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FILED

APR 08 1998
KEY 54-72-1 to 106
SAM ORLICH
AUDITOR LAKE COUNTY

**MASTER DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES**

FILED

MAR 26 1998
KEYS 54-77-1 to 38
SAM ORLICH
AUDITOR LAKE COUNTY
KEYS 54-78-1 to 28

THIS DECLARATION (the "Declaration") is made this 6th day of February, 1998, by DBL Residential, L.P., an Indiana Limited Partnership (hereinafter referred to as "Declarant")

P R E A M B L E

A. Declarant owns fee simple title to certain parcels of real estate in the Town of Winfield, County of Lake, State of Indiana, legally described in Exhibit "A" attached hereto and made a part hereof (the "Property"); and

B. Declarant (hereafter defined in Article I) desires to develop a single and multi-family residential development on the Property to be known as DoubleTree Lake Estates and to establish the DoubleTree Lake Estates Homeowners' Association; and

C. Declarant is desirous of submitting the Property to the provisions of this Declaration

NOW, THEREFORE, Declarant hereby declares that the Property is, shall be held, transferred, sold, conveyed and occupied, subject to the covenants, conditions, restrictions and easements hereinafter set forth.

ARTICLE I
DEFINITIONS

When used in this Declaration, the following words and terms shall have the following meanings:

Section 1.1. "Additional Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.2. "Annexed Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.3. "Architectural Review Committee" shall have the meaning set forth in Section 4.2.

*Return: Fitzgerald & Petry
107 N Main St
Hebron La 46341*

This Declaration is re-recorded to include the real estate set out on Exhibit C.

00470

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TICOR TITLE INSURANCE
Crown Point, Indiana

STATE OF INDIANA
COUNTY OF LAKE

000000882

STATE OF INDIANA
LAKE COUNTY

Section 1.4. "Association" shall mean and refer to DoubleTree Lake Estates Homeowners' Association, Inc., a Not-for Profit corporation, its successors and assigns.

Section 1.5. "Board" shall mean and refer to the Board of Directors of the Association.

Section 1.6. "Building" shall mean a structure having a roof, supported by columns or walls, for the shelter, support, or enclosure of persons, property, or animals; and when separated by division walls from the ground up without openings, each portion of such building shall be deemed as a separate building.

Section 1.7. "Accessory Building or Structure" shall mean a building or use which:

1. Is subordinate to and serves a building or principal use,
2. Contributes to the comfort, convenience or necessity of occupants of the principal building or principal use served,
3. Is subordinate in area, extent or purpose to the principal building or principal use served, and
4. Is located on the same lot as the principal use or structure served, with the exception of accessory off street parking facilities as are permitted elsewhere than on the same lot with the use of structure.

Section 1.8. "Basement" shall mean that portion of a Building located underground, in part or in whole, and having eighty percent (80%) or more of its clear floor-to-ceiling height below finish grade of the adjoining ground. Such floor-to-ceiling height shall be no less than ninety-six (96) inches.

Section 1.9. "Building Height" shall mean the vertical height measured from the lot ground level to the highest point of the roof.

Section 1.10. "By-Laws" shall mean those by-laws duly enacted by the Association which govern the Association.

Section 1.11. "Common Areas" shall mean real property to be owned and/or maintained by the Association for the common use and enjoyment of the Owners, together with all improvements located thereon. Common Areas shall be as delineated as on the Recorded Plat of the Development.

Section 1.12. "Contingency and Replacement Reserve" shall have the meaning set forth in Section 6.4.

Section 1.13. "Contiguous Lots" shall mean and refer to a group of not more than three (3) lots each having at least one (1) common boundary with one of the other two (2) lots.

Section 1.14. "Declarant" shall mean and refer to DBL Residential, L.P., an Indiana Limited Partnership, and its successors and assigns. Any such successor or assign shall be deemed a Declarant and be entitled to exercise all or any rights of Declarant provided herein if designated as such by Declarant in any instrument recorded for such purposes.

Section 1.15. "Development" shall mean and refer to the single and multi-family residential subdivision commonly known as DoubleTree Lake Estates, as the same has been or shall be created by the recording of the Subdivision Plat. The Development includes the Property and the Additional Property.

Section 1.16. "Dwelling" shall mean a building or structure or portion thereof, conforming to all requirements applicable to the residential use districts and building code, used exclusively for residential occupancy, including single family dwelling units, two family dwelling units, three family dwelling units, and multiple family dwelling units, excluding hotels, boarding houses, and lodging houses.

Section 1.17. "Estimated Cash Requirement" shall have the meaning set forth in Section 6.3.

Section 1.18. "Golf Course Property" shall mean the parcel of land located on or near the Property which may be developed and used as a golf course.

Section 1.19. "Improvement" or "Improvements" shall mean and include Dwellings, any and all Buildings, Building Accessories, driveways, pedestrian walkways, fences, mailboxes, lighting, decks, swimming pools, sheds, patios, lawns, beaches, docks, shore stations, shore line erosion control, sidewalks, planted trees, shrubs and all other structures or landscaping improvements of every kind and description.

Section 1.20. "Lot" shall mean any piece or parcel of land or a portion of a subdivision, the boundaries of which have been established by some legal instrument of record and are coterminous

with all adjoining real estate, that is recognized and intended as a unit for the purpose of transfer of ownership.

Section 1.21. "Lot Deed" shall mean the deed of Declarant conveying a Lot to an Owner.

Section 1.22. "Member" shall mean and refer to every Person who holds membership in the Association and "Members" shall mean and refer to all Persons who hold membership in the Association.

Section 1.23. "Mortgage" shall mean either a mortgage or deed of trust creating a lien against a portion of the Property given to secure an obligation of the Owner of such portion of the Property.

Section 1.24. "Multi-Family Unit" shall mean a detached residential dwelling unit containing multiple dwelling units designed for occupancy by multiple families.

Section 1.25. "Municipality" shall mean the Town of Winfield or County of Lake, State of Indiana, whichever applies.

Section 1.26. "Owner" shall mean and refer to title record owner, whether one or more Persons, of fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation. The term "Owner" shall include the Declarant to the extent Declarant owns Lots and also includes the interest of Declarant as contract seller of any Lot.

Section 1.27. "Person" or "Persons" shall mean all natural individuals, corporations, partnerships, trustees or other legal entities Holding title to real property.

Section 1.28. "Plan Review Fee" shall have the meaning set forth in Section 4.6.

Section 1.29. "Plans and Specifications" shall have the meaning set forth in Section 4.6.

Section 1.30. "Property" shall mean and refer to the real estate legally described in Exhibit "A" attached hereto and made a part hereof.

Section 1.31. "Sale Contract" shall have the meaning set forth in Section 3.23.

Section 1.32. "Single Family" shall mean one or more persons, each related to the other by blood, marriage or adoption, or a

group of not more than three persons not-so related, plus domestic employees, maintaining a common household in a Dwelling.

Section 1.33. "Standards" shall have the meaning set forth in Section 4.3.

Section 1.34. "Story" shall mean that portion of a Building included between the surface of any floor and the surface of the floor next above; or if there is no floor above, the space between the floor and the ceiling next above. A Basement shall not be considered a Story.

Section 1.35. "Structure" shall mean anything constructed or erected upon the Property, the use of which requires more or less permanent location on the ground or attachment to something having a permanent location on the ground. A sign or other advertising device, detached or projecting, shall be considered a separate Structure.

Section 1.36. "Subdivision Plat" shall mean a plan, map, or drawing on which the subdivider's plan for the subdivision of land is presented and which he submits for approval and intends to record in final form.

Section 1.37. "Trails" and paths within the easements, shall have the meaning set forth in Section 7.2.

Section 1.38. "Turnover Date" shall have the meaning set forth in Section 5.3.

ARTICLE II
DECLARATION PURPOSES AND PROPERTY
SUBJECTED TO DECLARATION

Section 2.1. The Declarant desires to create on the Property a single-family and multi-family development for future owners of Lots for the following general purposes:

(a) The Declarant desires to provide upon the Property, through its planning and layout, the harmonious development of a single-family community by the imposition of the Covenants, conditions, restrictions and easements as hereinafter set forth, for the benefit of the Property and the Owners.

(b) By the recording of the covenants, conditions and

restrictions set forth herein and the reservation of certain powers as herein contained, Declarant intends to provide a plan for development of the Property which is intended to enhance and protect the values of Declarant's single-family residential community.

(c) The Declarant desires to (i) prevent improper use of Lots which may depreciate the value of the Owners' property; (ii) prevent the construction of Buildings containing improper or unsuitable materials; (iii) ensure adequate and reasonable development of the Property; (iv) encourage the construction of attractive improvements on the Property; (v) prevent haphazard and inharmonious development; (vi) ensure uniform design standards within the Development and (vii) in general, provide for the highest quality environment for the Property.

(d) The Declarant desires to provide for the maintenance of the Common Areas, if any, and such other property as is provided herein to be maintained by the Association.

Section 2.2 To further the general purpose herein expressed, the Declarant, for itself, its successors and assigns, hereby declares that the Property at all times is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions and easements set forth in this Declaration.

Section 2.3 The Declarant reserves the right to add "Additional Property" or "Annexed Property" to the provisions of this Declaration and any property so added by the Declarant shall inure to the benefits and be subject to restrictions of this Declaration the same as if originally included herein. The recording of this Declaration or a Declaration substantially similar to this Declaration shall be sufficient evidence of this property being added to this Declaration, excepting only any changes which may be made in the Declaration regarding said "Additional Property" or "Annexed Property".

ARTICLE III GENERAL RESTRICTIONS

Section 3.1. All lots shall be used only for Dwellings by a Single Family; no Buildings other than Dwellings or residential type Accessory Buildings shall be constructed or maintained on a Lot. All Dwellings shall be designed by an architect and shall have an attached garage containing not less than two parking spaces

(except for multi-family units which may have one (1) parking space), which shall be for the sole use of the owner of the Lot. Each Owner shall (i) maintain his Lot and all improvements located thereon in a clean, sightly and safe condition, (ii) cause the prompt removal of all papers, debris and refuse therefrom and the removal of snow and ice from all sidewalks, driveways and similar areas serving said Lot and (iii) comply with all applicable governmental codes, laws, ordinances, orders, decrees, rules and regulations.

Section 3.2. All improvements shall be constructed in accordance with the Plans and Specifications approved in accordance with the terms and conditions in Article IV and in accordance with all applicable governmental zoning codes, laws, ordinances, orders, decrees, rules and regulations. In the event of a conflict between such codes, laws, ordinances, decrees, rules and regulations such conflict shall be resolved by the application of the more stringent provision providing the higher or better quality result.

Section 3.3. The floor area of a Dwelling, in square feet of finished living area, calculated by using the exterior dimensions of each Dwelling (taken above the foundation level of the Dwelling at its highest point), exclusive of porches, basements, breezeways or garages, or living areas of Basements, shall be:

(a) For Level 1 Lots:

(i) For any one-story Dwelling, not less than twenty-one hundred (2,100) square feet;

(ii) For any multi-story Dwelling (1 1/2 or 2 story homes), not less than twenty-four hundred 2,400) square feet; and

(iii) For any Tri/Quad level Dwelling, not less than nine hundred (900) square feet per level.

(b) For Level 2 Lots:

(i) For any one-story Dwelling, not less than nineteen hundred (1,900) square feet;

(ii) For any multi-story Dwelling (1 1/2 or 2 story homes), not less than twenty-two hundred (2,200) square feet; and

(iii) For any Tri/Quad level Dwelling, not less than eight hundred (800) square feet per level.

c) For Level 3 Lots:

(i) For any one-story Dwelling, not less than eighteen hundred (1,800) square feet;

(ii) For any multi-story Dwelling (1 1/2 or 2 story homes) not less than two thousand (2,000) square feet;

(iii) For any Tri/Quad level Dwelling, not less than seven hundred fifty (750) square feet per level; and

(iv) For any Split level Dwelling, not less than fifteen hundred (1,500) square feet per level.

(d) For Level 4 Lots (Patio Homes):

(i) For any one story dwelling, not less than one thousand five hundred (1,500) square feet;

(e) For Level 5 Lots (Town Homes):

(i) For any one-story Dwelling, not less than one thousand two hundred (1,200) square feet

(ii) For any two-story Dwelling, not less than one thousand five hundred (1,500) square feet.

Section 3.3 (A). The minimum setback requirements on each lot within the Development shall be as follows:

(1) Minimum front yard setback, 30 feet;

(2) Minimum rear yard setback, 20 feet;

(3) Minimum side yard setback, eight (8) feet.

Section 3.4. All exteriors of Dwellings shall consist of brick, stone, cedar planking, or "Exterior Stucco Systems" or any combination thereof. No other exterior materials shall be used without the prior written consent of the Architectural Review Committee. Front elevations shall be substantially composed of brick, stone, or "Exterior Stucco Systems".

Section 3.5 No Dwellings shall be constructed within three hundred (300) feet of any other Dwelling with the same or substantially similar exterior elevation, color, or design.

Section 3.6. No Dwelling shall occupy more than thirty-five percent (35%) of the surface area of the Lot upon which it is situated. The maximum Building Height of a Dwelling shall be two (2) Stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

Section 3.7. The roofing materials used on Dwellings shall be at least two hundred sixty (260) pound heavy weight architectural grade shingles or comparable, fire-retardant cedar shake, clay, tile, or decorative concrete roof tile. The use of other materials shall be subject to the consent of the Architectural Review Committee. No exposed tin or metal chimney pipe shall be allowed. All chimneys and exterior fireplace flues shall be covered with masonry or other similar material compatible with the facade of the Dwelling. All roofs shall contain a pitch of not less than 8/12.

Section 3.8. All Building Accessories, visible garbage receptacles, woodpiles and gas and electric meters (unless otherwise required by applicable authority) shall be located in the rear or side yards of a Lot and screened from view by an approved fence or plantings. Woodpiles shall consist of no more than one (1) face cord of wood and shall be stacked as not to interfere with the view of any adjacent lot owner and in no event shall wood be stacked more than four (4) feet high. In no event shall any woodpiles be covered with any tarpaulin or any other such cover. Air conditioning equipment, wherever located, shall be screened from view by an appropriate fence or plantings. Plantings must be of sufficient size to block view at time of planting. Any screening fence must receive the prior approval of the Architectural Review Committee as to design and location and in no event shall such screen fence be located in the side or rear yard setback areas.

Section 3.9. Access drives and other paved areas for vehicular use on a Lot shall have a base of compacted gravel or crushed stone and shall have a wearing surface of all concrete, asphalt, or paving stone with a ten inch (10") flush concrete curb.

Section 3.10. No swimming pool shall be built more than two (2) feet above the engineered final grading of the Lot upon which it is situated. The design of the pool and any Building Accessory shall be subject to the prior written consent of the Architectural Review Committee.

Section 3.11. Any visible solar collectors shall be subject to the prior written consent of the Architectural Review Committee.

Section 3.12. Each Owner shall be responsible, at its sole expense, for the repair, maintenance and replacement, as necessary, of the fencing located upon its Lot. Any repairs or replacements shall be performed in a manner so as to cause such fencing to remain in appearance similar to the original appearance thereof. In no event shall any fence, except those required for swimming pools, be located between a residence located on a lake front lot and Lake DoubleTree. All dog and pet fencing shall be of the buried electronic type. All fencing, including pool fencing, shall be as approved by the Architectural Review Committee.

Section 3.13. No flood lights or bright lights which illuminate adjoining Lots shall be permitted. No flagpoles shall be permitted to be permanently installed. No basketball standards or backboards shall be permitted without the prior written approval of the Architectural Review Committee. Operating dusk to dawn front yard light fixtures are required on all lots.

Section 3.14. Mailboxes and front yard light fixtures shall be aesthetically uniform and located, constructed, maintained, replaced and repaired in accordance with standards and specifications established by the Architectural Review Committee. No unapproved mail boxes or front yard light fixtures shall be located on any lot within the Development. No mailboxes shall be located on any trail or path easement.

Section 3.15. No above-ground communication, electric or television lines or cables shall be placed by any Owner anywhere on the Property other than within Dwellings. No television or radio antenna, earth station dish, pole, wire, rods, satellite dish, or other device used in connection with the reception or transmission of any television, radio or any other electrical signal shall be erected or maintained on the exterior of any Dwelling or on any part of a Lot other than specifically mandated by the Federal Communication Commission, which presently permits dishes of not more than one (1) meter.

Section 3.16. No noxious or offensive activity shall be carried on, in, or upon the Property, nor shall anything be done thereon which may constitute or become an annoyance or nuisance to the Owners. Without limiting the foregoing, the following activities are specifically prohibited:

- (a) Permitting rubbish or debris of any kind to accumulate on any Lot.

(b) Permitting unsightly plants or underbrush or plants breeding infectious plant diseases or noxious insects to grow.

(c) The burning of refuse outside a Dwelling.

(d) Foil or reflective materials used on windows as sun screens.

(e) Heating/air conditioning units installed in any windows.

(f) Exposed PVC or other pipe in any visible exterior location.

(g) Allowing overhead garage doors to remain open when not in use.

(h) The accumulation of derelict vehicles, garbage, rubbish, or other unsightly materials within the Development. A derelict vehicle is defined as a vehicle not currently licensed and/or inoperable for a period in excess of twenty-four (24) hours.

(i) The hanging of laundry, clothing, rugs or any other articles on any railing, fence, hedge, or wall, or the erection of laundry drying equipment, including clotheslines, outside a Dwelling.

Section 3.17. Except as expressly provided herein, no temporary building, truck over 3/4 ton, trailer, boat, mobile home, recreational vehicle, tent, or other similar improvement shall be located upon any Lots on more than ten (10) calendar days in any one (1) calendar year, except for vehicles parked inside the garage.

Section 3.18. Dead trees or shrubbery shall be promptly removed from an improved Lot by the Owner thereof. Unimproved Lots shall be planted with grass or other vegetation as permitted by the rules and regulations adopted by the Association. The front yard and side yards of each improved Lot, other than such portion as underlies the Improvements, shall be sodded and landscaped, including foundation plantings, which shall have a value of not

less than Two Thousand Five Hundred Dollars (\$2,500.00). The Lots shall be sodded and landscaped, as aforesaid, as weather conditions permit, promptly upon completion of construction, but in no event more than one hundred twenty (120) days following the completion of construction of the Dwelling thereon. Landscaping shall not be installed in a manner which may unreasonably obstruct any lake view or obstruct vehicular traffic along public ways or present a visual obstruction creating safety hazards.

Section 3.19. Except as provided in Section 3.17, trucks, boats, recreational vehicles, campers, snowmobiles, motorized golf carts, trailers, commercial vehicles or other vehicles (other than automobiles and mini-vans) shall, when not being driven or operated, at all times be parked in the garage of the Dwelling or (except for said motorized golf carts) on the driveway serving said Dwelling and their repair or maintenance shall not be permitted except within the confines of the garage. The term "commercial vehicle" shall include all automobiles, station wagons, trucks or vehicular equipment which bear signs referring or having printed on them, references to any commercial undertaking. The doors to the garage of any Dwelling shall remain closed at all times other than when necessary for the bringing in or out of vehicles.

Section 3.20. No animals (other than inoffensive common domestic household pets such as dogs and cats) shall be kept on any Lot or within the confines of any Improvement thereon. Not more than three (3) dogs or cats, or any combination thereof, shall be kept on any Lot or within the confines of any improvements thereon. The breeding or keeping of animals for sale or profit is expressly prohibited.

Section 3.21. No motorized vehicles or motorized devices of any type shall be permitted upon the Trails.

Section 3.22. The Owner shall observe such rules and regulations regarding the parking of motor vehicles within the Development as may be prescribed by the Association from time to time, including rules restricting parking to one or the other side of the streets. No vehicles shall be parked on any street within the Development without the express written approval of the Property Owners' Association.

Section 3.23. All construction shall be performed in a manner so as not to impair or interfere with the enjoyment by other Owners of their right, title and interest at the Property, and each Owner shall refrain from any activities which shall be injurious to person or property.

Section 3.24. Each Owner shall keep all areas of the Lots designed or intended for the proper drainage or detention of water, including culverts, swales and ditches, unobstructed, maintained, and mowed regularly. No trees, plantings, shrubbery, fencing, patios, structures, landscaping treatment or other obstructions shall be planted, placed or (except for existing trees or plantings) allowed to remain in any such areas, and no Owner shall alter the rate or direction of flow of water from any Lot by impounding water, changing grade, blocking, redirecting swales, ditches or drainage areas or otherwise. Each Owner acknowledges, by acceptance of a deed to a Lot, that any and all such drainage or detention areas are for the benefit of the entire Property.

Section 3.25. It is the intent that all lots within the Development shall be used for residential purposes and no home business which causes an increase in traffic, noise, or disturbs the peace and quiet of the neighborhood shall be allowed within the Development.

Section 3.26. No signs, including political signs, shall be displayed on any lot other than house numbers; provided, however, that the Declarant shall be entitled to place For Sale signs, model home signs, open house signs, and direction signs on lots within the development at Declarant's discretion; and provided further that General Contractors building dwelling units shall have the right to display a sign on the property setting out its name and telephone number, which sign shall not exceed one (1) foot in height by three (3) feet in width. General Contractors' signs shall be permanently removed not more than six (6) months after the date of substantial completion of the dwelling.

Section 3.27. No firearms shall be discharged within the Development except by authorized police personnel in the performance of their duties.

