MONARCH MEADOWS

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ADOPTION OF "MONARCH MEADOWS"

AND

DECLARATION OF RESTRICTIONS THEREFOR

This Declaration, made and entered into by Monarch Meadows Development Co., hereinafter referred to as "Developer", this 14th day of September, 1990,

WITNESSETH THAT:

WHEREAS, Developer is the owner of the following described real estate, situated in Sylvania Township, Lucas County, Ohio, viz:

Lots Numbers One (1) through Thirty-Six (36), both inclusive, in Monarch Meadows Subdivision in Sylvania Township, Lucas County, Ohio.

which real estate is hereinafter for convenience referred to as "Monarch Meadows"; and,

WHEREAS Developer desires to establish for its own benefit and for the benefit of all future owners or occupants of all or any part of Monarch Meadows, certain easements and rights in, over and to Monarch Meadows and certain restrictions with respect to the use thereof.

NOW THEREFORE, Developer, as the owner of such real estate and for the purpose aforesaid, hereby declares as follows:

ARTICLE ONE

SECTION 1. No dwelling or any addition thereto or any alterations thereof shall be erected, reconstructed, placed, or suffered to remain upon said premises, unless nor until the size, location, type, style or architecture, use, the materials of construction thereof, and the color scheme therefore, the grading plan of the lot, including the grade elevation of said dwellings, the plot plan showing the proposed location of said dwellings shall have been approved in writing by Developer its successors or assigns and a true copy of said plans, specifications and details shall
have been lodged permanently with Developer, and no dwelling except such as conforms to said plans, specifications and details shall be erected, reconstructed, placed, or suffered to remain upon said premises.

SECTION 2. All lots shall be used and occupied solely and exclusively for private residence purposes by a single family, including their family servants, and no other than one single family, private residence purpose building, hereinafter for convenience called "DWELLING" shall be erected, reconstructed, placed or suffered to remain thereon.

SECTION 3. No dwelling shall be erected, reconstructed, placed or suffered to remain upon said premises, nearer the front or street line or lines than the building setbacks lines shown upon the Plat of said subdivision, 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 distance at which said dwelling house shall be placed from the front, side and rear lines of said premises shall apply to and include porches, verandas, porte-cochere, and other similar projections of said dwelling. 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 delineated on the recorded Plat of Monarch Meadows, but only with the written consent of Developer. Developer may require to be erected farther from the street than the building setback line or lines.

SECTION 4. No garage or any addition thereto or alteration thereof shall be erected, reconstructed, placed or suffered to remain upon said premises except for the exclusive use of the family occupying said dwelling and the servants thereof, nor unless, nor until the size, location, type, style of architecture, cost, use, the materials of construction thereof, the color scheme thereof, the grade elevation thereof, and the plans, specifications and details of said garage, including the driveway approach, and the garage entrance shall have first been 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 said premises. Such garage shall be subject to all of the covenants, rights, terms, reservations, limitations, agreements and restrictions at any point herein made applicable to said dwelling. No detached shed, garage, barn, or any type of detached structure whatsoever shall be erected, placed, or suffered to remain upon said premises until the written consent of Developer shall having first been obtained therefore, and to be subject to the terms and conditions of said consent may name.
SECTION 5. The location of any and all driveways shall be determined by Developer in writing at the time of the approval of the plans and specifications for said dwelling. No driveway shall be located, relocated, or suffered to remain upon said premises except as determined in writing by Developer. Complete specifications for construction of driveways shall be submitted to Developer and its approval thereof endorsed thereon in writing.

