VILLAS OF DEER VALLEY, PLAT ONE

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DECLARATION OF RIGHTS AND
RESTRICTIONS AS TO
VILLAS OF DEER VALLEY, PLAT ONE,
A SUBDIVISION IN MONCLOVA TOWNSHIP,
LUCAS COUNTY, OHIO

This Declaration of Rights and Restrictions is made and adopted as of the 29th day of
November, 2001 by James E. Moline Builders, Inc., an Ohio corporation, with offices at 4835
Country Walk Lane, Sylvania, Ohio 43560 ("Developer").

WHEREAS, Developer is the owner in fee simple of all of the residential lots shown on
Villas of Deer Valley Plat One, which plat has been recorded on November 30, 2001 in Volume 152
of Plats, pages 25 through 27, of Lucas County, Ohio. The real property constituting Villas of Deer
Valley Plat One, constituting lot numbers one (1) through thirty-four (34) and all of the common
areas shown thereon, are described on Exhibit A attached hereto and incorporated herein by
reference.

The Association will be formed to be the owner, upon conveyance, of that portion of Villas
of Deer Valley designated as common area on the recorded plat of Villas of Deer Valley Plat One,
which will be designated as the common area on subsequent plats of Villas of Deer Valley, such
common area to be used for roadways, utility and recreational purposes and as open space. The
members of the Association are the owners of all of the residential lots in Villas of Deer Valley, Plat
One and such subsequent Plats of Villas of Deer Valley as may hereinafter be recorded.

Developer desires to establish a general plan for the development of Villas of Deer Valley
Plat One, and such subsequent Plats as may be recorded and make subject to these restrictions (Villas
of Deer Valley are herein sometimes collectively called "Villas of Deer Valley" and/or
"Subdivision") and to establish restrictions upon the manner of use, improvement and enjoyment of
the residential lots in Villas of Deer Valley Plat One, and such subsequent Plats as may be recorded
and make subject to these restrictions, which will make such residential lots more attractive for
residential purposes and will protect present and future owners of such lots in the enjoyment of their
use for residential purposes.

Developer reserves the right to extend the benefit and the burdens created by these
restrictions, including the non-exclusive right and easement to use and enjoy the roadways and utility
lines (including, but not limited to, all water, sewer, electrical, Cables and lines and
easements) to any lands which may be hereafter acquired by Developer in the vicinity of Villas of
Deer Valley Plat One and may be developed by Developer in conjunction with the development of
Villas of Deer Valley Plat One and subsequent plats of Villas of Deer Valley. Developer may
exercise the rights reserved herein by filing consecutively numbered plats of Villas of Deer Valley
together with supplemental declarations of restrictions subjecting such subsequent plats to this
Declaration of Rights and Restrictions.
NOW, THEREFORE, Developer, in consideration of the enhancement in the value of the lots in Villas of Deer Valley Plat One, by reason of the adoption of the Restrictions hereinafter set forth, does for itself, its successors and assigns hereby declares, covenants and stipulates that all lots and common areas shown on the recorded plat of Villas of Deer Valley Plat One, and such subsequent Plats as may be recorded and made subject to these restrictions, shall hereafter be conveyed by Developer and its successors and assigns subject to the foregoing recitals and to the following restrictions, covenants and conditions:

ARTICLE I
USE OF LAND

1.1 Residential Lots. The lots located and shown on the recorded plat of Villas of Deer Valley Plat One shall be referred to herein as "residential lots". No structure or improvement shall be erected, placed or maintained on any residential lot other than one (1) single-family dwelling with a private entrance and a private attached garage of not less than two (2) car capacity, an in-ground only swimming pool (which shall be constructed and used in accordance with all applicable federal, state and local laws and regulations) and uses all as are approved in writing in advance by the Architectural Control Committee as provided under Article II hereof. With respect to each structure erected or maintained in the subdivision, all utility services shall be underground.

1.2 Description of Residential Lots. The thirty-four (34) residential lots located and shown on the recorded plat of Villas of Deer Valley Plat One consist of Seventeen (17) pairs of two (2) residential lots which adjoin each other. The lots are numbered one (1) through Thirty-four (34).

1.3 Common Areas and Streets. The real estate designated on the recorded plat as common area, lakes, utility easements and streets shall be used exclusively for roadway and utility purposes, for noncommercial recreational purposes and for open space. It is the Developer's intent that the common area designated on the recorded plat of Villas of Deer Valley Plat One shall be primarily for the use and enjoyment of the owners of residential lots in Villas of Deer Valley Plat One. Developer, its successors and assigns and any Association following the sale of the last lot in said Plat One or upon conveyance to the Association by the Developer, may adopt rules and regulations governing the use of the common area within Villas of Deer Valley Plat One. Except as expressly authorized under Paragraph 2.4 hereof, the common area shall not be built upon or be otherwise improved (but shall be maintained by the Association) and shall not be conveyed or be otherwise transferable.

1.4 Use Restrictions. No building or structure on any residential lot and no portion of any residential lot shall be used for other than residential purposes. Until the adoption by the Association of rules and regulations governing the rental of dwellings, no dwelling may be rented by the owner to others, in whole or in part, except in accordance with such rules and regulations, except for the completion of leases entered into prior to the adoption of such rules and regulations.
No noxious, offensive or unreasonably disturbing activities shall be carried on upon any part of the Subdivision, nor shall anything be done within the Subdivision which may be or become an annoyance or nuisance. No clothing, bedclothes, laundry or similar articles or other items or materials shall be hung out or exposed from any residence or on any part of any residential lot or on any part of the common areas of the Subdivision; provided, however, that the foregoing shall not prohibit such activity within enclosures which completely shield such laundry from view and which have been approved in advance of construction by the Architectural Control Committee. No well for gas, water, oil or any other substance shall at any time be erected, placed or maintained on any of the residential lots other than a well for water for recreation or maintenance purposes which has been approved in writing in advance of construction by the Architectural Control Committee as provided under Article II hereof. No lot shall be used for the storage of automobiles, motor homes, boats, trailers, scrap, scrap iron, water, paper, glass or any reclamation products or material except that during the period while a structure is being erected upon any residential lot, building materials to be used in the construction of such structure may be stored thereon, provided however, that any building materials not incorporated into the structure within ninety (90) days after its delivery to such residential lot shall be removed therefrom.