Section 3.28. All owners of all lots adjoining any lake or other body of water within the Development shall install and maintain appropriate shoreline erosion control along that portion of their property bordering on said lake or other body of water. Shoreline erosion control shall be in the form of a sea wall, rip rap, or similar installation; provided, however, that all shoreline installation must be approved by the Architectural Review Committee prior to installation. The Architectural Review Committee may from time to time adopt reasonable requirements and standards for shoreline control. All shoreline erosion control shall be installed within six (6) months following owner's purchase of the lot or prior to the start of any construction on the lot, whichever occurs first.

Section 3.29. Each owner of property within the Development agrees by taking ownership of property to become a member of a to be formed Indiana Corporation to be known as DoubleTree Lake Estates Country Club and to pay such assessments as may from time to time be promulgated for the purpose of maintaining the clubhouse, golf course, and such other amenities as may from time to time be transferred to the Country Club. Any delinquent assessments, restaurant, golf or house charges may be collected by lien and or foreclosure as provided in Section 6.9 hereof including interest, attorney fees, and court costs. In no event shall any assessments be levied prior to the occupancy of the owner's lot or the substantial completion of the clubhouse, and said assessments shall not exceed two hundred dollars (\$200.00) per year, adjusted annually for inflation, prior to January 1, 2000.

ARTICLE IV ARCHITECTURAL CONTROLS

Section 4.1. Except for Improvements constructed by Declarant, no improvement, whether original or replacement, temporary or permanent, shall be constructed, placed or permitted on any Lot without the prior written approval of the committee established in accordance with Section 4.2 (the "Architectural Review Committee"), which approval shall be obtained in the manner hereafter set forth. Without limitation of the criteria which the Architectural Review Committee may apply, the following criteria shall be applied:

(a) Dwelling designs shall be well balanced, although symmetry is not required. Windows, skylights, overhangs, projected areas of portions of houses are usually a desirable attribute in many styles. Roof pitches, dormers and roof windows should correlate with the style of architecture. Patterns, rhythms, and articulation of architectural elements are encouraged.

(b) Owners are encouraged to vary and mix styles, brick and paint and/or stain colors of houses.

(c) Gutters and downspouts on Improvements shall match or complement the exterior color scheme and be as unobtrusive as possible.

(d) All storm windows and screens and storm doors shall be matching or compatible with the exterior color scheme.

(e) Porches, patios, verandas, porticos, and decks are encouraged. Such Improvements shall be compatible with the design and color scheme of the Dwelling.

Section 4.2 The Board shall establish the Architectural Review Committee which shall consist of up to five (5) (but not less than three (3)) members, all of whom shall be Owners and who may or may not be members of the Board, provided that prior to the Turnover Date, such members do not have to be Owners. The regular term of office for each member shall be one year, coinciding with the fiscal year of the Association. Any member appointed by the Board may be removed with or without cause by the Board at any time by written notice to such appointee, and a successor or successors appointed by the Board to fill such vacancy shall serve the remainder of the term of the former member. The Architectural Review Committee shall elect a chairperson and he or she, or in his or her absence, the vice chairperson, shall be the presiding officer at its meetings. The Architectural Review Committee shall meet as needed, as well as upon call of the chairperson, and all meetings shall be held at such places as may be designated by the chairperson. Three (3) members shall constitute a quorum for the transaction of business, and the affirmative vote of a majority of those present in person or by proxy at a meeting of the Architectural Review Committee shall constitute the action of the Architectural Review Committee on any matter before it. The Architectural Review Committee is authorized, with the approval of the Board of Directors, to retain the services of consulting architects, landscape architects, urban designers, engineers, inspectors, and/or attorneys in order to advise and assist the Architectural Review Committee in performing its functions set forth herein. Each member of the Architectural Review Committee may be paid a stipend or honorarium as from time to time determined by the Board.

Section 4.3. The Architectural Review Committee is hereby authorized, with the approval of the Board of Directors, to promulgate from time to time written architectural standards, policies, and guidelines (the "Standards") governing the construction, location, landscaping, and design of Improvements, the contents of submissions of Plans and Specifications, and other information required to evidence compliance with and obtain approval pursuant to the provisions hereof. Any such Standards shall be binding and enforceable on all Owners with respect to all improvements requiring the approval of the Architectural Review Committee. No improvements shall be commenced, constructed, altered, added to or maintained upon any part of the Property (except for Dwellings and other Improvements which are constructed by Declarant and for Improvements which pursuant to this Article IV do not require the consent of the Architectural Review Committee) unless and until the Architectural Review Committee has approved said improvements in writing.

Section 4.4. The specific consent of the Architectural Review Committee shall be required as a condition to the construction or alteration of all improvements as defined in paragraph 1.19 including yard lights, fences, patio screens, decks, exterior lighting, air Condition units, piers, boat lifts, docks, mailboxes and landscaping. The foregoing shall not be deemed to limit the authority of the Architectural Review Committee to promulgate Standards relative to such Improvements or to take *corrective action in accordance with this Declaration with respect to such Standards.*

Section 4.5. No construction of Improvements shall be undertaken or conducted between the hours of sunset and 7:00 A.M. or on Sundays, except for (a) construction activities of Declarant, (b) emergency situations involving the potential loss, injury, or damage to person or property, and (c) otherwise permitted by the Architectural Review Committee.

Section 4.6. To preserve the architectural and aesthetic appearance of the Development, no construction of Improvements of any nature whatsoever (other than such Improvements as are specified in Section 4.4) shall be commenced or maintained by any Owner, other than Declarant, with respect to the construction of or affecting the exterior appearance of any Dwelling or with respect to any other portion of the Property, nor shall any exterior addition to or change or alteration therein be made (including, without limitation, painting or staining of any exterior surface in a color other than as originally approved by the Architectural Review Committee), unless and until two (2) copies of the "Plans and Specifications" shall have been submitted to and approved in writing by the Architectural Review Committee as to the compliance of such Plans and Specifications with such Standards as may be published by the Architectural Review Committee from time to time including the harmony of external design, location, and appearance in relation to surrounding structures and topography. For purposes hereof, "Plans and Specifications" shall be deemed to mean:

- (a) The Lot site plan, as prepared by the Owner's architect, showing, among other things, the location and dimensions of all intended improvements:
- (b) Soil test reports showing test borings, soil composition and load bearing capacity of area(s) where buildings are to be located.
- (c) Drawings, plans and specifications, as prepared by the Owner's architect, of all exterior surfaces,

including roofing, showing elevations and grade, and including the color, quality and type of exterior construction materials and landscaping; and

- (d) As a condition for Plan and Specifications approval, the Architectural Review Committee shall have the right to require applicant to post a cash sum in an amount not to exceed One Thousand Dollars (\$1,000.00) to be held by the Architectural Review Committee until the completion of construction for the purpose of guaranteeing that said construction will conform to and be completed within the provisions of the Declaration. In the event that the Architectural Review Committee shall determine that the property owner and/or builder has failed to keep the lot, surrounding streets, lots, and Common Areas in a clean, sightly, safe condition during the construction, or has failed to install or maintain adequate soil erosion protection, the Architectural Review Committee shall be entitled to expend said sum for said purposes. Upon completion of construction, said sum, less any amount expended by the Architectural Review Committee as herein provided, shall be returned to applicant, without interest.
- (e) In the event construction is commenced prior to obtaining Architectural Review Committee approval, the Plan Review Fee shall be twice the normal amount.

Section 4.7. No approval of Plans and Specifications and no publication of Standards shall be construed as representing or implying that such Plans and Specifications or Standards shall, if followed, result in properly designed Improvements. Such approvals and Standards shall in no event be construed as representing or guaranteeing that any Dwelling or other Improvement built in accordance therewith shall be built in a good and workmanlike manner. Neither Declarant, the Association, the Architectural Review Committee, its advisers, consultants, architects, nor engineers, shall be responsible or liable for any defects in any Plans or Specifications submitted, revised or approved pursuant to the terms of this Article IV, any loss or damages to any person arising out of the approval or disapproval of any Plans or Specifications, any loss or damage arising from the noncompliance of such Plans and Specifications with any governmental ordinances and regulations, nor any defects in construction undertaken pursuant to such Plans and Specifications.

Section 4.8. The Architectural Review Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions, and no variance or adjustment shall be granted which is materially detrimental or injurious to other lots in the Development.

ARTICLE V **HOMEOWNERS' ASSOCIATION**

Section 5.1. The Declarant shall form an Indiana not-for-profit corporation to be known as the DoubleTree Lake Estates Homeowners' Association which shall provide for maintenance and operation of the Common Areas and in general to maintain and promote the desired character of the Development in accordance with these covenants.

Section 5.2.

(a) The association shall have a Board of up to five (5) but not less than three (3) directors who shall be elected by the Members of the Association at such intervals as the Articles of Incorporation and By-Laws of the Association shall provide, except (i) that vacancies in the Board occurring between regularly scheduled annual meetings of the Members may be filled by the Board if so provided by the Articles of Incorporation or By-Laws and (ii) that the first Board and subsequent Boards (until the Turnover Date) shall be appointed by the Declarant. Except for directors of the Board appointed by the Declarant, all directors shall be Members of the Association. The Declarant may, from time to time, by written notice to the Association, elect to relinquish its right to appoint any one or more directors and continue to exercise its right to appoint the remaining directors of the Board until the Turnover Date.

(b) The Association shall have such officers as shall be appropriate from time to time, who shall be elected by the Board and who shall manage and conduct the affairs of the Association under the direction of the Board. The Board shall have the authority to appoint such committees as it may from time to time deem appropriate. Except as expressly provided otherwise by the corporate charter or By-Laws, all power and authority to act on behalf of the Association, both pursuant to this Declaration and otherwise, shall be vested in the Board and its officers under the

direction of the Board, and shall not be subject to the approval of the Members. The directors and officers of the Association shall not be liable to the Owners or any other person, firm, or corporation for any mistake of judgment or any acts or omissions made in good faith as such directors or officers.

Section 5.3. The Declarant shall, through the Board appointed by it in accordance with Section 5.2, exercise control over all Association matters, until the first to occur of the following: (a) the date which is twenty (20) years from the date of this Declaration, (b) the date of the sale and conveyance of legal title to all of the Lots in all units to Owners other than Declarant or an assignee of Declarant, or (c) the Declarant elects voluntarily to turn over to the Members the authority to appoint the Board, which election shall be made by the Declarant executing and recording in the Office of the Recorder of Lake County, Indiana an instrument setting forth its intention to so turn over its authority hereunder. The date upon which the authority to appoint the Board passes to the Members is hereinafter referred to as the "Turnover Date". On or prior to the Turnover Date, the Declarant shall convey to the Association, and the Association shall accept, the Common Areas to be owned by the Association hereunder and the Association shall maintain the Common Areas as required hereunder. The recording of a deed from the Declarant for all or a portion of the Common Areas shall be sufficient evidence of said conveyance.

Section 5.4.

(a) Every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Nothing herein contained shall be interpreted to exclude Declarant from membership while it or any of its successors in interest owns one or more Lots.

(b) From and after the Turnover Date, each Member shall be entitled to one (1) vote for each Lot owned by him on each matter submitted to a vote of Members; provided, however, that where there is more than one Owner of a Lot, such co-owners of a Lot shall only be entitled to one vote for each lot owned.

Section 5.5. The Association, through the Board, shall have the power and duty to;

(a) Own, maintain and otherwise manage the streets, roadways, lakes, Common Areas and all Improvements thereon and all other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain, including any obligation or agreement (including any

which may be entered into with the County of Lake, the Town of Winfield, or other governmental agency) to maintain the Common Areas, Lake, the entrance, landscape mounding and berms, and any landscaping located in cul-de-sac islands in the dedicated roads or streets which are within the Property and to maintain any signage and lighting located thereon;

(b) Contract with independent contractors to perform all or any part of the duties and responsibilities of the Association;

(c) Establish and maintain a Contingency and Replacement Reserve in an amount to be determined by the Board;

(d) Maintain, at the expense of the defaulting Owner, all drainage areas and facilities located on the Property in accordance with the reasonable and acceptable engineering requirements of the Association, the Town of Winfield, or County of Lake in the event that one or more Owners fail to do so;

(e) Provide for the maintenance of Common Areas, landscaping, signs, monuments, fencing, retaining walls, water systems, lighting and other improvements located on the Common Areas or on other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain;

(f) At its option, complete the construction or maintenance of any lot, Dwelling, or other improvement, the construction of which is not being performed in a diligent, timely or workmanlike manner;

(g) At its option, mow, care for, maintain and remove rubbish from any vacant or unimproved portions of the Property and to do any other things necessary or desirable in the judgment of the Board to keep any vacant or unimproved portions of the Property neat in appearance and in good order. The foregoing rights shall not apply to any Lot or other portion of the Property owned by Declarant;

(h) Make such improvements to the Common Areas and provide such other facilities and services as may be deemed desirable from time to time by the Board acting in accordance with its Articles of Incorporation and By-Laws, provided, however, that any such action so authorized shall always be for the express purpose of keeping the Development a highly desirable residential community; and

(i) Exercise all other powers and duties vested in or delegated to the Association, and not specifically reserved to the Members in this Declaration in the Articles of Incorporation or the By-Laws.

Section 5.6. The Board shall also have the authority and responsibility to obtain and maintain comprehensive public liability insurance, including liability for injuries to and death of persons, and property damage, in such limits as it shall deem desirable, and workers' compensation insurance, and other liability insurance as it may deem desirable, insuring each Owner, each member, the Association, its officers, the Board, the Declarant, and their respective employees and agents from liability and insuring the officers of the Association and the Board from liability for any good faith actions taken beyond the scope of their respective authority. Such insurance coverage shall include cross liability claims of one or more insured parties against other insured parties by having a severability of interests endorsement. The premiums for such insurance shall be common expenses payable out of the proceeds of the assessments required by and collected in accordance with Article VI. The Association shall also have the authority and responsibility to obtain and maintain insurance policies covering the Common Areas against loss or damage by fire and such other hazards contained in customary fire and extended coverage, vandalism and malicious mischief endorsements as the Association may deem desirable. The Association shall also have the authority to obtain such other kinds of insurance as the Association shall from time to time deem prudent and to require members to be responsible for the acts of the members' family and guests.

Section 5.7. The Board, officers of the Association, members of any committee thereof (including the Architectural Review Committee) and the employees, consultants and agents of any of them shall not be liable to the Owners or any other person for any mistake of judgment or for any acts or omissions of any nature whatsoever in their respective positions except for such acts or omissions found by a court of competent jurisdiction to constitute willful misfeasance, gross negligence or fraud. The Owners shall indemnify, hold harmless, protect and defend the foregoing parties against all claims, suits, losses, damages, costs and expenses, including without limitation, reasonable attorney's fees and amounts paid in reasonable settlement or compromise incurred in connection therewith. The burden of the foregoing indemnity shall be borne by the Owners at the time such loss, damage, cost or expense is incurred in the same proportion as assessments are borne by the Owners as provided in Article VI hereof. To the extent possible, the Board's and Association's liability hereunder and the Owner's indemnification obligation shall be insured by means of appropriate contractual endorsements to the comprehensive general liability insurance policies held from time to time by the

Association. The Board shall have the authority, but not the obligation, to exclusively contract for garbage, refuse collection, and recycling programs within the Development so as to limit the number of refuse and collection haulers within the Development, provided, however, that said authority shall be subject to the duly adopted ordinances, including subdivision control, zoning ordinances, and building codes of the Town of Winfield, which ordinances, if adopted, will supersede the authority granted herein.

Section 5.8.

(a) Until the Turnover Date, the Declarant shall have all the rights and powers herein granted to the Association and shall be authorized and empowered to exercise all power and authority of the Board.

(b) Until the Turnover Date, Declarant shall have the right, but not the obligation, to maintain the Common Areas and all Improvements, signs and monuments located thereon and, in its sole discretion, pay all expenses and costs arising in connection with the Common Areas, including, without limitation, the costs of improving and maintaining the Common Areas (and any Improvements, signs and monuments located thereon) and general real estate taxes payable in connection with the Common Areas to the extent that any real property taxes payable after the Turnover Date in connection with the Common Areas are attributable to the period prior to the Turnover Date. Declarant shall convey the Common Areas to the Association on or before the Turnover Date.

(c) Declarant shall be entitled at all times to conduct sales of Lots from the Property and shall have the right, for itself and its agents, employees, guests and invitees, to utilize roads, streets, Common Areas and all other portions of the Property, excluding sold Lots, for such purposes until all Lots are sold. Declarant may at all times utilize signage, lighting and establish sales offices and model homes as required to conduct its sales and marketing of the property.

The Board shall have the authority to appoint such committees as it may be from time to time find useful. Such committees may include, but are not limited to, Grievance Committee, Lake Committee, Financial Committee, Security Committee, Common Areas Committee, Golf Committee, Election Committee, etc. All such committees shall serve at the pleasure of the Board of Directors and the chairperson of such committee shall be appointed by the Board.

Section 5.9. The Board shall have the authority to impose reasonable restrictions on streets, lakes, ponds, and common areas within the Development, including the right to impose speed limits, traffic control signs, and other street signs, frost law type regulations, boat horse power restrictions, boat type and number restrictions, operator age requirements, noise restrictions, curfew type restrictions for lakes, ponds, common areas, and similar type restrictions as to the proper use of the streets, lakes, ponds, and common areas. The Board shall also have the authority to impose fines for violations of said restrictions, and said fines may be collected as provided for delinquent assessments, including interest, attorney fees, and court costs.

ARTICLE VI **ASSESSMENTS**

Section 6.1. Each Owner, by taking title to a Lot, shall be deemed to have covenanted and agreed to pay to the Association annual assessments or charges and special assessments for capital improvements and unforeseen expenses, to be collected from time and time as hereinafter provided. The Declarant shall in no event be required to pay such annual or special assessments as pertain to Lots which it still owns. The annual and special assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a lien on the Lot against which each such assessment is made. Furthermore, each such assessment, together with such interest, costs and reasonable attorneys' fees also shall be the personal obligation of the person who is the Owner of such Lot.

Section 6.2. The assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety, and welfare of the residents of the Property and in particular for the improvement and maintenance of the Property, services and facilities devoted to these purposes and related to the use and enjoyment of the Common Areas. Such uses shall include, without limitation, the cost of all general real estate taxes, insurance, repair, replacement and maintenance and other charges required or permitted by this Declaration and the cost of those items that the Board shall determine to be necessary or desirable to meet the purposes of the Association, including without limitation the establishment and maintenance of a Contingency and Replacement Reserve.

Section 6.3. Each year on or before November 1, the Board shall estimate the total amount of expenses necessary to pay the cost of wages, materials, taxes, insurance services, supplies and any other necessary or desirable items or services which will be required during the ensuing calendar year (January 1 - December 31)

for items or services authorized by the Board, together with a reasonable amount necessary to fund the Contingency and Replacement Reserve, and shall, on or before December 1, make available to all Owners who so request the amount of such estimate ("Estimated Cash Requirement"). Such Estimated Cash Requirement shall be prepared on a line-item basis. The Estimated Cash Requirement shall be assessed among all of the Owners excepting the Declarant. On or before January 1 of the ensuing fiscal year, each Owner shall be obligated to pay to the Board, or as it may direct, the annual assessment made pursuant to this Section 6.3; provided, however, that prior to January 1, 2003, the annual assessment to be imposed shall not exceed the sum of Three Hundred Fifty Dollars (\$350.00) per Lot per annum. On or before the date of the annual meeting of each calendar year, the Board shall make available to all Owners who so request an itemized accounting of the expenses for the preceding fiscal year actually incurred and paid, together with a tabulation of the amounts collected from the Owners pursuant to assessments made during such year and showing the net amount over or short of the actual expenditures, plus reserves. The Board shall upon demand at any time furnish a certificate in writing signed by an officer or agent of the Association, setting forth whether the assessments and/or charges on a specified Lot have been paid. Such certificates shall be conclusive evidence of payment or nonpayment of any assessment and/or charges thereon.

Section 6.4.

(a) The Board shall build up and maintain a reserve for the replacement of capital improvements, other authorized capital expenditures and for unforeseen expenditures (the "Contingency and Replacement Reserve"). Capital improvements and expenditures which may become necessary during the year shall be charged first against the Contingency and Replacement Reserve. Any expenditure from the Contingency and Replacement Reserve having a cost in excess of Fifty Thousand Dollars (\$50,000.00) shall require the prior approval of the Members holding two-thirds (2/3) of the votes of the Association.

(b) If the Contingency and Replacement Reserve proves inadequate for any reason, including nonpayment of any Owner's assessment, the Board may, at any time, levy a special assessment, which shall be assessed among the Owners, excepting Declarant. Lots shall be assessed for special assessment the same as for annual assessment as set forth in Section 6.3. The Board shall serve notice of any such special assessment on all such Owners by a statement in writing giving the amount and reasons therefor, and such special assessment shall become effective and fully payable ten (10) days after the delivery or mailing of any such notice of assessment.

Section 6.5. The failure or delay of the Board to prepare or serve the Estimated Cash Requirement on any Owner shall not constitute a waiver or release in any manner of any Owner's obligation to pay his share of such Estimated Cash Requirement as herein provided, as and when the Estimated Cash Requirement shall be determined, and, in the absence of the preparation of the Estimated Cash Requirement, the Owner shall continue to pay his share of such Estimated Cash Requirement at the then existing annual rate established for the previous calendar year, subject to adjustment at such time as the Estimated Cash Requirement has been prepared and the Owners have been notified thereof.

