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ADOPTION OF "WILLOW BEND ESTATES, PLAT ONE"
AND
DECLARATION OF RESTRICTIONS THEREFOR
FOR RESIDENTIAL LOTS

This declaration, made and entered into by WOOD GLEN DEVELOPERS, INC., this 18th day of October, 1979.

WITNESSETH THAT:

WHEREAS, Wood Glen Developers, Inc., hereinafter for convenience referred to as "Developers"; is the owner of the following described real estate, situated in Sylvania Township, Lucas County, Ohio, viz:

Lots Numbers Four (4) thru Twenty-six (26) Willow Bend Estates, Plat One, a subdivision in Sylvania Township, Lucas County, Ohio, all of which real estate is hereinafter for convenience referred to as "Estates";

and

WHEREAS, Wood Glen Developers, Inc. desires to establish for its own benefit and for the benefit of all future owners or occupants of all or any part of Estates, certain easements, and rights, in, over and to Estates, and certain restrictions with respect to the use thereof,

NOW THEREFORE, Wood Glen Developers, Inc., as the owners of such real estate and for the purpose aforesaid, hereby declares as follows:

ARTICLE ONE

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

Section 2. All lots shall be used and occupied solely and exclusively for residence purposes, including their family servants.

Section 3. No building shall be erected, reconstructed, placed or suffered to remain upon said premises, nearer the front or street line or lines than the building set-back line or lines shown on the recorded plat of said subdivision nor nearer to any side line or rear line that shall be determined by the Developers, in writing at the time of the approval of the plans and specifications for said building. This restrictions as to the distance at which said dwelling house shall be placed from the front, side, and rear lines of said premises shall comply to the applicable portions of the Sylvania Township Code. The parcel of land upon which a building is to be constructed and/or maintained together with the land adjacent thereto and used in conjunction therewith may include one lot or part of one, two or more lots delineated on the recorded plat, but only with the written consent of the Developer.

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

Section 5. The location of any and all driveways shall be and remain as now established upon said premises, or, if not now established, shall be approved by the Developers at the time of approval of the plans and specifications for said dwelling.

Section 6. No portion of the within described premises nearer to any highway than the building set-back line or lines shown upon the recorded plat of said subdivision shall be used for any purpose other than that of a lawn; nothing herein contained however, shall be construed as preventing the use of such portion of said premises for walks (and drives if otherwise permitted), the planting of trees or shrubbery, the growing of flowers or ornamental plants, or statuary, foundations and similarornaments, for the purpose of beautifying said premises, but no vegetables, so-called, nor grains of the ordinary garden or field variety shall be grown upon such portion thereof, and no weeds, underbrush, or other unsightly growths shall be permitted to grow or remain anywhere upon said premises, and no unsightly objects shall be allowed to be placed or suffered to remain upon said premises until the written consent of the Developers shall have been first obtained therefor, and to be subject to the terms and
conditions of said consent as to its type, height, width, color, upkeep and general conditions pertaining thereto that said consent may name. All trash containers shall be concealed.

Section 7. In connection with the provisions contained in Section 3 above, it is hereby provided that if, in the opinion of the Developers, by reason of the shape, dimensions or topography of the premises herein described, or by reason of the type of building to be erected thereon, or for any other reason satisfactory to it, the endorsement of the provisions of said Section would work a hardship, the Developers may modify such provisions so as to permit variations in cost, size, type, location or otherwise that will not, in its judgment, do material damage to any abutting or adjacent property.

Section 8. The Developers reserve the exclusive right to grant consents for the construction, operation and maintenance of electric light, telephone poles, lines and conduits, and for water, gas, sewer and pipes and conduits or any other public utilities facilities, together with the necessary or proper incidents and appurtenances, in, through, under and/or upon any and all streets and ways, now existing or hereafter established, upon which any portion of said premises may now or hereafter front or abut.

Section 9. The Developers reserve to themselves, their successors and assigns, a perpetual easement in, through, under and/or over those portions of the rear and sides of each lot, as shown on the recorded plat of Estates designed as utility rights-of-way, for the construction, operation and maintenance of electric lights, telephone and telegraph poles, lines and conduits, and for water, gas, and sewer lines, and conduits, or any other public utility facilities, together with the necessary or proper incidents and appurtenances, and no building or other structure, or any part
thereof, shall be erected or maintained upon any part of the property in Estates over or upon which easements for the installation and maintenance of public utilities and storm sewers will be or have been granted.

