

**BROOKFIELD
FARMS
HOMEOWNERS
ASSOCIATION**

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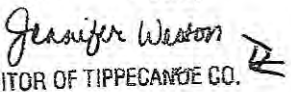
***SECOND
AMENDMENTS***

09-11-2007

112-03001-0015 thru 112-03001-0433
112-03002-0014 thru 112-03002-0322
112-03003-0013 thru 112-03003-0253

DULY ENTERED FOR TAXATION
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER.

SEP 11 2007

Jennifer Weston
AUDITOR OF TIPPECANOE CO. 

**SECOND AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS, COMMITMENTS,
RESTRICTIONS, EASEMENT AND ASSESSMENTS OF
BROOKFIELD FARMS SUBDIVISION
AND SUBSEQUENT SECTIONS THERETO
LAFAYETTE, INDIANA**

REF: 93-25752

WHEREAS, the Restrictive Covenants for Brookfield Farms Subdivision, dated November 9, 1993, were recorded in Record 93-25752 on November 10, 1993 in the Office of Recorder, Tippecanoe County, Indiana;

WHEREAS, the Restrictive Covenants were amended July 18, 1994, and said amendments were recorded in Record 9414431 on July 19, 1994 in the Office of Recorder, Tippecanoe County, Indiana;

NOW THEREFORE, at least 60% of the Owners of Lots in the Brookfield Farms Subdivision having approved them, these amendments of the Restrictive Covenants are hereby made and adopted this 11th day of September, 2007.

ARTICLE I, Section A – Add the following definition:

"Board" shall mean the board of directors of the Brookfield Farms Homeowner's Association, as described more particularly in Article XV, Section C.

ARTICLE II, Section A – Add the following paragraph:

Home Businesses: The purpose of this provision is to prevent excessive foot and vehicle traffic to the Development and to prevent the establishment of commercial enterprises in the Development that would alter the character and appearance of the Development. Therefore, business signage may not be erected on any Lot without prior written approval of the Committee. No business may be conducted on any Lot that requires frequent visitation of customers and employees of said business. Commercial enterprises that are conducted principally, or exclusively, by electronic or telephonic means may be permitted on any Lot.

ARTICLE III, Section A.8.c – Replaced with the following:

Must be shadow box, split-rail, chain link, black iron or aluminum picket style, or vinyl unless approved by the Committee. Any fence needs prior Board approval and must be properly maintained.

ARTICLE III, Section A.13 – Replaced with the following:

Above-Ground Swimming Pools: Temporary above-ground swimming pools are permitted on any Lot from Memorial Day to Labor Day of same calendar year provided that the above-ground swimming pool does not leave any permanent structural damage on any Lot and provided that the above-ground swimming pool be erected so that it is not visible from any public street. Above-ground swimming pools must also be kept in good order, with sufficient filtration, and be covered when not in use. In-ground swimming pools shall be permitted with the approval of the Board.

ARTICLE III, Section A.15 – Replaced with the following:

Satellite Dishes: Satellite dishes with a diameter of two feet or less and that are not visible from any public street are permissible. No person shall maintain more than two satellite dishes on the same Lot without approval of the Board. Any dish which would be visible from any public street must be pre-approved by the Board.

ARTICLE III, Section E.1 – Replaced with the following:

Establish and mow the grass with reasonable frequency to prevent its growth from exceeding four (4) inches in height. This mowing requirement shall not apply to Lots owned by Declarant. Owners should keep their lawns as weed-free as possible.

ARTICLE III, Section E.4 – Replaced with the following:

Owners are responsible for the maintenance of trees planted on their Lot. Such trees shall be maintained in good condition so as to present a healthy, neat and orderly appearance and shall be kept free from refuse and debris. No Owner shall fasten or attach any wire, rope, sign, handbill or other thing to any tree, bush, shrub or plant growing in any public right-of-way, except guy wires used to stabilize newly planted trees.

No Owner shall maintain or permit to remain within the area of such Owner's Lot, any tree or limb on any tree that is dead, but shall cause the same to be cut and removed immediately.

On the discovery by the Board of any dead tree or tree limbs within the Development, the Board shall order notice given to the Owner of any Lot on which the tree is located, notifying the Owner of such Owner's violation. On receipt of the notice, it is the duty of the Owner to remove the tree or limb.

No Owner shall top any tree located upon a Lot. Trees severely damaged by storms or other causes or certain trees near or under utility wires or other obstructions where other pruning practices are impractical may be exempted from this prohibition at the determination of the Board. "Tree topping" or to "top" means the severe cutting back or indiscriminate removal of a majority of a tree's branches or limbs so that stubs remain within a tree crown so as to remove the normal canopy and disfigure the tree. Topping is also termed as stubbing, hatracking, dehorning and heading.

ARTICLE III, Section E.5 – Replaced with the following:

Maintain the exterior of all improvements in good repair to avoid any unsightly appearance. No Owner shall permit the paint to peel from the edifice or exterior surface of any structure located on such Owner's Lot. Each Owner shall repair or replace missing or broken shutters, roof shingles, siding, fences, and other exterior fixtures.

ARTICLE V, Section C – Replaced with the following:

Animals: No animals, livestock, venomous creatures, or poultry of any kind shall be raised, bred, harbored, or kept on any Lot, except that dogs, cats, or other household pets may be kept provided that they

1. are not kept, bred, or maintained for commercial purposes;
2. they do not become a nuisance to other Owners;
3. they are not kept outside overnight;
4. they are leashed and wear a name tag whenever they are located away from the Lot where they are kept;

No owner shall keep more than three household pets on any Lot at any one time. Owners who have more than three household pets, including cats, on any Lot at the time this Restrictive Covenants is adopted shall not be in violation of this provision; but when any pet dies it cannot be replaced if replacing the pet would result in more than three household pets on any Lot.