Section 6.6. The Board shall keep full and correct books of account in chronological order of the receipts and expenditures pertaining to the Common Areas and any other property with respect to which it may have rights hereunder, specifying and itemizing the maintenance and repair expenses of such property and any other expenses so incurred. Such records and the vouchers authorizing the payments described therein shall be available for inspection by any Owner or any representative of an Owner duly authorized in writing, or any holder of a Mortgage, by appointment, at such reasonable time or times during normal business hours, and upon payment of reasonable fees which the Board may impose to cover administrative costs, when requested by an Owner or by the holder of a Mortgage. Upon five (5) days' prior written notice to the Board, any Owner shall be furnished a statement of his or her account, which statement shall set forth the amount of any unpaid assessments or other charges due and owing from such Owner.

Section 6.7. All funds collected hereunder shall be held and expended for the purposes designated herein, and are hereby held in trust for the benefit, use and account of all Owners. All funds not otherwise employed shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories or investments as the Board may select.

Section 6.8. Any assessments or other charges which are not paid when due shall be delinquent. If the assessment or charge is not paid within thirty (30) days after the due date, the assessment shall bear interest from and after the due date at the lesser of the rate of eighteen percent (18%) per annum or the highest rate allowed by law, and the Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Owner's Lot, and interest, costs and reasonable administrative, collection and/or attorneys' fees incurred in any such action shall be added to the amount of any such overdue assessment. The amount of any delinquent and unpaid charges or assessments, and interest, costs and fees as above provided, shall be and become a lien or charge against the Lot of any such Owner when payable and may be foreclosed by an action brought in the name of the Board as in the case of foreclosure of

mortgage liens against real estate. The directors of the Board and their successors in office, acting on behalf of the other Owners, shall have the power to bid in the interest so foreclosed at foreclosure sale, and to acquire and hold, lease, mortgage and convey any interest so acquired. The Association shall not be required to accept any member who's membership is based upon ownership of a lot for which delinquent assessments, fees, costs, or charges remain outstanding, whether or not there is an enforceable lien against the lot and whether or not said assessments, fees, costs, or charges were incurred by the present owner or a prior owner.

Section 6.9. The lien of assessments and/or charges provided for herein shall be subordinate to the lien of any Mortgage now or hereafter placed on the Lots. In the event of the issuance of a deed pursuant to the foreclosure of such prior Mortgage or in lieu of such foreclosure, the grantee of such deed shall take title free and clear of any lien for assessment authorized by this Declaration so long as any such lien shall have arisen prior to the date of recording of any such deed.

Section 6.10. Whenever two (2) or three (3) "Contiguous Lots" in the Development shall be owned by the same Owner, and such Owner shall desire to use two (2) or three (3) of said lots as a site for a single dwelling house, said Owner shall apply in writing to the Architectural Review Committee for permission so to use said lots. If written permission of such a use shall be granted, the lots constituting the site for such single dwelling house shall be treated as a single lot for the purposes of applying this Declaration to said lots, so long as the lots remain improved with a single dwelling house. In the event ownership of said lots is ever separated, the Owner shall be liable to pay to the Association back assessments which were not paid due to the contiguous lot status for a period not to exceed five (5) years any such permission, however, shall be subject to all requirements of all governmental units having jurisdiction over the property.

ARTICLE VII EASEMENTS

Section 7.1. Declarant hereby declares the following non-exclusive easements are hereby created with respect to the Common Areas:

(a) Each Owner and its respective guests, invitees and employees shall have a non-exclusive easement for use and enjoyment in and to the streets and Common Areas subject to the following:

(i) the right of the Association to pass reasonable rules and regulations relating to such use and enjoyment, (ii) the right of the Association to suspend an Owner's right to use or enjoy such easements (excepting streets) for any period during which such Owner may be in violation of this Declaration including any period during which the Owner has unpaid assessments more than sixty (60) days past due, (iii) the right of the Association to levy assessments as herein provided, and (iv) any and all rights reserved to Declarant and the Association as herein provided.

(b) A non-exclusive easement for the installation and maintenance of drainage facilities and utility easements, including cable television, is hereby granted to the Association and reserved by the Declarant over, under, across and through all unsold lots and the Common Areas. If any such drainage or utility facilities are not installed or if any easements for such purposes are not created with respect to a Lot or any portion thereof prior to delivery of a Lot Deed to an Owner, said Owner hereby grants to the Declarant and the Association a power of attorney to execute and record such easements with respect to any Lots owned by said Owner for the benefit of the Property. The foregoing power of attorney is hereby coupled with an interest and is therefore irrevocable.

Section 7.2. Declarant hereby reserves, for itself and the Association, the right, but not the obligation, to construct and maintain a system of trails within the Common Areas and/or within the portions of the Lots which are subject to an easement therefor as established pursuant to the Subdivision Plat.

Section 7.3. Declarant hereby declares a non-exclusive easement in its favor over unsold Lots within the Development and over the Common Areas for the maintenance of signs, sale offices and business offices, together with such other facilities as in the sole opinion of Declarant may be reasonably required, convenient, or incidental to the sale of Lots or Dwellings, for so long as Declarant owns any Lot.

Section 7.4. The Declarant, Association and any of their respective agents, employees, and independent contractors shall have the right to enter upon the Common Areas and any Lot to the extent necessary for the purpose of constructing, maintaining, repairing and replacing sight/sound barriers, landscape mounding and berms, and the Common Areas and any improvements in, on, under or upon the Common Areas as herein provided or any portion of the Property which they, or any of them, pursuant to easement or license agreement, are permitted or required to maintain or for performing any of their respective rights or obligations herein provided, including without limitation the rights and obligations granted pursuant to Section 5.5 hereinabove. No one other than the Declarant, or the Association shall have the right to make any

changes or alterations in any sight/sound barriers or landscape mounding or berms. In any such case, the Declarant, Association or any of their agents, employees or independent contractors shall not be guilty of any trespass.

Section 7.5. The Declarant and the Association hereby reserve the right to grant easements for ingress, egress, installation, construction, reconstruction, maintenance, repair, operation and inspection of utility services over, under, across and through the Common Areas as they deem necessary or desirable in order to effectuate the intent of this Declaration and for such purpose, the right to dedicate or transfer fee simple ownership to all or any part of the Common Areas to an appropriate governmental authority or public or private utility company is hereby reserved.

Section 7.6. Any grant change or abandonment of easement pursuant to this article shall be subject to and not in conflict with all requirements of all governmental units having jurisdiction over the property.

ARTICLE VIII GENERAL PROVISIONS

Section 8.1. The covenants and restrictions of this Declaration shall run with the land, and shall inure to the benefit of and be enforceable by the Board, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded in the Office of the Recorder of Lake County, Indiana, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless changed in whole or in part by vote of those persons who are then the owners of a majority of the numbered lots of the Development. No provision of these covenants or any amendment thereto which relates to building set back lines, minimum lot size, minimum square footage, applicable subdivision control ordinances, zoning ordinances or building codes, for dwellings or other buildings may be amended or changed without the prior written consent of the governmental entity having zoning jurisdiction over the development.


Section 8.2. If and to the extent that any of the covenants would otherwise be unlawful or void for violation of (a) the rule against perpetuities, (b) the rule restricting restraints on alienation, or (c) any other applicable statute or common law rule analogous thereto or otherwise imposing limitations upon the time during which such covenants may be valid, then said covenant shall continue and endure only until the expiration of twenty-one (21) years after the death of the last to survive of the class of

persons consisting of all of the lawful descendants of David B. Lasco, living at the date of this Declaration.

Section 8.3. Each grantee of Declarant by taking title to a Lot, and each purchaser under any contract for a deed of conveyance pursuant to which said grantee will take title, accepts said title subject to all restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration, and all rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at any time any interest or estate in said land, and shall inure to the benefit of such person in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance, or in any mortgage or trust deed or other evidence of obligation, and the rights described in this Section 8.3 or described in any other part of this Declaration shall be sufficient to create and reserve such rights to the respective grantees, mortgagees and trustees of such Lot as fully and completely as though such rights were recited fully and set forth in their entirety in any such documents.


DBL Residential, L.P., an
Indiana Limited Partnership

By: DBL Residential, Inc.,
an Indiana Corporation
General Partner

By: 
David B. Lasco, President

STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential, L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing Master Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 6th day of February, 1998.


Marcella June Mason, Notary Public

My Commission Expires:
January 18, 2001.

Resident County: Porter.

29

This Instrument Prepared By: THEODORE A. FITZGERALD, Attorney, Hebron, Indiana 46341.
Attorney No. 6905-64

EXHIBIT A

The Northeast Quarter of Section 5, The West half of the Northwest Quarter of Section 4, the Southeast Quarter of the Northwest Quarter of Section 4, the South half of the Northeast Quarter of Section 4, the North Quarter of the Southeast Quarter of Section 4, the Southwest Quarter of Section 4 (except the East 825 feet of the West 1611 feet thereof) and that part of the Southeast Quarter of Section 4 Described as follows: Beginning at the Southeast corner of Section 4; running thence North 120 rods; thence West 38 rods; thence South 120 rods; thence East 38 rods to the point of beginning; all in Township 34 North, Range 7 West of the Second Principal Meridian, Lake County, Indiana, EXCEPTING THEREFROM: That part of the Southwest Quarter of Section 4, Township 34 North, Range 7 West of the Second Principal Meridian, described as follows: Beginning at the Northeast corner of the South 1117.00 feet of the West 50.00 feet of said Southwest Quarter; thence North 0 degrees 04 minutes 12 seconds West, along the East line of said West 50.00 feet, 271.34 feet; thence North 89 degrees 55 minutes 48 seconds East 65.00 feet to a point of curvature; thence Southeasterly, along a curve convex to the Northeast and having a radius of 120.00 feet, the center point being 1268.72 feet North of the South line of said Southwest Quarter and 115.00 feet East of the West line of said Southwest Quarter, an arc distance of 188.50 feet to a point of tangency on a line that is 235.00 feet East of and parallel to the West line of said Southwest Quarter; thence South 0 degrees 04 minutes 12 seconds East, along said parallel line, 152.42 feet to a point on the North line of aforesaid South 1117.00 feet; thence North 89 degrees 44 minutes 05 seconds West, along said North line, 185.00 feet to the point of beginning; all in Lake County, Indiana, ALSO EXCEPTING THEREFROM That part of the Southwest Quarter of Section 4, Township 34 North, Range 7 West of the Second Principal Meridian, described as follows: Commencing at the Northeast corner of the South 1117.00 feet of the West 50.00 feet of said Southwest Quarter; thence North 0 degrees 04 minutes 12 seconds West, along the East line of said West 50.00 feet, 331.34 feet to a point of beginning; thence North 89 degrees 55 minutes 48 seconds East 65.00 feet to a point of curvature; thence Southeasterly, along a curve convex to the Northeast and having a radius of 180.00 feet, the center point being 1268.72 feet North of the South line of said Southwest Quarter and 115.00 feet East of the West line of said Southwest Quarter, an arc distance of 137.28 feet; thence North 56 degrees 28 minutes 04 seconds East 86.59 feet to a point of curvature; thence Northeasterly, along a curve convex to the Northwest and having a radius of 100.00 feet, the center point being 1364.65 feet North of the South line of said Southwest Quarter and 366.73 feet East of the West line of said Southwest Quarter, an arc distance of 21.91 feet to a point of tangency; thence North 69 degrees 01 minutes 17 seconds East 24.02 feet to a point of curvature; thence Northeasterly, along a curve convex to the Southeast and having a radius of 100.00 feet, the center point being 1559.76 feet North of the South line of said

EXHIBIT A (Cont.)

Southwest Quarter and 317.79 feet East of the West line of said Southwest Quarter, an arc distance of 21.91 feet to a point of tangency; thence North 56 degrees 28 minutes 04 seconds East 64.16 feet to a point of curvature; thence Northeasterly, along a curve convex to the Southeast and having a radius of 400.00 feet, the center point being 1844.75 feet North of the South line of said Southwest Quarter and 205.90 feet East of the West line of said Southwest Quarter, an arc distance of 180.34 feet; thence North 59 degrees 21 minutes 53 seconds West 330.46 feet; thence South 89 degrees 55 minutes 48 seconds West 215.69 feet to a point on the East line of the West 50.00 feet of said Southwest Quarter; thence South 0 degrees 04 minutes 12 seconds East, along said East line, 360.00 feet to the point of beginning; all in Lake County, Indiana.

EXHIBIT B

LEVEL 1

Lots Numbered 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 151, 152, 153, 154, 155, 156, 157, 158, 159, in DoubleTree Lake Estates, as shown on plat in Plat Book 84 page 36 in the Recorder's Office of Lake County, Indiana, AND ALSO IN DOUBLETREE LAKE ESTATES, AS SHOWN ON PLAT IN PLAT BOOK 84 PAGE 43, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

LEVEL 2

Lots Numbered 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 415, 416, 417, 418, 419, 420, 421, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, in DoubleTree Lake Estates, as shown on plat in Plat Book 84, page 36 in the Recorder's Office of Lake County, Indiana, AND ALSO IN DOUBLETREE LAKE ESTATES, AS SHOWN ON PLAT IN PLAT BOOK 84 PAGE 43, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

LEVEL 3

Lots Numbered 409, 410, 411, 412, 413, 414, in DoubleTree Lake Estates, as shown on plat in Plat Book 84 page 43 in the Recorder's Office of Lake County, Indiana.

LEVEL 4 (Patio Homes)

Lots Numbered 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, in DoubleTree Lake Estates, as shown on plat in Plat Book 84 page 35 in the Recorder's Office of Lake County, Indiana.

LEVEL 5 (Town Homes)

Lots Numbered 535, 536, 537, 538, 539, 540, 541, 542, and 543, in DoubleTree Lake Estates, as shown on plat in Plat Book 84 page 35 in the Recorder's Office of Lake County, Indiana.

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential, L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing First Addendum to Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 30th day of June, 1998.

My Commission Expires:
January 18, 2001

Marcella June Mason
Marcella June Mason, Notary Public

Resident County: Porter.

This Instrument Prepared By: THEODORE A. FITZGERALD, Hebron, IN 46341
Attorney # 6903-64

P.O. Box 98

33

✓ Show on all Doubletree's! PH 5PB

See Job
620-5414
ben set
up!

SIXTH ADDENDUM TO DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES

THIS DECLARATION OF ADDENDUM TO DECLARATION OF COVENANTS,
CONDITIONS, RESTRICTIONS AND EASEMENTS (the "Addendum") is made this 29 day
of August, 2000, by DBL Residential L.P., an Indiana Limited Partnership (hereinafter
referred to as "Declarant"); and Declarant certifies that it is the over of all real estate subject to
said Declaration of Covenants.

The following lots in DBL Tree Lake Estate will be Phrase IV lots:

138, 139, 140, 141, 142, 143, 144, 191, 192, 193, 194, 195, 196, 197, 604, 605, 606,
607, 608, 609, 610, and 611

Article III, General Restrictions, Section 3.3(A) shall be amended by addition Section
3.3(A) (4) and 3.3(A) (5) thereto as follows:

- (4) Minimum Side Yard setback for Level 4 Lots (Patio Homes), four (4) feet;
(5) Minimum Rear Yard setback for Level 4 Lots (Patio Homes), twelve 12
feet.

Article III, General Restrictions, Section 3.6 shall be amended to read as follows:

Section 3.6. No Dwelling shall occupy more than thirty-five percent (35%) of the
surface area of the Lot upon which it is situated (except for Level 4, Patio Homes,
which may not exceed fifty-five percent (55%). The maximum Building Height of
a Dwelling shall be two (2) stories or thirty-five (35) feet, whichever is less,
without written approval from the Architectural Review Committee.

ALL OTHER PROVISIONS OF SAID DECLARATION OF COVENANTS,
CONDITIONS, RESTRICTIONS AND EASEMENTS FOR DOUBLETREE LAKE ESTATES
as recorded as Document Number 98020088 on the 27th day of March, 1998, and Document
Number 98024907 on the 8th day of April, 1998 shall remain in full force and effect.

Rec'd 10-3-00

FILED

OCT 2 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

DBL Residential, L.P., an Indiana Limited
Partnership

By: DBL Residential, Inc., an Indiana Corporation,
General Partner

By: David B. Lasco, President

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E.P.

7369

620-5414-7 NWNE - 200-001 NE NE, SWNE, SE NE
620-5414-7 NWNE, SE NE, SE NE - 200-001

Number 98024907 on the 8th day of April, 1998 shall remain in full force and effect.

DBL Residential, L.P., an Indiana Limited Partnership

By: DBL Residential, Inc., an Indiana Corporation,
General Partner

By: _____
David B. Lasco, President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing First Addendum to Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 29th day of August, 2000.

Resident County: _____

My Commission Expires: _____

Notary Public
THEODORE A. FITZGERALD
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. SEPT. 4, 2006

This instrument prepared by: Theodore A. Fitzgerald, attorney no. 6903-64
P.O. Box 98, Hebron, Indiana 46341

35

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

98054650 ADDENDUM TO DECLARATION OF COVENANTS,
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES

THIS DECLARATION OF ADDENDUM TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS (the "Addendum") is made this 30th day of June, 1998, by DBL Residential, L.P., an Indiana Limited Partnership (hereinafter referred to as "Declarant") and Declarant certifies that it is the owner of all real estate subject to said Declaration of Covenants.

Article III, General Restrictions, Section 3.3(A) shall be amended by adding Section 3.3(A) (4) and 3.3(A) (5) thereto as follows:

- (4) Minimum Side Yard setback for Level 4 Lots (Patio Homes), four (4) feet;
- (5) Minimum Real Yard setback for Level 4 Lots (Patio Homes), twelve (12) feet.

Article III, General Restrictions, Section 3.6 shall be amended to read as follows:

Section 3.6. No Dwelling shall occupy more than thirty-five percent (35%) of the surface area of the Lot upon which it is situated (except for Level 4, Patio Homes, which may not exceed fifty-five percent (55%). The maximum Building Height of a Dwelling shall be two (2) Stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

ALL OTHER PROVISIONS OF SAID DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR DOUBLETREE LAKE ESTATES as recorded as Document Number 98020088 on the 27th day of March, 1998, and Document Number 98024907 on the 8th day of April, 1998, shall remain in full force and effect.

DBL Residential, L.P., an
Indiana Limited Partnership

By: DBL Residential, Inc.
an Indiana Corporation,
General Partner

By: _____
David B. Lasco, President

FILED

JUL 13 1998

SAM ORLICH
AUDITOR LAKE COUNTY

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)


Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential, L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing First Addendum to Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 30th day of June, 1998.

My Commission Expires:
January 18, 2001


Marcella June Mason, Notary Public

Resident County: Porter.

This Instrument Prepared By: THEODORE A. FITZGERALD, Hebron, IN 46341
Attorney # 6903-64

 P.O. Box 98

2000 071787

SIXTH ADDENDUM TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR DOUBLETREE LAKE ESTATES

EAST

THIS DECLARATION OF ADDENDUM TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS (the "Addendum") is made this 29th day of August, 2000, by DBL Residential L.P., an Indiana Limited Partnership (hereinafter referred to as "Declarant"); and Declarant certifies that it is the over of all real estate subject to said Declaration of Covenants.

The following lots in DBL Tree Lake Estate will be Phrase IV lots:

138, 139, 140, 141, 142, 143, 144, 191, 192, 193, 194, 195, 196, 197, 604, 605, 606, 607, 608, 609, 610, and 611

Article III, General Restrictions, Section 3.3(A) shall be amended by addition Section 3.3(A) (4) and 3.3(A) (5) thereto as follows:

- (4) Minimum Side Yard setback for Level 4 Lots (Patio Homes), four (4) feet;
(5) Minimum Rear Yard setback for Level 4 Lots (Patio Homes), twelve 12 feet.

Article III, General Restrictions, Section 3.6 shall be amended to read as follows:

Section 3.6. No Dwelling shall occupy more than thirty-five percent (35%) of the surface area of the Lot upon which it is situated (except for Level 4, Patio Homes, which may not exceed fifty-five percent (55%). The maximum Building Height of a Dwelling shall be two (2) stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

ALL OTHER PROVISIONS OF SAID DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR DOUBLETREE LAKE ESTATES as recorded as Document Number 98020088 on the 27th day of March, 1998, and Document Number 98024907 on the 8th day of April, 1998 shall remain in full force and effect.

DBL Residential, L.P., an Indiana Limited Partnership

By: DBL Residential, Inc., an Indiana Corporation, General Partner

By: David B. Lasco, President

FILED

OCT 2 2000

PETER BENJAMIN LAKE COUNTY AUDITOR

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Number 98024907 on the 8th day of April, 1998 shall remain in full force and effect.

DBL Residential, L.P., an Indiana Limited Partnership

By: DBL Residential, Inc., an Indiana Corporation, General Partner

By: _____
David B. Lasco, President

STATE OF INDIANA)
) SS.
COUNTY OF LAKE)

Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing First Addendum to Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 29th day of August, 2000.