1.5 Completion of Structures; No Occupancy of Incomplete Dwellings or Other Shelters. All structures must be completed by an owner within one (1) year following the commencement of construction. No sod, dirt or gravel other than that incidental to construction of approved structures shall be removed from residential lots without the written approval in advance from the Architectural Control Committee as provided under Article II hereof. No dwelling erected in the Subdivision shall be used as a residence until the exterior thereof has been completed in accordance with the detailed plans and specifications approved therefor by the Architectural Control Committee as provided under Article II hereof. No trailer, basement, tent, shack, garage, barn, mobile home or other temporary shelter or housing device shall be maintained or used as a residence, temporarily or permanently, in the Subdivision.

1.6 Pets. Only domesticated dogs, cats, or other household pets calculated not to cause a nuisance or create an unreasonable disturbance suitably maintained and housed within a dwelling, may be kept on any residential lot. Such pets shall be kept subject to rules and regulations adopted by the Association. No other animals may be kept on any residential lot. No animal may be kept, bred or maintained for any commercial purpose. No dog runs, dog houses or the like may be placed or constructed on any residential lot. Such pets will be permitted on the common area of the Subdivision only if on a leash. Any pet causing or creating a nuisance or unreasonable disturbance shall be subject to permanent removal and exclusion for the Subdivision in accordance with rules and regulations adopted by the Association.

1.7 Signs. Other than one (1) professionally prepared sign of no more than five (5) feet advertising a residential lot for sale, no signs of any character shall be erected, placed, posted or otherwise displayed on or about any residential lot without the written approval of Developer and/or the Association. The Association shall have the right to prohibit, restrict and control the size,
construction, material, wording, location and height of all signs. Notwithstanding the foregoing provision of this Section:

(a) Until such time as Developer has conveyed to others all residential lots in the Subdivision, Developer shall be permitted to construct and use sales and construction offices and model homes on one (1) or more of the residential lots in the Subdivision and to maintain large signs on Coder Road advertising the sale of residential lots in the subdivision; and

(b) Developer and builders who have purchased residential lots in the Subdivision for resale to others before or after the construction of dwellings thereon shall be permitted to erect temporary "for sale" signs not exceeding twenty (20) square feet per side and, as to builders, approved in advance as to design and color by Developer.

1.8 Storage of Personal Property. Any truck, boat, bus, tent, mobile home, trailer or other similar housing device, if stored on any residential lot in the Subdivision, shall be suitably housed within the attached garage.

1.9 Disposal of Rubbish. All rubbish, debris and garbage shall be stored and maintained in containers entirely within a structure or enclosed behind an approved wall with a minimum height of five (5) feet and with an approved access gate, both such structures shall be approved in advance in writing by the Architectural Control Committee as provided under Article II hereof. Additional rules and regulations for the storage, maintenance and disposal of rubbish, debris, leaves and garbage may from time to time be established by the Association.

1.10 Lakes. All lakes in the Subdivision are for esthetic/viewing purposes only and shall not be used for swimming, boats, paddle boats, fishing or other similar recreational purposes.

1.11 Antennas. No antenna, tower or satellite dish greater than 24 inches in diameter, located on the exterior of any home or upon any lot, shall be permitted without approval by the Architectural Control Committee, and all utility and television antenna extensions made to any structure located on any lot within this Subdivision shall be located underground with no overhead lines or exposed service poles.

1.12 Fences. Invisible fences for pets or other pet fences shall require the approval of the Architectural Control Committee.

1.13 Maintenance. No weeds, underbrush or other unsightly growth shall be permitted to grow on any part of any lot or other property in the Subdivision except those areas which remain in the natural state, which must be approved by the Architectural Control Committee.
1.14 **Miscellaneous Devices.** Any wind, solar collection or miscellaneous devices which are installed on any lot must first be approved by the Architectural Control Committee.

1.15 **Sprinkler System.** All villas must install complete yard in-ground sprinkler systems.

1.16 **Trees.** Each villa lot must have at least one tree in front of the unit near the street.

1.17 **Decks.** Decks can extend into the rear yard common area a distance not in excess of 10 feet from the property line.

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**ARTICLE II**  
**ARCHITECTURAL CONTROL**

2.1 **Submission and Approval of Plans and Specifications.** The plans and specifications for all buildings, improvements, and structures (including, but not limited to, signs, fences, walls, decks, patios, driveways, hedges, garages, basements, wells for recreation or maintenance purposes only, and other enclosures) to be constructed within the Subdivision shall be submitted for examination to the Architectural Control Committee (hereinafter described) and written approval of the Architectural Control Committee to such plans and specifications shall be obtained before any such building, structure, or improvement shall be constructed or placed upon any residential lot and before any addition, change or alteration may be made to any building or other structure situated on a residential lot. The Architectural Control Committee shall approve, reject or approve with modifications all submissions within fourteen (14) days after submission of the plans and specifications required hereunder to the Committee. Failure to respond within such period shall be deemed to be disapproval of the submission. The plans and specifications to be submitted shall show the size, location, type, architectural design, quality, use, construction materials and color scheme of the proposed building, structure, or improvement, the grading plan for the building site, the finished grade elevation thereof, and the finish of the exposed surface of the common wall along the lot line dividing each pair of residential lots in Plat One, Plat Two and Plat Three. Such plans and specifications shall be prepared by a competent architect or draftsman and shall be furnished to the Architectural Control Committee in sufficient numbers so that the Committee may retain a true copy thereof with its records. In approving plans and specifications for residential lots in Plat One, Plat Two and Plat Three, the Architectural Control Committee may require that the exposed surface of common walls be suitably finished by the owner thereof if construction of the adjoining residence is not commenced within a reasonable time after completion of the common wall, as determined by the Committee.