Owners shall not permit their pets to cross Lot boundaries or to wander in public streets.

The owner of every animal shall be responsible for the prompt removal of any excreta deposited by such owner's animal on common areas and on such owner's property, and shall not permit defecation on private property other than such owner's property.

ARTICLE V, Section D – Replaced with the following:

Vehicle Parking: Any motor vehicle which is inoperative and not being used for normal transportation shall not be permitted to remain on any street or Lot except within a closed garage. Motor vehicles shall not be parked upon grassy or landscaped areas. Unless otherwise provided by the rules and regulations of the Committee, motor homes, mobile homes, boats, campers, commercial trucks, and similar vehicles shall not be parked or stored upon a Lot unless within

a closed garage. No vehicles shall be placed on blocks or jacks for purposes of repair, except for repairs made in garages.

All passenger vehicles shall be parked in garages or in driveways. Guest vehicles may be parked on any public street for a period not exceeding twenty four (24) hours. If any vehicle is parked on any public street for more than three days, the Board shall place one sticker on such vehicle for every day said vehicle remains parked in violation of this section. Once three stickers have been placed on any vehicle, the Board may tow that vehicle at the owner's expense.

ARTICLE V, Section F – Replaced with the following:

Antennas: The Board shall approve all exposed antennas. The maximum height of exposed antennas shall not exceed five (5) feet above the roof peak. No person shall maintain more than one antenna on the same Lot.

ARTICLE V, Section K – Replaced with the following:

Garbage, Trash, Leaves, and Other Refuse; Composting; Garbage Removal: No Owner of a Lot shall burn or bury out-of-doors any garbage, trash, leaves, or other refuse. Nor shall any such Owner accumulate or permit the accumulation of garbage, trash, leaves, or other refuse on his or her Lot. Nothing in this section shall prevent any Owner from making their own compost or engaging in the practice of composting provided that the activity does not become a noxious or offensive activity or become an unreasonable annoyance or nuisance to Owners of any other Lots in the Development. If the Association executes a contract for the removal of garbage or trash for Lots in the Development, all Owners must utilize that garbage or trash removal service. All garbage cans, trash bins, or other refuse containers must be covered by a lid of appropriate size at all times.

ARTICLE V, Section S – Add the following new section:

Hazardous Materials: No person shall keep, store, or maintain any Hazardous Materials on a Lot. "Hazardous Materials" refers to substances that are harmful to human and environmental health and/or safety in relatively small quantities. Such materials include flammable, combustible, corrosive, reactive, and toxic substances as well as any other substance defined as "hazardous" by the State of Indiana or the United States. The term does not include chemicals used predominantly for household or consumer purposes.

ARTICLE V, Section T – Add the following new section:

Noise: No Owner shall operate or permit the use or operation of any device on their Lot in such a manner as to be plainly audible across property boundaries after ten o'clock p.m. on weeknights and eleven o'clock p.m. on weekends. No Owner shall participate in any party or gathering that gives rise to noise that is plainly audible across property boundaries after ten o'clock p.m. on weeknights and eleven o'clock p.m. on weekends. The provisions of this section shall not apply to the emission of sound for the purpose of:

1. Alerting persons to the existence of an emergency;
2. Work to prevent or alleviate physical or property damage threatened or caused by a public calamity or other emergency;
3. Work necessary to render, continue or restore utility services;
4. Snow removal.

ARTICLE V, Section U – Add the following new section:

Fireworks: Fireworks displays on any Lot must conform to the statutes and regulations of the United States, the State of Indiana, and comply with all local laws and ordinances.

ARTICLE V, Section V – Add the following new section:

Rentals: Owners may rent their Lot or any portion thereof to any person provided that the rental term is at least one calendar year. All leases must be memorialized in a signed writing which must be made available to the Board and produced to the Board upon the Board's written request. An Owner may permit a tenant that has resided on the Lot for at least one calendar year to holdover and remain a tenant on the Lot for any period of time.

If an Owner leases a Lot, or any part thereof, to any person for a duration shorter than one calendar year, that Owner shall be fined \$500 for each month that the Lot, or any part thereof, is leased to that person. If an Owner leases a Lot and fails to memorialize the terms of the lease in a signed writing, that Owner shall be fined \$500. If an Owner fails without just cause to produce a signed copy of any lease requested by the Board, that Owner shall be fined \$500. "Just cause" includes: loss of the lease agreement without fault of the Owner, destruction of the lease agreement without fault of the Owner, or any other good reason that justifies an Owner's failure to produce a signed copy of any lease agreement. If any Owner has been fined for any violation of this section before, the penalties set out for violation of this section shall be doubled.

ARTICLE VIII, Section A – Replaced with the following:

Available Remedies; Fine Schedule. In the event of a violation, or threatened violation of any of the Covenants herein recited, the Board shall have the right to enforce the Covenants contained herein, and may pursue any and all remedies, at law or in equity, available under applicable Indiana law, with or without proving any actual damages, and including the right to secure injunctive relief or to secure removal by due process of any structure not in compliance with the Covenants contained herein, and shall be entitled to recover reasonable attorney's fees and the costs and expenses incurred as a result thereof.

Whoever violates any provision of these Covenants for which no penalty is otherwise provided, shall be fined by the Board not more than \$50. If a person has been fined previously for any violation of these Covenants, the Board shall double the fine for any second offense. If a person has been fined twice before for any violation of these Covenants, the Board shall triple the fine for any third offense. If a person has been fined more than three times for any violation of these Covenants, the Board shall assess a fine of \$200 for the fourth and all subsequent offenses. A separate offense shall be deemed committed on each day that a violation occurs or continues.

Whenever a violation occurs, the Board shall send a certified letter to the Owner to inform the Owner of the violation and afford the Owner an opportunity to correct the violation before assessing any fine under this section.