Resident County: _____

My Commission Expires: _____

Notary Public
THEODORE A. FITZGERALD
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. SEPT. 4, 2005

This instrument prepared by: Theodore A. Fitzgerald, attorney no. 6903-64
P.O. Box 98, Hebron, Indiana 46341

**MASTER DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES**

THIS DECLARATION (the "Declaration") is made this 19th day of June, 2001, by DBL Residential, L.P., an Indiana Limited Partnership (hereinafter referred to as "Declarant")

P R E A M B L E

A. Declarant owns fee simple title to certain parcels of real estate in the Town of Winfield, County of Lake, State of Indiana, legally described in Exhibit "A" attached hereto and made a part hereof (the "Property"); and

B. Declarant (hereafter defined in Article I) desires to develop a single and multi-family residential development on the Property to be known as DoubleTree Lake Estates West and to provide that all future owners of the Property or any party thereof shall be members of the DoubleTree Lake Homeowners' Association, Inc., an existing Indiana Corporation; and;

C. Declarant is desirous of submitting the Property to the provisions of this Declaration

NOW, THEREFORE, Declarant hereby declares that the Property is, and shall be held, transferred, sold, conveyed and occupied, subject to the covenants, conditions, restrictions and easements hereinafter set forth.

**ARTICLE I
DEFINITIONS**

When used in this Declaration, the following words and phrases have the following meanings:

Section 1.1. "Additional Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.2. "Annexed Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.3. "Architectural Review Committee" shall have the

meaning set forth in Section 4.2.

Section 1.4. "Association" shall mean and refer to DoubleTree Lake Estates Homeowners' Association, Inc., a Not-for Profit corporation, its successors and assigns.

Section 1.5. "Board" shall mean and refer to the Board of Directors of the Association.

Section 1.6. "Building" shall mean a structure having a roof, supported by columns or walls, for the shelter, support, or enclosure of persons, property, or animals; and when separated by division walls from the ground up without openings, each portion of such building shall be deemed as a separate building.

Section 1.7. "Accessory Building or Structure" shall mean a building or use which:

1. Is subordinate to and serves a building or principal use,
2. Contributes to the comfort, convenience or necessity of occupants of the principal building or principal use served,
3. Is subordinate in area, extent or purpose to the principal building or principal use served, and
4. Is located on the same lot as the principal use or structure served, with the exception of accessory off street parking facilities as are permitted elsewhere than on the same lot with the use of structure.

Section 1.8. "Basement" shall mean that portion of a Building located underground, in part or in whole, and having eighty percent (80%) or more of its clear floor-to-ceiling height below finish grade of the adjoining ground. Such floor-to-ceiling height shall be no less than ninety-six (96) inches.

Section 1.9. "Building Height" shall mean the vertical height measured from the lot ground level to the highest point of the roof.

Section 1.10. "By-Laws" shall mean those by-laws duly enacted by the Association which govern the Association.

Section 1.11. "Common Areas" shall mean real property to be owned and/or maintained by the Association for the common use and enjoyment of the Owners, together with all improvements located thereon. Common Areas shall be as delineated as on the Recorded Plat of the Development.

Section 1.12. "Contingency and Replacement Reserve" shall have the meaning set forth in Section 6.4.

Section 1.13. "Contiguous Lots" shall mean and refer to a group of not more than three (3) lots each having at least one (1) common boundary with one of the other two (2) lots.

Section 1.14. "Declarant" shall mean and refer to DBL Residential, L.P., an Indiana Limited Partnership, and its successors and assigns. Any such successor or assign shall be deemed a Declarant and be entitled to exercise all or any rights of Declarant provided herein if designated as such by Declarant in any instrument recorded for such purposes.

Section 1.15. "Development" shall mean and refer to the single and multi-family residential subdivision commonly known as DoubleTree Lake Estates, as the same has been or shall be created by the recording of the Subdivision Plat. The Development includes the Property and the Additional Property.

Section 1.16. "Dwelling" shall mean a building or structure or portion thereof, conforming to all requirements applicable to the residential use districts and building code, used exclusively for residential occupancy, including single family dwelling units, two family dwelling units, three family dwelling units, and multiple family dwelling units, excluding hotels, boarding houses, and lodging houses.

Section 1.17. "Estimated Cash Requirement" shall have the meaning set forth in Section 6.3.

Section 1.18. "Golf Course Property" shall mean the parcel of land located on or near the Property which may be developed and used as a golf course which may be built in the future, but which golf course the Declarant is not required to build or provide.

Section 1.19. "Improvement" or "Improvements" shall mean and include Dwellings, any and all Buildings, Building Accessories, driveways, pedestrian walkways, fences, mailboxes, lighting, decks, swimming pools, sheds, patios, lawns, beaches, docks, shore stations, shore line erosion control, sidewalks, planted trees, shrubs and all other structures or landscaping improvements of every kind and description.

Section 1.20. "Lot" shall mean any piece or parcel of land or a portion of a subdivision, the boundaries of which have been established by some legal instrument of record and are coterminous

with all adjoining real estate, that is recognized and intended as a unit for the purpose of transfer of ownership.

Section 1.21. "Lot Deed" shall mean the deed of Declarant conveying a Lot to an Owner.

Section 1.22. "Member" shall mean and refer to every Person who holds membership in the Association and "Members" shall mean and refer to all Persons who hold membership in the Association.

Section 1.23. "Mortgage" shall mean either a mortgage or deed of trust creating a lien against a portion of the Property given to secure an obligation of the Owner of such portion of the Property.

Section 1.24. "Multi-Family Unit" shall mean a detached residential dwelling unit containing multiple dwelling units designed for occupancy by multiple families.

Section 1.25. "Municipality" shall mean, the Town of Merrillville, the Town of Winfield, or County of Lake, State of Indiana, whichever applies.

Section 1.26. "Owner" shall mean and refer to title record owner, whether one or more Persons, of fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation. The term "Owner" shall include the Declarant to the extent Declarant owns Lots and also includes the interest of Declarant as contract seller of any Lot.

Section 1.27. "Person" or "Persons" shall mean all natural individuals, corporations, partnerships, trustees or other legal entities Holding title to real property.

Section 1.28. "Plan Review Fee" shall have the meaning set forth in Section 4.6.

Section 1.29. "Plans and Specifications" shall have the meaning set forth in Section 4.6.

Section 1.30. "Property" shall mean and refer to the real estate legally described in Exhibit "A" attached hereto and made a part hereof.

Section 1.31. "Sale Contract" shall have the meaning set forth in Section 3.23.

Section 1.32. "Single Family" shall mean one or more persons,

each related to the other by blood, marriage or adoption, or a group of not more than three persons not-so related, plus domestic employees, maintaining a common household in a Dwelling.

Section 1.33. "Standards" shall have the meaning set forth in Section 4.3.

Section 1.34. "Story" shall mean that portion of a Building included between the surface of any floor and the surface of the floor next above; or if there is no floor above, the space between the floor and the ceiling next above. A Basement shall not be considered a Story.

Section 1.35. "Structure" shall mean anything constructed or erected upon the Property, the use of which requires more or less permanent location on the ground or attachment to something having a permanent location on the ground. A sign or other advertising device, detached or projecting, shall be considered a separate Structure.

Section 1.36. "Subdivision Plat" shall mean a plan, map, or drawing on which the subdivider's plan for the subdivision of land is presented and which he submits for approval and intends to record in final form.

Section 1.37. "Trails" and paths within the easements, shall have the meaning set forth in Section 7.2.

Section 1.38. "Turnover Date" shall have the meaning set forth in Section 5.3.

ARTICLE II
DECLARATION PURPOSES AND PROPERTY
SUBJECTED TO DECLARATION

Section 2.1. The Declarant desires to create on the Property a single-family and multi-family development for future owners of Lots for the following general purposes:

(a) The Declarant desires to provide upon the Property, through its planning and layout, the harmonious development of a single-family and/or multi-family community by the imposition of the Covenants, conditions, restrictions and easements as hereinafter set forth, for the benefit of the Property and the Owners.

(b) By the recording of the covenants, conditions and restrictions set forth herein and the reservation of certain powers as herein contained, Declarant intends to provide a plan for development of the Property which is intended to enhance and protect the values of Declarant's single-family residential community.

(c) The Declarant desires to (i) prevent improper use of Lots which may depreciate the value of the Owners' property; (ii) prevent the construction of Buildings containing improper or unsuitable materials; (iii) ensure adequate and reasonable development of the Property; (iv) encourage the construction of attractive improvements on the Property; (v) prevent haphazard and inharmonious development; (vi) ensure uniform design standards within the Development and (vii) in general, provide for the highest quality environment for the Property.

(d) The Declarant desires to provide for the maintenance of the Common Areas, if any, and such other property as is provided herein to be maintained by the Association.

Section 2.2 To further the general purpose herein expressed, the Declarant, for itself, its successors and assigns, hereby declares that the Property at all times is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions and easements set forth in this Declaration.

Section 2.3 The Declarant reserves the right to add "Additional Property" or "Annexed Property" to the provisions of this Declaration and any property so added by the Declarant shall inure to the benefits and be subject to restrictions of this Declaration the same as if originally included herein. The recording of this Declaration or a Declaration substantially similar to this Declaration shall be sufficient evidence of this property being added to this Declaration, excepting only any changes which may be made in the Declaration regarding said "Additional Property" or "Annexed Property".

ARTICLE III **GENERAL RESTRICTIONS**

Section 3.1. All lots shall be used only for Single or Mutli-family Dwellings; no Buildings other than Dwellings or residential

type Accessory Buildings shall be constructed or maintained on a Lot. All Dwellings shall be designed by an architect and shall have an attached garage containing not less than two parking spaces (except for multi-family units which may have one (1) parking space), which shall be for the sole use of the owner of the Lot. Each Owner shall (i) maintain his Lot and all improvements located thereon in a clean, sightly and safe condition, (ii) cause the prompt removal of all papers, debris and refuse therefrom and the removal of snow and ice from all sidewalks, driveways and similar areas serving said Lot and (iii) comply with all applicable governmental codes, laws, ordinances, orders, decrees, rules and regulations.

Section 3.2. All improvements shall be constructed in accordance with the Plans and Specifications approved in accordance with the terms and conditions in Article IV and in accordance with all applicable governmental zoning codes, laws, ordinances, orders, decrees, rules and regulations. In the event of a conflict between such codes, laws, ordinances, decrees, rules and regulations such conflict shall be resolved by the application of the more stringent provision providing the higher or better quality result.

Section 3.3. The floor area of a Dwelling, in square feet of finished living area, calculated by using the exterior dimensions of each Dwelling (taken above the foundation level of the Dwelling at its highest point), exclusive of porches, basements, breezeways or garages, or living areas of Basements, shall be:

(a) For Level 1 through 6 lots the requirements shall be the same as set forth in the Master Declaration of Covenants, Conditions, Restrictions, and Easements for Doubletree Lake Estates as amended and recorded on the 26th day of March, 1998 as Document Number 215800-98-55 in the Office of the Recorder of Lake County, Indiana.

(b) For Level 7 Lots:

(i) For any one-story Dwelling, not less than seventeen hundred (1,700) square feet;

(ii) For any multi-story Dwelling (1 1/2 or 2 story homes), not less than two thousand(2,000) square feet; and

(iii) For any Tri/Quad level Dwelling, not less than seven hundred (700) square feet per level.

(iv) For any split level Dwelling, not less than

one thousand two hundred fifty (1250) square feet on the upper level.

Section 3.3 (A). The minimum setback requirements on each lot within the Development shall be as follows:

- (1) Minimum front yard setback, 30 feet;
- (2) Minimum rear yard setback, 20 feet;
- (3) Minimum side yard setback, seven (7) feet.

Section 3.4. All exteriors of Dwellings shall consist of brick, stone, vinyl siding, cedar planking, or "Exterior Stucco Systems" or any combination thereof. No other exterior materials shall be used without the prior written consent of the Architectural Review Committee. Front elevations shall be substantially composed of brick, stone, or "Exterior Stucco Systems".

Section 3.5 No Dwellings shall be constructed within seventy (70) feet of any other Dwelling with the same or substantially similar exterior elevation, color, or design.

Section 3.6. No Dwelling shall occupy more than forty percent (40%) of the surface area of the Lot upon which it is situated. The maximum Building Height of a Dwelling shall be two (2) Stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

Section 3.7. The roofing materials used on Dwellings shall be at least two hundred sixty (260) pound heavy weight architectural grade shingles or comparable, fire-retardant cedar shake, clay, tile, or decorative concrete roof tile. The use of other materials shall be subject to the consent of the Architectural Review Committee. No exposed tin or metal chimney pipe shall be allowed. All chimneys and exterior fireplace flues shall be covered with masonry or other similar material compatible with the facade of the Dwelling. All roofs shall contain a pitch of not less than 8/12.

Section 3.8. All Building Accessories, visible garbage receptacles, woodpiles and gas and electric meters (unless otherwise required by applicable authority) shall be located in the rear or side yards of a Lot and screened from view by an approved fence or plantings. Woodpiles shall consist of no more than one (1) face cord of wood and shall be stacked as not to interfere with the view of any adjacent lot owner and in no event shall wood be stacked more than four (4) feet high. In no event shall any

woodpiles be covered with any tarpaulin or any other such cover. Air conditioning equipment, wherever located, shall be screened from view by an appropriate fence or plantings. Plantings must be of sufficient size to block view at time of planting. Any screening fence must receive the prior approval of the Architectural Review Committee as to design and location and in no event shall such screen fence be located in the side or rear yard setback areas.

Section 3.9. Access drives and other paved areas for vehicular use on a Lot shall have a base of compacted gravel or crushed stone and shall have a wearing surface of all concrete, asphalt, or paving stone with a ten inch (10") flush concrete curb.

Section 3.10. No swimming pool shall be built without fencing as prescribed by Indiana law. The design of the pool and any Building Accessory shall be subject to the prior written consent of the Architectural Review Committee. No swimming pool shall be built on any lot abutting the golf course or Randolph Street more than two (2) feet above the engineered final grading of the lot upon which it is situated.

Section 3.11. Any visible solar collectors shall be subject to the prior written consent of the Architectural Review Committee.

Section 3.12. Each Owner shall be responsible, at its sole expense, for the repair, maintenance and replacement, as necessary, of the fencing located upon its Lot. Any repairs or replacements shall be performed in a manner so as to cause such fencing to remain in appearance similar to the original appearance thereof. In no event shall any fence, except those required for swimming pools, be located between a residence located on a golf course lot and Randolph Street. All fencing, including pool fencing, shall be as approved by the Architectural Review Committee.

Section 3.13. No flood lights or bright lights which illuminate adjoining Lots shall be permitted. No flagpoles shall be permitted to be permanently installed. No basketball standards or backboards shall be permitted without the prior written approval of the Architectural Review Committee. Operating dusk to dawn front yard light fixtures are required on all lots.

Section 3.14. Mailboxes and front yard light fixtures shall be aesthetically uniform and located, constructed, maintained, replaced and repaired in accordance with standards and specifications established by the Architectural Review Committee. No unapproved mail boxes or front yard light fixtures shall be located on any lot within the Development. No mailboxes shall be

located on any trail or path easement.

Section 3.15. No above-ground communication, electric or television lines or cables shall be placed by any Owner anywhere on the Property other than within Dwellings. No television or radio antenna, earth station dish, pole, wire, rods, satellite dish, or other device used in connection with the reception or transmission of any television, radio or any other electrical signal shall be erected or maintained on the exterior of any Dwelling or on any part of a Lot other than specifically mandated by the Federal Communication Commission, which presently permits dishes of not more than one (1) meter.

Section 3.16. No noxious or offensive activity shall be carried on, in, or upon the Property, nor shall anything be done thereon which may constitute or become an annoyance or nuisance to the Owners. Without limiting the foregoing, the following activities are specifically prohibited:

(a) Permitting rubbish or debris of any kind to accumulate on any Lot.

(b) Permitting unsightly plants or underbrush or plants breeding infectious plant diseases or noxious insects to grow.

(c) The burning of refuse outside a Dwelling.

(d) Foil or reflective materials used on windows as sun screens.

(e) Heating/air conditioning units installed in any windows.

(f) Exposed PVC or other pipe in any visible exterior location.

(g) Allowing overhead garage doors to remain open when not in use.

(h) The accumulation of derelict vehicles, garbage, rubbish, or other unsightly materials within the

Development. A derelict vehicle is defined as a vehicle not currently licensed and/or inoperable for a period in excess of twenty-four (24) hours.

(i) The hanging of laundry, clothing, rugs or any other articles on any railing, fence, hedge, or wall, or the erection of laundry drying equipment, including clotheslines, outside a Dwelling.

Section 3.17. Except as expressly provided herein, no temporary building, truck over 3/4 ton, trailer, boat, mobile home, recreational vehicle, tent, or other similar improvement shall be located upon any Lots on more than ten (10) calendar days in any one (1) calendar year, except for vehicles parked inside the garage.

Section 3.18. Dead trees or shrubbery shall be promptly removed from an improved Lot by the Owner thereof. Unimproved Lots shall be planted with grass or other vegetation as permitted by the rules and regulations adopted by the Association. The front yard and side yards of each improved Lot, other than such portion as underlies the Improvements, shall have an underground sprinkler system installed and shall be sodded and landscaped, including foundation plantings, which sodding and landscaping shall have a value of not less than Four Thousand Five Hundred Dollars (\$4,500.00). The Lots shall be sodded and landscaped, as aforesaid, as weather conditions permit, promptly upon completion of construction, but in no event more than one hundred twenty (120) days following the completion of construction of the Dwelling thereon. Landscaping shall not be installed in a manner which may unreasonably obstruct any lake view or obstruct vehicular traffic along public ways or present a visual obstruction creating safety hazards.

Section 3.19. Except as provided in Section 3.17, trucks, boats, recreational vehicles, campers, snowmobiles, motorized golf carts, trailers, commercial vehicles or other vehicles (other than automobiles and mini-vans) shall, when not being driven or operated, at all times be parked in the garage of the Dwelling or (except for said motorized golf carts) on the driveway serving said Dwelling and their repair or maintenance shall not be permitted except within the confines of the garage. The term "commercial vehicle" shall include all automobiles, station wagons, trucks or vehicular equipment which bear signs referring or having printed on them, references to any commercial undertaking. The doors to the garage of any Dwelling shall remain closed at all times other than when necessary for the bringing in or out of vehicles.

Section 3.20. No animals (other than inoffensive common domestic household pets such as dogs and cats) shall be kept on any Lot or within the confines of any Improvement thereon. Not more than three (3) dogs or cats, or any combination thereof, shall be kept on any Lot or within the confines of any improvements thereon. The breeding or keeping of animals for sale or profit is expressly prohibited.

Section 3.21. No motorized vehicles or motorized devices of any type shall be permitted upon the Trails.

Section 3.22. The Owner shall observe such rules and regulations regarding the parking of motor vehicles within the Development as may be prescribed by the Association from time to time, including rules restricting parking to one or the other side of the streets. No vehicles shall be parked on any street within the Development without the express written approval of the Property Owners' Association.

Section 3.23. All construction shall be performed in a manner so as not to impair or interfere with the enjoyment by other Owners of their right, title and interest at the Property, and each Owner shall refrain from any activities which shall be injurious to person or property.

Section 3.24. Each Owner shall keep all areas of the Lots designed or intended for the proper drainage or detention of water, including culverts, swales and ditches, unobstructed, maintained, and mowed regularly. No trees, plantings, shrubbery, fencing, patios, structures, landscaping treatment or other obstructions shall be planted, placed or (except for existing trees or plantings) allowed to remain in any such areas, and no Owner shall alter the rate or direction of flow of water from any Lot by impounding water, changing grade, blocking, redirecting swales, ditches or drainage areas or otherwise. Each Owner acknowledges, by acceptance of a deed to a Lot, that any and all such drainage or detention areas are for the benefit of the entire Property.

Section 3.25. It is the intent that all lots within the Development shall be used for residential purposes and no home business which causes an increase in traffic, noise, or disturbs the peace and quiet of the neighborhood shall be allowed within the Development.

Section 3.26. No signs, including political signs, shall be

displayed on any lot other than house numbers; provided, however, that the Declarant shall be entitled to place For Sale signs, model home signs, open house signs, and direction signs on lots within the development at Declarant's discretion; and provided further that General Contractors building dwelling units shall have the right to display a sign on the property setting out its name and telephone number, which sign shall not exceed one (1) foot in height by three (3) feet in width. General Contractors' signs shall be permanently removed not more than six (6) months after the date of substantial completion of the dwelling.

Section 3.27. No firearms shall be discharged within the Development except by authorized police personnel in the performance of their duties.

Section 3.28. All owners of all lots adjoining any lake or other body of water within the Development shall install and maintain appropriate shoreline erosion control along that portion of their property bordering on said lake or other body of water. Shoreline erosion control shall be in the form of a sea wall, rip rap, or similar installation; provided, however, that all shoreline installation must be approved by the Architectural Review Committee prior to installation. The Architectural Review Committee may from time to time adopt reasonable requirements and standards for shoreline control. All shoreline erosion control shall be installed within six (6) months following owner's purchase of the lot or prior to the start of any construction on the lot, whichever occurs first.

Section 3.29. Each owner of property within the Development agrees by taking ownership of property to become a member of a to be formed Indiana Corporation to be known as DoubleTree Lake Estates Country Club and to pay such assessments as may from time to time be promulgated for the purpose of maintaining the clubhouse, golf course, and such other amenities as may from time to time be transferred to the Country Club. Any delinquent assessments, restaurant, golf or house charges may be collected by lien and or foreclosure as provided in Section 6.9 hereof including interest, attorney fees, and court costs. In no event shall any assessments be levied prior to the occupancy of the owner's lot or the substantial completion of the clubhouse.

