriction as to the distances at which said dwelling shall be placed from the front, side and rear lines of said lot, shall apply to and include, porches, verandas, permitted storage buildings, porte-cochere, and other similar projections of said dwelling.

Section 3. The parcel of land upon which a dwelling is to be constructed and/or maintained together with the land adjacent thereto and used in conjunction therewith may include one lot or part of one, two or more lots as delineated on the recorded plat of Crystal Creek Plat Two, but only with the prior written consent of Developer.

Section 4. No garage or any addition thereto or alteration thereof shall be erected, reconstructed, placed or suffered to remain upon any lot except for the exclusive use of the family occupying said dwelling and the servants thereof, nor unless, in the case of the single family dwelling such garage being made an integral part of said dwelling, nor unless nor until the size, location, type, style or architecture, use, the materials of construction thereof, the color scheme therefore, the grade elevation thereof, and the plans, specifications and details of said garage, including the driveway approach, and garage entrance shall have been first approved in writing by Developer, and a true copy of said plans, specifications and details of said garage shall have been lodged permanently with Developer, and no garage except as conforms to said plans, specifications, and details shall be erected, reconstructed, placed or suffered to remain upon any lot. Such garage, in case of a single family dwelling, being an integral part of said dwelling, shall be subject to all the covenants, rights, terms, reservations, limitations, agreements and restrictions at any point herein made applicable to said dwelling.

Section 5. No above ground swimming pool shall be installed on any lot nor shall any other swimming pool be installed in Crystal Creek Plat Two until the plans, specifications and plat plan showing the location of such addition or swimming pool shall have been approved in writing by Developer. Provided, however, that children’s wading pools having total water surface of less than 75 square feet and a depth of less than 24 inches shall be permitted so long as such wading pool is not visible from the street which runs in front of the residence at which said wading pool is located.

Section 6. The location of any and all driveways shall be established as approved by Developer in writing at the time of approval of the plans and specifications for said dwelling. No driveway shall be located, relocated or suffered to remain upon any lot in Crystal Creek Plat Two, except as now located or determined in writing by Developer. Complete specifications for construction of any driveway shall be submitted to Developer and its approval thereof endorsed thereon in writing. Each lot owner shall install such sidewalks as are required by the appropriate governmental authority and as approved by Developer.
Section 7. All garage doors for the ingress and egress of motor vehicles shall be controlled with electronically operated garage door openers. No structure or any part thereof shall be erected, placed or maintained on any lot in Crystal Creek Plat Two, nearer to the front or street line or lines than the building set back lines as shown on the recorded Plat. Said portion of any lot shall not be used for any purpose other than that of a lawn. Nothing herein contained, however, shall be construed as preventing the use of such portion of any lot for walks (and drives, if otherwise permitted), the planting of trees or shrubbery, the growing of flowers or ornamental plants, or statuary, fountains and similar ornamentations, for the purpose of beautifying any lot, but no vegetables, so-called, grains or other plants of the ordinary garden or field variety shall be grown on such portion thereof (Except that homeowners may grow vegetables for their own consumption only so long as no plants exceed 3 feet in height; are not visible from the street on which the house fronts, and do not cover more than 250 square feet of land area), and no weeds, underbrush, or other unsightly growths, shall be permitted to grow or remain anywhere upon any lot, and no unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon. No fence, hedge, wall or enclosure of any kind, for any purpose, shall be erected, placed or suffered to remain upon any lot, nor shall a hedge be erected, placed or suffered to remain upon any lot until the written consent of Developer shall have been first obtained therefore and shall be subject to the terms and conditions of said consent as to its type, height, width, color, upkeep and any general conditions pertaining thereto that said consent may name. Storage buildings not exceeding 100 square feet in area may be allowed so long as they are placed in the rear 20 feet of each lot, comply with ARTICLE ONE, Section 2. above and have been approved by the Developer, in writing, after all of the requirements of this ARTICLE ONE, Section 7 have been complied with.

Section 8. No basketball backboard or similar structure shall be erected or attached to the front of any dwelling or in front of the actual front Developer approved building line, and all such structures wherever erected shall be approved by Developer.

Section 9. In connection with the provisions contained in Section 1, 2, 4, and 7 of this ARTICLE ONE, it is hereby provided that, if the opinion of Developer, by reason of the shape, dimensions or topography of any lot herein described, or by reason of the type of dwelling to be erected thereon, or for any other reason satisfactory to it, the enforcement of the provisions of these Restrictions would work a hardship, Developer may modify such provisions so as to permit variations in size, type, location or otherwise that will not, in its judgment, do material damage to any abutting or adjacent property.