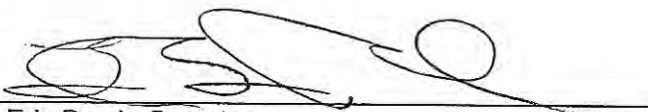
ARTICLE XI, Section B (Final sentence) – Replaced with the following:

Upon the conversion of Class B membership to Class A membership as provided in Article XV, Section B.2, the Covenants may be amended upon the approval of 51% of the Lot Owners. The necessity of a meeting may be waived by the written consent of 51% of the Lot Owners.

I hereby certify that I am the Secretary of the Brookfield Farms Homeowner's Association. By a duly authorized and conducted vote, each of the above amendments were approved by more than sixty percent (60%) of the Homeowners, as required by the Declaration of Covenants, Conditions, Commitments, Restrictions, Easements and Assessments of Brookfield Farms Subdivision and Subsequent Sections Thereto, dated November 10, 1993, as amended.

Entered into and approved this 11th day of September, 2007.

BROOKFIELD FARMS
HOMEOWNER'S ASSOCIATION


By: Eric Burch, Secretary

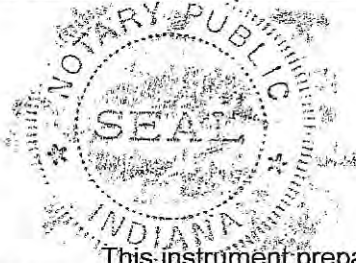
STATE OF INDIANA)
)SS:
TIPPECANOE COUNTY)

Before me, a Notary Public in and for said County and State, personally appeared, Eric Burch who acknowledged the execution of the foregoing instrument as his free and voluntary act and deed.

Witness my hand and Notarial Seal this 11th day of September, 2007.

My Commission Expires:
03/19/2015

Tiffany N. Ford
(written) Notary Public
TIFFANY N. FORD
(printed)
County of Residence: Clinton



This instrument prepared by: Thomas N. Logan, (#26459-79) of Withered Burns & Persin, LLP, 8 North Third Street, Suite 401, P.O. Box 499, Lafayette, IN 47902, Telephone: (765) 742-1988, who affirms, under penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Thomas N. Logan

2

***FIRST
AMENDMENTS***

07-19-1994

112-03001-001 5	112-03002-008 0	112-03002-016 8
112-03001-002 6	112-03002-009 1	112-03002-017 9
112-03001-003 7	112-03002-010 2	112-03002-018 0
112-03001-004 8	112-03002-011 3	112-03001-034 5
112-03001-005 9	112-03002-012 4	112-03001-035 6
112-03001-006 0	112-03002-013 5	112-03001-036 7
112-03001-007 0	112-03002-014 6	112-03001-037 8
112-03001-008 1	112-03001-018 0	112-03001-038 9
112-03001-009 2	112-03001-019 1	112-03001-039 0
112-03001-010 3	112-03001-020 2	112-03001-040 0
112-03001-011 4	112-03001-021 3	112-03001-041 1
112-03001-012 5	112-03001-022 4	112-03001-042 2
112-03001-013 6	112-03001-023 5	112-03002-019 0
112-03001-014 7	112-03001-024 6	112-03002-020 1
112-03001-015 8	112-03001-025 7	112-03002-021 2
112-03001-016 9	112-03001-026 8	112-03002-022 3
112-03001-017 0	112-03001-027 9	112-03002-023 4
112-03002-001 4	112-03001-028 0	112-03002-024 5
112-03002-002 5	112-03001-029 0	112-03002-025 6
112-03002-003 6	112-03001-030 1	112-03002-026 7
112-03002-004 7	112-03001-031 2	112-03002-027 8
112-03002-005 8	112-03001-032 3	112-03002-028 9
112-03002-006 9	112-03001-033 4	112-03002-029 0
112-03002-007 0	112-03002-015 7	112-03000-052 2

DULY ENTERED FOR TAXATION
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER.

Betty L. Michael
AUDITOR OF TIPPECANOE CO.
7.19.94 TH

FIRST AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS, COMMITMENTS,
RESTRICTIONS, EASEMENT AND ASSESSMENTS OF
BROOKFIELD FARMS SUBDIVISION
AND SUBSEQUENT SECTIONS THERETO
LAFAYETTE, INDIANA

WHEREAS, the Restrictive Covenants (hereinafter the "Restrictive Covenants") for Brookfield Farms Subdivision, dated November 9, 1993, were recorded November 10, 1993, under Document No. 93-25752 in the Office of Recorder, Tippecanoe County, Indiana;

WHEREAS, a Final Plat (hereinafter the "Plat") of Brookfield Farms Subdivision dated November 9, 1993, was recorded November 10, 1993, under Document No. 93-25751, Plat Cabinet D, Slide 186, in the Office of Recorder, Tippecanoe County, Indiana;

WHEREAS, the Plat incorporates said Restrictive Covenants as applicable to all the platted lots of said Brookfield Farms Subdivision;

WHEREAS, by a minimum of 67% of the votes of the mortgaged units and with the consent of two-thirds (2/3) of each class of members other areas may be annexed into the subdivision, according to Article XVIII, A.

NOW THEREFORE, 100% of the Owners ("Owners") of the lots as listed below hereby approve immediate annexation of Brookfield Farms, Phase II, into the subdivision and into the Homeowners' Association. A legal description Brookfield Farms, Phase II, is attached as Exhibit "A" and is made a part hereof.

ALSO, the Owners desire to add the following, Paragraph 8, as stated below to Article V:

- 8. A storm water drainage pond ("Pond") shall be located on Lots 79 and 80 in Phase II of Brookfield Farms. It is estimated that the Pond shall have an approximate depth of eleven (11) feet and a storm depth of an additional two (2) feet. The Homeowners' Association shall be responsible for the repair and maintenance of the Pond and the Homeowners' Association shall also be responsible for carrying the appropriate liability insurance.