ARTICLE IV ARCHITECTURAL CONTROLS

Section 4.1. Except for Improvements constructed by Declarant, no improvement, whether original or replacement, temporary or permanent, shall be constructed, placed or permitted

on any Lot without the prior written approval of the committee established in accordance with Section 4.2 (the "Architectural Review Committee"), which approval shall be obtained in the manner hereafter set forth. Without limitation of the criteria which the Architectural Review Committee may apply, the following criteria shall be applied:

(a) Dwelling designs shall be well balanced, although symmetry is not required. Windows, skylights, overhangs, projected areas of portions of houses are usually a desirable attribute in many styles. Roof pitches, dormers and roof windows should correlate with the style of architecture. Patterns, rhythms, and articulation of architectural elements are encouraged.

(b) Owners are encouraged to vary and mix styles, brick and paint and/or stain colors of houses.

(c) Gutters and downspouts on Improvements shall match or complement the exterior color scheme and be as unobtrusive as possible.

(d) All storm windows and screens and storm doors shall be matching or compatible with the exterior color scheme.

(e) Porches, patios, verandas, porticos, and decks are encouraged. Such Improvements shall be compatible with the design and color scheme of the Dwelling.

Section 4.2 The Board shall establish the Architectural Review Committee which shall consist of up to five (5) (but not less than three (3)) members, all of whom shall be Owners and who may or may not be members of the Board, provided that prior to the Turnover Date, such members do not have to be Owners. The regular term of office for each member shall be one year, coinciding with the fiscal year of the Association. Any member appointed by the Board may be removed with or without cause by the Board at any time by written notice to such appointee, and a successor or successors appointed by the Board to fill such vacancy shall serve the remainder of the term of the former member. The Architectural Review Committee shall elect a chairperson and he or she, or in his or her absence, the vice chairperson, shall be the presiding officer at its meetings. The Architectural Review Committee shall meet as needed, as well as upon call of the chairperson, and all meetings shall be held at such places as may be designated by the

chairperson. Three (3) members shall constitute a quorum for the transaction of business, and the affirmative vote of a majority of those present in person or by proxy at a meeting of the Architectural Review Committee shall constitute the action of the Architectural Review Committee on any matter before it. The Architectural Review Committee is authorized, with the approval of the Board of Directors, to retain the services of consulting architects, landscape architects, urban designers, engineers, inspectors, and/or attorneys in order to advise and assist the Architectural Review Committee in performing its functions set forth herein. Each member of the Architectural Review Committee may be paid a stipend or honorarium as from time to time determined by the Board.

Section 4.3. The Architectural Review Committee is hereby authorized, with the approval of the Board of Directors, to promulgate from time to time written architectural standards, policies, and guidelines (the "Standards") governing the construction, location, landscaping, and design of Improvements, the contents of submissions of Plans and Specifications, and other information required to evidence compliance with and obtain approval pursuant to the provisions hereof. Any such Standards shall be binding and enforceable on all Owners with respect to all improvements requiring the approval of the Architectural Review Committee. No improvements shall be commenced, constructed, altered, added to or maintained upon any part of the Property (except for Dwellings and other Improvements which are constructed by Declarant and for Improvements which pursuant to this Article IV do not require the consent of the Architectural Review Committee) unless and until the Architectural Review Committee has approved said improvements in writing.

Section 4.4. The specific consent of the Architectural Review Committee shall be required as a condition to the construction or alteration of all improvements as defined in paragraph 1.19 including yard lights, fences, patio screens, decks, exterior lighting, air Condition units, piers, boat lifts, docks, mailboxes and landscaping. The foregoing shall not be deemed to limit the authority of the Architectural Review Committee to promulgate Standards relative to such Improvements or to take corrective action in accordance with this Declaration with respect to such Standards.

Section 4.5. No construction of Improvements shall be undertaken or conducted between the hours of sunset and 7:00 A.M. or on Sundays, except for (a) construction activities of Declarant, (b) emergency situations involving the potential loss, injury, or damage to person or property, and (c) otherwise permitted by the Architectural Review Committee.

Section 4.6. To preserve the architectural and aesthetic appearance of the Development, no construction of Improvements of any nature whatsoever (other than such Improvements as are specified in Section 4.4) shall be commenced or maintained by any Owner, other than Declarant, with respect to the construction of or affecting the exterior appearance of any Dwelling or with respect to any other portion of the Property, nor shall any exterior addition to or change or alteration therein be made (including, without limitation, painting or staining of any exterior surface in a color other than as originally approved by the Architectural Review Committee), unless and until two (2) copies of the "Plans and Specifications" shall have been submitted to and approved in writing by the Architectural Review Committee as to the compliance of such Plans and Specifications with such Standards as may be published by the Architectural Review Committee from time to time including the harmony of external design, location, and appearance in relation to surrounding structures and topography. For purposes hereof, "Plans and Specifications" shall be deemed to mean:

- (a) The Lot site plan, as prepared by the Owner's architect, showing, among other things, the location and dimensions of all intended improvements:
- (b) The Declarant strongly encourages all Property Owners to obtain soil test reports showing test borings, soil composition and load bearing capacity of area(s) where buildings are to be located.
- (c) Drawings, plans and specifications, as prepared by the Owner's architect, of all exterior surfaces, including roofing, showing elevations and grade, and including the color, quality and type of exterior construction materials and landscaping; and
- (d) As a condition for Plan and Specifications approval, the Architectural Review Committee shall have the right to require applicant to post a cash sum in an amount not to exceed One Thousand Dollars (\$1,000.00) to be held by the Architectural Review Committee until the completion of construction for the purpose of guaranteeing that said construction will conform to and be completed within the provisions of the Declaration.

In the event that the Architectural Review Committee shall determine that the property owner and/or builder has failed to keep the lot, surrounding streets, lots, and Common Areas in a clean, sightly, safe condition during the construction, or has failed to install or maintain adequate soil erosion protection, the Architectural Review Committee shall be entitled to expend said sum for said purposes. Upon completion of construction, said sum, less any amount expended by the Architectural Review Committee as herein provided, shall be returned to applicant, without interest.

- (e) In the event construction is commenced prior to obtaining Architectural Review Committee approval, the Plan Review Fee shall be twice the normal amount.

Section 4.7. No approval of Plans and Specifications and no publication of Standards shall be construed as representing or implying that such Plans and Specifications or Standards shall, if followed, result in properly designed Improvements. Such approvals and Standards shall in no event be construed as representing or guaranteeing that any Dwelling or other Improvement built in accordance therewith shall be built in a good and workmanlike manner. Neither Declarant, the Association, the Architectural Review Committee, its advisers, consultants, architects, nor engineers, shall be responsible or liable for any defects in any Plans or Specifications submitted, revised or approved pursuant to the terms of this Article IV, any loss or damages to any person arising out of the approval or disapproval of any Plans or Specifications, any loss or damage arising from the noncompliance of such Plans and Specifications with any governmental ordinances and regulations, nor any defects in construction undertaken pursuant to such Plans and Specifications.

Section 4.8. The Architectural Review Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions, and no variance or adjustment shall be granted which is materially detrimental or injurious to other lots in the Development.

ARTICLE V
HOMEOWNERS' ASSOCIATION

Section 5.1. All Owners shall be members of the DoubleTree Lake Estates Homeowners' Association which shall provide for maintenance and operation of the Common Areas and in general to maintain and promote the desired character of the Development in accordance with these covenants.

Section 5.2.

(a) The association shall have a Board of up to five (5) but not less than three (3) directors who shall be elected by the Members of the Association at such intervals as the Articles of Incorporation and By-Laws of the Association shall provide, except (i) that vacancies in the Board occurring between regularly scheduled annual meetings of the Members may be filled by the Board if so provided by the Articles of Incorporation or By-Laws and (ii) that the first Board and subsequent Boards (until the Turnover Date) shall be appointed by the Declarant. Except for directors of the Board appointed by the Declarant, all directors shall be Members of the Association. The Declarant may, from time to time, by written notice to the Association, elect to relinquish its right to appoint any one or more directors and continue to exercise its right to appoint the remaining directors of the Board until the Turnover Date.

(b) The Association shall have such officers as shall be appropriate from time to time, who shall be elected by the Board and who shall manage and conduct the affairs of the Association under the direction of the Board. The Board shall have the authority to appoint such committees as it may from time to time deem appropriate. Except as expressly provided otherwise by the corporate charter or By-Laws, all power and authority to act on behalf of the Association, both pursuant to this Declaration and otherwise, shall be vested in the Board and its officers under the direction of the Board, and shall not be subject to the approval of the Members. The directors and officers of the Association shall not be liable to the Owners or any other person, firm, or corporation for any mistake of judgment or any acts or omissions made in good faith as such directors or officers.

Section 5.3. The Declarant shall, through the Board appointed by it in accordance with Section 5.2, exercise control over all Association matters, until the first to occur of the following: (a) the date which is twenty (20) years from the date of this Declaration, (b) the date of the sale and conveyance of legal

title to all of the Lots in all units to Owners other than Declarant or an assignee of Declarant, or (c) the Declarant elects voluntarily to turn over to the Members the authority to appoint the Board, which election shall be made by the Declarant executing and recording in the Office of the Recorder of Lake County, Indiana an instrument setting forth its intention to so turn over its authority hereunder. The date upon which the authority to appoint the Board passes to the Members is hereinafter referred to as the "Turnover Date". On or prior to the Turnover Date, the Declarant shall convey to the Association, and the Association shall accept, the Common Areas to be owned by the Association hereunder and the Association shall maintain the Common Areas as required hereunder. The recording of a deed from the Declarant for all or a portion of the Common Areas shall be sufficient evidence of said conveyance.

Section 5.4.

(a) Every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Nothing herein contained shall be interpreted to exclude Declarant from membership while it or any of its successors in interest owns one or more Lots.

(b) From and after the Turnover Date, each Member shall be entitled to one (1) vote for each Lot owned by him on each matter submitted to a vote of Members; provided, however, that where there is more than one Owner of a Lot, such co-owners of a Lot shall only be entitled to one vote for each lot owned.

Section 5.5. The Association, through the Board, shall have the power and duty to;

(a) Own, maintain and otherwise manage the streets, roadways, lakes, Common Areas and all Improvements thereon and all other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain, including any obligation or agreement (including any which may be entered into with the County of Lake, the Town of Winfield, or other governmental agency) to maintain the Common Areas, Lake, the entrance, landscape mounding and berms, and any landscaping located in cul-de-sac islands in the dedicated roads or streets which are within the Property and to maintain any signage and lighting located thereon;

(b) Contract with independent contractors to perform all or any part of the duties and responsibilities of the Association;

(c) Establish and maintain a Contingency and Replacement Reserve in an amount to be determined by the Board;

(d) Maintain, at the expense of the defaulting Owner, all drainage areas and facilities located on the Property in accordance with the reasonable and acceptable engineering requirements of the Association, the Town of Winfield, or County of Lake in the event that one or more Owners fail to do so;

(e) Provide for the maintenance of Common Areas, landscaping, signs, monuments, fencing, retaining walls, water systems, lighting and other improvements located on the Common Areas or on other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain;

(f) At its option, complete the construction or maintenance of any lot, Dwelling, or other improvement, the construction of which is not being performed in a diligent, timely or workmanlike manner;

(g) At its option, mow, care for, maintain and remove rubbish from any vacant or unimproved portions of the Property and to do any other things necessary or desirable in the judgment of the Board to keep any vacant or unimproved portions of the Property neat in appearance and in good order. The foregoing rights shall not apply to any Lot or other portion of the Property owned by Declarant;

(h) Make such improvements to the Common Areas and provide such other facilities and services as may be deemed desirable from time to time by the Board acting in accordance with its Articles of Incorporation and By-Laws, provided, however, that any such action so authorized shall always be for the express purpose of keeping the Development a highly desirable residential community; and

(i) Exercise all other powers and duties vested in or delegated to the Association, and not specifically reserved to the Members in this Declaration in the Articles of Incorporation or the By-Laws.

Section 5.6. The Board shall also have the authority and

responsibility to obtain and maintain comprehensive public liability insurance, including liability for injuries to and death of persons, and property damage, in such limits as it shall deem desirable, and workers' compensation insurance, and other liability insurance as it may deem desirable, insuring each Owner, each member, the Association, its officers, the Board, the Declarant, and their respective employees and agents from liability and insuring the officers of the Association and the Board from liability for any good faith actions taken beyond the scope of their respective authority. Such insurance coverage shall include cross liability claims of one or more insured parties against other insured parties by having a severability of interests endorsement. The premiums for such insurance shall be common expenses payable out of the proceeds of the assessments required by and collected in accordance with Article VI. The Association shall also have the authority and responsibility to obtain and maintain insurance policies covering the Common Areas against loss or damage by fire and such other hazards contained in customary fire and extended coverage, vandalism and malicious mischief endorsements as the Association may deem desirable. The Association shall also have the authority to obtain such other kinds of insurance as the Association shall from time to time deem prudent and to require members to be responsible for the acts of the members' family and guests.

Section 5.7. The Board, officers of the Association, members of any committee thereof (including the Architectural Review Committee) and the employees, consultants and agents of any of them shall not be liable to the Owners or any other person for any mistake of judgment or for any acts or omissions of any nature whatsoever in their respective positions except for such acts or omissions found by a court of competent jurisdiction to constitute willful misfeasance, gross negligence or fraud. The Owners shall indemnify, hold harmless, protect and defend the foregoing parties against all claims, suits, losses, damages, costs and expenses, including without limitation, reasonable attorney's fees and amounts paid in reasonable settlement or compromise incurred in connection therewith. The burden of the foregoing indemnity shall be borne by the Owners at the time such loss, damage, cost or expense is incurred in the same proportion as assessments are borne by the Owners as provided in Article VI hereof. To the extent possible, the Board's and Association's liability hereunder and the Owner's indemnification obligation shall be insured by means of appropriate contractual endorsements to the comprehensive general liability insurance policies held from time to time by the Association. The Board shall have the authority, but not the obligation, to exclusively contract for garbage, refuse collection, and recycling programs within the Development so as to limit the number of refuse and collection haulers within the Development, provided, however, that said authority shall be subject to the duly adopted ordinances, including subdivision control, zoning

ordinances, and building codes of the Town of Winfield, which ordinances, if adopted, will supersede the authority granted herein.

Section 5.8.

(a) Until the Turnover Date, the Declarant shall have all the rights and powers herein granted to the Association and shall be authorized and empowered to exercise all power and authority of the Board.

(b) Until the Turnover Date, Declarant shall have the right, but not the obligation, to dedicate any and all streets to the Town of Winfield, Town of Merrillville, or Lake County, Indiana and/or to maintain the Common Areas and all Improvements, signs and monuments located thereon and, in its sole discretion, pay all expenses and costs arising in connection with the Common Areas, including, without limitation, the costs of improving and maintaining the Common Areas (and any Improvements, signs and monuments located thereon) and general real estate taxes payable in connection with the Common Areas to the extent that any real property taxes payable after the Turnover Date in connection with the Common Areas are attributable to the period prior to the Turnover Date. Declarant shall convey the Common Areas to the Association on or before the Turnover Date.

(c) Declarant shall be entitled at all times to conduct sales of Lots from the Property and shall have the right, for itself and its agents, employees, guests and invitees, to utilize roads, streets, Common Areas and all other portions of the Property, excluding sold Lots, for such purposes until all Lots are sold. Declarant may at all times utilize signage, lighting and establish sales offices and model homes as required to conduct its sales and marketing of the property.

The Board shall have the authority to appoint such committees as it may be from time to time find useful. Such committees may include, but are not limited to, Grievance Committee, Lake Committee, Financial Committee, Security Committee, Common Areas Committee, Golf Committee, Election Committee, etc. All such committees shall serve at the pleasure of the Board of Directors and the chairperson of such committee shall be appointed by the Board.

Section 5.9. The Board shall have the authority to impose

reasonable restrictions on streets, lakes, ponds, and common areas within the Development, including the right to impose speed limits, traffic control signs, and other street signs, frost law type regulations, boat horse power restrictions, boat type and number restrictions, operator age requirements, noise restrictions, curfew type restrictions for lakes, ponds, common areas, and similar type restrictions as to the proper use of the streets, lakes, ponds, and common areas. The Board shall also have the authority to impose fines for violations of said restrictions, and said fines may be collected as provided for delinquent assessments, including interest, attorney fees, and court costs.

ARTICLE VI **ASSESSMENTS**

Section 6.1. Each Owner, by taking title to a Lot, shall be deemed to have covenanted and agreed to pay to the Association annual assessments or charges and special assessments for capital improvements and unforeseen expenses, to be collected from time and time as hereinafter provided. The Declarant shall in no event be required to pay such annual or special assessments as pertain to Lots which it still owns. The annual and special assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a lien on the Lot against which each such assessment is made. Furthermore, each such assessment, together with such interest, costs and reasonable attorneys' fees also shall be the personal obligation of the person who is the Owner of such Lot.

Section 6.2. The assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety, and welfare of the residents of the Property and in particular for the improvement and maintenance of the Property, services and facilities devoted to these purposes and related to the use and enjoyment of the Common Areas. Such uses shall include, without limitation, the cost of all general real estate taxes, insurance, repair, replacement and maintenance and other charges required or permitted by this Declaration and the cost of those items that the Board shall determine to be necessary or desirable to meet the purposes of the Association, including without limitation the establishment and maintenance of a Contingency and Replacement Reserve.

Section 6.3. Each year on or before November 1, the Board shall estimate the total amount of expenses necessary to pay the cost of wages, materials, taxes, insurance services, supplies and any other necessary or desirable items or services which will be required during the ensuing calendar year (January 1 - December 31) for items or services authorized by the Board, together with a

reasonable amount necessary to fund the Contingency and Replacement Reserve, and shall, on or before December 1, make available to all Owners who so request the amount of such estimate ("Estimated Cash Requirement"). Such Estimated Cash Requirement shall be prepared on a line-item basis. The Estimated Cash Requirement shall be assessed among all of the Owners excepting the Declarant. On or before January 1 of the ensuing fiscal year, each Owner shall be obligated to pay to the Board, or as it may direct, the annual assessment made pursuant to this Section 6.3; provided, however, that prior to January 1, 2003, the annual assessment to be imposed shall not exceed the sum of Three Hundred Fifty Dollars (\$350.00) per Lot per annum. On or before the date of the annual meeting of each calendar year, the Board shall make available to all Owners who so request an itemized accounting of the expenses for the preceding fiscal year actually incurred and paid, together with a tabulation of the amounts collected from the Owners pursuant to assessments made during such year and showing the net amount over or short of the actual expenditures, plus reserves. The Board shall upon demand at any time furnish a certificate in writing signed by an officer or agent of the Association, setting forth whether the assessments and/or charges on a specified Lot have been paid. Such certificates shall be conclusive evidence of payment or nonpayment of any assessment and/or charges thereon.

Section 6.4.

(a) The Board shall build up and maintain a reserve for the replacement of capital improvements, other authorized capital expenditures and for unforeseen expenditures (the "Contingency and Replacement Reserve"). Capital improvements and expenditures which may become necessary during the year shall be charged first against the Contingency and Replacement Reserve. Any expenditure from the Contingency and Replacement Reserve having a cost in excess of Fifty Thousand Dollars (\$50,000.00) shall require the prior approval of the Members holding two-thirds (2/3) of the votes of the Association.

(b) If the Contingency and Replacement Reserve proves inadequate for any reason, including nonpayment of any Owner's assessment, the Board may, at any time, levy a special assessment, which shall be assessed among the Owners, excepting Declarant. Lots shall be assessed for special assessment the same as for annual assessment as set forth in Section 6.3. The Board shall serve notice of any such special assessment on all such Owners by a statement in writing giving the amount and reasons therefor, and such special assessment shall become effective and fully payable ten (10) days after the delivery or mailing of any such notice of assessment.

Section 6.5. The failure or delay of the Board to prepare or serve the Estimated Cash Requirement on any Owner shall not constitute a waiver or release in any manner of any Owner's obligation to pay his share of such Estimated Cash Requirement as herein provided, as and when the Estimated Cash Requirement shall be determined, and, in the absence of the preparation of the Estimated Cash Requirement, the Owner shall continue to pay his share of such Estimated Cash Requirement at the then existing annual rate established for the previous calendar year, subject to adjustment at such time as the Estimated Cash Requirement has been prepared and the Owners have been notified thereof.

Section 6.6. The Board shall keep full and correct books of account in chronological order of the receipts and expenditures pertaining to the Common Areas and any other property with respect to which it may have rights hereunder, specifying and itemizing the maintenance and repair expenses of such property and any other expenses so incurred. Such records and the vouchers authorizing the payments described therein shall be available for inspection by any Owner or any representative of an Owner duly authorized in writing, or any holder of a Mortgage, by appointment, at such reasonable time or times during normal business hours, and upon payment of reasonable fees which the Board may impose to cover administrative costs, when requested by an Owner or by the holder of a Mortgage. Upon five (5) days' prior written notice to the Board, any Owner shall be furnished a statement of his or her account, which statement shall set forth the amount of any unpaid assessments or other charges due and owing from such Owner.

Section 6.7. All funds collected hereunder shall be held and expended for the purposes designated herein, and are hereby held in trust for the benefit, use and account of all Owners. All funds not otherwise employed shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories or investments as the Board may select.