Section 10. No spirituous, vinous or fermented liquors of any kind shall be manufactured or sold, either at wholesale or retail, upon said premises, no industry, business or trade, occupation or profession of any kind shall be conducted, maintained or permitted upon said premises, no well for gas, water, oil or other substance, shall at any time whether intended for temporary or permanent purpose, be erected, placed or suffered to remain upon said premises, nor shall the premises be used in any way or for any purpose which may endanger the health or unreasonably disturb the quiet of the owner or owners of any adjoining land.

No pole, or overhead or exposed wires, whether for use in connection with radio, telephone, television, electric light or any other purpose, and no advertising sign, billboard or other advertising device, whether for the purpose of advertising the sale of said premises or otherwise, shall be erected, placed or suffered to remain upon said premises or upon or visible from the outside of said dwelling without the consent of the Developers first having been obtained. The right is reserved by the Developers to erect small structures and place signs on any unsold lot or improvements thereon.

Section 11. No animals, rabbits or poultry of any kind, character or species of fowl or livestock, shall be kept upon or maintained on any part of any lot or tract. The Developers reserve the right to adopt reasonable regulations governing the keeping within any dwelling house or domestic dogs, cats or other household pets, calculated not to become and not becoming a nuisance to the owners or inhabitants of Estates.
Section 12. No cloths, sheets, blankets or other articles shall be hung out or exposed on any part of said premises, except in the rear yards.

Section 13. The Developers reserve the sole and exclusive right to establish grades and slopes on the premises herein described, and to fix the grade at which any building shall hereafter be erected or placed thereon, so that the same may conform to a general plan.

Section 14. All rubbish and debris, combustible and non-combustible, and all garbage shall be stored in underground containers or stored and maintained in containers, entirely within the garage or basement. Additional regulations for the storage, maintenance and disposal of rubbish, debris, leaves, and garbage may, from time to time, be established by the Developers.

Section 15. The Developers reserve and is hereby granted the right in case of any violation or breach of any of the restrictions, rights, reservations, limitations, agreements, covenants and conditions herein contained, to enter the property, upon or as to which such violation or breach exists, and to summarily abate and remove, at the expense of the owner thereof, any erection, thing or condition that may be or exists thereon contrary to the intent and meaning of the provisions hereof as interpreted by the Developers, and the Developers shall not, by reason thereof, be deemed guilty of any manner of trespass for such entry, abatement or removal. A failure of the Developers 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 therefor or acquiescence in or consent to any continuing further or succeeding breach or violation thereof, and the Developers shall at any and all times have the right to enforce the same.
Section 16. No grantee or successor in title shall subdivide or convey less than the whole of any lot without first obtaining the written consent of the Developers.

Section 17. In all instances where plans and specifications are required to be submitted to and are approved by the Developers, if subsequent thereto there shall be any variance in the actual construction and location of any lateration or addition, fence, wall, hedge, or roadway, any such variance shall be deemed a violation of these restrictions.

Section 18. Every lot owner and/or builder on said lots shall notify the Developers its successors and assigns or their representative engineer before any excavated material from said lot shall be removed. Upon such notification the Developers its successors and assigns or their representative engineer may require said surplus material to be deposited on other lots in the Estates Subdivision in order to establish the required grades shown on the engineering plans of said subdivision.

Section 19. All grantee, successors or assigns of the Developers agree to build at their own expense a public sidewalk across the front, and side street if any, as required by local governmental authorities and shown on the engineering plans of said subdivision. Said public sidewalks are to be built on said lots within one year of purchase. It is understood that the responsibility for the sidewalks passes with title to the grantees, successors or assigns of the Developers.