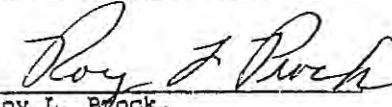
ALSO, the Owners desire to add the following to Paragraph C, in Article III:

Lots 79, 80, and 81 of Phase II have forty (40) feet front building setback lines, which is greater than the required minimum. In addition, Lots 78 and 82 of Phase II have a variable width setback line, measuring forty (40) feet on one side and twenty-five (25) feet on the other side. The setback line is the line connecting these two points.

IN WITNESS WHEREOF, the undersigned Lot Owners execute the foregoing First Amendment this 18th day of July, 1994.

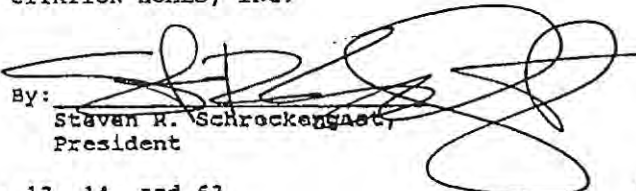
Lots Numbered: 4, 5, 12, 15, 16, 17, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 54, 55, 56, 57, 58, 59, 60, 61, 62, 64, 65, 66, 67, 68, 69, Outlot A, and Outlot B.

OWNER/DEVELOPER:
CEDAR RUN LIMITED, INC.

By: 
Roy L. Brock,
President


Lots Numbered: 3, and 6.

OWNER/BUILDER:
CITATION HOMES, INC.

By: 
Steven R. Schreckengast,
President

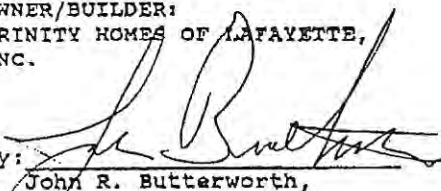
Lots Numbered: 1, 7, 8, 9, 10, 11, 13, 14, and 63

OWNER/BUILDER:
CROSSMANN COMMUNITIES
PARTNERSHIP

By: 
Russell E. Clayton,
General Manager

Lots Numbered: 2, 18, 53

OWNER/BUILDER:
TRINITY HOMES OF LAFAYETTE,
INC.

By: 
John R. Butterworth,
President

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, a Notary Public in and for said County and State, personally appeared Roy L. Prock, the President of Cedar Run Limited, Inc. who acknowledged the execution of the foregoing First Amendment to the Declaration of Covenants and Restrictions acting for and on behalf of said Cedar Run Limited, Inc., and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18th day of July, 1994.

JO E. ROACH, Notary Public
My Commission Expires: 8-3-95
Residing in Marion County

Jo E. Roach



STATE OF INDIANA)
) SS:
COUNTY OF TIPPECANOE)

Before me, a Notary Public in and for said County and State, personally appeared Steven R. Schreckengast, the President of Citation Homes, Inc. who acknowledged the execution of the foregoing First Amendment to the Declaration of Covenants and Restrictions acting for and on behalf of said Citation Homes, Inc., and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18th day of July, 1994.

JO E. ROACH, Notary Public
My Commission Expires: 8-3-95
Residing in Marion County

Jo E. Roach



STATE OF INDIANA)
) SS:
COUNTY OF TIPPECANOE)

Before me, a Notary Public in and for said County and State, personally appeared Russell E. Clayton, the General Manger of Crossmann Communities Partnership, who acknowledged the execution of the foregoing First Amendment to the Declaration of Covenants and Restrictions acting for and on behalf of said Crossmann Communities Partnership, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18th day of July, 1994.

JO E. ROACH, Notary Public
My Commission Expires: 8-3-95
Residing in Marion County

Jo E. Roach



STATE OF INDIANA)
) SS:
COUNTY OF TIPPECANOE)

Before me, a Notary Public in and for said County and State, personally appeared John R. Butterworth, the President of Trinity Homes of Lafayette, Inc., who acknowledged the execution of the foregoing First Amendment to the Declaration of Covenants and Restrictions acting for and on behalf of said Trinity Homes of Lafayette, Inc., and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18th day of July, 1994.

JO E. ROACH, Notary Public
My Commission Expires: 8-3-95
Residing in Marion County

Jo E. Roach



This instrument prepared by: William T. Rees, Attorney at Law,
8355 Rockville Road, Indianapolis, Indiana 46234.

EXHIBIT "A"

Phase II:

Land being a part of the Northwest Fractional Quarter of Section 30, Township 23 North, Range 3 West of the Second Principal Meridian in Perry Township, Tippecanoe County, Indiana, more particularly described as follows:

Commencing at a spike found at the northwestern corner of said Northwest Fractional Quarter Section; thence South 00 degrees 02 minutes 52 seconds West along the western line of said Quarter Section 741.76 to the northwestern corner of a 20.000 acre tract conveyed to the Church of the Nazarene of Lafayette, Inc., by Co-Executor's Deed recorded as Document No. 92-09305 in the Office of Recorder of said County; thence North 89 degrees 46 minutes 56 seconds East along the northern line of said 20.000 acre tract 992.62 to the Point of Beginning of the herein described tract; thence continuing North 89 degrees 46 minutes 56 seconds East along said northern line 663.04 feet to a Vester-capped rebar found on the eastern line of the West Half of said Fractional Quarter Section; thence South 00 degrees 06 minutes 50 seconds East along said eastern line 525.96 feet to the southeastern corner of said 20.000 acre tract; thence South 89 degrees 46 minutes 56 seconds West along the southern line of said 20.000 acre-tract 662.08 feet; thence North 00 degrees 13 minutes 04 seconds West perpendicular to said southern line 525.96 feet to the Point of Beginning, containing 8.000 acres, more or less; subject to easements, restrictions, and rights-of-way of record.