2.2 **Membership of Architectural Control Committee.** The Architectural Control Committee shall be composed of three (3) members, all of whom shall be appointed by the Developer until such time as the Developer shall have sold and conveyed all of the residential lots in the Subdivision to others and residences shall have been erected on all of the residential lots in the Subdivision. Thereafter, the Association shall have the right to appoint the members of the
2.3 Architectural Standards. Harmonious Plan. In requiring the submission of detailed plans and specifications as herein set forth, Developer intends to assure the development of Villas of Deer Valley as an architecturally harmonious, artistic and desirable residential subdivision, having residences located in a random and casual manner but following a precise landscape plan as provided under Paragraph 2.6 hereto, with individual residences to be constructed in such architectural styles, of such materials, in such colors, and located in such manner as to, in the judgment of the Architectural Control Committee, complement each other and promote the harmony and desirability of the Subdivision taken as a whole. In approving or withholding its approval of any plans and specifications, the Architectural Control Committee shall have the right to consider the suitability of the proposed building or structure and the materials of which it is to be built on the building site upon which it is to be erected and the appropriateness and harmony of the contemplated improvements in relation to improvements on adjacent residential lots and in relation to the general plan for the development of Villas of Deer Valley as well as the artistic and architectural merits of the proposed building or structure, its effect on the view and outlook from neighboring residential lots, the extent to which its location and configuration preserves the natural attributes, including the trees thereon, of the residential lot, and such other matters as may be deemed to be in the interest of the owners of residential lots in Villas of Deer Valley as a whole. Any determination made by the Architectural Control Committee, in good faith, shall be binding on all parties in interest.

2.4 Location of Structures: Extensions into Common Areas. All dwellings and accessory structures in the Subdivision shall be erected wholly within the residential lot lines and no closer to any of the roadways than the setback lines of the residential lots as shown on the recorded plans. If approved in advance in writing by the Architectural Control Committee, roof overhangs and shrubbery may extend into the common area immediately adjacent to dwellings which have been erected wholly within the residential lot lines.

2.5 Maximum Height. No structure constructed or erected within the Subdivision shall be greater than two (2) stories above grade at the main (first) floor level, unless approved in advance in writing by the Architectural Control Committee. The maximum height of a structure shall be no more than forty (40) feet above grade.

2.6 Landscaping. Developer shall establish a master plan for the landscaping of the Subdivision, which master plan shall serve as a model or guide in the preparation of all individual landscaping plans for residential lots. True copies of the master landscaping plan shall be filed with the Association and with the Architectural Control Committee. Prior to commencement of.
construction on any residential lot, an individual landscaping plan for such lot shall be submitted to and approved in writing by the Architectural Control Committee. All landscaping shall be installed and completed within six (6) months following the date of occupancy of a residence.

2.7 Trees. Subject to the provisions for yards and plantings under Section 2.6 above, Developer and the Association shall preserve, so far as possible and consistent with the development of Villas of Deer Valley the trees and natural attributes of the common areas. No trees greater than six (6) inches in diameter at four (4) feet above grade shall be removed in connection with the development of any residential lot except as approved in advance in writing by the Architectural Control Committee and as shown on the approved site plan for the construction.

2.8 Establishment of Grades. Subject to the requirements shown on the recorded plats of Villas of Deer Valley, Developer shall have the sole and exclusive right to establish grades, slopes and swales on the common area and on all residential lots and to fix the grade at which any building or structure, shall be erected or placed thereon, so that the same may conform to a general plan for the development and use of Villas of Deer Valley.

2.9 Construction in Violation of Approved Plan. In all instances where plans and specifications are required to be submitted to and approved by the Architectural Control Committee, if subsequent to receiving such approval there shall be any variance from the approved plans and specifications in the actual construction or location of the improvement without the written consent of the Architectural Control Committee, such variance shall be deemed a violation of these restrictions.

2.10 Voting by Architectural Control Committee. Non-Liability for Determinations. Determinations by the Architectural Control Committee shall be made by a majority of the members present at any meeting. Unless waived by all members of the Committee, not less than two (2) days notice of a meeting shall be given each member in writing or by telephone at her or his residence address. Two (2) members of the Architectural Control Committee shall constitute a quorum. Although the Architectural Control Committee and Developer are granted by this Declaration of Restrictions certain discretion and rights of approval, disapproval and interpretation, the owners of residential lots in Villas of Deer Valley, as further consideration for the conveyance to them of such lots, do, for themselves, their heirs, personal representatives, successors and assigns, and their successors in the ownership of such lots, by their acceptance of the conveyance of such lots, release and forever discharge the Architectural Control Committee and Developer from any claims they may have against either the Architectural Control Committee or Developer arising out of their exercise of such discretion and such rights of approval, disapproval and interpretation and/or for their failure to exercise such discretion, rights of approval, disapproval and interpretation.

2.11 Unless waived by a duly witnessed and notarized writing from James E. Moline Builders, Inc., its successors or assigns, no initial construction of a villa home shall be allowed on any residential lot in this subdivision except pursuant to a construction contract between the owner and James E. Moline Builders, Inc. Once the initial construction of a villa home is
completed on any given residential lot, this provision shall terminate as to that particular residential lot.

ARTICLE III
PARTY WALLS; UTILITY EASEMENTS OVER RESIDENTIAL LOTS; DRIVEWAY EASEMENTS

3.1 General Rules of Law to Apply to Party Walls. To the extent not inconsistent with the provisions of this Article III and unless the owners of adjoining residential lots should otherwise agree, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply to each party wall or party fence which is built or maintained at any time within Villas of Deer Valley pursuant to plans and specifications approved in advance in writing by the Architectural Control Committee. In the event that any portion of any structure, including any foundation, footer, overhang, firewall, party wall, decorative wall, or fence, which has been constructed on or along a lot line in accordance with plans and specifications approved by the Architectural Control Committee shall protrude not more than six inches (6") onto or over an adjoining residential lot, such protrusion shall not be deemed to be an encroachment upon the adjoining lot or lot, but the rights and obligations of the adjoining lot owners with respect thereto shall be governed by this Article III and no lot owner shall maintain any action for the removal of such protrusion. In the event there is a protrusion as described in the immediately preceding sentence, it shall be deemed that there shall be a perpetual easement in favor of the encroaching party, so long as such use shall be maintained, for: (i) continuing maintenance and use of such protrusion, including the right to extend, enlarge, remodel and reconstruct such protrusion; and (ii) lateral support of such protrusion by the subsoil of and minerals in and under the servient parcel; provided, however, that the foregoing easement shall not be construed to prevent the owner of any residential lot from making excavations on her or his lot for construction, reconstruction, enlargement, maintenance or repair of her or his dwelling so long as she or he shall protect the rights granted the adjoining lot owner hereunder in making such excavations. The foregoing shall also apply to any replacements of the original structure, party wall, decorative wall or fence. The foregoing rights, once established, shall not be subject to amendment or change by way of amendment of this Declaration of Restrictions. This section shall apply only to party walls which have been properly located under plans and specifications approved in writing by the Architectural Control Committee in advance of construction and shall not be deemed to validate or to waive the right of any residential lot owner to require the removal of any encroachment which has not been so approved by the Architectural Control Committee.