Section 20. Whenever any of the foregoing covenants, reservations, agreements or restrictions provide for any approval, designation, determination, modification, consent or any other action by the Developers, any such approval, designation, determination, modification, consent or any other such action by any attorney authorized to sign deeds on behalf of the Developers, and approved by the written powers of attorney of the Developers as then recorded in the Records of Lucas County, Ohio shall be sufficient.
ARTICLE TWO

Section 1. Upon the completion and sale of not less than Fourteen residential lots in said Estates Subdivision, the Developers may cause to be incorporated a non-profit corporation under the laws of the State of Ohio, to be called the "Estates Property Owners Association" or a name similar thereto, and upon the formation of such association, every owner shall become a member thereof, and each such owner, including the Developers, shall be entitled to one vote on each matter submitted to a vote of members for each living unit owned by him or it; provided, however, that where title is more than one person, such co-owners acting jointly shall be entitled to but one vote for each living unit.

Section 2. The association, by vote of 2/3rds of its members may adopt such reasonable rules and regulations as it may deem advisable for the maintenance, conversation and beautification of the property, and for the health, comfort, safety, and general welfare of residents on said property and all parts of said property shall at all times be maintained subject to such rules and regulations.

Section 3. The Developers by an instrument in writing, in the nature of an assignment, vests the Association, if and when formed, with the rights, privileges and powers herein retained by said Developers, which said assignment shall be recorded in the office of the Recorder of Deeds, of Lucas County, Ohio.

ARTICLE THREE

Section 1. Each grantee of the Developers, by the acceptance of a deed of conveyance, accepts the same subject to all restrictions, conditions, covenants, reservations, easements, and the jurisdiction, rights, and powers of the Developers, created or reserved by this Declaration or by plat or deed restrictions heretofore recorded, and all easements, rights, benefits and
privileges of every character hereby granted, created, reserved or declared and all impositions and obligations hereby imposed, shall run with the land and bind every owner of any interest therein, and inure to the benefit of such owner, in like manner though the provisions of the Declaration were recited and stipulated at length in each and every deed of conveyance. The violation of any restriction or condition, or the breach of any covenant or provision herein contained shall give the Developer or its successors or assigns, or the Association, the right (a) to enter upon the land 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 the Developers or its successors or assigns, or the Association, or its agents, shall not thereby be deemed guilty of any manner of trespass; or (b) to enjoin, abate or remedy by appropriate legal proceedings, either in law or equity, the continuance of any breach.

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

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

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

Section 5. The Developers reserve the right to change, modify, alter or rescind any of the restrictions and covenants herein contained, except those set forth in Section 8 of Article One hereof.

Section 6. A violation of any of the rules and regulations adopted by the Developers or by the Community Association shall be deemed a violation of this Declaration and may be enjoined as herein provided.

Section 7. The rights, privileges and powers herein retained by the Developers shall be assignable to, and shall inure to the benefit of their successors and assigns.

IN WITNESS WHEREOF, Wood Glen Developers, Inc. has caused this Declaration to be signed by its Officers on the day and year first above written.

Two witnesses.

Acknowledged October 18, 1979 by said Corporation, by said Officers before a Notary Public, Lucas County, Ohio (Seal).

Received for record October 18, 1979 at 3:31 P.M. in Mortgage Record 79-1185E02, Lucas County, Ohio Records.
DECLARATION OF RESTRICTIVE COVENANTS

RESTRICTIVE COVENANT FOR LOT NUMBER ONE
IN WILLOW BEND ESTATES, PLAT ONE, A SUBDIVISION
IN SYLVANIA TOWNSHIP, LUCAS COUNTY, OHIO

This Declaration of Restrictive Covenants, made and entered into by and
between CMB Development, Corp., an Ohio Corporation, its successors and assigns,
hereinafter referred to as "CMB", and Auto-Owners Life Insurance Company, a
Michigan Corporation, doing business in the State of Ohio, its successors and assigns,
hereinafter referred to as "Auto-Owners", this 19th day of December, 1981.

WITNESSETH THAT:

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

Lot number one (1) in Willow Bend Estates, Plat One, a Subdivision in
Sylvania Township, Lucas County, Ohio; and

WHEREAS, CMB intends to submit the real estate hereinbefore described, to the
condominium form of ownership, under Chapter 5311 of the Ohio Revised Code, under
the name Huntingfield One Office Condominium, (hereinafter referred to as
"Huntingfield"); and

WHEREAS, Auto-Owners intends to purchase Unit C of Huntingfield, upon CMB's
submitting the real estate hereinbefore described, to the condominium form of
ownership; and

WHEREAS, CMB and Auto-Owners desire to establish a plan, whereby, all future
owners of the real estate hereinbefore described, or units in Huntingfield, shall, be
entitled to amend the Declaration of Condominium, for the purposes of dividing or
subdividing an office condominium unit, into two or more separate units, or to
subdivide the sale of and/or transfer of such office condominium units in the future.