The above bearings are based on Brookfield Heights Subdivision.

3

COVENANTS

11-10-1993

DECLARATION OF COVENANTS, CONDITIONS, COMMITMENTS,
RESTRICTIONS, EASEMENT AND ASSESSMENTS

RECORDED IN RECORD
93-25752
10:55 O'CLOCK AM FEE 50⁰⁰

OF BROOKFIELD FARMS SUBDIVISION
AND SUBSEQUENT SECTIONS THERETO
LAFAYETTE, INDIANA

NOV 10 1993

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Ruth E. Shedd

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DULY ENTERED FOR TAXATION
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER.

Ruth E. Shedd

AUDITOR OF TIPPECANOE CO.
11-10-93

Jo Reach
8355 Rockwell Rd
N. Indpls 41234

DECLARATION OF COVENANTS, CONDITIONS, COMMITMENTS,
 RESTRICTIONS, EASEMENT AND ASSESSMENTS
 OF BROOKFIELD FARMS SUBDIVISION
 AND SUBSEQUENT SECTIONS THERETO
 LAFAYETTE, INDIANA

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DECLARATION OF COVENANTS, CONDITIONS, COMMITMENTS, RESTRICTIONS,
EASEMENTS, AND ASSESSMENTS
OF BROOKFIELD FARMS SUBDIVISION
AND SUBSEQUENT SECTIONS THERETO
LAFAYETTE, INDIANA

THIS DECLARATION of Covenants, Conditions, Commitments, Restrictions, Easements, and Assessments, hereinafter referred to as the "Declaration" or the "Covenants," is made this 9th day of Nov, 1993, by Cedar Run Limited, an Indiana General Partnership, hereinafter referred to as "Declarant" or the "Developer,"

WITNESSETH:

WHEREAS, Declarant is the owner of certain real property in Lafayette, Tippecanoe County, Indiana, as described in Exhibit "A" attached hereto and by reference is made a part hereof; and,

WHEREAS, Declarant hereby subdivides said real property and designates said subdivision as Brookfield Farms Subdivision, hereinafter referred to as the "Real Estate" or the "Development," a 25.407 acre parcel of said Real Estate being more particularly described on said plat thereof recorded on Nov 10, 1993, under Instrument No. 93-25751, Plat Cabinet D, Slide No. 186 in the Office of the Recorder of Tippecanoe County, Indiana, and by reference is made a part hereof; and,

WHEREAS, Declarant establishes a system of assessments and charges to be borne by Lot Owners of the Development, hereinafter referred to as the "Owners," to provide for maintenance of the Common Property in the Development and for insurance coverage and mutual enforcement of the Restrictions by the Owners.

NOW, THEREFORE, Declarant hereby affirms that all of the properties described in Exhibit "A" shall hereafter be held, subdivided, sold and conveyed subject to the following Covenants which purport to protect the value and desirability of the Development, and which shall run with the Real Estate and shall be binding on all parties having any right, title or interest in the Real Estate or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof.

ARTICLE I
DEFINITIONS

A. The following are the definitions of terms used in this Declaration:

1. "Assessment" shall mean that share of the Common Expenses imposed upon each Lot, as determined and levied pursuant to the provisions of Article XVII herein.
2. "Association" shall mean Brookfield Farms Homeowners Association, Inc. or an organization of similar name, its successors and assigns, and shall be created as an Indiana not-for-profit corporation. Its membership shall consist of Owners who pay mandatory assessments for liability insurance, project sign easements maintenance, landscape easement maintenance, storm water retention lake maintenance, management fees and other expenses as determined by the Association.

3. "Builder" shall mean the contractors constructing the first residence on each Lot, which may be the Developer for one or more Lots.
4. "Committee" shall mean the Brookfield Farms Development Control Committee, composed of three (3) members appointed by the Developer who shall be subject to removal by the Developer as long as Developer owns a lot, at any time with or without cause. Any vacancies from time to time existing shall be filled by appointment by Developer until such time as the subdivision is completely developed or as provided for under Article XV, Section E, herein at which time the Association shall appoint this Committee from its membership.
5. "Common Expenses" shall mean the actual and estimated cost to the Association for maintenance, management, operation, repair, improvement and replacement of the Common Property as hereinafter defined, maintenance of the storm water retention lake, and any other costs or expenses incurred by the Association for the benefit of the Common Property, including the cost of insurance as required herein. Common Expenses shall not include any costs or expenses incurred in connection with the initial installation or completion of the streets, utility lines and mains, drainage systems, or other improvements constructed by Developer.
6. "Common Property" shall mean all real and personal property which is in the nature of common or public improvements, specifically including, but not limited to, Outlot B. Title to "Common Property" will be conveyed by the Developer to the Association.
7. "Dwelling Unit" shall mean a single-family residence, including attached garage, situated upon a Lot in the Development.
8. "Lot" shall mean any residential parcel of real estate as shown on the plat of the Development which is recorded in the Office of the Recorder of Tippecanoe County, Indiana. No lot may be subsequently subdivided for development purposes, except to adjust for minor side yard infractions which may occur.
9. "Owner" shall mean a person who acquires any right, title or interest, legal or equitable, in and to a Lot, but shall exclude those persons having such interest merely as security for the performance of an obligation.
10. "Plat" shall mean the subdivision plat of the Development identified as the Final Plat of Brookfield Farms Subdivision, recorded on the 16th day of November, 1993, under Instrument Number 93-25751, Plat Cabinet 0, Slide 186, in the Office of the Recorder of Tippecanoe County, Indiana, and any plats of subsequent sections recorded thereafter.

ARTICLE II
CHARACTER OF THE DEVELOPMENT

- A. In General: Each numbered Lot in the Development shall be a residential lot and shall be used exclusively for single family residential purposes. No structure shall be erected, placed or permitted to remain upon any Lot except a single-family Dwelling Unit.