SECTION 6. No portion of the within described premises nearer to any highway than the building set-back line or lines shown upon the Plat of said sub-division shall 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 said premises 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 said premises, but no vegetables, so called, nor grains of the ordinary garden or field variety shall be grown upon such portion thereof; and no weeds, underbrush or other unsightly objects shall be permitted to grow or remain anywhere upon said premises, and no unsightly objects, as determined by the Developer or his successors, shall be allowed to be placed or suffered to remain anywhere thereon. Within six (6) months after a residence has been completed and occupied on any lot in Monarch Meadows, the front yard of said lot shall be sodded or hydro-seeded from the front of the single family residence to the curb line in the case of interior lots. In the case of corner lots, the front yard shall be sodded or hydro-seeded from the front of the single family residence to the curb line and the side yard facing the dedicated public street shall be sodded or hydro-seeded from the single family residence to the curb line. Any portion of the lot not built upon or not required to be sodded or hydro-seeded as provided for herein, shall be seeded within said six (6) month period. No fence, hedge, wall or enclosure of any kind, for any purposes shall be erected, placed, or suffered to remain upon said premises until the written consent of Developer shall having first been obtained therefore, and to 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.

SECTION 7. In connection with the provisions contained in section 3 above, it is hereby provided that if in the opinion of Developer, by reason of the shape, dimensions or topography of the premises herein described, or by reason of the type of dwelling to be erected thereon, or for any other reason, satisfactory to it, the endorsement of the provisions of said Section would work a hardship, Developer may modify such provisions so as to permit variations in cost, size, type, location or otherwise that will not, in its judgement, do material damage to any abutting or adjacent property.
SECTION 8. Developer reserves the exclusive right to grant consent for the construction, operation and maintenance of electric light, telephone, telegraph and cable television poles, lines and conduits, and for water, gas, sewer and pipes and conduits or any other public utilities facilities, together with the necessary or proper incidents and appurtenances, in, through, under, over or upon any and all highways, now existing or hereafter front or abut.

SECTION 9. Developer reserves to himself, its successors and assigns a perpetual easement in, through, under and over those portions of each lot, as shown on the Plat of Monarch Meadows designated as "Utility Easement" for the construction, operation and maintenance of electric lights, telephone, telegraph and cable television poles, lines and conduits, and for water, gas and sewer lines and conduits or any other public utility facilities, together with the necessary or proper incidents and appurtenances, and no building or other structure, or any part thereof, shall be erected, or maintained upon any part of the property in Monarch Meadows, over or upon which easements for the installation and maintenance of public utilities and storm sewers will be or have been granted. All electrical service to homes shall be underground from the main electrical supply lines.

SECTION 10. No spirituous, vinous or fermented liquors of any kind shall be manufactured or sold, either at wholesale or retail, upon said premises, no industry, business or trade, occupation or profession of any kind shall be conducted, maintained or permitted upon said premises, no well for gas, water, oil or other substance, shall at any time, whether intended for temporary or permanent purpose, be erected, placed or suffered to remain upon said premises (except wells for lawn and landscape watering, if written approval is first obtained from Developer and all necessary public authorities and Developer approves the location and other specifications in writing); nor shall the premises be used in any way or for any purpose which may endanger the health or unreasonably disturb the quiet of the owner or owners of any adjoining land. No advertising sign, billboard or other advertising device shall be erected, placed or suffered to remain upon said premises or upon or visible from the outside of said dwelling without the consent of Developer first having been obtained. A standard real estate sign not exceeding six (6) square feet in area on a side and advertising the lot or dwelling "For Sale" or "For Rent" shall, however, be permitted. The right is reserved by Developer to erect small structures and place signs on any unsold lots or improvements thereon.

SECTION 11. No animals, rabbits or poultry of any kind, character or species of fowl or livestock shall be kept upon or maintained on any part of any lot or tract. Developer reserves the right to adopt reasonable regulations governing the keeping within any dwelling house of domestic dogs, cats, or other household pets, calculated not to becoming a nuisance to the owners.
or inhabitants of Monarch Meadows.

SECTION 12. No boats, trailers, motor homes, recreational vehicles, motor coaches or trucks (except pick up trucks not exceeding one (1) ton and window and panel vans not exceeding one (1) ton, so-called) shall be parked, stored, or suffered to remain upon said premises or in the streets within Monarch Meadows unless parked or stored within a garage on said premises out of view.

