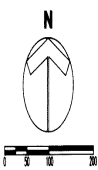


WESTCHESTER GLENS SECTION II

DESCRIPTION
A parcel of land located in the Northwest One-quarter of Section 10, Township 30 North, Range 11 East, Allen County, Indiana, more particularly described as follows:

BEGINNING at the Southeast corner of the Northwest One-quarter of Section 10, Township 30 North, Range 11 East, Allen County, Indiana; thence North 89 degrees 51 minutes 15 seconds West along the South line of said Northwest One-quarter of Section 10 a distance of 910.97 feet; thence North 00 degrees 00 minutes East and parallel with the East line of said Northwest One-quarter of Section 10 a distance of 425.20 feet; thence North 03 degrees 05 minutes 42 seconds East a distance of 216.75 feet; thence North 17 degrees 50 minutes 47 seconds East a distance of 51.70 feet; thence North 02 degrees 05 minutes 42 seconds East a distance of 130.0 feet; thence South 86 degrees 54 minutes 18 seconds East a distance of 190.89 feet; thence South 36 degrees 50 minutes 34 seconds East a distance of 124.89 feet; thence on a curve to the left having a radius of 675.0 feet an arc length of 215.01 feet (chord bearing North 75 degrees 43 minutes 13 seconds East a chord distance of 214.10 feet); thence North 66 degrees 35 minutes 42 seconds East a distance of 161.43 feet; thence on a curve to the right having a radius of 425.0 feet an arc length of 173.61 feet (chord bearing North 78 degrees 17 minutes 51 seconds East a chord distance of 172.41 feet); thence North 90 degrees 00 minutes East a distance of 146.36 feet to a point on the East line of said Northwest One-quarter of Section 10; thence South 00 degrees 00 minutes East along said East line a distance of 840.57 feet to the point of beginning, containing 16.368 acres of land more or less.



Secondary Plat of WESTCHESTER GLENS SECTION II

a Subdivision located in the
NW 1/4 of Section 10, Township 30 North, Range 11 East
Allen County, Indiana

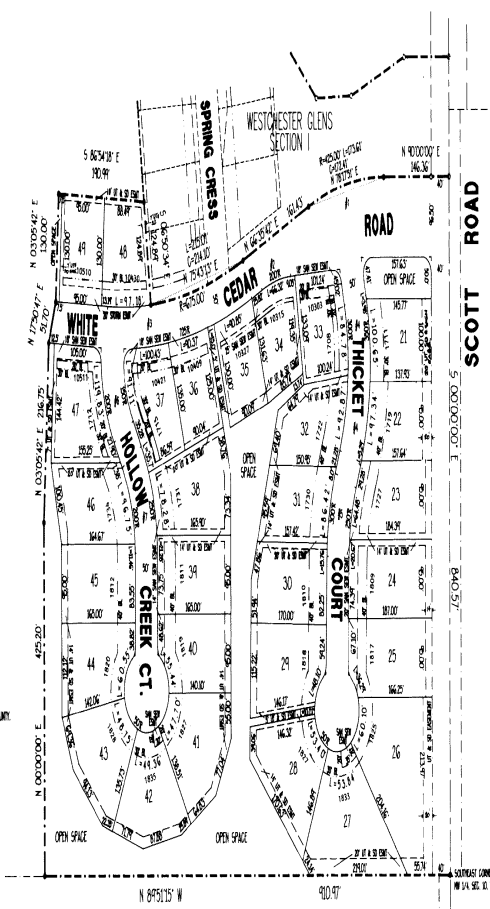
DEVELOPERS:
COLONIAL DEVELOPMENT CORP.
6008 Brandy Chase Cove
Fort Wayne, Indiana 46815
219/486-2500

ENGINEERS-SURVEYORS-PLANNERS:
COIL & DICKMEYER, INC.
6044 East State Boulevard
Fort Wayne, Indiana 46815
219/749-0125