Each lettered Lot (i.e., Outlots A and B) is a non-buildable Lot. Outlot B and the portion of Outlot A not owned individually by certain lot owners, shall be common area. That portion of Outlot A owned by individual lake front lot owners shall not be common area.

No business buildings may be erected on any Lots thereof. No business may be conducted on any Lots thereof, other than those occupations

permitted in the Dwelling Districts Zoning Ordinance of Tippecanoe County, Indiana.

- B. Other Restrictions: All Lots in the Development shall be subject to the easements, restrictions and limitations of record, and to all governmental zoning authority and regulations affecting the Development, all of which are incorporated herein by reference.

ARTICLE III

RESTRICTIONS CONCERNING SIZE, PLACEMENT, AND MAINTENANCE OF DWELLING UNITS AND OTHER STRUCTURES

- A. Type, Size, and Nature of Construction Permitted and Approvals
Required: No Dwelling Units, greenhouse, porch, garage, swimming pool, fences, basketball court, tennis court or other recreational facility shall be erected, placed or altered on any Lot without the prior written approval of the Committee. Such approval shall be obtained prior to the commencement of construction and shall take into account restrictions as to the type of materials, exterior facade, design, layout, location, landscaping and finished grade elevations. Builders shall be permitted to submit sets of Master Plans of typical homes to the Committee, and when approved by the Committee, these Master Plans shall not require subsequent approval unless there are changes thereto.
1. Minimum Areas: The following restrictions shall apply: Any Dwelling Unit erected, placed or altered shall have the following minimum areas, exclusive of open porches and garages:
 - a. The minimum floor area of a Dwelling Unit shall be 1,200 square feet.
 - b. The minimum main floor area of a Dwelling Unit of more than one story shall be 900 square feet; the overall minimum area shall be 1,700.
 2. Attached Garages: Each Dwelling Unit shall have a minimum of a two-car attached garage.
 3. Driveways and Off-Street Parking Spaces: There shall be a minimum of two (2) off street parking spaces in each driveway. All driveways shall be constructed of concrete or asphalt material. A driveway shall not exceed in width, the side boundaries of the garage it serves and must be a minimum width equal to the interior width of the garage it serves. No additional parking shall be permitted on a Lot other than in the existing driveway. Builders shall install driveways during original construction of Dwelling Units.
 4. Prohibition of Relocated or Moveable Structures: No Dwelling Unit, garage, out building or other structure of any kind may be moved onto any Lot. No trailer, mobile home, tent, basement, shack, garage, motor home, barn or other structure shall be placed or constructed on any Lot at any time for use as either a temporary or permanent residence or for any other purpose, except as reasonably required in connection with the construction of a Dwelling Unit on a Lot.
 5. Time Limits on Construction: The exterior of every Dwelling Unit, garage, or other structure permitted to be constructed or to remain on any Lot shall be completed within six (6) months from the start of construction, including the application of at least one (1) coat of paint, stain or varnish on any exterior wood surfaces. All such structures must be completed within one (1) year.

All such structures must be completed, and the site graded, sodded, or seeded and reasonably landscaped within one (1) year from the date of the commencement of construction thereof.

6. Maintenance of Lots During Construction: All Lots shall be kept and maintained in a sightly and orderly manner during the period of construction of any structures on said Lots. No trash or rubbish of any kind shall be permitted to accumulate on any Lot or adjacent Lots, except in dumpsters which shall be placed on the Lots and not on the streets. The streets shall be kept clear of mud and dirt from water run off and excavation.
7. Basketball Goals and Similar Structures: To preserve the natural quality and aesthetic appearance of the Development, basketball goals or similar structures must be approved by the Committee for size, location, height, composition, and color prior to installation.
8. Fences: All fences, except for landscape walls to be built by the Developer, shall meet the following standards:
 - a. Pool fences, where required, shall be a decorative type with some screen landscaping on the sides exposed to streets. All pool fences must meet requirements of the Tippecanoe County Building Commission codes and regulations.
 - b. No solid face construction without approval of the Committee.
 - c. Must be shadow box, split-rail, chain link, black iron or aluminum picket style, unless approved by the Committee.
 - d. Wooden fences may be painted or stained to blend with the color of the house.
 - e. For non-corner lots, no fence shall be installed between the front yard building setback line and the rear face of the house. For corner lots, no fence shall be installed between the building setback line and the side and front of the house facing the two respective streets.
 - f. All corner lots fences shall meet the requirements of Article III, Section B of these covenants.
 - g. The heights of shadow box fences may not exceed six (6) feet. The heights of any other type of fence may not exceed four (4) feet, except for pool fences described in (a) above. Any fence must be maintained in good condition by the owner, including repainting and restaining, as needed, removal of rust and repainting and repair of structural defects and deterioration.
 - h. Any deviation from the above requirements shall require approval from the Committee.
9. Utility Lines: All utility lines in the Development shall be placed underground. Utility lines shall be installed under completed streets by jacking or boring methods. Street cuts shall not be permitted.
10. Storage Tanks: Outside fuel storage tanks may not be installed above ground. Gasoline storage tanks shall not be permitted in the Development.
11. Gutters and Downspouts: All gutters and downspouts shall be painted, except if copper gutters shall be installed.
12. Awnings and Patio Covers: Awnings and patio covers made of metal,

fiberglass or similar type materials shall not be permitted in the Development without approval of the Committee.

