The Village at Mill Creek Farms

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DECLARATION OF RESTRICTIONS
THE VILLAGE AT MILL CREEK FARMS

WHEREAS, PORT LAWRENCE TITLE & TRUST COMPANY,
TRUSTEE (hereinafter referred to as "Trustee") is the owner in fee simple of the
following described real estate:

Lot numbers one (1) through ten (10), both inclusive, in The Village at Mill Creek
Farms, a Subdivision located in the Village of Waterville, Lucas County, Ohio.

WHEREAS, Trustee holds title for the benefit of Hanifan-Obenauf Builders, Inc.,
an Ohio corporation, as beneficial owner and developer 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 Lots
number one (1) through ten (10), both inclusive, in The Village at Mill Creek Farms, a
Subdivision in the Village of Waterville, Lucas County, Ohio, ("The Village of Mill
Creek Farms" or "the Plat") shall be deemed sold, conveyed or transferred by said
Trustee, its successors and assigns, subject to the following covenants, restrictions and
provisions, 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 therefore, 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 The Village at Mill

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Creek Farms 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.

Although all ten (10) lots in the subdivision can be characterized as single-family sites, the Developer intends to develop the lots in pairs of adjoining lots. Therefore, Lots 1 and 2, 3 and 4, 5 and 6, 7 and 8, 9 and 10, shall each be designated as two-family residential sites. On each such pair of adjoining lots comprising a two-family residential site there may therefore be constructed either two (2) residential structures, each a single-family dwelling, or in the alternative, one (1) residential structure which shall be either a single-family dwelling or a two-family dwelling occupying both lots comprising such two-family residential site.

Developer has established a general architectural themes for roof design, color and material, trim colors, brick specifications and window detail of all structures in The Village at Mill Creek Farms and reserves the sole and exclusive right to establish the location of all driveways as well as all grades and slopes of lots and to fix the grade at which any building or structure shall hereafter be erected or placed thereon so that the same may conform to the plan for the development and use of the Subdivision, it being expressly understood and acknowledged that Developer has already established such themes with respect to driveway locations, brick specifications, trim colors and roof colors, designs and materials.

Section 2. No dwelling shall be erected, reconstructed, placed or suffered to remain upon any lot, nearer the front or street line or lines than the building set back lines as shown on the recorded Plat, 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, porte-cochere, and other similar projections of said dwelling. Under no circumstances shall any sheds, playground equipment, doghouses or other animal enclosures, television or radio receiving equipment, or other enclosures or structures of any kind be permitted to be located on any lot except for digital television disks not exceeding 21 inches in diameter, mounted as approved by Developer and located such as to not in the Developer's opinion be visually inappropriate from any street view.

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 Plat, 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 be made an integral part of said dwelling, nor unless not 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 (garages at The Village at Mill Creek Farms shall be front-loading).

Section 5. Except for an outdoor spa, hot tub, or the like, the plans and location of which shall have first been approved by the Developer in writing under Section 1 hereof, no swimming pool of any kind shall be installed or located on any lot in The Village at Mill Creek Farms.

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. All driveways shall be located, relocated or suffered to remain upon any lot in The Village at Mill Creek Farms, 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 garages are to be attached to the dwelling. 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 The Village at Mill Creek Farms, 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 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. Without limiting any of the foregoing, a three-rail split fence is hereby favored by Developer.
Section 8. No basketball hoop, backboard or similar structure shall be located on any lot within the Subdivision.

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. Developer further reserves the right to unilaterally amend these Restrictions in all respects prior to any assignment by it under Section 4 of Article Two hereof by recording such amendment within the offices of the Lucas County, Ohio Recorder.

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 incents 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, 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 incents and appurtenances. No building or other structure, or any part thereof, shall be erected or maintained upon any part of the property in The Village at Mill Creek Farms, over or upon which easements for the installation and maintenance of public utilities and storm sewers will be or have been granted.

Developer hereby further reserves for itself and for The Village at Mill Creek Farms Association, and their respective successors and assigns, perpetual non-exclusive easements across, over, under and upon that portion of any lot or detention area designated as a "Drainage Easement" for purposes or constructing and maintaining the proper drainage (which shall include the right to maintain the detention area as and when necessary) and draining surface water from the Project and thereby using the lot as a detention area and surface water drainage facility to service The Village at Mill Creek Farms.

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 occupations conducted entirely within a residence and in
such a fashion as to not to interfere with other residents’ quiet enjoyment of their residence. No shed, temporary or permanent, shall 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 unreasonably 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 on a side and advertising the lot or dwelling “For Sale” or “For Rent” shall be permitted in connection with the 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 The Village at Mill Creek Farms.