3.2 Sharing of Repair and Maintenance. The cost of reasonable repair and maintenance of a party wall or party fence shall be equally shared by the residential lot owners who make use of the wall or fence in proportion to such use.

3.3 Destruction by Fire or Other Casualty. If a party wall or party fence is destroyed or damaged by fire or other casualty, any lot owner who has used the wall or fence may restore it, and if the adjoining residential lot owner thereafter makes use of the wall or fence, she or he shall
contribute to the cost of restoration thereof in proportion to such use without prejudice however, to the right of the residential lot owner who restores the wall or fence to call for a larger contribution from the other under any rules of law regarding liability for negligent or willful acts or omissions.

3.4 **Right to Contribution Runs with Land.** The right of any lot owner to contribution from any other lot owner under this Article III shall be appurtenant to the land and shall pass to such lot owner's successors in title.

3.5 **Arbitration.** In the event any dispute shall arise concerning a party wall or party fence under the provisions of this Article III, the owners of the lots affected shall be deemed to have agreed to submit the dispute to arbitration under Chapter 2711 Ohio Revised Code and the decision of the arbitrators shall be binding upon the parties. Upon demand by either party the dispute shall be presented to three (3) arbitrators. Each party shall choose one (1) arbitrator, the arbitrators so chosen shall choose one (1) additional arbitrator, and the decision shall be by a majority of all the arbitrators. The place of arbitration shall be Lucas County, Ohio. Each party shall pay all costs of her or his arbitrator. The costs of the third arbitrator and of the arbitration proceeding shall be borne equally by the parties.

3.6 **Utility Easements Across Lots and Through Dwellings.** In establishing the easements for and location of utility lines over the common area of the Subdivision, Developer may determine it to be an aesthetic benefit to and in the best interest of the Subdivision to locate such utility lines and the surface improvements serving such lines (such as electrical transformers and meters) in the common area lying between pairs of residential lots to minimize the number of such installations that will be visible in the Subdivision. In such event, the utility lines serving One (1) residential lot in a pair of lots may extend over the adjacent residential lot and/or through the dwelling located on such adjacent residential lot. Where such situation should occur, there is hereby created an easement for such lines over the servient lot and, to the extent necessary, through any dwelling located thereon for the benefit of the benefited lot and the dwelling located thereon with right of access, upon reasonable notice, to maintain, replace and repair such lines at the sole cost of the benefited lot and in such manner as will cause the least disturbance to the servient lot.

**ARTICLE IV**

**VILLAS OF DEER VALLEY HOMEOWNERS' ASSOCIATION**

4.1 **Membership in Association.** All owners of residential lots in Villas of Deer Valley, including Developer, and all persons who after acquire title to a residential lot in the Subdivision, shall automatically become members of the Association and shall be entitled to all the rights and privileges of such membership, including, but not limited to, one (1) vote on each matter submitted to a vote of members of the Association for each residential lot in the Subdivision owned by her or him and subject to all of the duties and obligations thereof as set forth in the recorded plats of Villas of Deer Valley, this Declaration of Restrictions, and the Articles of Incorporation, Code of Regulations, and rules and regulations of the Association. Notwithstanding the foregoing, until the common area is conveyed by Developer to the Association, Developer shall be entitled to
seventy-five (75) votes for each residential lot in Villas of Deer Valley owned by Developer (or on its behalf). Where title to a residential lot is in more than one (1) person, such co-owners acting jointly shall be entitled to only one (1) vote.

4.2 Rights of Members. Subject to the provisions of Section 1.3 above, each member of the Association, in common with all other members, shall have the right to use the roadways, the common area and the utility easements in the Subdivision for all purposes incident to the use and occupancy of her or his residential lot as a place of residence and shall have a nonexclusive easement together with the other owners of residential lots to the use and enjoyment of the roadways, the common area and the utility easements. All members of the Association shall use the roadways, the common area and the utility easements in such manner as will not restrict, impede or interfere with the use thereof by other members, and their respective families, guests, invitees, and servants, except to the extent that the Architectural Control Committee has approved in advance in writing the extension into the common areas immediately adjacent to dwellings erected on a residential lot of patios, open porches, walkways, driveways, decorative walls, private screens or shrubbery.

4.3 Association Rights. The Association shall have the power and right:

(a) to acquire title from Developer to all roadways, common areas, buffer lots and utility easements which may be designated for the Common use and enjoyment of residential lot owners in the recorded plats of Villas of Deer Valley and to manage, maintain and repair such roadways, common area, buffer lots and utility easements;

(b) to enforce all provisions herein and in the recorded plats of Villas of Deer Valley;

(c) to adopt rules and regulations of general application governing the management, maintenance, repair and rental of dwellings and the roadways, common area and utility easements on the recorded plats of the Subdivision;

(d) in the event an owner of any residential lot fails to repair and maintain the exterior of her or his residence in first-class condition within forty-five (45) days after delivery of notice from the Association to her or his residence or to such other address as to which such owner shall have designated to the Association in writing specifying the remedy required (if such notice is not hand delivered, it shall be sent by registered mail, post paid, return receipt requested) then the Association, upon the affirmative vote of a majority of its Trustees, shall have the right to enter upon the residential lot and to repair and maintain the exterior of the residential lot and to repair and maintain the exterior of such residence with the cost of any such repair or maintenance being added to and becoming a part of the Association’s assessment against the residential lot; and
(e) to carry out all other purposes for which it was organized or which it may hereafter be authorized to undertake.