13. Above Ground Swimming Pools: No above ground swimming pools shall be permitted in the Development. In ground swimming pools shall be permitted with the approval of the Committee.
 14. Storage Sheds: Committee approval shall be required for storage sheds or similar type structures.
 15. Satellite Dishes: The erection of satellite dishes with a diameter in excess of thirty (30) inches is prohibited.
 16. Required Masonry: All one story dwellings shall have a minimum of 40% masonry front on first story, exclusive of doors, windows, and gables. A waiver of this requirement may be allowed by the Brookfield Farms Development Committee on any two-story dwelling.
 17. Light Fixtures: In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, outside light fixtures must be approved by the Committee as to size, location, height, composition, and color before they may be installed.
 18. Utility Meters and HVAC Units: Wherever possible, all utility meters and HVAC units in the Development shall be located in places not seen from the street or shall be screened, if located in the fronts of the Dwellings.
- B. Sight Distance at Intersections: No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting points twenty-five (25) feet from the intersection of said street lines, or in the case of a rounded property corner, from the intersection of the street lines extended. The same sight line limitations shall apply to any lot within ten (10) feet from the intersection of a street line with the edge of a driveway. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at a height sufficient to prevent obstruction of such sight lines.
- C. Building Setback Lines: Front, side and rear building setback lines are established as shown on the recorded plat. Between said lines and the right-of-way lines of the streets and the side and rear lot lines, no structures may be erected or maintained.
- D. Damaged Structures: No dwelling unit which has been partially or totally destroyed by fire or other catastrophic event shall be allowed to remain in such state for more than thirty (30) days from the date of such occurrence.
- E. Maintenance of Lots and Improvements: The Owner of any Lot in the Development shall at all times maintain the Lot and any improvements thereon in such a manner to prevent the Lot or improvements from becoming unsightly. Specifically, the Owner shall:
1. Establish and mow the grass with reasonable frequency to prevent its growth from exceeding four (4) inches in height. This mowing requirement shall not apply to Lots owned by the Declarant.
 2. Keep Lot free of debris and rubbish;
 3. Prevent the existence of any other conditions which may detract from or diminish the aesthetic appearance of the Development;
 4. Remove dead trees and replace with like species; and,

5. Maintain the exterior of all improvements in good repair to avoid any unsightly appearance.

ARTICLE IV
EASEMENTS

The strips of ground shown on the recorded plat of the Development which are marked "D.U. & S.E." (Drainage, Utility and Sewer Easements) are reserved for the use of public utility companies, including cable television companies and municipal agencies, but not including transportation companies, for the purpose of installing and maintaining swales, ducts, poles, lines, wires, sewers, drains and appurtenances thereto. Said easements shall be perpetual from the date of this Instrument by the Developer, its successors and assigns. No permanent or other structures may be erected or maintained in said easements except for temporary structures, fences, driveways and walkways. The Owners of Lots in the Development shall take title to said Lots subject to the rights of said companies and agencies and the other owners of said Lots in the Development for purposes of ingress and egress in, along and through said easements so reserved.

ARTICLE V
MISCELLANEOUS PROVISIONS AND PROHIBITIONS

- A. Nuisances: No noxious or offensive activities shall be conducted on any Lot in the Development, nor shall anything be done on any Lot which shall be or shall become an unreasonable annoyance or nuisance to the Owners of other Lots in the Development. Nor shall Developer, any officer, agent, employee or contractor thereof, the Association, or any Owner be liable for any damage which may result from enforcement of the provisions of this paragraph.
- B. Signs: No signs or advertisements shall be displayed or placed on any Lot or structure in the Development without the prior written approval of the Committee, except for the sale of a Lot or residence. However, Developer and designated Builders may use for sale and advertising signs during the sale of lots and the construction of houses in the Development.
- C. Animals: No animals, livestock, or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats, or other household pets may be kept, provided that they
1. are not kept, bred, or maintained for any commercial purpose;
 2. they not become a nuisance to other Owners; and
 3. they be leashed upon leaving Owner's property.
- No owner shall have more than two (2) household pets on any Lot at any one time.
- D. Vehicle Parking: Any motor vehicle which is inoperative and not being used for normal transportation shall not be permitted to remain on any street or lot except within a closed garage. Motor vehicles shall not be parked upon grassy or landscaped areas. Unless otherwise provided by the rules and regulations of the Committee, motor homes, mobile homes, boats, campers, commercial trucks and similar vehicles shall not be parked or stored upon a Lot unless within a closed garage. All passenger vehicles shall be parked in garages or in driveways. Guest vehicles may be parked on the street for a period not exceeding twenty-four (24) hours. No vehicles shall be placed on blocks or jacks for purposes of repair, except for repairs made in garages.

- E. Ditches and Swales: All Owners shall keep unobstructed and in good repair, all open storm water drainage ditches and swales located on their respective Lots. Owners of all Lots in the Development shall comply at all times with the provisions of the Development Plan (Grading Plan) as approved for this plat by the Tippecanoe County Drainage Board and the requirements of all drainage permits issued for any Lot within the Development. Any field tile or underground drain encountered during construction of any improvements within the Development shall be perpetuated. All Owners of Lots in the Development, their successors, and assigns, shall comply with the Indiana Drainage Code of 1965, and all amendments thereto. No culverts shall be installed by any Lot Owner without the written consent of the Tippecanoe County Drainage Board.

No sanitary waste or other wastes shall be permitted to enter the storm drainage system. Discharge from any floor drain shall be permitted to discharge into the sanitary sewer system. Footing drains and downspouts shall not discharge into the sanitary sewer system. Downspouts shall discharge onto the surface at the ground. Footing drains shall be connected to yard subdrains or storm drains. By purchase of a Lot, each Owner agrees that any violation of this paragraph constitutes a nuisance which may be abated by Developer, the Association, or any Owner in the Development in any manner provided at law or in equity. The cost or expense of abatement, including court costs and attorneys' fees, shall become a lien upon the Lot, and may be collected in any manner provided by law or in equity for collection of a liquidated debt.