SECTION 13. No clothes lines, clothes, sheets, blankets, or other articles shall be hung out or exposed on any part of said premises.

SECTION 14. All dwellings shall be equipped with a "rustic cedar" mailbox (so-called) approved by the United States Postal Service. In addition, each dwelling must have sidewalks constructed by the contractor at the time the residence is built as prescribed by the Lucas County Ohio Engineer. In any event the contractor who constructs the single family residence on any lot or the owner of any lot fails to construct a sidewalk as prescribed by the Lucas County Ohio Engineer within the time period allowed by the Lucas County Ohio Engineer, then in that event, if Developer is compelled to construct said sidewalk at the Developer’s expense, the Developer shall have the right to record a lien against such lot by recording a document having the formalities of deed which sets forth the legal description of the lot, the present owner of record, and the amount expended by Developer for the construction of said sidewalk. The unpaid portion of such construction costs which is to be secured by the lien shall bear interest at the rate of twelve (12%) percent per annum from the date such lien is filed with the Lucas County Recorder until fully paid and shall be subject to foreclosure as though the same were a mortgage. Such lien shall also secure payment of all costs and expenses of the Developer, including court costs and attorneys fees incurred in collection same. Such lien shall be subordinate to any institutional mortgages existing at the time of filing the lien. Furthermore, each builder of dwellings on any lots in Monarch Meadows shall comply with the site grading plan prescribed by the Lucas County Ohio Engineer. The Lucas County Ohio Engineer may determine that certain lots may require retaining walls in order to preserve trees presently located on said lots. If said retaining walls are necessary and if the owner of said lots desires to preserve said trees, then said retaining walls will be constructed only after the plans have been approved by the Lucas County Ohio Engineer and the Developer as herein provided. If the owner of any of said lots does not wish to construct retaining walls which may be necessary, then in that event the site grading plan prescribed by the Lucas County Ohio Engineer shall be complied with including grading to accomplish the required slope along the public right-of-ways.
SECTION 15. Each dwelling in Monarch Meadows must have a sanitary sewer hook-up, hereinafter referred to as "sanitary tap", to the existing service connection. Said sanitary tap shall be performed at the expense of the contractor at the time the residence is built and shall be in accordance with and as prescribed by the Director of Public Services for the city of Sylvania. In the event the contractor who constructs the single family residence on any lot or the owner of any lot fails to perform said sanitary tap as prescribed above within the time period allowed by the Director of Public Services for the City of Sylvania, orPerform said sanitary tap without the authorization of the City of Sylvania, then in that event, if Developer is compelled to perform said sanitary tap, or if Developer is compelled to pay for aforementioned unauthorized sanitary tap, or if Developer is compelled to pay for sewage disposal charges as billed by the City of Sylvania resulting from aforementioned unauthorized sanitary tap, the Developer shall have the right to record a lien against such lot by recording a document having the formalities of a deed, which sets forth the legal description of the lot, the present owner of record, and the amount expended by Developer for the construction of said sanitary tap and/or sewage disposal charges. The unpaid portion of such sanitary tap and/or sewage disposal costs which is to be secured by the lien shall bear interest at the rate of twelve (12%) percent per annum from the date such lien is filed with the Lucas County Recorder until fully paid and shall be subject to foreclosure as though the same were a mortgage. Such lien shall also secure payment of all costs and expenses of the Developer including, but not limited to, court costs, attorney fees, and bank interest and/or escrow fees incurred in collection of same. Such lien shall be subordinate to any institutional mortgage existing at the time of filing the lien.

SECTION 16. No above ground swimming pools shall be constructed, reconstructed, allowed or suffered to remain upon said premises unless said above ground swimming pools have a total water surface of less than seventy-five (75) square feet and a depth of less than twenty-four (24) inches.

SECTION 17. Developer, subject to Section 14 above, reserves the sole and exclusive right to establish grades and slopes on the premises herein described, and to fix the grade at which any dwelling shall hereafter be erected or placed hereon, so that the same may conform to a general plan.