Section 13. The maintenance or harboring of any animals, other than dogs, cats, or birds maintained within the dwelling so as to not to unreasonably disturb neighbors, is expressly prohibited in The Villas at Village Meadows. Under no circumstances will any dog or cat be permitted or allowed to remain outside a dwelling unattended. In that connection, and as also stated herein, no doghouses or other pet enclosures, dog-runs, or the like shall be installed or located on any lot.

Section 14. No clothes, sheets, blankets or other articles shall be hung out or exposed on any part of any lot. 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 The Village at Mill Creek Farms, 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 one (1) year 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 The Village at Mill Creek Farms long as such recyclable material is retained within the garage or residence and is removed from the residence at reasonable intervals. Dwellings shall be commenced to be constructed on all lots within 18 months of the acquisition of same from the Developer. If a dwelling's construction is not so commenced within said time period, such lot shall be subject to, at the option of Developer, repurchase by the Developer at the same price as purchased from the Developer.

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 hereof, any erection, thing or condition that may be 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 Developer shall at any and all times have the right to enforce the same.

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 (which shall initially be furnished by Developer and paid for out of funds collected under Article Four, Section 4), 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 The Villas at Village Meadows 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 and replace same when necessary with trees, shrubbery or a mailbox and/or paper delivery box similar type, look and quality, as the case may be.
Section 22. As soon as practicable, but in no event later than six (6) months after a residence has been completed on any lot in The Village at Mill Creek Farms, the yards of said lot shall be either sodded or hydro-seeded.

Section 23. Upon or within six (6) months of the completion of any dwelling in The Village at Mill Creek Farms, underground automatic sprinkler systems shall be installed on all portions of all yards on any lot in The Village at Mill Creek Farms. Such systems shall be connected to the public water supply for the Subdivision and shall be constantly maintained and serviced by each lot owner to ensure that all landscaped areas including all flower and mulch beds, shall be kept in a first-class condition.

Section 24. The areas designated for utility, drainage and open space easements as set forth on the Plat shall be maintained by the lot owners as lawn. All permitted fences, shrubs, trees or other structures, other than utilities, installed in the said easement areas, are installed at the risk of said lot owner. 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 The Village at Mill Creek Farms 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 Village at Mill Creek Farms, Developer may cause the incorporation of The Village at Mill Creek Farms 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 Village at Mill Creek Farms Association, by vote of a majority 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 The Village at Mill Creek Farms 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 Village of Mill Creek Farms Association, by vote of a majority of its members may assess property owners when reasonably necessary to raise such funds as are required to maintain The Village at Mill Creek Farms Association, cover the cost of its operations and maintain and insure any of its property. The Village at Mill Creek Farms Association shall also establish and levy such sums as are necessary as per the requirements of ARTICLES FOUR and FIVE 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 Village at Mill Creek Farms Association. Without way of limitation, The Village at Mill Creek Farms Association shall have the right to include as part of the costs of its operation the costs of (1) maintaining and mowing all lawns and front landscaping on all lots in the Subdivision, (2) maintaining all driveways and snow removal, (3) fertilization of all lawns. (4) re-mulching of beds, and (5) tree trimming; it being expressly understood and stipulated that each individual lot owner shall be responsible for the costs of replacing any landscaping or trees or for the costs of removal of any deced trees on his respective lot.

Section 4. Developer may, by an instrument in writing in the nature of an assignment, vest The Village at Mill Creek Farms Association, when formed, with all or any portion of the rights, privileges and powers granted or reserved to Developer hereunder which said assignment shall be recorded in the office of the Recorder of Deeds, Lucas County, Ohio.

Section 5. After the expiration of twenty (20) years after the recording of these Restrictions, all rights, powers, and privileges of Developer herein not previously assigned by the Developer pursuant to Section 4 above, shall automatically vest in The Village at Mill Creek Farms Association.

ACTICLE THREE

Section 1. Each Grantee of a lot in The Village at Mill Creek Farms, 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, The Village at Mill Creek Farms Association, created or reserved by this Declaration of by Plat or those restrictions 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, or the breach of any covenant or provisions herein contained shall give Developer, The Village at Mill Creek Farms 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, The
Village at Mill Creek Farms 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 Village at Mill Creek Farms 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 for herein. In addition to Developer’s unilateral right to amend under Article One, Section 9 hereof, 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 The Villas at Village Meadows, 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 Village at Mill Creek Farms 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 Village at Mill Creek Farms Association acquiring the rights and benefits of Developer as provided for in ARTICLE TWO, Section 4 and 5 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 or any other action by Developer, any such approval, designation, modification, consent or any other action by the 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. The Village at Mill Creek Farms Homeowners' 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. Each and every lot in the Plat shall be subject to an annual working capital and maintenance charge in the amount established by The Village at Mill Creek Farms Association (sometimes herein "Association") and/or the Developer. It is hereby understood and stipulated that until such time as the Developer assigns its rights to the Association, as herein permitted, the Developer shall have exclusive control of the Association. The initial annual charge for the Association shall be One Thousand Five Hundred Dollars ($1,500.00), which shall be payable in monthly installments of $125.00. Under no circumstances shall the Developer be under any obligation to pay any annual assessment or charges to the Association on lots remaining unsold by it. At the time the Developer conveys any lot in The Village at Mill Creek Farms, the new owner(s) shall be responsible for payment of a pro-rata share of that year's assessments. The pro-rata amount shall be based upon the remaining calendar months, or any part thereof, left in said calendar year. Future charges shall be levied on the first day of January of every calendar year.