4.4 Ownership of Common Areas. Notwithstanding the provisions of paragraph 4.1 of this Article IV and any designation of "common area" on the recorded plats of Villas of Deer Valley and subject to the terms of the Owner's Certifications contained in such plats, neither the Association nor any owner of any residential lot shall have any ownership interest in or any right to control the use or development of any such common area unless and until Developer shall convey such common area to or for the benefit of the Association. Thereafter, the owners of the residential lots in the Subdivision shall have only those rights with respect to the common areas as are granted them hereunder and under the recorded plats of Villas of Deer Valley, the Articles of Incorporation, Code of Regulations and rules and regulations of the Association. Developer, by its execution and recording of these restrictions and the platting of Villas of Deer Valley does not represent or warrant that it will, and shall not be obligated to, convey any such common areas to or for the benefit of the Association prior to the conveyance of the last residential lot by Developer to a third party.

ARTICLE V
ASSESSMENT OF OWNERS

5.1 Annual Assessment. For the year commencing January 1, 2002 and each calendar year thereafter, each and every residential lot and residential lot owner in Villas of Deer Valley other than the Developer, and except as provided in 5.3 below, shall be subject to an annual assessment in such amount as may be annually determined by the Developer until conveyance of the common areas to the Association and by the Association thereafter. The assessment for each calendar year shall be determined by the Association prior to the end of the preceding calendar year and shall be paid to the Association by the first day of January of each year. The annual assessment shall become a lien against each residential lot on the first day of the year in which it is due and shall also be the personal obligation of the owner (and the joint and several obligation of the owners) of each residential lot at the time when the assessment becomes a lien. If default occurs in any payment of the annual assessment for a period of sixty (60) days after 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 Villas of Deer Valley Homeowners' Association claims a lien for unpaid annual assessments for the year(s) __________ in the amount of ______ against the following described premises:

________________________ (insert legal description)

The records of the Association indicate that ______ is (are) the present owner(s) of such premises.
VILLAS OF DEER VALLEY
HOMEOWNERS' ASSOCIATION
By
Its

STATE OF OHIO
SS:
COUNTY OF LUCAS

The foregoing instrument was acknowledged before me this
day of __________, 20__ by

_________________________
of Villas of Deer Valley Homeowners'
Association, an Ohio non-profit corporation, on behalf of the
corporation.

Notary Public

In the event any payment of the annual assessment is not paid when due, the Association may, when
and as often as delinquencies occur, proceed by process of law to collect the amount then due by
foreclosure of the above-described lien or otherwise and in such event the Association 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 her or his residential lot. The lien of the assessments provided for
herein shall be subordinate to the lien of any first mortgage encumbering a 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 a residential lot from liability for any assessments thereafter becoming due or
from the lien thereof.

5.2 Application of Assessments. The annual assessments shall be levied against all
residential lots in Villas of Deer Valley except for any lot owned or leased by the Association for
the common use and enjoyment of the owners of residential lots to the Subdivision and except as to
lots owned by the Developer. The assessments shall be applied toward the payment of the following
costs and expenses:

(a) Utilities and waste removal for the common areas and the utility
  easement areas;

(b) Fire, casualty and liability insurance to protect the Trustees and
  Officers of the Association, as well as the Association and its members, for liability
  incident to the ownership and use of the roadways, the common area and the utility
  easement areas;
(c) Landscaping, gardening, snow and trash removal, and management, maintenance, repair and replacement of the common areas and utility easement areas;

(d) Employment, if any, of security personnel and facilities for the benefit of all of the owners of the residential lots in the Subdivision;

(e) Employment of services and personnel required for the management, maintenance, repair and replacement of the common areas and the utility easement areas and facilities located thereon, including legal and accounting services and to enforce, if necessary, the terms and conditions of the Declaration of Restrictions, the Articles of Incorporation, Code of Regulations and rules and regulations of the Association, and any violations or infractions thereof;

(f) All real estate, personal property and other taxes levied against the Association or any of the common areas and utility easement areas and to discharge any lien or encumbrance for taxes or otherwise against the Association or its assets;

(g) Operation and maintenance of all underground utility lines owned by the Association;

(h) Any other costs and expenses reasonably incurred by the Association in performing its obligations under the recorded plats of Villas of Deer Valley, these Restrictions or under the Articles of Incorporation or Code of Regulations of the Association; and

(i) The establishment of reserves to pay the estimated future costs of any of the foregoing.

Annual assessments may be increased, decreased or adjusted from year to year by the Developer, its successors and assigns and following conveyance of the common areas to the Association, by the Association, as the interests of the residential lot owners may, in its judgment, require. The Association shall exercise its discretion and judgment as to the amount of its funds to be expended in connection with each of the purposes for which its funds are collected, and its discretion in reference thereto shall be binding upon all interested parties. Upon demand of any residential lot owner and after payment of a reasonable charge therefor the Secretary or Treasurer of the Association shall promptly issue a certificate setting forth whether all assessments have been paid for such owner’s residential lot, and, if not, the total amount of any unpaid assessments. Any such certificate stating that all assessments have been paid shall be conclusive evidence of such payment.

5.2 Notwithstanding the foregoing, owners of lots other than the Developer, shall pay an annual assessment on each lot equal to 50% of the assessments for improved lots until such time as construction on such lot commences.
5.4 Monthly Assessments. For the year commencing January 1, 2002, and each calendar year thereafter, each and every residential lot and residential lot owner in Villas of Deer Valley other than the Developer, and except as provided in 5.6 below, shall be subject to monthly assessments in such amount as may be annually determined by the Developer until conveyance of the common areas to the Association and by the Association thereafter. The monthly assessment for each calendar year shall be determined by the Association prior to the end of the preceding calendar year and shall be paid to the Association not more than four (4) equal installments not later than the first days of January, April, July and October of each year. The monthly assessments shall become a lien against each residential lot on the first day of the month in which it is due and shall also be the personal obligation of the owner (and the joint and several obligation of the owners) of each residential lot at the time when the assessment becomes a lien. If default occurs in any payment of the monthly assessment for a period of ninety (90) days after its quarterly 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 Villas of Deer Valley Homeowners' Association claims a lien for unpaid monthly assessments for the month(s) of _______________, 20___, in the amount of _______________ against the following described premises:

(insert legal description)
The records of the Association indicate that _______________ is (are) the present owner(s) of such premises.