SECTION 18. 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, basement, or in the rear or at the side of the dwelling. In no event shall any rubbish, debris, or containers be visible from any street in the front or at the side of the dwelling. Additional regulations for the storage, maintenance and disposal of rubbish, debris, leaves, and garbage may, from time to time, be established by Developer.

SECTION 19. The only type of fence which will be allowed to be constructed on any lot in Monarch Meadows is a three rail split-rail fence. The maximum height shall be forty-eight (48) inches above ground level to the top of the top-most rail. It will be permissible to affix "hog wire", or an equivalent wire mesh, to the split rail fence. No chain link, stockade, privacy or other type of fencing shall be permitted in Monarch Meadows.

SECTION 20. No radio or television antennes, satellite receiving dishes, or microwave reception equipment shall be erected, reconstructed, placed or suffered to remain on said premises.

SECTION 21. All dwellings shall be equipped with a gas burning light and post installed by the contractor at the time the residence is built. Said light and post is to be situated in the front yard of the dwelling such that it is approximately centered between the side lot lines (or side lot line and side building line in the case of corner lots) and also ten (10) feet from the dwelling side of the sidewalk referenced in Section 14 above. Said gas light shall be similar to model GLM-1700 manufactured by Gas-Lite Manufacturing Co., Pittsburg, Pa., and equipped with a dual inverted burner and mounted on a 7 feet and 9 inch post with copper Internals similar to model 430662 as manufactured by above referenced Gas-Lite Manufacturing Co. Said gas light and post is to be installed at the location specified above such that the top of the post is approximately 5 feet and 9 inches (2 feet in ground as specified by manufacturer) from the top of finished grade and top of finished gas light is approximately 7 feet and 6 inches from top of finished grade.

SECTION 22. Developer reserves and is hereby granted the right in case of any violation or breach of any of the restrictions, rights, reservations, limitations, agreements, covenants and conditions herein contained, to enter the property, upon or as to which such violation or breach exists and to summarily abate or remove, at the expense of the owner thereof, any erection, thing or condition that may be or exists thereon contrary to the intent and meaning of the provisions hereof as 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,
covnents and conditions contain herein shall in no event be construed, taken or held to be a waiver therefor or acquiescence in or consen to any continuing, further or succeeding breach or violation thereof, and Developer shall at any and all times have the right to enforce the same.

SECTION 23. 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 24. 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 and location of any alteration or addition, fence, wall, hedge or roadway, any such variance shall be deemed a violation of these restrictions.

SECTION 25. Whenever any of the foregoing covenants, reservations, agreements or restrictions provide for any approval, designation, determination, modification, consent or any other action by Developer, any such approval, designation, determination, modification, consent or any other action shall be valid if accomplished by Developer, or his assigns or by any other person authorized in writing to sign deeds on behalf of Developer.