Section 6.8. Any assessments or other charges which are not paid when due shall be delinquent. If the assessment or charge is not paid within thirty (30) days after the due date, the assessment shall bear interest from and after the due date at the lesser of the rate of eighteen percent (18%) per annum or the highest rate allowed by law, and the Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Owner's Lot, and interest, costs and reasonable administrative, collection and/or attorneys' fees incurred in any such action shall be added to the amount of any such overdue assessment. The amount of any delinquent and unpaid charges or assessments, and interest, costs and fees as above

provided, shall be and become a lien or charge against the Lot of any such Owner when payable and may be foreclosed by an action brought in the name of the Board as in the case of foreclosure of mortgage liens against real estate. The directors of the Board and their successors in office, acting on behalf of the other Owners, shall have the power to bid in the interest so foreclosed at foreclosure sale, and to acquire and hold, lease, mortgage and convey any interest so acquired. The Association shall not be required to accept any member who's membership is based upon ownership of a lot for which delinquent assessments, fees, costs, or charges remain outstanding, whether or not there is an enforceable lien against the lot and whether or not said assessments, fees, costs, or charges were incurred by the present owner or a prior owner.

Section 6.9. The lien of assessments and/or charges provided for herein shall be subordinate to the lien of any Mortgage now or hereafter placed on the Lots. In the event of the issuance of a deed pursuant to the foreclosure of such prior Mortgage or in lieu of such foreclosure, the grantee of such deed shall take title free and clear of any lien for assessment authorized by this Declaration so long as any such lien shall have arisen prior to the date of recording of any such deed.

Section 6.10. Whenever two (2) or three (3) "Contiguous Lots" in the Development shall be owned by the same Owner, and such Owner shall desire to use two (2) or three (3) of said lots as a site for a single dwelling house, said Owner shall apply in writing to the Architectural Review Committee for permission so to use said lots. If written permission of such a use shall be granted, the lots constituting the site for such single dwelling house shall be treated as a single lot for the purposes of applying this Declaration to said lots, so long as the lots remain improved with a single dwelling house. In the event ownership of said lots is ever separated, the Owner shall be liable to pay to the Association back assessments which were not paid due to the contiguous lot status for a period not to exceed five (5) years any such permission, however, shall be subject to all requirements of all governmental units having jurisdiction over the property.

ARTICLE VII

EASEMENTS

Section 7.1. Declarant hereby declares the following non-exclusive easements are hereby created with respect to the Common Areas:

(a) Each Owner and its respective guests, invitees and employees shall have a non-exclusive easement for use and enjoyment in and to the streets and Common Areas subject to the following: (i) the right of the Association to pass reasonable rules and regulations relating to such use and enjoyment, (ii) the right of the Association to suspend an Owner's right to use or enjoy such easements (excepting streets) for any period during which such Owner may be in violation of this Declaration including any period during which the Owner has unpaid assessments more than sixty (60) days past due, (iii) the right of the Association to levy assessments as herein provided, and (iv) any and all rights reserved to Declarant and the Association as herein provided.

(b) A non-exclusive easement for the installation and maintenance of drainage facilities and utility easements, including cable television, is hereby granted to the Association and reserved by the Declarant over, under, across and through all unsold lots and the Common Areas. If any such drainage or utility facilities are not installed or if any easements for such purposes are not created with respect to a Lot or any portion thereof prior to delivery of a Lot Deed to an Owner, said Owner hereby grants to the Declarant and the Association a power of attorney to execute and record such easements with respect to any Lots owned by said Owner for the benefit of the Property. The foregoing power of attorney is hereby coupled with an interest and is therefore irrevocable.

Section 7.2. Declarant hereby reserves, for itself and the Association, the right, but not the obligation, to construct and maintain a system of trails within the Common Areas and/or within the portions of the Lots which are subject to an easement therefor as established pursuant to the Subdivision Plat.

Section 7.3. Declarant hereby declares a non-exclusive easement in its favor over unsold Lots within the Development and over the Common Areas for the maintenance of signs, sale offices and business offices, together with such other facilities as in the sole opinion of Declarant may be reasonably required, convenient, or incidental to the sale of Lots or Dwellings, for so long as Declarant owns any Lot.

Section 7.4. The Declarant, Association and any of their respective agents, employees, and independent contractors shall have the right to enter upon the Common Areas and any Lot to the extent necessary for the purpose of constructing, maintaining, repairing and replacing sight/sound barriers, landscape mounding and berms, and the Common Areas and any improvements in, on, under or upon the Common Areas as herein provided or any portion of the

Property which they, or any of them, pursuant to easement or license agreement, are permitted or required to maintain or for performing any of their respective rights or obligations herein provided, including without limitation the rights and obligations granted pursuant to Section 5.5 hereinabove. No one other than the Declarant, or the Association shall have the right to make any changes or alterations in any sight/sound barriers or landscape mounding or berms. In any such case, the Declarant, Association or any of their agents, employees or independent contractors shall not be guilty of any trespass.

Section 7.5. The Declarant and the Association hereby reserve the right to grant easements for ingress, egress, installation, construction, reconstruction, maintenance, repair, operation and inspection of utility services over, under, across and through the Common Areas as they deem necessary or desirable in order to effectuate the intent of this Declaration and for such purpose, the right to dedicate or transfer fee simple ownership to all or any part of the Common Areas to an appropriate governmental authority or public or private utility company is hereby reserved.

Section 7.6. Any grant change or abandonment of easement pursuant to this article shall be subject to and not in conflict with all requirements of all governmental units having jurisdiction over the property.

ARTICLE VIII

GENERAL PROVISIONS

Section 8.1. The covenants and restrictions of this Declaration shall run with the land, and shall inure to the benefit of and be enforceable by the Board, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded in the Office of the Recorder of Lake County, Indiana, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless changed in whole or in part by vote of those persons who are then the owners of a majority of the numbered lots of the Development. No provision of these covenants or any amendment thereto which relates to building set back lines, minimum lot size, minimum square footage, applicable subdivision control ordinances, zoning ordinances or building codes, for dwellings or other buildings may be amended or changed without the prior written consent of the governmental entity having zoning jurisdiction over the development.

Section 8.2. If and to the extent that any of the covenants


would otherwise be unlawful or void for violation of (a) the rule against perpetuities, (b) the rule restricting restraints on alienation, or (c) any other applicable statute or common law rule analogous thereto or otherwise imposing limitations upon the time during which such covenants may be valid, then said covenant shall continue and endure only until the expiration of twenty-one (21) years after the death of the last to survive of the class of persons consisting of all of the lawful descendants of David B. Lasco, living at the date of this Declaration.

Section 8.3. Each grantee of Declarant by taking title to a Lot, and each purchaser under any contract for a deed of conveyance pursuant to which said grantee will take title, accepts said title subject to all restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration, and all rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at any time any interest or estate in said land, and shall inure to the benefit of such person in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance, or in any mortgage or trust deed or other evidence of obligation, and the rights described in this Section 8.3 or described in any other part of this Declaration shall be sufficient to create and reserve such rights to the respective grantees, mortgagees and trustees of such Lot as fully and completely as though such rights were recited fully and set forth in their entirety in any such documents.

DBL Residential, L.P., an
Indiana Limited Partnership

By: DBL Residential, Inc.,
an Indiana Corporation
General Partner

STATE OF INDIANA)
) SS:
COUNTY OF PORTER)

By: 
David B. Lasco, President

Subscribed and sworn before me, a
Notary Public, this 19th day of
June, 2001.

Commission Expires 11/8/2006
Joanne Garrett Hansen
Joanne Garrett Hansen
Theodore A. Fitzgerald, 6903-64
P.O. Box 98, Hebron, Indiana

This Instrument Prepared by: Theodore A. Fitzgerald, 6903-64
P.O. Box 98, Hebron, Indiana

EXHIBIT A

NWNE - 200-001

The Northwest 1/4 of the Northeast 1/4 of Section 5, Township 34 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana;

NENE, SENE - pt 200-002

The fractional East 1/2 of the Northeast 1/4 of Section 5, Township 34 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana;

SWNE pt 200-002

The Southwest 1/4 of the Northeast 1/4 of Section 5, Township 34 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana;

NESW - 300-002

The Northeast 1/4 of the Southwest 1/4 of Section 32, Township 35 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana;

SESW - 300-003

The Southeast 1/4 of the Southwest 1/4 of Section 32, Township 35 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana;

SWSWSE, SE SWSE - 400-003

The South 1/2 of the South 1/2 of the Southwest 1/4 of the Southeast 1/4 of Section 32, Township 35 North, Range 7 West of the Second Principal Meridian, in Lake County, Indiana.

2

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2001 053135

2001 JUL -6 AM 11:10

DCLAMTD

MORRIS W. CARTER
RECORDER

**SEVENTH ADDENDUM TO DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES** *ENST*

THIS DECLARATION OF ADDENDUM TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS (the "Addendum") is made this 21st day of June, 2001, by DBL Residential L.P., an Indiana Limited Partnership (hereinafter referred to as "Declarant"); and Declarant certifies that it is the over of all real estate subject to said Declaration of Covenants.

Said Master Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates shall be amended by the addition of the following lots in the following levels to the existing lots listed therein:

LEVEL 1

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46786

Lots Numbered 145, 146, 147, 148, 149, 150, in Doubletree Lake Estates, as shown on plat in Plat Book 89 page 33 in the Recorder's Office of Lake County, Indiana.

FILED

JUL 6 2001

LEVEL 2

Lots Numbered 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, in Doubletree Lake Estates, as shown on plat in Plat Book 89 page 33 in the Recorder's Office of Lake County, Indiana.

PETER BENJAMIN
LAKE COUNTY AUDITOR

LEVEL 8 - Coach Homes

Lots Numbered 138, 139, 140, 141, 142, 143, 144, 191, 192, 193, 194, 195, 196, 197, 604, 605, 606, 607, 608, 609, 610, 611, in Doubletree Lake Estates, as shown on plat in Plat Book 89 page 33 in the Recorder's Office of Lake County, Indiana.

(a) Finished Living Areas for LEVEL 8 Coach Homes:

(i) For any one and one-half (1½) Dwelling, not less than one thousand three hundred seventy-five (1,375) square feet on the main level.

(b) Minimum Setback requirements for Level 8 Coach homes

00391 12.00
8031

see last pg for postings

1514

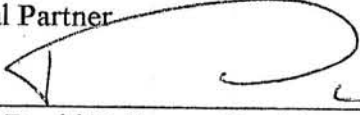
DBL Residential CX PART

- (i) Minimum front yard setback, thirty (30) feet;
 - (ii) Minimum rear yard setback, twenty (20) feet;
 - (iii) Minimum side yard setback, five (5) feet.
- (c) Lake Front Coach Homes shall have no more than one (1) dock and/or mailbox post for each two (2) lots and the property owners shall execute any required access easements necessary to effectuate joint access to and maintenance of said dock and/or mailbox.

ALL OTHER PROVISIONS OF SAID DECLARATION OF COVENANTS,
 CONDITIONS, RESTRICTIONS AND EASEMENTS FOR DOUBLETREE LAKE ESTATES
 as recorded as Document Number ~~98020088~~ ⁹⁸⁰²⁰⁸⁸² on the 27th day of March, 1998, and Document
 Number 98024907 on the 8th day of April, 1998 shall remain in full force and effect.

DBL Residential, L.P., an Indiana Limited
 Partnership

By: DBL Residential, Inc., an Indiana Corporation,
 General Partner

By: 
 David B. Lasco, President

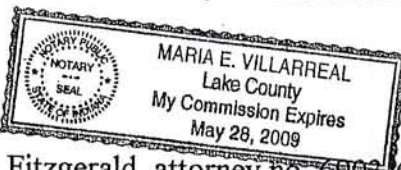
STATE OF INDIANA)
) SS:
 COUNTY OF LAKE)

Before me, the undersigned Notary Public in and for said County and State, personally appeared David B. Lasco, President of DBL Residential, Inc., an Indiana Corporation, General Partner of DBL Residential L.P., an Indiana Limited Partnership, and acknowledged the execution of the foregoing Seventh Addendum to Declaration of Covenants, Conditions, Restrictions and Easements for Doubletree Lake Estates, which he is authorized so to do, this 21st day of June, 2001.

Resident County: LAKE

My Commission Expires: 5/28/09

This instrument prepared by: Theodore A. Fitzgerald, attorney no. 6903-64
 P.O. Box 98, Hebron, Indiana 46341



Notary Public

31

MASTER DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR DOUBLETREE LAKE ESTATES WEST

2002 090420

THIS DECLARATION (the "Declaration") is made this 19th day of September, 2002, by DBL Residential, L.P., an Indiana Limited Partnership, (hereinafter referred to as "Declarant").

P R E A M B L E

A. Declarant owns fee simple title to certain parcels of real estate in the Town of Winfield, County of Lake, State of Indiana, legally described in Exhibit "A" attached hereto and made a part hereof (the "Property"); and

B. Declarant (hereafter defined in Article I) desires to develop a single and multi-family residential development on the Property to be known as DoubleTree Lake Estates West and to provide that all future owners of the Property or any party thereof shall be members of the DoubleTree West Homeowners' Association, Inc., an existing Indiana Not-For-Profit Corporation; and;

C. Declarant is desirous of submitting the Property to the provisions of this Declaration

NOW, THEREFORE, Declarant hereby declares that the Property is, and shall be held, transferred, sold, conveyed and occupied, subject to the covenants, conditions, restrictions and easements hereinafter set forth.

ARTICLE I
DEFINITIONS

When used in this Declaration, the following words and terms shall have the following meanings:

Section 1.1. "Additional Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.2. "Annexed Property" shall mean any real estate added to the terms of these Restrictive Covenants pursuant to the procedures set forth in Section 2.3.

Section 1.3. "Architectural Review Committee" shall have the

meaning set forth in Section 4.2.

Section 1.4. "Association" shall mean and refer to DoubleTree West Homeowners' Association, Inc., a Not-for Profit corporation, its successors and assigns.

Section 1.5. "Board" shall mean and refer to the Board of Directors of the Association.

Section 1.6. "Building" shall mean a structure having a roof, supported by columns or walls, for the shelter, support, or enclosure of persons, property, or animals; and when separated by division walls from the ground up without openings, each portion of such building shall be deemed as a separate building.

Section 1.7. "Accessory Building or Structure" shall mean a building or use which:

1. Is subordinate to and serves a building or principal use,
2. Contributes to the comfort, convenience or necessity of occupants of the principal building or principal use served,
3. Is subordinate in area, extent or purpose to the principal building or principal use served, and
4. Is located on the same lot as the principal use or structure served, with the exception of accessory off street parking facilities as are permitted elsewhere than on the same lot with the use of structure.

Section 1.8. "Basement" shall mean that portion of a Building located underground, in part or in whole, and having eighty percent (80%) or more of its clear floor-to-ceiling height below finish grade of the adjoining ground. Such floor-to-ceiling height shall be no less than ninety-six (96) inches.

Section 1.9. "Building Height" shall mean the vertical height measured from the lot ground level to the highest point of the roof.

Section 1.10. "By-Laws" shall mean those by-laws duly enacted by the Association which govern the Association.

Section 1.11. "Common Areas" shall mean real property to be owned and/or maintained by the Association for the common use and enjoyment of the Owners, together with all improvements located thereon. Common Areas shall be as delineated as on the Recorded Plat of the Development.

Section 1.12. "Contingency and Replacement Reserve" shall have the meaning set forth in Section 6.4.

Section 1.13. "Contiguous Lots" shall mean and refer to a group of not more than three (3) lots each having at least one (1) common boundary with one of the other two (2) lots.

Section 1.14. "Declarant" shall mean and refer to DBL Residential, L.P., an Indiana Limited Partnership, and its successors and assigns. Any such successor or assign shall be deemed a Declarant and be entitled to exercise all or any rights of Declarant provided herein if designated as such by Declarant in any instrument recorded for such purposes.

Section 1.15. "Development" shall mean and refer to the single and multi-family residential subdivision commonly known as DoubleTree Lake Estates West, as the same has been or shall be created by the recording of the Subdivision Plat. The Development includes the Property and the Additional Property.

Section 1.16. "Dwelling" shall mean a building or structure or portion thereof, conforming to all requirements applicable to the residential use districts and building code, used exclusively for residential occupancy, including single family dwelling units, two family dwelling units, three family dwelling units, and multiple family dwelling units, excluding hotels, boarding houses, and lodging houses.

Section 1.17. "Estimated Cash Requirement" shall have the meaning set forth in Section 6.3.

Section 1.18. "Golf Course Property" shall mean the parcel of land located on or near the Property which may be developed and used as a golf course which may be built in the future, but which golf course the Declarant is not required to build or provide.

Section 1.19. "Improvement" or "Improvements" shall mean and include Dwellings, any and all Buildings, Building Accessories, driveways, pedestrian walkways, fences, mailboxes, lighting, decks, swimming pools, sheds, patios, lawns, beaches, docks, shore stations, shore line erosion control, sidewalks, planted trees, shrubs and all other structures or landscaping improvements of every kind and description.

Section 1.20. "Lot" shall mean any piece or parcel of land or a portion of a subdivision, the boundaries of which have been established by some legal instrument of record and are coterminous

with all adjoining real estate, that is recognized and intended as a unit for the purpose of transfer of ownership.

Section 1.21. "Lot Deed" shall mean the deed of Declarant conveying a Lot to an Owner.

Section 1.22. "Member" shall mean and refer to every Person who holds membership in the Association and "Members" shall mean and refer to all Persons who hold membership in the Association.

Section 1.23. "Mortgage" shall mean either a mortgage or deed of trust creating a lien against a portion of the Property given to secure an obligation of the Owner of such portion of the Property.

Section 1.24. "Multi-Family Unit" shall mean a detached residential dwelling unit containing multiple dwelling units designed for occupancy by multiple families.

Section 1.25. "Municipality" shall mean, the Town of Merrillville, the Town of Winfield, or County of Lake, State of Indiana, whichever applies.

Section 1.26. "Owner" shall mean and refer to title record owner, whether one or more Persons, of fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation. The term "Owner" shall include the Declarant to the extent Declarant owns Lots and also includes the interest of Declarant as contract seller of any Lot.

Section 1.27. "Person" or "Persons" shall mean all natural individuals, corporations, partnerships, trustees or other legal entities Holding title to real property.

Section 1.28. "Plan Review Fee" shall have the meaning set forth in Section 4.6.

Section 1.29. "Plans and Specifications" shall have the meaning set forth in Section 4.6.

Section 1.30. "Property" shall mean and refer to the real estate legally described in Exhibit "A" attached hereto and made a part hereof.

Section 1.31. "Sale Contract" shall have the meaning set forth in Section 3.23.

Section 1.32. "Single Family" shall mean one or more persons,

each related to the other by blood, marriage or adoption, or a group of not more than three persons not-so related, plus domestic employees, maintaining a common household in a Dwelling.

Section 1.33. "Standards" shall have the meaning set forth in Section 4.3.

Section 1.34. "Story" shall mean that portion of a Building included between the surface of any floor and the surface of the floor next above; or if there is no floor above, the space between the floor and the ceiling next above. A Basement shall not be considered a Story.

Section 1.35. "Structure" shall mean anything constructed or erected upon the Property, the use of which requires more or less permanent location on the ground or attachment to something having a permanent location on the ground. A sign or other advertising device, detached or projecting, shall be considered a separate Structure.

Section 1.36. "Subdivision Plat" shall mean a plan, map, or drawing on which the subdivider's plan for the subdivision of land is presented and which he submits for approval and intends to record in final form.

Section 1.37. "Trails" and paths within the easements, shall have the meaning set forth in Section 7.2.

Section 1.38. "Turnover Date" shall have the meaning set forth in Section 5.3.

ARTICLE II
DECLARATION PURPOSES AND PROPERTY
SUBJECTED TO DECLARATION

Section 2.1. The Declarant desires to create on the Property a single-family and multi-family development for future owners of Lots for the following general purposes:

(a) The Declarant desires to provide upon the Property, through its planning and layout, the harmonious development of a single-family and/or multi-family community by the imposition of the Covenants, conditions, restrictions and easements as hereinafter set forth, for the benefit of the Property and the Owners.

(b) By the recording of the covenants, conditions and restrictions set forth herein and the reservation of certain powers as herein contained, Declarant intends to provide a plan for development of the Property which is intended to enhance and protect the values of Declarant's single-family and multi-family residential community.

(c) The Declarant desires to (i) prevent improper use of Lots which may depreciate the value of the Owners' property; (ii) prevent the construction of Buildings containing improper or unsuitable materials; (iii) ensure adequate and reasonable development of the Property; (iv) encourage the construction of attractive improvements on the Property; (v) prevent haphazard and inharmonious development; (vi) ensure uniform design standards within the Development and (vii) in general, provide for the highest quality environment for the Property.

(d) The Declarant desires to provide for the maintenance of the Common Areas, if any, and such other property as is provided herein to be maintained by the Association.

Section 2.2 To further the general purpose herein expressed, the Declarant, for itself, its successors and assigns, hereby declares that the Property at all times is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions and easements set forth in this Declaration.