VILLAS OF DEER VALLEY
HOMEOWNERS' ASSOCIATION
By______________________________

STATE OF OHIO

) SS:
COUNTY OF LUCAS

The foregoing instrument was acknowledged before me this day of _______________, 20___, by ____________________, a _______________ of Villas of Deer Valley Homeowners' Association, an Ohio non-profit corporation, on behalf of the corporation.

Notary Public

In the event any payment of the monthly assessments are not paid when due, the Association may, when and as often as delinquencies occur, proceed by process of law to collect the amount then due by foreclosure of the above-described lien or otherwise and in such event the Association 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 monthly assessments provided for herein by non-use of the common areas or any facilities located thereon or by abandonment of her or his residential lot. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage encumbering a 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 a residential lot from liability for any assessments thereafter becoming due or from the lien thereof.

5.5 Application of Assessments. The monthly assessments shall be levied against all residential lots in Villas of Deer Valley except for any lot owned or leased by the Association for the common use and enjoyment of the owners of residential lots to the Subdivision and except as to lots owned by the Developer. The assessments shall be applied toward the payment of the following costs and expenses:

(a) Utilities and waste removal for the common areas and the utility easement areas;

(b) Fire, casualty and liability insurance to protect the Trustees and Officers of the Association, as well as the Association and its members, for liability incident to the ownership and use of the roadways, the common area and the utility easement areas;

(c) Landscaping, gardening, snow and trash removal, and management, maintenance, repair and replacement of the common areas and utility easement areas;

(d) Employment, if any, of security personnel and facilities for the benefit of all of the owners of the residential lots in the Subdivision;

(e) Employment of services and personnel required for the management, maintenance, repair and replacement of the common area and the utility easement areas and facilities located thereon, including legal and accounting services and to enforce, if necessary, the terms and conditions of the Declaration of Restrictions, the Articles of Incorporation, Code of Regulations and rules and regulations of the Association, and any violations or infractions thereof;

(f) All real estate, personal property and other taxes levied against the Association or any of the common areas and utility easement areas and to discharge any lien or encumbrance for taxes or otherwise against the Association or its assets;
(g) Operation and maintenance of all underground utility lines owned by the Association;

(h) Any other costs and expenses reasonably incurred by the Association in performing its obligations under the recorded plats of Villas of Deer Valley, these Restrictions or under the Articles of Incorporation or Code of Regulations of the Association; and

(i) The establishment of reserves to pay the estimated future costs of any of the foregoing.

Monthly assessments may be increased, decreased or adjusted from year to year by the Developer, its successors and assigns and following conveyance of the common areas to the Association, by the Association, as the interests of the residential lot owners may, in its judgment, require. The Association shall exercise its discretion and judgment as to the amount of its funds to be expended in connection with each of the purposes for which its funds are collected, and its discretion in reference thereto shall be binding upon all interested parties. Upon demand of any residential lot owner and after payment of a reasonable charge therefor the Secretary or Treasurer of the Association shall promptly issue a certificate setting forth whether all assessments have been paid for such owner's residential lot, and, if not, the total amount of any unpaid assessments. Any such certificate stating that all assessments have been paid shall be conclusive evidence of such payment.

5.6 Notwithstanding the foregoing, owners of lots, other than the Developer, shall pay monthly assessments on such lot equal to 25% of the monthly assessments for improved lots until such time as construction on such lot commences.

ARTICLE VI
EASEMENTS

6.1 Reservation of Easement Rights. Developer reserves to itself, and to its successors and assigns, the exclusive right to grant consents, easements and rights of way for the construction, operation, maintenance and use of electric light, Cablevision, telephone and telegraph poles, wires and conduits, including underground facilities for the public roadways within the Subdivision; and for drainage, sewers and any other facilities of utilities deemed convenient or necessary by developer or its successors and assigns for the service of the Subdivision on, over, below, or under all of the areas designated as "common areas," "utility easement," "drainage easement," "sanitary easement," or with words of similar import, on the recorded plats of Villas of Deer Valley, and along and upon all roadways now existing or hereafter established and abutting all the residential lots in the Subdivision. Developer also reserves to itself, and to its successors and assigns, the right to go upon or permit any public or quasi-public utility company to go upon the residential lots from time to time to construct, install, relocate, repair, maintain and replace such utility lines and to trim trees, shrubbery, or other growth or obstructions which may interfere with the successful and convenient operation of such equipment. No structures, or any part thereof, shall be erected or maintained over
or upon any part of the areas designated as "common area," "utility easement," "drainage easement," "sanitary easement" or with words of similar import, upon the recorded plats of Villas of Deer Valley, except as expressly authorized under Paragraph 2.4 hereof. The term "structures" as used in the preceding sentence shall include, but not be limited to, houses, garages, other buildings and swimming pools, but shall not include residential lot improvements authorized under paragraph 2.4 hereof. No owner of any residential lot shall have the right to reserve or grant any easements or rights of way or over any of the residential lots without the prior written consent of the Developer, its successors and assigns.

6.2 **Drainage Easements.** In connection with the development and platting of Villas of Deer Valley Plat One, and such subsequent Plats as may be recorded and made subject to these restrictions, the Developer has granted or will grant certain drainage easements to the Board of Lucas County Commissioners over portions of the areas designated on Villas of Deer Valley Plat One, and such subsequent Plats as may be recorded and made subject to these restrictions, as "Drainage" and "Drainage Easement" or with words of similar import. Included in the areas subject to these drainage easements are the Pond and any other bodies of water located on the Property and/or on the Adjacent Property, and the associated storm outlets and overflow lines, take level control lines, storm sewer outflow lines, outside the roadway rights of way, and storm water discharges from the storm drainage system (collectively, the "Drainage Facilities"). The Drainage Facilities comprise part of the drainage system for the entire Plat One, and such subsequent Plats as may be recorded and made subject to these restrictions. The Drainage Facilities shall be kept clear and free of debris and other obstructions (as determined by the Lucas County Engineer, or otherwise) by the Lucas County Engineer from time to time. In this regard, all residential lots shall be subject to drainage assessments in the event that, and at such time as, the Lucas County Engineer shall determine that the Association is not properly maintaining the Drainage Facilities, in which case the amount and method of assessment shall be determined by the Lucas County Engineer. In such event, no party other than the residential lot owners shall have any liability or responsibility for maintenance of the Drainage Facilities or for any assessments or costs relating thereto.