The Association shall have a lien perpetually upon all lots in The Village of Mill Creek Farms 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 the lien records at the Office of the Recorder of Lucas County, Ohio:

"NOTICE OF LIEN"

Notice is hereby given that ________________ Homeowners' Association, Inc. claims lien for unpaid annual assessments for the year(s) ________________ in the amount of $______________ against the following described premises:

(Legal Description)

The ________________ Homeowners' Association, Inc.

By: ________________________________

President

STATE OF OHIO, COUNTY OF LUCAS, ss:

The foregoing instrument was acknowledged before me this ______ day of ______, 20____, by ________________________________.
Notary Public

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 of 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 The Village at Mill Creek Farms and shall be applied only toward payment of the costs of collections, improvements, the expenses of maintenance of The Village at Mill Creek Farms, 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 The Village at Mill Creek Farms or the Project.

ARTICLE FIVE

Section 1. Common Wall Easements. Developer hereby reserves and creates for the benefit of all adjoining lot owners perpetual, exclusive easements on the common boundary between all adjoining lots upon which any adjoining residences are constructed or placed for the sole purpose of permitting the placement thereupon of a common wall between said adjoining residences together with the additional right of easement to have, if necessary, de minimis building encroachments (not more than six (6) inches) upon and under each of said adjoining lots in connection with the placement of said common walls.

Section 2. Port Lawrence Title & Trust Company. It is expressly understood and agreed that Port Lawrence Title and Trust Company ("Port Lawrence") is executing these Restrictions as Trustee for the sole purpose of consenting to same as the record titleholder and assumes no liability whatsoever hereunder. Developer hereby indemnifies and holds Port Lawrence harmless from any and all expenses or liability arising out of its execution hereof.

IN WITNESS WHEREOF, the undersigned parties have hereunto set their hand to this instrument as of the _______ day of ________, 20__

Witnesses as to Trustee: 

TRUSTEE:
Port Lawrence Title and Trust Company, an Ohio corporation

By: Fred C. Meyer, VP

By: Margretta L. Laskey, Sec.

Witness as to Developer:

______________________________

______________________________

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this 18th day of
June, 2004, by Margretta R. Laskey, as President and Fred C. Meyer, as Vice
President of the above named Port Lawrence Title and Trust Company, Trustee, on
behalf of said corporation.

By: Patricia K. Steusloff

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this ______ day of
________, 20____, by ______________________ as President and ______________________
as ______________________ of Hanifan-Oberauf Builders, Inc., on behalf of
said corporation.

Notary Public

CONSENT TO ADOPTION OF DECLARATION OF RESTRICTIONS

The undersigned, Fifth Third Bank, hereby consents to the adoption of the
foregoing Declaration of Restrictions for The Village at Mill Creek Farms, a Subdivision
Port Lawrence Title and Trust Company, an Ohio corporation

By: ____________________________

By: ____________________________

Witness as to Developer:

[Signature]

Fred C. Meyer

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this ___ day of ________, 20___, by Margretta R. Laskey, as President and Fred C. Meyer, as Vice President of the above named Port Lawrence Title and Trust Company, Trustee, on behalf of said corporation.

STATE OF OHIO, LUCAS COUNTY, ss:

The foregoing instrument was acknowledged before me this ___ day of ________, 20___, as President and ________ of Hanifan-Obenauf Builders, Inc., on behalf of said corporation.

KARLA G. JUERGENS
Notary Public, State of Ohio
My Commission Expires 7-8-2007

CONSENT TO ADOPTION OF DECLARATION OF RESTRICTIONS

The undersigned, Fifth Third Bank, hereby consents to the adoption of the foregoing Declaration of Restrictions for The Village at Mill Creek Farms, a Subdivision
in the Village of Waterville, Lucas County, Ohio, this 18th day of JUNE, 2004.

Witnesses:

Patricia K. Steusloff

FIFTH THIRD BANK

By: Jerome J. Steinbrueck

STATE OF OHIO, COUNTY OF LUCAS, ss:

Before me, a Notary Public in and for said County and State personally appeared Jerome J. Steinbueck, the Vice President for Fifth Third Bank, 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 therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Toledo, Lucas County, Ohio, this 18th day of JUNE, 2004.

Patricia K. Steusloff
Notary Public

[Notary Seal]