ARTICLE TWO

SECTION 1. Developer retains the right to manage, repair, replace and otherwise deal with all common area landscaping, identification signage and other types of signage, fencing, monuments, sprinkler systems, lighting, utilities and any and all such other common improvements as may be installed by Developer. Each lot in Monarch Meadows shall be liable for an annual assessment. The assessment shall be one hundred dollars ($100.00) per lot for the calendar year 1990. For subsequent calendar years, the one hundred dollars ($100.00) per lot assessment may be increased by Developer in an amount not to exceed the increase, if any, in the Consumer Price Index All Urban Consumers United States Average All Items 1967=100 Revised, for the twelve (12) month period which ends on August 31st of the calendar year which precedes the calendar year for which the increased assessment is to be calculated. Any lots in Monarch Meadows sold and closed subsequent to January 1, 1991 shall be liable, at closing, on a pro-rata basis, for the balance of the assessment due for the calendar year in which said lot or lots are sold. Developer shall not be liable for payment of any assessment for any lots in Monarch Meadows. In the event annual assessments are not paid by January 31st of each calendar year, Developer shall have the right to record a lien against such lot by recording a document having the formalities of a Deed which sets forth the legal
description of the lot, the present owner of record, and the amount of the assessment due. The
unpaid portion of the assessment which is to be secured by the lien shall bear interest at the
rate of twelve percent (12%) per annum from the date such lien is filed with the Lucas County
Recorder until fully paid and shall be subject to foreclosure as though the same were a
mortgage. Such lien shall also secure payment of all costs and attorneys fees incurred in
collecting same. Such lien shall be subordinate to the lien of any institutional mortgages
existing at the time of filing of the lien. Proceeds from the assessments shall also be used for
court costs, attorneys fees and other costs incurred incidental to the enforcement of this
Declaration of Restrictions. Developer shall be entitled to a management fee in the amount of
fifteen percent (15%) of all expenses incurred which are paid out of the fund created by the
collection of the aforementioned assessment.
If the fund created by the collection of the aforementioned assessment is insufficient to pay the
costs incurred and the management, maintenance and repair of the aforementioned common
areas and other costs incurred in collection assessments or enforcing the Declaration of
Restrictions, Developer shall have the right, but not the obligation, to lend to the fund sufficient
funds to cover the deficit. Such loans shall not bear interest, but shall be charged upon future
collections into the assessment fund and at such time as sufficient funds are available to
reimburse Developer, such funds will be distributed to Developer in reimbursement of such
non-interest bearing loans. If a surplus is created due to the collection of the aforementioned
assessments, then in that event such surplus shall be paid over to the Monarch Meadows
Homeowners Association to be formed in accordance with Section 2 below. However, nothing
contained herein, shall require the Developer to render an accounting of income and expense to
the owners of lots in Monarch Meadows except as may be required by law.

SECTION 2. Upon the completion, sale, and occupancy of all lots in Monarch Meadows
Development or as such earlier date as Developer in its sole discretion shall determine,
Developer reserves the right to and may cause to be incorporated a nonprofit corporation under
the laws of the State of Ohio, to be called the “Monarch Meadows Homeowners Association” or a
name similar thereto, and upon the formation of such Association, every owner (meaning a full
building site) shall become a member thereof, and each such owner, including Developer shall
be entitled to one vote on each matter submitted to a vote of members for each lot owned by him;
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. Until such Association is formed, Developer shall
retain all the rights, privileges and powers as are herein provided. In such event, the
membership and voting rules set forth above and below in article three shall apply to all owners
in Monarch Meadows Subdivision which exist at the time the Association is formed and also to
future owners in the Monarch Meadows Subdivision.

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SECTION 3. The Association, by vote of a majority of its members may adopt such reasonable rules and regulations, including the right to alter the assessment set forth in SECTION 1 of this ARTICLE TWO for the maintenance of common areas or other activities undertaken by the Association as it may deem advisable for the maintenance, conservation and beautification of the property, and for the health, comfort, safety, general welfare and recreation of residents on said property and all parts of said property shall at all times be maintained subject to such rules and regulations.

SECTION 4. Developer, by an instrument in writing in the nature of an assignment, shall vest the Association, if and when formed, with the rights, privileges and powers herein retained by the said Developer, which said assignment shall be recorded in the office of the Recorder of Deeds of Lucas County, Ohio.

ARTICLE THREE

SECTION 1. Each grantee of Developer, by the acceptance of a Deed of conveyance, accepts the same subject to all restrictions, conditions, covenants, reservations, easements, and the jurisdiction, rights and powers of Developer, created or reserved by this Declaration of Restrictions or by Plat or Deed restrictions heretofore 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 of any interest therein, and inure to the benefit of such owner, in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every Deed of conveyance.

The violation of any restriction or condition, or the breach of any covenant or provision herein contained shall give Developer or its successors or assigns, or the Association, the right (a) to enter upon the land upon which or as to which such violation or breach exists, and to summarily seize 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 its successors and/or assigns, or the Association, or its agents shall not thereby be deemed guilty of any manner of trespass; or (b) to enjoin, abate or remedy by appropriate legal proceedings, either in law or equity, the continuance of any breach.