NOW, THEREFORE, CMB as owner of such real estate, and Auto-Owners as
purchasers of one of the proposed office condominium units, hereby declare as follows:

[Document continues]
ARTICLE I

SUBDIVISION OF CONDOMINIUM OFFICE UNITS

CMB, as owner of the real estate hereinbefore described, and Auto-Owners, contemplate that in the future, it may be necessary, in the best interest of the then owners of the real estate hereinbefore described, that, the original office condominium units, hereinafter referred to as "Units A, B, and C", be subdivided, into two or more condominium office units each, as may be deemed necessary or expedient, by CMB, Auto-Owners, or their successors or assigns.

THerefore, Declarants hereby reserve the right to (but shall not be under any obligation) without limitation, (commencing on the date this Declaration is filed for record), that in the event either Declarant, determines to take the action so contemplated to subdivide Office Condominium Unit A, B, or C, and to submit such subdivided condominium units and all easements, rights, and appurtenances belonging thereto, and all articles of personal property existing for the common use of the Unit Owners, to the provisions of the Declaration of Condominium, (hereinafter referred to as "Declaration"), in the event such Declaration of Condominium is filed for record, and to amend said Declaration, in the manner provided in Article 10 thereof, in such respects as the Declarants, either as CMB or as Auto-Owners, collectively, they may deem advisable, in order to effectuate such subdivision, submission or submisions, including, without the generality of the foregoing, the right to amend the Declaration so as (1) to include the improvements located within such subdivided office condominium units as part of the condominium property, (2) to include descriptions of such subdivided office condominium units in the Declaration and to add drawings thereof, or to amend the original drawings to Exhibits "A-1" through "A-3" to the Declaration, and (3) to provide that the owners of the office units as subdivided, will have an interest in the common areas and facilities of the condominium property, and to amend Section B of Article I of the Declaration, so as to establish the percentage of interest in the common areas and facilities which the owners of all such units and subdivided units located on the condominium property will have at the time of such amendment or amendments, which percentage shall be, with respect to each such unit, in the proportion that the square footage (rounded to the nearest 10 square feet) each unit bears to the aggregate square footage (rounded to the nearest 10 square feet per unit) of all the units within the building then located on the condominium property, which determination shall be made by Declarants and
should be conclusive and binding upon all unit owners. CMB and Auto-Owners, as owner of all the units, or as prospective purchasers of a unit in the condominium property, and on behalf of all subsequent unit owners, hereby consent and approve, and such unit owner and his mortgagees, by acceptance of a deed conveying such unit, or a mortgage encumbering such unit, as the case may be, thereby consents to and approves the provisions of this Declaration of Restrictive Covenants, including without limiting the generality of the foregoing, the amendment of the Declaration, by Declarants in the manner provided in Article II hereof, and all such unit owners, and their mortgagees, upon request of Declarants or CMB, or Auto-Owners, shall execute and deliver from time to time, all such instruments and to perform all such acts as may be deemed by Declarants to be necessary or proper to effectuate said provisions. However, CMB or Auto-Owners, in all events, may adopt such amendment or amendments without the consent of any other unit owners.

Either Declarant may terminate its right to subdivide, or divide, the office condominium units, within the development, by recording an instrument of termination with the Recorder of Lucas County, Ohio, at any time prior to the automatic termination herein provided. All units created by the subdivision of the existing office condominium units, may or may not be substantially identical, or similar to the existing units.