STREET RIGHT-OF-WAY DATA

	R (FEET)	I	L (FEET)	C (FEET)
WHITE CEDAR ROAD				
CURVE #1				
NORTH R/W	425	23°-24'-18"	173.61	172.41
SOUTH R/W	200	19°-00'-00"	66.32	66.02
CURVE #2				
NORTH R/W	675	26°-30'-00"	312.19	309.42
SOUTH R/W	725	23°-26'-38"	296.65	294.59
THICKET COURT				
CURVE #4				
EAST R/W	350	33°-55'-45"	207.26	204.25
WEST R/W	300	33°-55'-45"	177.65	175.07
CURVE #5				
EAST R/W	250	19°-30'-52"	85.15	84.74
WEST R/W	300	19°-30'-52"	102.18	101.68
HOLLOW CREEK				
CURVE #5				
EAST R/W	150	34°-40'-00"	91.11	89.71
WEST R/W	200	34°-19'-42"	119.83	118.04
CURVE #7				
EAST R/W	250	31°-00'-00"	135.26	133.42
WEST R/W	200	31°-00'-00"	100.21	106.90

LOT #	R (FEET)	I	L (FEET)	C (FEET)
OPEN SPACE	350	00°-39'-03"	3.98	3.98
21	350	16°-28'-38"	100.65	100.31
22	350	15°-56'-03"	97.34	97.02
23	350	00°-52'-00"	5.29	5.29
24	250	14°-46'-39"	64.48	64.30
25	50	04°-44'-13"	20.67	20.66
26	50	41°-35'-17"	38.29	35.50
27	50	69°-41'-58"	60.19	56.84
28	50	61°-11'-32"	53.40	50.90
OPEN SPACE	50	11°-32'-13"	10.07	10.05
29	50	55°-07'-00"	48.10	46.27
30	300	03°-00'-36"	15.76	15.76
31	300	16°-30'-16"	86.42	86.12
32	300	17°-44'-11"	92.87	94.50
33	300	15°-11'-34"	84.70	82.50
34	200	19°-00'-00"	66.32	66.02
35	725	07°-10'-46"	90.85	90.79
OPEN SPACE	725	01°-11'-08"	15.00	15.00
36	725	07°-08'-30"	90.37	90.31
37	725	07°-56'-14"	100.43	100.36
37	250	34°-48'-00"	91.11	89.71
37	250	08°-10'-57"	35.70	35.67
38	250	17°-56'-28"	78.28	77.87
39	250	04°-52'-34"	21.28	21.27
40	50	63°-31'-58"	55.44	52.65
41	50	54°-39'-27"	47.70	45.91
42	50	56°-34'-00"	48.36	47.38
43	50	55°-57'-38"	48.75	46.84
44	50	69°-21'-57"	60.55	56.92
45	200	03°-17'-00"	11.46	11.46
46	200	27°-43'-00"	96.75	95.81
47	200	34°-19'-42"	119.83	118.04
48	675	08°-14'-57"	97.18	97.10



1. ALL RIGHT-OF-WAY INTERSECTION MARKS TO BE 20 FEET.
 2. ALL RIGHT-OF-WAYS TO BE DESIGNATED AS FRONT WAYS TO ALLEN COUNTY.
 3. ALL NEW WAYS, OPEN SPACES, OR UNDEVELOPED WAYS TO HAVE A BLANKET UTILITY AND SURFACE DRAINAGE EASEMENT.
 4. ALL BARRIERS MUST ALLOW FOR PROPOSED DRAINAGE SIZES SHOWN IN PLANS.
- DL - BUILDING LINE
 UT - UTILITY EASEMENT
 SD - SURFACE DRAINAGE EASEMENT
 SW - SHARED STREET EASEMENT
 CS - EASEMENT

SITE BENCHMARK:
TOP BOLT BETWEEN THE "U" and "E" IN WUELLER ON THE BUNNET OF FIRE HYDRANT LOCATED 12 FEET WEST OF CENTERLINE SCOTT ROAD AND 50 FEET NORTH OF WHITE CEDAR ROAD ENTRANCE ISLAND.
ELEVATION 861.05 U.S.G.S. DATUM.