SECTION 2. All restrictions, covenants, conditions, agreements and other provisions herein contained shall be deemed subject to and subordinate to all mortgages or deeds of trust in the nature of a mortgage now or hereinafter executed, encumbering any of the real property herein
described, and none of said restrictions, covenants, conditions, agreements or other provisions shall supersede or in any way reduce the security or affect the validity of any such mortgage or deed of trust in the nature of a mortgage. It is distinctly understood and agreed, however, that if any portion of said property is acquired in lieu of foreclosure, or is sold under foreclosure of any mortgage, or under the provisions of any deed of trust in the nature of a mortgage, or under any judicial sale, property is purchased at such sale, his heirs, successors or assigns shall hold any and all property it purchased or acquired subject to all of the restrictions, covenants, agreements, conditions and other provisions of this Declaration.

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

SECTION 4. The invalidity of any restriction hereby imposed, or of any provision hereof, or of any part of such restriction or provision, shall not impair or affect in any manner the validity, enforceability, of effect of the rest of this Declaration.

SECTION 5. Developer reserves the right to change, modify, alter or rescind any of the restrictions and covenants herein contained, except those set forth in Section 6 of Article One hereof.

SECTION 6. A violation of any of the rules and regulations adopted by Developer or by the property owners shall be deemed a violation of this Declaration and may be enjoined as herein provided.

SECTION 7. The rights, privileges and powers herein retained by Developer shall be assignable to, and shall inure to the benefit of its successors and assigns.
In witness whereof, Monarch Meadows Development Co. has caused this Declaration to be signed on the day and year first above written.

WITNESSES:

[Signatures]

MONARCH MEADOWS DEVELOPMENT CO.

BY: Phillip F. Cox II (sole owner)

STATE OF OHIO, COUNTY OF LUCAS. SS:

The foregoing instrument was acknowledged by me this 14th day of September, 1990 by Phillip F. Cox II, Sole owner of Monarch Meadows Development Co.

[Signature]

Notary Public

WENDY D. SEMAN, Notary Public
State of Ohio
ADOPTION OF DECLARATION OF RESTRICTIONS BY TRUSTEE

The undersigned N. W. Ohio Title Agency Inc., Trustee, which is acting as Trustee for Phillip F. Cox II, sole owner of Monarch Meadows Development Co., and holds legal title to Monarch Meadows Subdivision, hereby adopts the foregoing Declaration of Restrictions upon Monarch Meadows Subdivision.

WITNESSES:

[Signatures]

N. W. Ohio Title Agency Inc., Trustee

BY: Donna L. Shaw

Donna L. Shaw

STATE OF OHIO, COUNTY OF LUCAS SS

The foregoing Instrument was acknowledged before me this 14th day of September, 1990 by Donna L. Shaw of N. W. Ohio Title Agency, Inc. as Trustee on behalf of Phillip F. Cox II, sole owner of Monarch Meadows Development Co.

WENDY D. SEMAN, Notary Public

WENDY D. SEMAN, Notary Public
State of Ohio
My Commission Expires March 28, 1995
ADOPTION OF DECLARATION OF RESTRICTIONS BY MORTGAGEE

The undersigned Mid American National Bank & Trust Co., which is the mortgagee of lots numbers one (1) through thirty-six (36), both inclusive, in Monarch Meadows Subdivision, Lucas County, Ohio hereby adopts the foregoing Declaration of Restrictions upon Monarch Meadows Subdivision.

WITNESSES

Robert Watrol
Debra Deely
Jeff Brown

Mid American National Bank & Trust Co.
By /s/ Robert J. Molnar
Robert J. Molnar
Mid Am Bank

STATE OF OHIO, COUNTY OF LUCAS. SS:

The foregoing instrument was acknowledged before me this 14th day of September, 1990 by Robert J. Molnar, a Mid American National Bank & Trust Co.

/s/ Robert Watrol
Notary Public

ROBERT WATROL
Notary Public — State of Ohio
My Commission Expires 1-24-94

RECEIVED & RECORDED

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