Section 10. Developer reserves the exclusive right to grant consents for the construction, operations and maintenance of electric light, telephone, cablevision and telegraph poles, lines and conduits, and for water, gas, sewer, and pipes and conduits or any other public or quasi public utility facilities together with the necessary or proper incicdents and appurtenances, in, through, under and/or upon any and all highways, now existing or hereafter established, upon which any portion of any lot may now or hereafter front or abut.
Section 11. Developer reserves to itself, its successors and assigns, the exclusive right to grant consents for easements and rights-of-way in, through, under and/or over those portions of the front, rear and sides of each lot, as shown on the plat of Crystal Creek Plat Two, designated as drainage or utility right-of-way, for the construction, operation and maintenance of electric lights, telephone, cablevision and telegraph poles, lines and conduits, drainage facilities or any other public or quasi public utility facilities, together with the necessary or proper incidents and appurtenances. No building or other structure, or any part thereof, shall be erected or maintained upon any part of the property in Crystal Creek Plat Two, over or upon which easements for the installation and maintenance of public utilities and storm sewers will be or have been granted.

Section 12. No spirituous, vinous or fermented liquors of any kind shall be manufactured or sold either at wholesale or retail, upon any lot; no industry, business or trade, occupation or profession of any kind shall be conducted, maintained or permitted upon any lot, except for home businesses which comply with local zoning ordinance and do not generate more than three (3) visits per day by commercial vehicles. No wells for gas, water, oil or other substances, shall at any time, whether intended for temporary or permanent purpose, be erected, placed or suffered to remain upon any lot; nor shall any lot be used in any way or for any purpose which may endanger the health or unreasonable disturb the quiet of the owner or owners of any adjoining lot. No poles, overhead or exposed wires, antennas (including satellite dishes - see Section 2 of this Article), whether for use in connection with radio, telephone, television, electric light or any other purpose, shall be erected, placed or suffered to remain upon any lot or upon or visible from the outside of said dwelling without the consent of Developer first having been obtained. Except for one "For Sale" or "For Rent" sign not exceeding 4 square feet located on the inside of one window of a dwelling, no signs of any character, shall be erected, placed or posted or otherwise displayed on or about any lot without the written permission of Developer. However, a standard real estate and/or builder's sign not exceeding 6 square feet in area and advertising the lot or dwelling "For Sale" or "For Rent" shall be permitted in connection with the initial construction and sale of a dwelling or proposed dwelling. The Developer shall have the right and discretion to prohibit, restrict or control the size, construction, materials, location, and height of all such signs. The right is reserved by Developer to erect and place signs on any unsold lots in Crystal Creek Plat Two. Political or campaign signs may be displayed only as provided by local ordinance.

Section 13. The maintenance or harboring of any animals, other than dogs, cats, or birds maintained within the dwelling so as not to unreasonably disturb neighbors, is expressly prohibited in Crystal Creek Plat Two. Under no circumstances will any dog or cat be permitted or allowed to remain outside a dwelling unattended so as to become a nuisance to any lot owner in Crystal Creek. Furthermore, the Developer or the Crystal Creek Property Owners' Association may develop such other rules and regulations with respect to the keeping of any domestic dog or cat (such as limits on size and type) so as to insure that no such domestic pet or animal shall become a nuisance of safety concern for any lot owner.
Section 14. No clothes, sheets, blankets or other articles shall be hung out or exposed on any part of any lot, except in the rear yards and then only on portable laundry dryers of a revolving type not higher than seven (7) feet from the ground. No dryer shall be left exposed when not in use and in no event will a dryer be permitted to be left out overnight whether in use or not. No more than one dryer may be used for each dwelling house. No laundry shall be hung for drying on Sundays or holidays. No laundry of any kind, or other articles, shall be exposed or hung for drying at any time on any front porch or in the front or side of any building. No yard equipment, including power mowers, power shears and similar equipment shall be used by anyone on Sundays or holidays from May 1 to October 1 each year prior to nine o'clock A.M. All yard equipment shall be stored inside while not in use.

Section 15. Any commercial vehicle, boat, mobile home, car, trailer or other similar device, vehicle or equipment, if stored or located on any lot in Crystal Creek Plat Two, shall be housed at all times within a garage.