**ARTICLE VII**

**CONSTRUCTION OF SIDEWALKS**

7.1 **Sidewalks to be Constructed by Lot Owners.** Weather permitting, not later than the date of initial occupancy of a dwelling the owner of such residential lot shall construct a four (4) foot wide concrete sidewalk parallel to the roadway. The exact date of completion and location of the sidewalk shall be determined and designated by the Architectural Control Committee at the time it approves the plans and specifications for such owner's residence. Should a lot owner fail to construct sidewalks in accordance with the preceding sentence, it may be brought under Article IX of these restrictions to enforce such restriction contained herein. Further, upon such failure of a lot owner to construct sidewalks, Developer, the Association, Monclova Township, Ohio or Lucas County, Ohio shall have the right to construct such sidewalks or cause such sidewalks to be constructed at the expense of the owner of such lot(s). In such event, the cost of construction of such sidewalks shall be and become a lien against the residential lot which bears the responsibility for the
construction thereof from the date of perfection thereof as hereafter provided. The holder of any such lien may perfect such lien against third parties by filing an affidavit stating the facts giving rise to the lien with the Recorder of Lucas County, Ohio.

ARTICLE VIII
DURATION OF RESTRICTIONS, AMENDMENTS

8.1 Term. These covenants and restrictions shall run with the land and shall be binding upon developer, the Association, and all persons claiming under or through Developer or the Association until the first day of January, 2021, at which time these covenants and restrictions shall be automatically extended for successive periods of ten (10) years.

8.2 Amendments. While Developer owns any lot in this or subsequent Plats, these covenants and restrictions may be amended by the Developer at any time, and thereafter, from time to time, prior to January 1, 2021 with the written approval of the then owners of not less than seventy-five percent (75%) of the residential lots in Villas of Deer Valley, which amendment shall become effective from and after the filing with the Recorder of Lucas County, Ohio of an instrument stating the amendment and evidencing the consent of the approving residential lot owners thereto. These covenants and restrictions may be terminated as of January 1, 2021 and may be amended or terminated thereafter with the written approval of the owners of not less than seventy-five percent (75%) of the residential lots in Villas of Deer Valley upon the filing of an instrument as aforesaid with the Recorder of Lucas County, Ohio.

ARTICLE IX
ENFORCEMENT OF RESTRICTIONS, OTHER GENERAL MATTERS

9.1 Violations Unlawful. Any violation or attempt to violate any of the covenants or restrictions herein shall be unlawful. Developer, the Association, the Architectural Control Committee or any person or persons owning any residential lot in the Subdivision, may prosecute any proceedings at law, or in equity, against the person or persons violating or attempting to violate any such restrictions to prevent her, him or them from so doing, to cause the removal of any violation, and/or to recover damages for such violation or attempted violation.

9.2 Saving Clause. Invalidation of any of the restrictions herein contained by judgment or court order or amendment hereof by act of the owners of residential lots in Villas of Deer Valley shall not affect any of the other provisions contained in this Declaration of Restriction, which shall remain in full force and effect.

9.3 Transfers Subject to Restrictions. All transfers and conveyances of each and every residential lot in Villas of Deer Valley shall be made subject to these restrictions.

9.4 Notices. Any notice required to be sent to any owner of a residential lot or any part thereof or to Developer or to the Association or to the Architectural Control Committee shall be deemed to have been properly sent when mailed, postpaid, to the last known address of the person
who appears as such owner or to the Developer or to the Association or to any member of the Architectural Control Committee as such address appears on the applicable public record or on the records of the Association or the Architectural Control Committee.

9.5 **Developer's Rights Assignable, Interpretation of Restrictions.** The rights, privileges and powers granted by this Declaration of Restrictions to, and/or reserved by, Developer shall be assignable at any time and shall inure to the benefit of the successors and assigns of Developer, and any such assignment by Developer shall be in writing and shall be recorded in the office of Recorder of Lucas County, Ohio. Developer shall have the right to construe and interpret these restrictions and its construction and interpretation, in good faith, shall be final and binding as to all persons and property benefited by such restrictions. Developer reserves the right to relinquish its power to construe and interpret these restrictions by written instrument delivered to the Association whereupon all rights with respect thereto shall thereafter be exercised by the Association.

9.6 **No Waiver of Violations.** 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.

9.7 **Limitation of Warranties, Indemnification of Trustees, etc., of Association.** By acceptance and recording of a deed to a residential lot in Villas of Deer Valley, each lot owner shall be deemed to have acknowledged and agreed that there are no representations or warranties, express or implied, by the Developer or the Association with respect to the merchantability, fitness, or suitability of the residential lots for the construction of residence, or with respect to the Subdivision other than as expressly stated in writing (i) by the Developer to the lot owner; or (ii) in this Declaration of Restrictions; or (iii) in the Articles of Incorporation and Code of Regulations of the Association. The Articles of Incorporation of the Association provide that the Trustees, officers, employees and agents of the Association shall be indemnified by the Association to the fullest extent permitted by law for their actions taken on behalf of the Association, including their actions taken under this Declaration of Restrictions.

9.8 **Waiver of Restrictions by Architectural Control Committee.** Each residential lot owner, by acceptance of a deed to a residential lot, agrees and consents and shall be deemed to agree and consent for herself or himself and for her or his heirs, personal representatives, successors and assigns, that if, in the opinion of the Architectural Control Committee, the shape, dimensions, number of structures, location of natural features such as trees, or topography of the residential lot upon which a building or improvement is proposed to be made, is such that a strict construction or enforcement of the requirements of the recorded plat or of any provision of these restrictions would work a hardship, the Architectural Control Committee may, in writing, grant waivers from these restrictions as to such residential lot so as to permit the erection of such building or the making of the proposed improvements.