Section 2.3 The Declarant reserves the right to add "Additional Property" or "Annexed Property" to the provisions of this Declaration and any property so added by the Declarant shall inure to the benefits and be subject to restrictions of this Declaration the same as if originally included herein. The recording of this Declaration or a Declaration substantially similar to this Declaration shall be sufficient evidence of this property being added to this Declaration, excepting only any changes which may be made in the Declaration regarding said "Additional Property" or "Annexed Property".

ARTICLE III GENERAL RESTRICTIONS

Section 3.1. All lots shall be used only for Single or Mutli-

family Dwellings; no Buildings other than Dwellings or residential type Accessory Buildings shall be constructed or maintained on a Lot. All Dwellings shall be designed by an architect and shall have an attached garage containing not less than two parking spaces (except for multi-family units which may have one (1) parking space), which shall be for the sole use of the owner of the Lot. Each Owner shall (i) maintain his Lot and all improvements located thereon in a clean, sightly and safe condition, (ii) cause the prompt removal of all papers, debris and refuse therefrom and the removal of snow and ice from all sidewalks, driveways and similar areas serving said Lot and (iii) comply with all applicable governmental codes, laws, ordinances, orders, decrees, rules and regulations.

Section 3.2. All improvements shall be constructed in accordance with the Plans and Specifications approved in accordance with the terms and conditions in Article IV and in accordance with all applicable governmental zoning codes, laws, ordinances, orders, decrees, rules and regulations. In the event of a conflict between such codes, laws, ordinances, decrees, rules and regulations such conflict shall be resolved by the application of the more stringent provision providing the higher or better quality result.

Section 3.3. The floor area of a Dwelling, in square feet of finished living area, calculated by using the exterior dimensions of each Dwelling (taken above the foundation level of the Dwelling at its highest point), exclusive of porches, basements, breezeways or garages, or living areas of Basements, shall be:

(a) For Level A Single Family Lots:

- (i) For any one story Dwelling, not less than seventeen hundred (1700) square feet;
- (ii) For any two story Dwelling, not less than one thousand (1000) square feet per level;
- (iii) For any Bi level Dwelling, not less than one thousand two hundred fifty (1250) square feet on the main level; and
- (iv) For any Tri level Dwelling, not less than seven hundred (700) square feet per level.

(b) For Level B Town Home/Row House Lots:

Not less than one thousand two hundred square feet.

(c) For Level C Patio Lots:

Not less than one thousand four hundred fifty square feet.

(d) For Level D Multi-Family Living Lots:

No minimum

(e) For Level E Single Family Attached Lots:

Not less than one thousand three hundred (1300) square feet

Section 3.3 (A). The minimum setback requirements on each lot within the Development shall be as follows:

(1) For Level A Single Family Lots:

(a) Minimum front yard setback, thirty (30) feet;

(b) Minimum rear yard setback, twenty (20) feet;

(c) Minimum side yard setback, seven (7) feet;

(2) For Level B Town Home/Row House Lots:

No minimum setback requirements.

(3) For Level C Patio Lots:

(a) Minimum front yard setback, thirty (30) feet;

(b) Minimum rear yard setback, twenty (20) feet;

(c) Minimum side yard setback, five (5) feet;

(4) For Level D Multi-Family Lots:

No minimum setback requirements.

(5) For Level E Single Family Attached Lots:

(a) Minimum front yard setback, thirty (30) feet;

(b) Minimum rear yard setback, twenty (20) feet;

(c) Minimum side setback, six (6) feet.

Section 3.4. All exteriors of Dwellings shall consist of brick, stone, vinyl siding, cedar planking, or "Exterior Stucco Systems" or any combination thereof. No other exterior materials shall be used without the prior written consent of the Architectural Review Committee. Front elevations shall be substantially composed of brick, stone, or "Exterior Stucco Systems".

Section 3.5 No Single Family Dwellings shall be constructed within seventy (70) feet of any other Dwelling with the same or substantially similar exterior elevation, color, or design.

Section 3.6. No Single Family Dwelling shall occupy more than forty percent (40%) of the surface area of the Lot upon which it is situated. The maximum Building Height of a Dwelling shall be two (2) Stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

Section 3.7. The roofing materials used on Dwellings shall be at least two hundred sixty (260) pound heavy weight architectural grade shingles or comparable, fire-retardant cedar shake, clay, tile, or decorative concrete roof tile. The use of other materials shall be subject to the consent of the Architectural Review Committee. No exposed tin or metal chimney pipe shall be allowed. All chimneys and exterior fireplace flues shall be covered with masonry or other similar material compatible with the facade of the Dwelling. All roofs shall contain a pitch of not less than 8/12.

Section 3.8. All Building Accessories, visible garbage receptacles, woodpiles and gas and electric meters (unless otherwise required by applicable authority) shall be located in the rear or side yards of a Lot and screened from view by an approved fence or plantings. Woodpiles shall consist of no more than one (1) face cord of wood and shall be stacked as not to interfere with the view of any adjacent lot owner and in no event shall wood be stacked more than four (4) feet high. In no event shall any woodpiles be covered with any tarpaulin or any other such cover. Air conditioning equipment, wherever located, shall be screened from view by an appropriate fence or plantings. Plantings must be of sufficient size to block view at time of planting. Any screening fence must receive the prior approval of the Architectural Review Committee as to design and location and in no event shall such screen fence be located in the side or rear yard setback areas.

Section 3.9. Access drives and other paved areas for

vehicular use on a Lot shall have a base of compacted gravel or crushed stone and shall have a wearing surface of all concrete, asphalt, or paving stone with a ten inch (10") flush concrete curb.

Section 3.10. No swimming pool shall be built without fencing as prescribed by Indiana law. The design of the pool and any Building Accessory shall be subject to the prior written consent of the Architectural Review Committee. No swimming pool shall be built on any lot abutting the golf course or Randolph Street more than two (2) feet above the engineered final grading of the lot upon which it is situated.

Section 3.11. Any visible solar collectors shall be subject to the prior written consent of the Architectural Review Committee.

Section 3.12. Each Owner shall be responsible, at its sole expense, for the repair, maintenance and replacement, as necessary, of the fencing located upon its Lot. Any repairs or replacements shall be performed in a manner so as to cause such fencing to remain in appearance similar to the original appearance thereof. In no event shall any fence, except those required for swimming pools, be located between a residence located on any lot adjoining Randolph Street. All fencing, including pool fencing, shall be as approved by the Architectural Review Committee.

Section 3.13. No flood lights or bright lights which illuminate adjoining Lots shall be permitted. No flagpoles shall be permitted to be permanently installed. No basketball standards or backboards shall be permitted without the prior written approval of the Architectural Review Committee. Operating dusk to dawn front yard light fixtures are required on all lots.

Section 3.14. Mailboxes and front yard light fixtures shall be aesthetically uniform and located, constructed, maintained, replaced and repaired in accordance with standards and specifications established by the Architectural Review Committee. No unapproved mail boxes or front yard light fixtures shall be located on any lot within the Development. No mailboxes shall be located on any trail or path easement.

Section 3.15. No above-ground communication, electric or television lines or cables shall be placed by any Owner anywhere on the Property other than within Dwellings. No television or radio antenna, earth station dish, pole, wire, rods, satellite dish, or other device used in connection with the reception or transmission of any television, radio or any other electrical signal shall be erected or maintained on the exterior of any Dwelling or on any part of a Lot other than specifically mandated by the Federal

Communication Commission, which presently permits dishes of not more than one (1) meter.

Section 3.16. No noxious or offensive activity shall be carried on, in, or upon the Property, nor shall anything be done thereon which may constitute or become an annoyance or nuisance to the Owners. Without limiting the foregoing, the following activities are specifically prohibited:

(a) Permitting rubbish or debris of any kind to accumulate on any Lot.

(b) Permitting unsightly plants or underbrush or plants breeding infectious plant diseases or noxious insects to grow.

(c) The burning of refuse outside a Dwelling.

(d) Foil or reflective materials used on windows as sun screens.

(e) Heating/air conditioning units installed in any windows.

(f) Exposed PVC or other pipe in any visible exterior location.

(g) Allowing overhead garage doors to remain open when not in use.

(h) The accumulation of derelict vehicles, garbage, rubbish, or other unsightly materials within the Development. A derelict vehicle is defined as a vehicle not currently licensed and/or inoperable for a period in excess of twenty-four (24) hours.

(i) The hanging of laundry, clothing, rugs or any other articles on any railing, fence, hedge, or wall, or the erection of laundry drying equipment, including clotheslines, outside a Dwelling.

Section 3.17. Except as expressly provided herein, no temporary building, truck over 3/4 ton, trailer, boat, mobile home, recreational vehicle, tent, or other similar improvement shall be located upon any Lots on more than ten (10) calendar days in any one (1) calendar year, except for vehicles parked inside the garage.

Section 3.18. Dead trees or shrubbery shall be promptly removed from an improved Lot by the Owner thereof. Unimproved Lots shall be planted with grass or other vegetation as permitted by the rules and regulations adopted by the Association. The front yard and side yards of each improved Lot, other than such portion as underlies the Improvements, shall have an underground sprinkler system installed and shall be sodded and landscaped, including foundation plantings, which sodding and landscaping shall have a value of not less than Four Thousand Five Hundred Dollars (\$4,500.00). The Lots shall be sodded and landscaped, as aforesaid, as weather conditions permit, promptly upon completion of construction, but in no event more than one hundred twenty (120) days following the completion of construction of the Dwelling thereon. Landscaping shall not be installed in a manner which may unreasonably obstruct any lake view or obstruct vehicular traffic along public ways or present a visual obstruction creating safety hazards.

Section 3.19. Except as provided in Section 3.17, trucks, boats, recreational vehicles, campers, snowmobiles, motorized golf carts, trailers, commercial vehicles or other vehicles (other than automobiles and mini-vans) shall, when not being driven or operated, at all times be parked in the garage of the Dwelling or (except for said motorized golf carts) on the driveway serving said Dwelling and their repair or maintenance shall not be permitted except within the confines of the garage. The term "commercial vehicle" shall include all automobiles, station wagons, trucks or vehicular equipment which bear signs referring or having printed on them, references to any commercial undertaking. The doors to the garage of any Dwelling shall remain closed at all times other than when necessary for the bringing in or out of vehicles.

Section 3.20. No animals (other than inoffensive common domestic household pets such as dogs and cats) shall be kept on any Lot or within the confines of any Improvement thereon. Not more than three (3) dogs or cats, or any combination thereof, shall be kept on any Lot or within the confines of any improvements thereon. The breeding or keeping of animals for sale or profit is expressly prohibited.

Section 3.21. No motorized vehicles or motorized devices of

any type shall be permitted upon the Trails.

Section 3.22. The Owner shall observe such rules and regulations regarding the parking of motor vehicles within the Development as may be prescribed by the Association from time to time, including rules restricting parking to one or the other side of the streets. No vehicles shall be parked on any street within the Development without the express written approval of the Property Owners' Association.

Section 3.23. All construction shall be performed in a manner so as not to impair or interfere with the enjoyment by other Owners of their right, title and interest at the Property, and each Owner shall refrain from any activities which shall be injurious to person or property.

Section 3.24. Each Owner shall keep all areas of the Lots designed or intended for the proper drainage or detention of water, including culverts, swales and ditches, unobstructed, maintained, and mowed regularly. No trees, plantings, shrubbery, fencing, patios, structures, landscaping treatment or other obstructions shall be planted, placed or (except for existing trees or plantings) allowed to remain in any such areas, and no Owner shall alter the rate or direction of flow of water from any Lot by impounding water, changing grade, blocking, redirecting swales, ditches or drainage areas or otherwise. Each Owner acknowledges, by acceptance of a deed to a Lot, that any and all such drainage or detention areas are for the benefit of the entire Property.

Section 3.25. It is the intent that all lots within the Development shall be used for residential purposes and no home business which causes an increase in traffic, noise, or disturbs the peace and quiet of the neighborhood shall be allowed within the Development.

Section 3.26. No signs, including political signs, shall be displayed on any lot other than house numbers; provided, however, that the Declarant shall be entitled to place For Sale signs, model home signs, open house signs, and direction signs on lots within the development at Declarant's discretion; and provided further that General Contractors building dwelling units shall have the right to display a sign on the property setting out its name and telephone number, which sign shall not exceed one (1) foot in height by three (3) feet in width. General Contractors' signs shall be permanently removed not more than six (6) months after the date of substantial completion of the dwelling.

Section 3.27. No firearms shall be discharged within the Development except by authorized police personnel in the performance of their duties.

Section 3.28. All owners of all lots adjoining any lake or other body of water within the Development shall install and maintain appropriate shoreline erosion control along that portion of their property bordering on said lake or other body of water. Shoreline erosion control shall be in the form of a sea wall, rip rap, or similar installation; provided, however, that all shoreline installation must be approved by the Architectural Review Committee prior to installation. The Architectural Review Committee may from time to time adopt reasonable requirements and standards for shoreline control. All shoreline erosion control shall be installed within six (6) months following owner's purchase of the lot or prior to the start of any construction on the lot, whichever occurs first.

Section 3.29. Each owner of property within the Development agrees by taking ownership of property to become a member of a to be formed Indiana Corporation to be known as DoubleTree Lake Estates Country Club and to pay such assessments as may from time to time be promulgated for the purpose of maintaining the clubhouse, golf course, and such other amenities as may from time to time be transferred to the Country Club. Any delinquent assessments, restaurant, golf or house charges may be collected by lien and or foreclosure as provided in Section 6.9 hereof including interest, attorney fees, and court costs. In no event shall any assessments be levied prior to the occupancy of the owner's lot or the substantial completion of the clubhouse.

Section 3.30. It is the intention of these Covenants that Units within the Development shall be owner occupied to a great extent. Accordingly, at no time shall more than ten percent (10%) of the Units within the Development be rented.

ARTICLE IV ARCHITECTURAL CONTROLS

Section 4.1. Except for Improvements constructed by Declarant, no improvement, whether original or replacement, temporary or permanent, shall be constructed, placed or permitted on any Lot without the prior written approval of the committee established in accordance with Section 4.2 (the "Architectural Review Committee"), which approval shall be obtained in the manner hereafter set forth. Without limitation of the criteria which the Architectural Review Committee may apply, the following criteria

shall be applied:

(a) Dwelling designs shall be well balanced, although symmetry is not required. Windows, skylights, overhangs, projected areas of portions of houses are usually a desirable attribute in many styles. Roof pitches, dormers and roof windows should correlate with the style of architecture. Patterns, rhythms, and articulation of architectural elements are encouraged.

(b) Owners are encouraged to vary and mix styles, brick and paint and/or stain colors of houses.

(c) Gutters and downspouts on Improvements shall match or complement the exterior color scheme and be as unobtrusive as possible.

(d) All storm windows and screens and storm doors shall be matching or compatible with the exterior color scheme.

(e) Porches, patios, verandas, porticos, and decks are encouraged. Such Improvements shall be compatible with the design and color scheme of the Dwelling.

Section 4.2 The Board shall establish the Architectural Review Committee which shall consist of up to five (5) (but not less than three (3)) members, all of whom shall be Owners and who may or may not be members of the Board, provided that prior to the Turnover Date, such members do not have to be Owners. The regular term of office for each member shall be one year, coinciding with the fiscal year of the Association. Any member appointed by the Board may be removed with or without cause by the Board at any time by written notice to such appointee, and a successor or successors appointed by the Board to fill such vacancy shall serve the remainder of the term of the former member. The Architectural Review Committee shall elect a chairperson and he or she, or in his or her absence, the vice chairperson, shall be the presiding officer at its meetings. The Architectural Review Committee shall meet as needed, as well as upon call of the chairperson, and all meetings shall be held at such places as may be designated by the chairperson. Three (3) members shall constitute a quorum for the transaction of business, and the affirmative vote of a majority of those present in person or by proxy at a meeting of the Architectural Review Committee shall constitute the action of the Architectural Review Committee on any matter before it. The

Architectural Review Committee is authorized, with the approval of the Board of Directors, to retain the services of consulting architects, landscape architects, urban designers, engineers, inspectors, and/or attorneys in order to advise and assist the Architectural Review Committee in performing its functions set forth herein. Each member of the Architectural Review Committee may be paid a stipend or honorarium as from time to time determined by the Board.

Section 4.3. The Architectural Review Committee is hereby authorized, with the approval of the Board of Directors, to promulgate from time to time written architectural standards, policies, and guidelines (the "Standards") governing the construction, location, landscaping, and design of Improvements, the contents of submissions of Plans and Specifications, and other information required to evidence compliance with and obtain approval pursuant to the provisions hereof. Any such Standards shall be binding and enforceable on all Owners with respect to all improvements requiring the approval of the Architectural Review Committee. No improvements shall be commenced, constructed, altered, added to or maintained upon any part of the Property (except for Dwellings and other Improvements which are constructed by Declarant and for Improvements which pursuant to this Article IV do not require the consent of the Architectural Review Committee) unless and until the Architectural Review Committee has approved said improvements in writing.

Section 4.4. The specific consent of the Architectural Review Committee shall be required as a condition to the construction or alteration of all improvements as defined in paragraph 1.19 including yard lights, fences, patio screens, decks, exterior lighting, air Condition units, piers, boat lifts, docks, mailboxes and landscaping. The foregoing shall not be deemed to limit the authority of the Architectural Review Committee to promulgate Standards relative to such Improvements or to take corrective action in accordance with this Declaration with respect to such Standards.

Section 4.5. No construction of Improvements shall be undertaken or conducted between the hours of sunset and 7:00 A.M. or on Sundays, except for (a) construction activities of Declarant, (b) emergency situations involving the potential loss, injury, or damage to person or property, and (c) otherwise permitted by the Architectural Review Committee.

Section 4.6. To preserve the architectural and aesthetic appearance of the Development, no construction of Improvements of any nature whatsoever (other than such Improvements as are

specified in Section 4.4) shall be commenced or maintained by any Owner, other than Declarant, with respect to the construction of or affecting the exterior appearance of any Dwelling or with respect to any other portion of the Property, nor shall any exterior addition to or change or alteration therein be made (including, without limitation, painting or staining of any exterior surface in a color other than as originally approved by the Architectural Review Committee), unless and until two (2) copies of the "Plans and Specifications" shall have been submitted to and approved in writing by the Architectural Review Committee as to the compliance of such Plans and Specifications with such Standards as may be published by the Architectural Review Committee from time to time including the harmony of external design, location, and appearance in relation to surrounding structures and topography. For purposes hereof, "Plans and Specifications" shall be deemed to mean:

- (a) The Lot site plan, as prepared by the Owner's architect, showing, among other things, the location and dimensions of all intended improvements:
- (b) The Declarant strongly encourages all Property Owners to obtain soil test reports showing test borings, soil composition and load bearing capacity of area(s) where buildings are to be located.
- (c) Drawings, plans and specifications, as prepared by the Owner's architect, of all exterior surfaces, including roofing, showing elevations and grade, and including the color, quality and type of exterior construction materials and landscaping; and
- (d) As a condition for Plan and Specifications approval, the Architectural Review Committee shall have the right to require applicant to post a cash sum in an amount not to exceed One Thousand Dollars (\$1,000.00) to be held by the Architectural Review Committee until the completion of construction for the purpose of guaranteeing that said construction will conform to and be completed within the provisions of the Declaration. In the event that the Architectural Review Committee shall determine that the property owner and/or builder has failed to keep the lot, surrounding streets, lots, and Common Areas in a clean, sightly, safe condition during the

construction, or has failed to install or maintain adequate soil erosion protection, the Architectural Review Committee shall be entitled to expend said sum for said purposes. Upon completion of construction, said sum, less any amount expended by the Architectural Review Committee as herein provided, shall be returned to applicant, without interest.

- (e) In the event construction is commenced prior to obtaining Architectural Review Committee approval, the Plan Review Fee shall be twice the normal amount.

Section 4.7. No approval of Plans and Specifications and no publication of Standards shall be construed as representing or implying that such Plans and Specifications or Standards shall, if followed, result in properly designed Improvements. Such approvals and Standards shall in no event be construed as representing or guaranteeing that any Dwelling or other Improvement built in accordance therewith shall be built in a good and workmanlike manner. Neither Declarant, the Association, the Architectural Review Committee, its advisers, consultants, architects, nor engineers, shall be responsible or liable for any defects in any Plans or Specifications submitted, revised or approved pursuant to the terms of this Article IV, any loss or damages to any person arising out of the approval or disapproval of any Plans or Specifications, any loss or damage arising from the noncompliance of such Plans and Specifications with any governmental ordinances and regulations, nor any defects in construction undertaken pursuant to such Plans and Specifications.

Section 4.8. The Architectural Review Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions, and no variance or adjustment shall be granted which is materially detrimental or injurious to other lots in the Development.

ARTICLE V HOMEOWNERS' ASSOCIATION

Section 5.1. All Owners shall be members of the DoubleTree West Homeowners' Association which shall provide for maintenance and operation of the Common Areas and in general to maintain and promote the desired character of the Development in accordance with

these covenants.

Section 5.2.

(a) The association shall have a Board of up to five (5) but not less than three (3) directors who shall be elected by the Members of the Association at such intervals as the Articles of Incorporation and By-Laws of the Association shall provide, except (i) that vacancies in the Board occurring between regularly scheduled annual meetings of the Members may be filled by the Board if so provided by the Articles of Incorporation or By-Laws and (ii) that the first Board and subsequent Boards (until the Turnover Date) shall be appointed by the Declarant. Except for directors of the Board appointed by the Declarant, all directors shall be Members of the Association. The Declarant may, from time to time, by written notice to the Association, elect to relinquish its right to appoint any one or more directors and continue to exercise its right to appoint the remaining directors of the Board until the Turnover Date.