ARTICLE II

CONSENT TO THE AMENDMENT OF THE DECLARATION OF CONDOMINIUM FOR NORTHAMPTON ONE OFFICE CONDOMINIUM

CMB and Auto-Owners, their respective mortgagees, and each unit owner, and his respective mortgagees, by acceptance of a deed conveying such unit, or a mortgage encumbering such unit, in the case may be, hereby irrevocably appoints CMB, as their attorney-in-fact, coupled with an interest, and authorities, directs, and empowers such attorney, at the option of the attorney, in the event that either Declarant, or both, exercises their rights reserved in Article I hereof, to subdivide the office condominium units, as herein provided, to execute, acknowledge, and record for and in the name of such unit owner, including Auto-Owners, an amendment or amendments of the

C
Declaration for such purpose and for and in the name of such respective mortgagees, the consent to such amendment or amendments, conditioned upon CMB submitting the real estate hereinafter described to the condominium form of ownership, and conditioned upon Auto-Owners taking title to Office Condominium Unit C, in the proposed Huntingfield One Office Condominium, then, in that event, CMB, and such unit owner and his respective mortgagee, by acceptance of a deed conveying such unit or mortgage encumbering such unit, as the case may be, hereby irrevocably appoints Auto-Owners, as their attorney in fact, coupled with an interest, and authorizes, directs, and empowers such attorney, at the option of the attorney in the event that Auto-Owners exercise the rights reserved in Article I hereof, to subdivide or divide Office Condominium Unit C in Huntingfield One Office Condominium, as therein provided, to execute, acknowledge, and record for and in the name of such unit owner, an amendment or amendments of the original Condominium Declaration and Drawings, for such purpose and for and in the name of such respective mortgagees, a consent to such amendment or amendments. The consent, as hereinbefore stated, shall, for the purposes of amendment of the original Declaration of Condominium, satisfy the provisions of Article 10 of the original Declaration of Condominium for Huntingfield One Office Condominium, and such power-of-attorney and consent, shall entitle either CMB or Auto-Owners, as the case may be, to amend the original Declaration and Drawings, as may be necessary, to effectuate the purposes of this Restrictive Covenant, and to amend the original Declaration in accordance with Article 10 of the original Declaration of Condominium for Huntingfield One Office Condominium. It being the intention of CMB and Auto-Owners, that either party, shall have the right, by virtue of the power-of-attorney and the consent as hereinbefore stated, to amend the original Declaration of Condominium by recording an instrument, duly executed by the office owners entitled to exercise at least seventy-five (75%) percent of the voting power of The Association by virtue of the power-of-attorney and consent as hereinbefore stated.

This Declaration of Restrictive Covenants may be amended upon the filing for record with the Recorder of Lucas County, an instrument in writing setting forth specifically the item or items to be amended, which instrument shall have been duly executed by the Declarants acting as Attorneys-in-Fact for the Unit Owners and their mortgagees, as above provided. Such amendment must be executed with the same
formalities in this instrument and must refer to the volume and page in which this instrument and its attached exhibits are recorded and must contain an affidavit by the Declarants that a copy of the amendment has been mailed by certified mail to all Unit Owners and to mortgagors having been filed on record against any unit Ownership.

ARTICLE III

MISCELLANEOUS PROVISIONS

Each grantee of CMB, by the acceptance of a Deed of conveyance, accepts the same subject to all restrictions, conditions, covenants, restrictions, easements, and the jurisdiction, rights, and powers of the Declarants, created or reserved by this Declaration of Restrictive Covenants, or by plat or deed of restrictions, heretofore recorded, and all easements, rights, benefits, and privileges of every character hereby granted, created, or reserved, or declared, and all impositions and obligations hereby imposed, shall run with the land and bind every owner of any interest therein and inure to the benefit of such owner, in like manner, as though the provisions of this Declaration were recited and stipulated at length, in each and every deed of conveyance.

All restrictions, covenants, conditions, agreements, and other provisions herein contained, shall be deemed subject to and subordinate to all mortgages, or deeds of trust, in the nature of a mortgage now or hereinafter executed, encumbering any of the real property herein described, and none of said restrictive covenants, conditions, agreements, or other provisions shall supersede or in any way reduce the security or affect the validity of any such mortgage or deed of trust in the nature of such a mortgage. It is distinctly understood and agreed, however, that if any portion of said property is acquired in lieu of foreclosure, or is sold under foreclosure of any mortgage, or under the provisions of any deed of trust in the nature of a mortgage, or under any judicial sale, any purchaser at such sale, his heirs, successors or assigns, shall hold any and all property purchased or acquired subject to all the restrictions, covenants, conditions, agreements, and other provisions of this Declaration of Restrictive Covenants.
No restrictions, conditions, or agreements imposed hereby shall be abrogated or waived by any failure to enforce the provisions hereof, no matter how many violations or breaches may occur.