Section 16. Said lots shall not be used for storage of automobiles, trailers, scrap, scrap iron, wood (except for neatly stacked firewood not exceeding one cord in locations approved by Developer and not visible from the street fronting the residence as which such firewood is located), building materials, paper, glass, or any reclamation product or material, except that during the period any dwelling is being erected upon such lot, building materials may be stored thereon. However, any building materials not incorporated in said dwelling within ninety (90) days after it is delivered to said lot shall be removed therefrom. Structures must be completed by an owner within six (6) months of the date of the beginning of construction. Nothing herein contained shall prohibit the reasonable accumulation of recyclable material generated by a family living within a residence in Crystal Creek Plat Two so long as such recyclable material is retained within the garage or residence and is removed from the residence at reasonable intervals.

Section 17. All rubbish and debris, combustible and noncombustible, and all garbage shall be stored in underground containers or stored and maintained in containers, entirely within the garage or basements, or behind screening approved by Developers as to location and style. Additional regulations for the storage, maintenance and disposal of rubbish, debris, leaves and garbage, may, from time to time be established by Developer.

Section 18. Developer reserves and is hereby granted the right in case of any violation or breach of any of the restrictions, rights, reservation, limitation, agreements, covenants and conditions herein contained to enter the property upon or as to which such violation or breach exists, and to summarily abate and remove, at the expense of the owner thereof, any erection, thing or condition that may or exists thereon contrary to the intent and meaning of the provisions hereof interpreted by Developer, and Developer shall not, by reason thereof be deemed guilty of any manner of trespass for such entry, abatement or removal. A failure of Developer to enforce any of the restrictions, rights, reservations, limitations, agreements, covenants and conditions contained herein shall in no event be construed, taken or held to be a waiver therefore or acquiescent in or consent to any continuing further or succeeding breach or violation thereof, and may be enjoined,
Section 19. No grantee or successor in title shall subdivide or convey less than the whole of any lot without first obtaining the written consent of Developer.

Section 20. In all instances where plans and specifications are required to be submitted to and are approved by Developer, if subsequent thereto there shall be any variance in the actual construction, location, alteration or addition, fence, wall, hedge or roadway, any such variance shall be deemed a violation of these restrictions.

Section 21. Developer shall have the exclusive right to determine the location, color, size, design, lettering and standards and brackets of all mail and paper delivery boxes, and the location, size, type and species of trees and/or shrubbery planted between the sidewalk and street curb in order that all such areas of Crystal Creek Plat Two be uniform in appearance with respect thereto. The owner of a residential lot shall maintain the mailbox and/or paper delivery box and all said trees and shrubbery planted between the sidewalk and street curb and replace same when necessary with trees, shrubbery or a mailbox and/or paper delivery box similar type, look and quality.

Section 22. Within six (6) months after a residence has been completed on any lot in Crystal Creek Plat Two, the entire yard of said lot shall be either sodded or hydroseeded.

Section 23. No fence, hedge, wall or enclosure of any kind, for any purpose, shall be erected, placed or suffered to remain upon said lots, nor shall a hedge be erected, placed or suffered to remain upon said lots until the written consent of Developer shall have been first obtained therefor, and same shall be subject to the terms and conditions of said consent as to its type, height, width, color, upkeep and any general conditions pertaining thereto that said consent may name. Notwithstanding this restriction, the erection of "split rail" type fences (2 or 3 rail) are hereby granted prior approval by the Developer provided such "split rail" fences are not erected nearer to any street than the rear of the dwelling.

Section 24. The areas designated for utility, drainage and open space easements as set forth on the recorded plat of Crystal Creek Plat Two shall be maintained by the lot owners as lawn. No fences, shrubs, trees or other structures, other than utilities and portable storage buildings, shall be permitted in the said easement areas. Should the lot owner plant or install on said easement areas, the governmental authority within whose jurisdiction the lot is located or any public or quasi-public utility may remove said obstruction at the lot owner's expense.

Section 25. The established drainage flow anywhere in Crystal Creek Plat Two shall not be altered by anyone other than by the maintaining authority.
Section 26. Whenever any of the covenants, reservations, agreements or restrictions herein provide for any approval, designation, determination, modification, consent, enforcement or any other action by Developer, any such approval, designation, determination, modification, consent, enforcement of any other such action may be undertaken by the Developer, its successors or assigns, or by any attorney-in-fact authorized by it pursuant to a recorded Power of Attorney.

ARTICLE TWO

Section 1. Upon the sale of two-thirds (2/3) or more of the lots in the various plats of Crystal Creek, Developer may cause the incorporation a non-profit corporation under the laws of the State of Ohio to be called the "Crystal Creek Property Owners Association", (hereinafter referred to as "Association"), and upon the formation of such Association, every owner (meaning a full building site) shall become a member therein, and each such owner, including Trustee, its successors and assigns, shall be entitled to one vote on each matter submitted to a vote of members for each lot owned by him or it; provided, however, that where title to a lot is in more than one person, such co-owners, acting jointly, shall be entitled to but one vote.