CABINET A,
PAGE M2
95-020087

APPROVED THIS 18th DAY OF May 1989
ALLEN COUNTY BOARD OF COMMISSIONERS

Donald J. Yoder
DONALD J. YODER, PRESIDENT

Jack R. Northman
JACK R. NORTHMAN, VICE-PRESIDENT

Edwin J. Rousseau
EDWIN J. ROUSSEAU, SECRETARY

ATTEST:

Linda K. Bloom
LINDA K. BLOOM, AUDITOR
ALLEN COUNTY, INDIANA

APPROVED THIS 14th DAY OF May 1989
ALLEN COUNTY PLAN COMMISSION

Arthur G. Sproll
ARTHUR G. SPROLL, PRESIDENT

Lynn A. Koehlinger
LYNN A. KOEHLINGER, VICE-PRESIDENT

RICHARD O. BERGLUND, SECRETARY

APPROVED THIS 26th DAY OF May 1989
FOR DRAINAGE ONLY.

Louis K. MacLellan
LOUIS K. MACLELLAN, ALLEN COUNTY SURVEYOR

APPROVED THIS 20th DAY OF May 1989
FORT WAYNE-ALLEN COUNTY BOARD OF HEALTH

DR. JANE M. FRISCHER

CONFIRMED THIS 26th DAY OF May 1989
ALLEN COUNTY PLAN COMMISSION

Dennis A. Gordon
DENNIS A. GORDON, ZONING ADMINISTRATOR

I, KERRY D. DICKMEYER, Herely certify that I am a Land Surveyor licensed in compliance with the laws of the State of Indiana and that this plat correctly represents a survey completed by me on December 6, 1988 and that all markers shown herein exist and their location, size, type and material are accurately shown.

Plat prepared by and certified correctly this 6th day of December, 1988

Kerry D. Dickmeyer
Kerry D. Dickmeyer, L.S. & S.D.
REVISED MARCH 11, 1989

69 JUN - 2 - AM 9:53
ALLEN COUNTY PLANNING DEPARTMENT

DEDICATION, PROTECTIVE RESTRICTIONS, COVENANTS, LIMITATIONS, EASEMENTS AND APPROVALS APPENDED TO AND MADE A PART OF THE DEDICATION AND PLAT OF WESTCHESTER GLENS, SECTION II, A SUBDIVISION IN ABOITE TOWNSHIP, ALLEN COUNTY, INDIANA

COLONIAL DEVELOPMENT CORP., an Indiana Corporation, by Roger L. Delagrang, its President, hereby declares that it is the Owner of the real estate shown and described in this plat and does hereby lay off, plat and subdivide said real estate in accordance with the information shown on the final plat, being the certified plat to be appended hereto and incorporated herein. The Subdivision shall be known and designated as Westchester Glens, Section II, a Subdivision in Aboite Township, Allen County, Indiana.

The Lots are numbered from 21 to 49, inclusive; and all dimensions are shown in feet and decimals of a foot on the plat. All streets and easements specifically shown or described are hereby expressly dedicated to public use for their usual and intended purposes.

PREFACE

Westchester Glens, Section II, is a portion of a tract of real estate which ultimately will be subdivided into approximately twenty nine (29) residential lots, all to be included in and known as Westchester Glens, by various numerical sections. After the recording of the Plat of Westchester Glens, Section II, and the Protective Restrictions and Covenants, there will be recorded Articles of Incorporation of Westchester Glens Community Association, Inc., being the plattor's intention that each Owner of a lot in Westchester Glens, Section II, as well as Owners of Lots in other subdivisions of Westchester Glens, shall become a member of said Community Association and shall be bound by its Articles of Incorporation and By-Laws.

It shall be the obligation of the Westchester Glens Community Association, Inc., to make provision for the maintenance of the common areas designated on the face of the plat, and the common areas in all subdivisions of Westchester Glens.

ARTICLE I

Definitions

The terms hereinafter set forth shall have the following meanings:

Section 1. "Architectural Control Committee" shall mean the body designated herein to review plans and to grant or withhold certain other approvals in connection with improvements and developments. The Committee shall be composed of three (3) members initially appointed by the Developer. Any vacancies from time to time shall be filled pursuant to the By-Laws of the Association.

Section 2. "Association" shall mean and refer to Westchester Glens Community Association, Inc., its successors and assigns.