The validity of any restriction hereby imposed, or of any provisions hereof, or of any part of such restriction or provision, shall not impair or affect in any manner, the validity, enforceability, or affect the rest of this Declaration of Restrictive Covenant. The rights, privileges, and powers herein retained by CMR, or Auto-Owners, shall be assignable to, and shall inure to the benefit of their successors and assigns.

If any of the privileges, covenants or rights created by this Declaration shall be unlawful or void for violation of (a) the rule against perpetuities or some analogous statutory provision, (b) the rule restricting restraints on alienation, or (c) any other statutory or common law rules imposing time limits, then such provision shall continue only until twenty-one (21) years after the death of the survivor of the now living descendants of Robert A. Taft, Jr., former United States Senator from Ohio, and Joseph P. Kennedy, father of the late President of the United States.

IN WITNESS WHEREOF, CMR Development Corp., an Ohio Corporation, has caused this Declaration to be signed by ____________________________, its President, and ____________________________, its Secretary-Treasurer, being duly authorized officers of the said CMR Development Corp., an Ohio Corporation on the day and year first written above. Further, Auto-Owners Life Insurance Company, a Michigan Corporation, has caused this Declaration to be signed by ____________________________, its Senior Vice President, and ____________________________, its Senior Vice President, being duly authorized of the said Auto-Owners Life Insurance Company, a Michigan Corporation, on the date and year first above written.

Signed in the Presence of:

[Signatures]

CMR DEVELOPMENT CORP.
An Ohio Corporation

By: ____________________________

[Signature]
STATE OF OHIO
COUNTY OF LUCAS

Before me, a Notary Public in and for said county, personally appeared
Claude M. Brown, Jr., President
Secretary-Treasurer
of the said CMB Development Corp., who acknowledged that they did sign
said instrument as such officers of said corporation, in behalf of said grantor
corporation, and by authority of its Board of Directors, and that said instrument is the
voluntary act and deed of said Claude M. Brown, Jr.

as such officers, and the voluntary act and deed of said grantor
corporation for the uses and purposes therein expressed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my
official seal this 25th day of December, 1981.

[Signature]
Notary Public

Signed in the Presence of:

[Signature]
[Name]

[Signature]
[Name]

STATE OF MICHIGAN
COUNTY OF HANOT

Before me, a Notary Public in and for said county, personally appeared
J. R. Wales, Senior Vice President
M. J. Green

of the said Auto-Owners Life Insurance Company, who acknowledged that they did sign said instrument
as such officers of said corporation, in behalf of said grantor corporation, and by
authority of its Board of Directors, and that said instrument is the voluntary act and
deed of said J. R. Wales and M. J. Green

as such officers, and the voluntary act and deed of said grantor corporation for the uses
and purposes therein expressed.
IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official seal this 4th day of December, 1981.

COMMISSIONED NOTARY PUBLIC

CONSENT TO ADOPTION OF RESTRICTIVE COVENANT

The undersigned, First Federal Savings and Loan Association of Toledo, mortgagee of Lot Number one (1) in Willow Bend Estates, Plat One, a Subdivision in Sylvania Township, Lucas County, Ohio, hereby consents to the adoption of the foregoing Declaration of Restrictive Covenant, for Lot number one (1) in Willow Bend Estates, Plat One, a Subdivision in Sylvania Township, Lucas County, Ohio, this 4th day of December, 1981.

IN WITNESS WHEREOF, First Federal Savings and Loan Association of Toledo, by its duly authorized officers, has caused the execution of the aforesaid Consent this 9th day of December, 1981.

Signed in the presence of:

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF TOLEDO

STATE OF OHIO
COUNTY OF LUCAS

Before me, a Notary Public in and for said county, personally appeared

Dennis W. Brunt, Assistant Treasurer

and

Jack Armstrong, Vice President

of the First Federal Savings and Loan Association of Toledo, acknowledged that they did sign said instrument as such officers of said corporation in behalf of said greater corporation and by authority of the Board of Directors and that said instrument is in the voluntary act and deed of the said

and

Dennis W. Brunt, as such officers, and the voluntary act and deed of said greater corporation for the use and purpose therein expressed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official seal this 9th day of December, 1981.

INSTRUMENT PREPARED BY:

Dennis W. Brunt, Assistant Treasurer

Notary Public