Section 2. The Association, by vote of a two-thirds (2/3) of its members may adopt such reasonable rules, regulations and by-laws as it may deem advisable for the maintenance, conservation and beautification of the lots situated in Crystal Creek Subdivision, and for the health, comfort, safety and general welfare of residents of said lots, and all of such lots shall at all times be maintained subject to such rules and regulations.

Section 3. The Association, by a vote of two-thirds (2/3) of its members, may establish and levy on each lot owner in a reasonable and equitable manner, such sums as are determined by the Association to be reasonably necessary to raise such funds as are required to maintain the Association, cover the cost of its operations and maintain and insure any of its property. The Association shall also establish and levy such sums as are necessary as per the requirements of ARTICLE FOUR below. Any such assessments, or portion thereof, which remain unpaid sixty (60) days after receipt of the notice thereof by the lot owner, shall become a lien on said lot for the benefit of the Association.

Section 4. Developer shall, by an instrument in writing in the nature of an assignment, vest the Association, when formed, with all or any portion of the rights, privileges and powers granted or reserved to Developer to enforce the provisions set forth in ARTICLE ONE, Sections 12, 13, 14, 15, 16, 17, 18, 20, 23 and 24, which said assignment shall be recorded in the office of the Recorder of Deeds, Lucas County, Ohio.

Section 5. The rights, privileges and powers granted to Developer in ARTICLE ONE, Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 19 and 21 shall remain exclusively in Developer for a period of twenty (20) years from and after the date hereof, notwithstanding any assignment by Developer to the Association of Developer's rights,
privileges and powers as provided in Section 4 of this ARTICLE TWO. Upon the expiration of such twenty (20) year period, or at such earlier time as Developer may designate, the rights reserved to Developer as set forth in this section shall terminate.

ARTICLE THREE

Section 1. Each Grantee of a lot in Crystal Creek Plat Two, by the acceptance of a deed of conveyance, accepts the same subject to all restrictions, conditions, covenants, reservations, easements, and the jurisdictional rights and powers of the Developer and the Association, created or reserved by this Declaration of Plat or deed restrictions recorded, and all easements, rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall run with the land and bind every owner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance. The violation of any restrictions or condition, of the breach of any covenant or provisions herein contained shall give Developer, or the Association, the right to enter upon the land upon which, or as to which, such violation or breach exists, and to summarily abate and remove, at the expense of the owner of said lot or lots, any structure, thing, or condition that may exist thereon contrary to the intent and meaning of the provisions hereof, and Developer or the Association shall not thereby be deemed guilty of any manner of trespass. The continuance of any breach may be enjoined, abated, or remedied by appropriate legal proceedings, either by law or in equity, by Developer, the Association, or by individual owners.

Section 2. These covenants and restrictions shall run with the land and shall be binding upon Trustee, Developer and all persons claiming under or through Trustee for a period of twenty (20) years from and after the date hereof, at which time the covenants and restrictions shall be automatically extended for successive periods of ten (10) years unless earlier terminated as provided herein. These covenants and restrictions may also be amended within the initial twenty (20) year period with written approval of the then owners of not less than two-thirds (2/3) of the lots in Crystal Creek Subdivision which amendments shall become effective from and after the filing of the same with the Recorder of Deeds of Lucas County, Ohio of the instrument setting forth the amendments and signed by all approving lot owners with the formalities required by law. These covenants and restrictions may be terminated at the end of the initial twenty (20) year period, or may be amended or terminated thereafter with the written approval of the owners of not less than one-half (1/2) of the lots in the Crystal Creek Subdivision upon the filing of an instrument as aforesaid with the Recorder of Deeds of Lucas County, Ohio.

Section 3. No restrictions imposed hereby shall be abrogated or waived by any failure to enforce the provisions hereof, no matter how many breaches may occur.

Section 4. The invalidity of any restriction hereby imposed or of any provision shall not impair or affect, in any manner, the validity, enforceability or effect of the remaining restrictions and provisions of this Declaration.
Section 5. Violation of any of the rules and regulations adopted by the Association acquiring the rights and benefits of Developer as provided for in ARTICLE TWO, Section 3 herein shall be deemed in violation of this Declaration and may be abated and removed or enjoined as herein provided.

ARTICLE FOUR

Section 1. Power of Attorney. Whenever any of the foregoing covenants, reservations, agreements or restrictions provide for any approval, designation, determination, modification, consent of any other action by Developer, any such approval, designation, determination, modification, consent of any other action by Developer or by an attorney-in-fact authorized pursuant to a recorded power of attorney to sign deeds on behalf of Developer shall be sufficient.