Section 3. "By-Laws" shall mean the By-Laws initially adopted by Westchester Glens Community Association, Inc., and all amendments and additions thereto.

Section 4. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the Owners of Lots in Westchester Glens, Section I, and other subdivisions of Westchester Glens, as shown on the respective plats of said subdivisions.

Section 5. "Developer" shall mean Colonial Development Corp., an Indiana Corporation, its grantees, successors or successors in interest, and any person, firm or corporation designated in its said successor or successor in interest.

INSTRUMENT X 3298

DOLY ENTERED FOR TAXATION JUN 02 1989 Janda K. Bloom AUDITOR OF ALLEN COUNTY

89 JUN -2 AM 9:33

ALLEN COUNTY RECORDER



Section 6. "Lot" shall mean either any of said Lots as platted or any tract or tracts of land as conveyed originally or by subsequent Owners, which may consist of one or more Lots or parts of one or more Lots, upon which a dwelling may be erected in accordance with the restrictions hereinafter set forth. PROVIDED, HOWEVER, no tract of land consisting of part of any one Lot or parts of more than one Lot shall be considered a "Lot" unless said tract of land has a frontage of 75 feet in width at the established building line as shown on the plat.

Section 7. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the plat, including contract purchasers, excluding those having such interest merely as security for the performance of an obligation.

ARTICLE II

Property Rights

Section 1. Owner's Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an Owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed thirty (30) days for any infraction of its published rules and regulations after hearing by the Board of Directors of the Association;

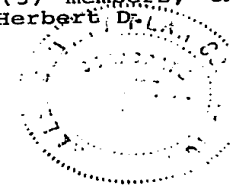
(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3) of each class of members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the By-Laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on the property.

ARTICLE III

Architectural Control

No building, fence, wall or other structure shall be commenced, erected or maintained within Westchester Glens, Section II, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by the Architectural Control Committee, such committee to be composed of three (3) members, the first committee members to be: Roger L. Delagrange, Herbert D.



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Delagrange, and Larry W. Delagrange. A majority of the Committee may designate a representative to act for it. In the event of death or resignation of any member of the Committee, the remaining members shall have full authority to designate a successor. In the event said Board, or the Architectural Control Committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof, approval will not be required and this Article will be deemed to have been fully complied with.

ARTICLE IV

WESTCHESTER GLENS COMMUNITY ASSOCIATION, INC.

Section 1. Organization. There has been organized in connection with the development of Westchester Glens, Section II, an incorporated not-for-profit association known as Westchester Glens Community Association, Inc., (the "Association").

Section 2. Membership and Voting Rights. Every Owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 3. Classes of Membership. The Association shall have two (2) classes of voting membership:

Class A. Class A members shall be all Owners exclusive of the Developer or its immediate successor in interest. Owners shall be entitled to one (1) vote for each Lot owned.

Class B. The Class B member(s) shall be Colonial Development Corp., and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when title to all Lots in all subdivisions has been conveyed, or
- (b) on December 31, 1994.

Section 4. Membership Transfer. Membership in the Association will transfer from the Developer or its successor in interest to the Owner upon delivery of the Deed to Owner's Lot.

Section 5. Continuing Memberships. The Owner of any Lot shall continue to be a member of the Association so long as he continues to be the Owner of a Lot for the purpose herein mentioned. Membership shall pass with the transfer of title to the Lot.

Section 6. Transfer of Membership Rights and Privileges in the Association. Each Owner, and in lieu thereof, (and with the written consent of such Owner to the Association) each lessee of a Lot shall be a member of the Association and have the right to the Owner's vote and privileges. Membership, where assigned to a lessee, will pass with the lease except if the Owner withdraws his consent in writing to the Association. The Owner may withdraw his membership assignment to any lessee at his discretion by issuing a sixty (60) day notice in writing to the Association.

Section 7. Creation of the Lien and Personal Obligation of Assessments. Each Owner of any Lot, excepting Colonial Development Corp., by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments; and (2) special assessments for

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capital improvements. Such assessments shall be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge and a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in title unless expressly assumed by them.