9.9 **Modification of Restrictions, Hardship.** In the event of a material change in conditions or circumstances from those existing at the time these restrictions are adopted which
would cause the enforcement of these restrictions to become a hardship upon any of the owners of residential lots, or which would cause such restrictions to cease being beneficial to the owners of such residential lots, Developer and/or any owner or owners of such residential lots shall have the right to modify these restrictions so as to remove the hardship, or make the restrictions such as to be beneficial to all residential lot owners, by filing for record with the Lucas County, Ohio Recorder an instrument adopting such modification to these restrictions. The provision of this paragraph shall not be construed as a limitation upon the right of the Architectural Control Committee to modify the provision of these restrictions as provided in paragraph 9.8 of this Article IX nor shall it limit the provisions of Article VII hereof.

9.10 Paragraph Headings. The paragraph headings contained in this Declaration of Restrictions have been inserted for convenience of reference only and are not to be used in the construction and/or interpretation of these restrictions.

IN WITNESS WHEREOF, James E. Moline Builders, Inc., the Developer and Owner has caused this Declaration of Restrictions to be executed on its behalf by its duly authorized officer this 20th day of November 2001.

[Signatures]

James E. Moline, President

Signed and acknowledged in the presence of:

[Signatures]

[Name]

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01 7208E05
The foregoing instrument was acknowledged before me this 30th day of November 2001 by James E. Moline, President of James E. Moline Builders, Inc., an Ohio corporation, on behalf of the company.

[Signature]

Notary Public

This instrument prepared by:
Gregory L. Arnold, Esq.
608 Madison Avenue
Suite 1400
Toledo, Ohio 43604
PH: (419) 241-4441
EXHIBIT A

Legal Description for
Plat I
Only
LEGAL DESCRIPTION
VILLAS OF DEER VALLEY, FLAT ONE

Villas of Deer Valley Flat One, of which this is a correct plat, is laid out on and comprises that part of the Southeast 1/4 of Section 33, Town 2, United States Reserve, Mesolva Township, Lucas County, Ohio, bounded and described as follows:

Commencing at a found iron bolt at the Northeast corner of the Southeast 1/4 of said Section 33; thence S-89°28'30"-W along the North line of the Southeast 1/4 of said Section 33, a distance of 916.40 feet to a P.K. nail set;

Thence S-00°46'30"-E along the West line of land described in Deed 97 535-D11 a distance of 565.00 feet to a 6 inch concrete monument set at the point of beginning;

Thence continuing S-00°46'30"-E along the West line of land described in Deed 97 535-D11 a distance of 1351.64 feet to a 6 inch concrete monument set;

Thence S-89°13'54"-W a distance of 840.00 feet to a 6 inch concrete monument set;

Thence N-00°46'06"-W a distance of 242.11 feet to a 6 inch concrete monument set;

Thence N-89°13'54"-E a distance of 115.09 feet to a 6 inch concrete monument set;

Thence N-00°46'06"-W a distance of 1051.33 feet to a 6 inch concrete monument set;

Thence S-89°28'30"-W a distance of 113.41 feet to a 6 inch concrete monument set;

Thence Northwesterly on a curve to the right having a radius of 160.00 feet, a delta angle of 45°46'30", a chord of N-68°18'15"-W for 119.29 feet, an arc distance of 122.34 feet to a 6 inch concrete monument set;

Thence N-46°45'00"-W a distance of 54.95 feet to a point on the center line of Coder Road, said point being on a curve, passing through a 6 inch concrete monument set at 24.91 feet;

Thence Northeasterly on a curve to the left along the center line of Coder Road (60 feet wide), having a radius of 520.87 feet, a delta angle of 22°49'48", a chord of N-35°08'13"-E for 206.18 feet, an arc distance of 207.35 feet to a point;

Thence N-89°28'30"-E a distance of 257.25 feet to a 6 inch concrete monument set, passing through a 6 inch concrete monument set a 32.73 feet;

Thence S-80°31'30"-E a distance of 190.00 feet to a 6 inch concrete monument set;

Thence N-89°28'30"-E a distance of 310.83 feet to the point of beginning.

Containing 15.484 acres of land more or less of which 0.041 acres lies in the Coder Road right of way.

The land described in the above description is contained in Deed 84 504C12.

Bearings mentioned herein are based on an assumed meridian and are for the express purpose of determining angular measurements only.

Concrete monuments set are 6 inch diameter and 30 inches long with a ½ inch iron rod in the center.

The land described in the above description is contained in Deed 84 504C12.
MORTGAGER'S CONSENT

The undersigned Fifth Third Bank, an Ohio corporation, the holder of a certain open-end mortgage encumbering the lands included in Villas of Deer Valley Plat One, which mortgage is dated June 28, 2001 and recorded at File No. 01-2747-03 of the Lucas County, Ohio Mortgage Records, hereby consents to the execution and delivery of the foregoing Declaration of Rights and Restrictions and to the filing thereof in the office of the County Recorder of Lucas County, Ohio, and further subjects and subordinates the above-described mortgage to the provisions of the foregoing Declaration of Rights and Restrictions.

IN WITNESS WHEREOF, the undersigned Fifth Third Bank has caused this consent to be executed by its duly authorized officers this 24th day of October, 2001.

Signed and acknowledged in the presence of:

[Signature]

FIFTH THIRD BANK

By: [Signature]

Its: First Vice President

By: [Signature]

Its: Vice President

STATE OF OHIO

COUNTY OF LUCAS

The foregoing instrument was acknowledged before me this 24th day of October, 2001 by [Signature], the First Vice President, and [Signature], the Vice President, of Fifth Third Bank, an Ohio corporation, on behalf of the corporation.

[Notary Seal]

[Notary Signature]

This instrument prepared by:
Gregory L. Arnold, Esq.
608 Madison Avenue
Suite 1400
Toledo, Ohio 43604

RECEIVED & RECORDED

NOV 8 2001 2 15
SUE ROUX
RECORDS, LUCAS COUNTY, OHIO
01 7208E09