Section 2. Crystal Creek Homeowner’s Association, Inc. The Association shall have the right to the collection and disposal of funds as herein provided and shall have the rights, from and after the assignment by Developer as set forth herein.

Section 3. Maintenance Charges. The Association shall each have a lien perpetually upon lots in the Plat to secure the payment of all annual maintenance charges. In default of the payment of such maintenance charges within sixty (60) days of its due date, a “Notice of Lien” in substantially the following form may be filed and recorded in lien records at the Office of the Recorder of Lucas County, Ohio:

"NOTICE OF LIEN"

Notice is hereby given that _____________ Homeowner’s Association, Inc. claims lien for unpaid annual assessments for the year(s) _____________ in the amount of _____________ against the following described premises:

(Legal Description)

The _____________ Homeowner’s Association, Inc.

By:

President

STATE OF OHIO, COUNTY OF LUCAS, ss:

The foregoing instrument was acknowledged before me this _____________ day of

__________ 200 __, by ____________

Notary Public

01 6002B11
In the event any of said annual assessments is not paid when due, the Developer may, when and as often as such delinquencies occur, proceed by law to collect the amount then due by foreclosure of the above described lien, otherwise, and in such event, shall also be entitled to recover and have and enforce against each residential lot a lien for its costs and expenses in that behalf, including attorney fees. No owner may waive or otherwise escape liability for the annual assessments provided for herein by non-use of the common areas or any facilities located thereon or by abandonment of his residential lot. Sale or transfer to any residential lot shall not affect the assessment lien provided, however, that the sale or transfer of any residential lot pursuant to foreclosure of a first mortgage shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof. Said charges and assessment shall be levied against all lots in Crystal Creek Plat Two and shall be applied only toward payment of the costs of collections, improvements, the expenses of maintenance of Crystal Creek Plat Two, the Project as herein enumerated, or the Association, which shall include reasonable management fees, and for any and all other purposes which the Association may determine from time to time to be for the general benefit of the owners of the lots in Crystal Creek Plat Two or the Project.

IN WITNESS WHEREOF the undersigned parties have hereunto set their hand to this instrument as of the ___ day of October, 2001.

Witnesses as to Trustee:

[Signature]

[Signature]

Witnesses as to Developer:

[Signature]

[Signature]

TRUSTEE:
LOUISVILLE TITLE AGENCY FOR N.W.
OHIO, INC., TRUSTEE, an Ohio Corporation

By: [Signature]  
John W. Martin, President

By: [Signature]  
James M. Lindsay, Vice President

DEVELOPER:
The Moses-Schlachter Group, Inc.
An Ohio Corporation

By: [Signature]  
Richard G. Moses, President

By: [Signature]  
Thomas L. Schlachter, Sec./Treas.
STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this 21st day of October, 2001, by John W. Martin, as President and James M. Lindsey, as Vice President of the above named Louisville Title Agency for N.W. Ohio, Inc., Trustee, on behalf of said corporation.

[Signature]
Notary Public
(Renee Bryce)

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this 21st day of October, 2001, by Richard G. Moses, as President and Thomas L. Schlachter, as Secretary/Treasurer of The Moses-Schlachter Group, Inc., on behalf of said corporation.

[Signature]
Notary Public
(Andrea Henline)

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this 21st day of October, 2001, by Paul T. Avery.

[Signature]
Notary Public
(Andrea Henline)
CONSENT TO ADOPTION OF DECLARATION OF RESTRICTIONS

The undersigned, Sky Bank - Mid Am Region, hereby consents to the adoption of the foregoing Declaration of Restrictions for Crystal Creek Plat Two, a Subdivision in Springfield Township, Lucas County, Ohio, this 9th day of October, 2001.

Witnesses:

[Signatures]

SKY BANK - MID AM REGION

By: Rodney R. Frey, Vice President

STATE OF OHIO, COUNTY OF LUCAS, ss:

Before me, a Notary Public in and for said County and State personally appeared Rodney R. Frey, Vice President for Sky Bank - Mid Am Region, acknowledged that he did sign the foregoing instrument and that the same is his voluntary act and deed and the voluntary act and deed of the said corporation for the uses and purposes herein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Toledo, Lucas County, Ohio, this 9th day of October, 2001.

[Signature]
Notary Public

ANDREA B. HENLINE
Notary Public, State of Ohio
My Commission Expires July 10, 2004

This Instrument Prepared by Developer

RECEIVED & RECORDED

OCT 16 2001

SUE RIOLX
RECEORDER, LUCAS COUNTY, OHIO