(b) The Association shall have such officers as shall be appropriate from time to time, who shall be elected by the Board and who shall manage and conduct the affairs of the Association under the direction of the Board. The Board shall have the authority to appoint such committees as it may from time to time deem appropriate. Except as expressly provided otherwise by the corporate charter or By-Laws, all power and authority to act on behalf of the Association, both pursuant to this Declaration and otherwise, shall be vested in the Board and its officers under the direction of the Board, and shall not be subject to the approval of the Members. The directors and officers of the Association shall not be liable to the Owners or any other person, firm, or corporation for any mistake of judgment or any acts or omissions made in good faith as such directors or officers.

Section 5.3. The Declarant shall, through the Board appointed by it in accordance with Section 5.2, exercise control over all Association matters, until the first to occur of the following: (a) the date which is twenty (20) years from the date of this Declaration, (b) the date of the sale and conveyance of legal title to all of the Lots in all units to Owners other than Declarant or an assignee of Declarant, or (c) the Declarant elects voluntarily to turn over to the Members the authority to appoint the Board, which election shall be made by the Declarant executing and recording in the Office of the Recorder of Lake County, Indiana an instrument setting forth its intention to so turn over its authority hereunder. The date upon which the authority to appoint the Board passes to the Members is hereinafter referred to as the

"Turnover Date". On or prior to the Turnover Date, the Declarant shall convey to the Association, and the Association shall accept, the Common Areas to be owned by the Association hereunder and the Association shall maintain the Common Areas as required hereunder. The recording of a deed from the Declarant for all or a portion of the Common Areas shall be sufficient evidence of said conveyance.

Section 5.4.

(a) Every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Nothing herein contained shall be interpreted to exclude Declarant from membership while it or any of its successors in interest owns one or more Lots.

(b) From and after the Turnover Date, each Member shall be entitled to one (1) vote for each Lot owned by him on each matter submitted to a vote of Members; provided, however, that where there is more than one Owner of a Lot, such co-owners of a Lot shall only be entitled to one vote for each lot owned.

Section 5.5. The Association, through the Board, shall have the power and duty to;

(a) Own, maintain and otherwise manage the streets, roadways, lakes, Common Areas and all Improvements thereon and all other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain, including any obligation or agreement (including any which may be entered into with the County of Lake, the Town of Winfield, or other governmental agency) to maintain the Common Areas, Lake, the entrance, landscape mounding and berms, and any landscaping located in cul-de-sac islands in the dedicated roads or streets which are within the Property and to maintain any signage and lighting located thereon;

(b) Contract with independent contractors to perform all or any part of the duties and responsibilities of the Association;

(c) Establish and maintain a Contingency and Replacement Reserve in an amount to be determined by the Board;

(d) Maintain, at the expense of the defaulting Owner, all drainage areas and facilities located on the Property in

accordance with the reasonable and acceptable engineering requirements of the Association, the Town of Winfield, or County of Lake in the event that one or more Owners fail to do so;

(e) Provide for the maintenance of Common Areas, landscaping, signs, monuments, fencing, retaining walls, water systems, lighting and other improvements located on the Common Areas or on other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain;

(f) At its option, complete the construction or maintenance of any lot, Dwelling, or other improvement, the construction of which is not being performed in a diligent, timely or workmanlike manner;

(g) At its option, mow, care for, maintain and remove rubbish from any vacant or unimproved portions of the Property and to do any other things necessary or desirable in the judgment of the Board to keep any vacant or unimproved portions of the Property neat in appearance and in good order. The foregoing rights shall not apply to any Lot or other portion of the Property owned by Declarant;

(h) Make such improvements to the Common Areas and provide such other facilities and services as may be deemed desirous from time to time by the Board acting in accordance with its Articles of Incorporation and By-Laws, provided, however, that any such action so authorized shall always be for the express purpose of keeping the Development a highly desirable residential community; and

(i) Exercise all other powers and duties vested in or delegated to the Association, and not specifically reserved to the Members in this Declaration in the Articles of Incorporation or the By-Laws.

Section 5.6. The Board shall also have the authority and responsibility to obtain and maintain comprehensive public liability insurance, including liability for injuries to and death of persons, and property damage, in such limits as it shall deem desirable, and workers' compensation insurance, and other liability insurance as it may deem desirable, insuring each Owner, each member, the Association, its officers, the Board, the Declarant, and their respective employees and agents from liability and insuring the officers of the Association and the Board from

liability for any good faith actions taken beyond the scope of their respective authority. Such insurance coverage shall include cross liability claims of one or more insured parties against other insured parties by having a severability of interests endorsement. The premiums for such insurance shall be common expenses payable out of the proceeds of the assessments required by and collected in accordance with Article VI. The Association shall also have the authority and responsibility to obtain and maintain insurance policies covering the Common Areas against loss or damage by fire and such other hazards contained in customary fire and extended coverage, vandalism and malicious mischief endorsements as the Association may deem desirable. The Association shall also have the authority to obtain such other kinds of insurance as the Association shall from time to time deem prudent and to require members to be responsible for the acts of the members' family and guests.

Section 5.7. The Board, officers of the Association, members of any committee thereof (including the Architectural Review Committee) and the employees, consultants and agents of any of them shall not be liable to the Owners or any other person for any mistake of judgment or for any acts or omissions of any nature whatsoever in their respective positions except for such acts or omissions found by a court of competent jurisdiction to constitute willful misfeasance, gross negligence or fraud. The Owners shall indemnify, hold harmless, protect and defend the foregoing parties against all claims, suits, losses, damages, costs and expenses, including without limitation, reasonable attorney's fees and amounts paid in reasonable settlement or compromise incurred in connection therewith. The burden of the foregoing indemnity shall be borne by the Owners at the time such loss, damage, cost or expense is incurred in the same proportion as assessments are borne by the Owners as provided in Article VI hereof. To the extent possible, the Board's and Association's liability hereunder and the Owner's indemnification obligation shall be insured by means of appropriate contractual endorsements to the comprehensive general liability insurance policies held from time to time by the Association. The Board shall have the authority, but not the obligation, to exclusively contract for garbage, refuse collection, and recycling programs within the Development so as to limit the number of refuse and collection haulers within the Development, provided, however, that said authority shall be subject to the duly adopted ordinances, including subdivision control, zoning ordinances, and building codes of the Town of Winfield, which ordinances, if adopted, will supersede the authority granted herein.

Section 5.8.

(a) Until the Turnover Date, the Declarant shall have all the rights and powers herein granted to the Association and shall be authorized and empowered to exercise all power and authority of the Board.

(b) Until the Turnover Date, Declarant shall have the right, but not the obligation, to dedicate any and all streets to the Town of Winfield, Town of Merrillville, or Lake County, Indiana and/or to maintain the Common Areas and all Improvements, signs and monuments located thereon and, in its sole discretion, pay all expenses and costs arising in connection with the Common Areas, including, without limitation, the costs of improving and maintaining the Common Areas (and any Improvements, signs and monuments located thereon) and general real estate taxes payable in connection with the Common Areas to the extent that any real property taxes payable after the Turnover Date in connection with the Common Areas are attributable to the period prior to the Turnover Date. Declarant shall convey the Common Areas to the Association on or before the Turnover Date.

(c) Declarant shall be entitled at all times to conduct sales of Lots from the Property and shall have the right, for itself and its agents, employees, guests and invitees, to utilize roads, streets, Common Areas and all other portions of the Property, excluding sold Lots, for such purposes until all Lots are sold. Declarant may at all times utilize signage, lighting and establish sales offices and model homes as required to conduct its sales and marketing of the property.

The Board shall have the authority to appoint such committees as it may be from time to time find useful. Such committees may include, but are not limited to, Grievance Committee, Lake Committee, Financial Committee, Security Committee, Common Areas Committee, Golf Committee, Election Committee, etc. All such committees shall serve at the pleasure of the Board of Directors and the chairperson of such committee shall be appointed by the Board.

Section 5.9. The Board shall have the authority to impose reasonable restrictions on streets, lakes, ponds, and common areas within the Development, including the right to impose speed limits, traffic control signs, and other street signs, frost law type regulations, boat horse power restrictions, boat type and number restrictions, operator age requirements, noise restrictions, curfew type restrictions for lakes, ponds, common areas, and similar type restrictions as to the proper use of the streets, lakes, ponds, and

common areas. The Board shall also have the authority to impose fines for violations of said restrictions, and said fines may be collected as provided for delinquent assessments, including interest, attorney fees, and court costs.

ARTICLE VI **ASSESSMENTS**

Section 6.1. Each Owner, by taking title to a Lot, shall be deemed to have covenanted and agreed to pay to the Association annual assessments or charges and special assessments for capital improvements and unforeseen expenses, to be collected from time and time as hereinafter provided. The Declarant shall in no event be required to pay such annual or special assessments as pertain to Lots which it still owns. The annual and special assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a lien on the Lot against which each such assessment is made. Furthermore, each such assessment, together with such interest, costs and reasonable attorneys' fees also shall be the personal obligation of the person who is the Owner of such Lot.

Section 6.2. The assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety, and welfare of the residents of the Property and in particular for the improvement and maintenance of the Property, services and facilities devoted to these purposes and related to the use and enjoyment of the Common Areas. Such uses shall include, without limitation, the cost of all general real estate taxes, insurance, repair, replacement and maintenance and other charges required or permitted by this Declaration and the cost of those items that the Board shall determine to be necessary or desirable to meet the purposes of the Association, including without limitation the establishment and maintenance of a Contingency and Replacement Reserve.

Section 6.3. Each year on or before November 1, the Board shall estimate the total amount of expenses necessary to pay the cost of wages, materials, taxes, insurance services, supplies and any other necessary or desirable items or services which will be required during the ensuing calendar year (January 1 - December 31) for items or services authorized by the Board, together with a reasonable amount necessary to fund the Contingency and Replacement Reserve, and shall, on or before December 1, make available to all Owners who so request the amount of such estimate ("Estimated Cash Requirement"). Such Estimated Cash Requirement shall be prepared on a line-item basis. The Estimated Cash Requirement shall be assessed among all of the Owners excepting the Declarant. On or before January 1 of the ensuing fiscal year, each Owner shall be

obligated to pay to the Board, or as it may direct, the annual assessment made pursuant to this Section 6.3; provided, however, that prior to January 1, 2003, the annual assessment to be imposed shall not exceed the sum of One Hundred Dollars (\$100.00) per Lot per annum. On or before the date of the annual meeting of each calendar year, the Board shall make available to all Owners who so request an itemized accounting of the expenses for the preceding fiscal year actually incurred and paid, together with a tabulation of the amounts collected from the Owners pursuant to assessments made during such year and showing the net amount over or short of the actual expenditures, plus reserves. The Board shall upon demand at any time furnish a certificate in writing signed by an officer or agent of the Association, setting forth whether the assessments and/or charges on a specified Lot have been paid. Such certificates shall be conclusive evidence of payment or nonpayment of any assessment and/or charges thereon.

Section 6.4.

(a) The Board shall build up and maintain a reserve for the replacement of capital improvements, other authorized capital expenditures and for unforeseen expenditures (the "Contingency and Replacement Reserve"). Capital improvements and expenditures which may become necessary during the year shall be charged first against the Contingency and Replacement Reserve.

(b) If the Contingency and Replacement Reserve proves inadequate for any reason, including nonpayment of any Owner's assessment, the Board may, at any time, levy a special assessment, which shall be assessed among the Owners, excepting Declarant. Lots shall be assessed for special assessment the same as for annual assessment as set forth in Section 6.3. The Board shall serve notice of any such special assessment on all such Owners by a statement in writing giving the amount and reasons therefor, and such special assessment shall become effective and fully payable ten (10) days after the delivery or mailing of any such notice of assessment.

Section 6.5. The failure or delay of the Board to prepare or serve the Estimated Cash Requirement on any Owner shall not constitute a waiver or release in any manner of any Owner's obligation to pay his share of such Estimated Cash Requirement as herein provided, as and when the Estimated Cash Requirement shall be determined, and, in the absence of the preparation of the Estimated Cash Requirement, the Owner shall continue to pay his share of such Estimated Cash Requirement at the then existing annual rate established for the previous calendar year, subject to adjustment at such time as the Estimated Cash Requirement has been prepared and the Owners have been notified thereof.

Section 6.6. The Board shall keep full and correct books of account in chronological order of the receipts and expenditures pertaining to the Common Areas and any other property with respect to which it may have rights hereunder, specifying and itemizing the maintenance and repair expenses of such property and any other expenses so incurred. Such records and the vouchers authorizing the payments described therein shall be available for inspection by any Owner or any representative of an Owner duly authorized in writing, or any holder of a Mortgage, by appointment, at such reasonable time or times during normal business hours, and upon payment of reasonable fees which the Board may impose to cover administrative costs, when requested by an Owner or by the holder of a Mortgage. Upon five (5) days' prior written notice to the Board, any Owner shall be furnished a statement of his or her account, which statement shall set forth the amount of any unpaid assessments or other charges due and owing from such Owner.

Section 6.7. All funds collected hereunder shall be held and expended for the purposes designated herein, and are hereby held in trust for the benefit, use and account of all Owners. All funds not otherwise employed shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories or investments as the Board may select.

Section 6.8. Any assessments or other charges which are not paid when due shall be delinquent. If the assessment or charge is not paid within thirty (30) days after the due date, the assessment shall bear interest from and after the due date at the lesser of the rate of eighteen percent (18%) per annum or the highest rate allowed by law, and the Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Owner's Lot, and interest, costs and reasonable administrative, collection and/or attorneys' fees incurred in any such action shall be added to the amount of any such overdue assessment. The amount of any delinquent and unpaid charges or assessments, and interest, costs and fees as above provided, shall be and become a lien or charge against the Lot of any such Owner when payable and may be foreclosed by an action brought in the name of the Board as in the case of foreclosure of mortgage liens against real estate. The directors of the Board and their successors in office, acting on behalf of the other Owners, shall have the power to bid in the interest so foreclosed at foreclosure sale, and to acquire and hold, lease, mortgage and convey any interest so acquired. The Association shall not be required to accept any member who's membership is based upon ownership of a lot for which delinquent assessments, fees, costs, or charges remain outstanding, whether or not there is an enforceable lien against the lot and whether or not said

assessments, fees, costs, or charges were incurred by the present owner or a prior owner.

Section 6.9. The lien of assessments and/or charges provided for herein shall be subordinate to the lien of any Mortgage now or hereafter placed on the Lots. In the event of the issuance of a deed pursuant to the foreclosure of such prior Mortgage or in lieu of such foreclosure, the grantee of such deed shall take title free and clear of any lien for assessment authorized by this Declaration so long as any such lien shall have arisen prior to the date of recording of any such deed.

Section 6.10. Whenever two (2) or three (3) "Contiguous Lots" in the Development shall be owned by the same Owner, and such Owner shall desire to use two (2) or three (3) of said lots as a site for a single dwelling house, said Owner shall apply in writing to the Architectural Review Committee for permission so to use said lots. If written permission of such a use shall be granted, the lots constituting the site for such single dwelling house shall be treated as a single lot for the purposes of applying this Declaration to said lots, so long as the lots remain improved with a single dwelling house. In the event ownership of said lots is ever separated, the Owner shall be liable to pay to the Association back assessments which were not paid due to the contiguous lot status for a period not to exceed five (5) years any such permission, however, shall be subject to all requirements of all governmental units having jurisdiction over the property.

ARTICLE VII **EASEMENTS**

Section 7.1. Declarant hereby declares the following non-exclusive easements are hereby created with respect to the Common Areas:

(a) Each Owner and its respective guests, invitees and employees shall have a non-exclusive easement for use and enjoyment in and to the streets and Common Areas subject to the following: (i) the right of the Association to pass reasonable rules and regulations relating to such use and enjoyment, (ii) the right of the Association to suspend an Owner's right to use or enjoy such easements (excepting streets) for any period during which such Owner may be in violation of this Declaration including any period during which the Owner has unpaid assessments more than sixty (60) days past due, (iii) the right of the Association to levy assessments as herein provided, and (iv) any and all rights

reserved to Declarant and the Association as herein provided.

(b) A non-exclusive easement for the installation and maintenance of drainage facilities and utility easements, including cable television, is hereby granted to the Association and reserved by the Declarant over, under, across and through all unsold lots and the Common Areas. If any such drainage or utility facilities are not installed or if any easements for such purposes are not created with respect to a Lot or any portion thereof prior to delivery of a Lot Deed to an Owner, said Owner hereby grants to the Declarant and the Association a power of attorney to execute and record such easements with respect to any Lots owned by said Owner for the benefit of the Property. The foregoing power of attorney is hereby coupled with an interest and is therefore irrevocable.

Section 7.2. Declarant hereby reserves, for itself and the Association, the right, but not the obligation, to construct and maintain a system of trails within the Common Areas and/or within the portions of the Lots which are subject to an easement therefor as established pursuant to the Subdivision Plat.

Section 7.3. Declarant hereby declares a non-exclusive easement in its favor over unsold Lots within the Development and over the Common Areas for the maintenance of signs, sale offices and business offices, together with such other facilities as in the sole opinion of Declarant may be reasonably required, convenient, or incidental to the sale of Lots or Dwellings, for so long as Declarant owns any Lot.

Section 7.4. The Declarant, Association and any of their respective agents, employees, and independent contractors shall have the right to enter upon the Common Areas and any Lot to the extent necessary for the purpose of constructing, maintaining, repairing and replacing sight/sound barriers, landscape mounding and berms, and the Common Areas and any improvements in, on, under or upon the Common Areas as herein provided or any portion of the Property which they, or any of them, pursuant to easement or license agreement, are permitted or required to maintain or for performing any of their respective rights or obligations herein provided, including without limitation the rights and obligations granted pursuant to Section 5.5 hereinabove. No one other than the Declarant, or the Association shall have the right to make any changes or alterations in any sight/sound barriers or landscape mounding or berms. In any such case, the Declarant, Association or any of their agents, employees or independent contractors shall not be guilty of any trespass.

Section 7.5. The Declarant and the Association hereby reserve the right to grant easements for ingress, egress, installation, construction, reconstruction, maintenance, repair, operation and inspection of utility services over, under, across and through the Common Areas as they deem necessary or desirable in order to effectuate the intent of this Declaration and for such purpose, the right to dedicate or transfer fee simple ownership to all or any part of the Common Areas to an appropriate governmental authority or public or private utility company is hereby reserved.

Section 7.6. Any grant change or abandonment of easement pursuant to this article shall be subject to and not in conflict with all requirements of all governmental units having jurisdiction over the property.

ARTICLE VIII **GENERAL PROVISIONS**


Section 8.1. The covenants and restrictions of this Declaration shall run with the land, and shall inure to the benefit of and be enforceable by the Board, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded in the Office of the Recorder of Lake County, Indiana, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless changed in whole or in part by vote of those persons who are then the owners of a majority of the numbered lots of the Development. No provision of these covenants or any amendment thereto which relates to building set back lines, minimum lot size, minimum square footage, applicable subdivision control ordinances, zoning ordinances or building codes, for dwellings or other buildings may be amended or changed without the prior written consent of the governmental entity having zoning jurisdiction over the development.

Section 8.2. If and to the extent that any of the covenants would otherwise be unlawful or void for violation of (a) the rule against perpetuities, (b) the rule restricting restraints on alienation, or (c) any other applicable statute or common law rule analogous thereto or otherwise imposing limitations upon the time during which such covenants may be valid, then said covenant shall continue and endure only until the expiration of twenty-one (21) years after the death of the last to survive of the class of persons consisting of all of the lawful descendants of David B. Lasco, living at the date of this Declaration.

Section 8.3. Each grantee of Declarant by taking title to a Lot, and each purchaser under any contract for a deed of conveyance pursuant to which said grantee will take title, accepts said title subject to all restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration, and all rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at any time any interest or estate in said land, and shall inure to the benefit of such person in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance, or in any mortgage or trust deed or other evidence of obligation, and the rights described in this Section 8.3 or described in any other part of this Declaration shall be sufficient to create and reserve such rights to the respective grantees, mortgagees and trustees of such Lot as fully and completely as though such rights were recited fully and set forth in their entirety in any such documents.

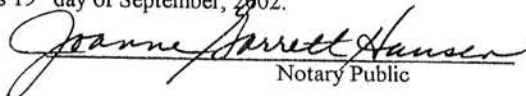
DBL Residential, L.P., an
Indiana Limited Partnership

By: DBL Residential, Inc.,
an Indiana Corporation
General Partner

By: 
David B. Lasco, President

STATE OF INDIANA, COUNTY OF PORTER, SS:)

Before me, a notary public, personally appeared David B. Lasco, President, and acknowledged the execution of the foregoing document this 19th day of September, 2002.


Notary Public

Commission Expires:
County of Residence:

JOANNE GARRETT-HANSEN
NOTARY PUBLIC STATE OF INDIANA
PORTER COUNTY
MY COMMISSION EXP NOV 8, 2006

↗ This Instrument Prepared by: Theodore A. Fitzgerald, 6903-64
P.O. Box 98, Hebron, Indiana

EXHIBIT A

The Northeast 1/4 of Section 5, Township 34 North, Range 7 West of
the Second Principal Meridian, in Lake County, Indiana;