Section 8. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, and welfare of the Owners in all subdivisions of Westchester Glens, including, but not limited to, the improvement and maintenance of the Common Area, maintenance of street lighting, maintenance of the sprinkling system situated on the Common Area, and removal of snow and ice from the streets.

Section 9. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall be One Hundred Twenty-Five and NO/100---Dollars (\$125.00) per Lot.

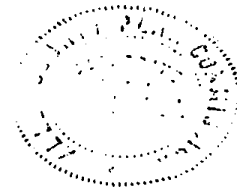
(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may not be increased each year more than eight percent (8%) above the maximum annual assessment for the prior year, without the vote or written assent of fifty-one percent (51%) of each class of members of the Association.

(b) The Board of Directors of the Association may fix the annual assessment at an amount not in excess of the maximum without the vote or written assent of fifty-one percent (51%) of each class of members of the Association.

Section 10. Special Assessment for Capital Improvements. In addition to the annual assessment authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the vote or written assent of fifty-one percent (51%) of each class of members of the Association.

Section 11. Notice and Quorum for Any Action Authorized Under Section 9 and 10. Any action authorized under Sections 9 or 10 shall be taken at a meeting called for that purpose, written notice of which shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. If the proposed action is favored by a majority of the votes cast at such meeting, but such vote is less than the requisite fifty-one percent (51%) of each class of members, members who were not present in person or by proxy may give their assent in writing, providing the same is obtained by the appropriate officers of the Association not later than thirty (30) days from the date of such meeting.

Section 12. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly or yearly basis.



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Section 13. Date of Commencement of Annual Assessments: Due Dates. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of the Common Area. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors of the Association shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due date shall be established by the Board of Directors of the Association. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid.

Section 14. Effect of Nonpayment of Assessments: Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of ten per cent (10%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 15. Subordination of the Lien to Mortgages. The lien of the assessments for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceedings in lieu thereof, shall extinguish the lien for such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE V

General Provisions

Section 1. No lot shall be used except for residential purposes. No dwelling shall be erected, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling not to exceed two and one-half stories in height. Each dwelling shall include an attached two-car garage and basements may be constructed as a part of a dwelling.

Section 2. No dwelling shall be built on any Lot having a ground floor area upon the foundation, exclusive on one-story open porches, breezeway or garage of less than 1,750 square feet for a one-story dwelling, nor less than 1,250 square feet for a dwelling of more than one story.

Section 3. No dwelling shall be located on any Lot nearer to the front line or nearer to the side street line than the minimum building setback lines shown on the recorded plat. In any event, no dwelling shall be located nearer than a distance of seven (7) feet to an interior Lot line. No portion of a dwelling shall be located on any interior Lot nearer than twenty-five (25) feet to the rear Lot line.

Section 4. No dwelling unit shall be erected or placed on any Lot unless the Lot has a width of at least 75 feet at the minimum building setback line.

Section 5. All easements for public and municipal utilities and sewers as dedicated on the face of the plat shall be kept free of all permanent structures and any structure, shrubbery, trees, or other installation thereon, whether temporary or permanent, shall be subject to the paramount right of the entities for which such easements are:



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intended to benefit, to install, repair, maintain or replace their utility or sewage facilities. The removal of any such obstructions by utilities or sewage treatment works shall in no way obligate them either in damages or to restore the obstruction to its original form. No Owner of any Lot shall erect or grant to any person, firm or corporation, the right, license or privilege to erect or use or permit the use of overhead wires, poles, or overhead facilities of any kind for electrical, telephone or television services (except such poles and overhead facilities that may be required at those places where distribution facilities enter and leave the Subdivision). Nothing herein shall be construed to prohibit street lighting or ornamental yard lighting services by underground wires or cables. Electrical service entrance facilities installed for any house or other structure connecting the same to the electrical distribution system of any electric public utility shall be provided by the Owners of all Lots and shall carry not less than three (3) wires and have a capacity of not less than 200 amperes.

Section 5(a). Surface Drainage Easements and Common Areas used for drainage purposes as shown on the plat are intended for either periodic or occasional use as conductors for the flow of surface water runoff to a suitable outlet, and the land surface shall be constructed and maintained so as to achieve this intention. Such easements shall be maintained in an unobstructed condition and the County Surveyor or a proper public authority having jurisdiction over storm drainage shall have the right to determine if any obstruction exists and to repair and maintain, or to require such repair and maintenance as shall be reasonably necessary to keep the conductors unobstructed.

Section 5(b). The common area retention pond on the northwest portion of Westchester Glens is shared with Frank L. Gallucci and Rita M. Gallucci, husband and wife, their heirs, successors and assigns, (hereinafter referred to as "Gallucci"). Gallucci and the Association shall be required to maintain their respective shorelines in a properly landscaped and a well maintained condition. Gallucci shall continue to be responsible for properly maintaining the pond itself, including, but not limited to, such things as proper water cleanliness and purity, weed and algae control, dredging, and structural integrity of the dike enclosing the pond, all of which expenses shall be shared equally by Gallucci and by the Association. The Association shall pay its portion of the cost within fifteen (15) days after being billed by Gallucci.

Section 6. No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

Section 7. No structure of a temporary character, trailer, boat, boat trailer, camper or camping trailer, basement, tent, shack, garage, barn or other outbuilding shall be located on any Lot at any time or used as a residence either temporarily or permanently.

Section 8. No sign of any kind shall be displayed to the public view on any Lot except one professional sign of not more than one square foot, one sign of not more than five square feet, advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sales period.

Section 9. No radio or television antenna with more than thirty (30) square feet of grid area or which attains a height in excess of six (6) feet above the highest point of the roof shall be attached to any dwelling. No free standing radio or television antenna, television receiving disc or dish, shall be permitted on any Lot. No solar panels, attached or detached, shall be permitted.

Section 10. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any Lot. No derrick or other structure designed for the use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.

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Section 11. No animals, livestock or poultry of any kind shall be raised, bred, or kept on any Lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose.

Section 12. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. No incinerators or outside incinerators shall be kept or allowed on any Lot.

Section 13. All buildings shall be constructed in a substantial and good workmanlike manner and of new materials. No roll siding, asbestos siding, or siding containing asphalt or tar as one of its principal ingredients shall be used in the exterior construction of any building on any Lots, and no roll roofing of any description or character shall be used on the roof of any dwelling or attached garage on any of said Lots.

Section 14. All driveways from the street to the garage shall be poured concrete and not less than sixteen (16) feet in width.

Section 15. No individual water supply system, or individual sewage disposal system shall be installed, maintained or used on any Lots.

Section 16. In addition to the utility easements herein designated, easements in the streets, as shown on this plat, are hereby reserved and granted to all Public Utility Companies, the proprietors of the land herein platted, and their respective successors and assigns, to install, lay, erect, construct, renew, operate, repair, replace, maintain and remove all and every type of gas main, water main and sewer main (sanitary and/or storm) with all necessary appliances, subject, nevertheless, to all reasonable requirements of any governmental body having jurisdiction thereof as to maintenance and repair of said streets.

Section 17. No rain and storm water run off or such things as roof water, street pavement and surface water, caused by natural precipitation shall at any time be discharged into or permitted to flow into the Sanitary Sewage System, which shall be a separate sewer system from the Storm Water and Surface Water Run Off Sewer System. No sanitary sewage shall at any time be discharged or permitted to flow into the above-mentioned Storm Water and Surface Water Run Off Sewer System.

Section 18. Before any building on any Lot shall be used and occupied as a dwelling, the Developer or any subsequent Owner of said Lot shall install improvements serving said Lot as provided in said plans and specifications filed with Allen County. This covenant shall run with the land and be enforceable by the County of Allen, State of Indiana, or by any aggrieved Lot Owner.

Section 19. Before any Lot may be used or occupied, such user or occupier shall first obtain from Allen County Zoning Administrator the Improvement Location Permit and Certificate of Occupancy as required by the Allen County Zoning Ordinance.

Section 20. The Association, Colonial Development Corp., or any Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of these covenants and restrictions. Failure by the Association, or by any Owner, to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 21. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions which shall remain in full force and effect.

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