- F. Antennas: The Committee shall approve all exposed antennas. The maximum height of exposed antennas shall not exceed five (5) feet above the roof peak.
- G. Solar Heat Panels: No solar heat panels shall be allowed.
- H. Requirement to Mow Grass in Public Right-of-Way: All Owners shall be required to mow the grass in public rights-of-way between the sidewalk and the curb.
- I. Annexation to the City of Lafayette: In consideration of the City of Lafayette, Indiana, for permitting the Developer to connect, at its request, to the City sewerage system and for other good and valuable consideration, the Developer, being the fee simple owner of all the real estate to be serviced, for itself and its successors-in-interest, hereby waives all rights to object to annexation or resist any proceeding for annexation commenced either by the City of Lafayette or others and does hereby consent to any such annexation of such by the City of Lafayette of all or any part of the Real Estate within the serviced area at any time after recording of this Declaration.
- J. No Vehicular Access: No vehicular access from County Road 500 East shall be permitted for Lot 27 and Outlot B. No vehicular access from State Road 26 East shall be permitted for Outlot A, Lots 1, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, and 66. This no vehicular access requirement shall be irrevocable by the Association and/or Lot Owners, and is enforceable by the Tippecanoe County Area Plan Commission.

In addition, Vehicular Access to Outlot B, Lot 1, and Lot 52 from South Brookfield Drive shall be limited to those location shown on the plat.

- K. Garbage, Trash, and Other Refuse: No Owner of a Lot in the Development shall burn or bury out-of-doors, any garbage or refuse. Nor shall any such Owner accumulate or permit the accumulation out-of-doors of such refuse on his or her Lot.

- L. Outside toilets: No outside toilets shall be permitted on any Lot in the Development (except during the period of construction and then only with the consent of the Committee).
- M. Regulated Drain: The Development's water surface drainage system, including the public storm sewer pipes, the open channels, the offsite drainage easements will be part of the Brookfield Regulated Drain. Each Lot Owner will receive an annual assessment from the County of Tippecanoe for the upkeep of this regulated drain.
- N. Storm Water: Portions of Lots 52 through 66 are subject to infrequent inundation by storm floodwaters upon the rear 7 feet of the Lot. This area has been identified as a "Drainage Easement" on the plat. Each Lot Owner is responsible for the maintenance of this area, including the removal of any debris that may accumulate on the Lot as a result of inundation.
- O. Outlot "A" Boat Use: No mechanically powered boat shall be used on the lakes which are part of Outlot "A;" trolling motors are considered mechanically powered and shall not be permitted.
- P. Outlot "A" Structures: Any pier or similar recreational structure proposed to be built on Outlot "A" by a party other than the Developer, must be approved by the Developer. Any structure built on Outlot "A" may not obstruct/disrupt the flow of the water.
- Q. Access to Outlot "A": Access to Outlot "A" shall be limited on the South and West sides of the lake to those homeowners immediately adjacent to the lake. The side lot lines of each lot adjacent to the lake shall be extended to the water surface. Each homeowner is responsible for maintenance of this area formed by his extended lot lines.
- Access to Outlot "A" shall be restricted to subdivision residents and their guests on the North and East sides of the lake. Maintenance of the burms, landscaping, and recreational facilities shall be the responsibility of the Homeowners' Association.
- R. Each lot owner of a lot adjacent to the lake (Lots numbered 52 through 66, inclusive) shall receive by Deed a one-fifteenth (1/15th) undivided interest in all of Outlot "A" that is not otherwise individually deeded to said Lot Owner. The Homeowners' Association shall have as its duty maintenance of said portion of Outlot "A" owned by said Lot Owners in undivided interests and payment of all taxes, assessments, and maintenance costs therefor.

ARTICLE VI SUBMITTAL AND APPROVAL OF PLANS

- A. Submittal of Plans: No building, wall or other structure, except original construction of buildings by or on behalf of Declarant or an original builder, shall be commenced, erected or maintained in the Development, nor shall any exterior additions, changes, or alterations therein or thereto, other than by the Board of Directors, be made until the plans and specifications for said additions, changes or alterations are submitted to and approved in writing by the Committee as to harmony of external design and location in relation to surrounding structures and topography.
- B. Approval of Plans: Approvals, determinations, permissions or consents of and for plans required herein shall be deemed given if they are given in writing and signed, with respect to Developer by an authorized General Partner or agent thereof, or with respect to the Committee by two members thereof.
- C. Development Control Committee: Upon transfer of control of the Association to the Board of Directors and/or Officers of the

Association, Developer will retain the approval of the first Dwelling constructed upon any Lot and those structures referred to in Article V, Section P. All other approvals of plans will be transferred to the Development Control Committee.

1. Powers of Committee:

- a. In General: No building structure, or improvement of any type or kind shall be constructed or placed on any Lot in the Development without prior approval of the Committee. Such approval shall be obtained only after written application has been made to the Committee by the Owner of the Lot requesting authorization from the Committee.

Such written application shall be in the manner and form prescribed from time to time by the Committee, and shall be accompanied by two (2) complete sets of plans and specifications for any such proposed construction or improvement. Such plans shall include plot plans showing all existing conditions upon the Lot and the location of the improvement proposed to be constructed or placed upon the Lot, each properly and clearly designated. Such plans and specifications shall set forth the color and composition of all exterior materials proposed to be used and any proposed landscaping, together with any other material or information which the Committee may require. All plans and drawings required to be submitted to the Committee shall be drawn to a scale of one-quarter (1/4) inch equals one foot (1'), or to such other scales as the Committee may require. There shall also be submitted, where applicable, the permits or plot plans which shall be prepared by either a registered land surveyor, engineer, or architect. Plot plans submitted for Building Permits shall bear the stamp or signature of the Committee acknowledging the approval thereof.

- b. Power of Disapproval. The Committee may refuse to grant permission to remove trees, repaint, construct, place or make the requested improvement, when:

1. the plans, specifications, drawings, or other material submitted are inadequate or incomplete, or show the proposed improvement to be in violation of these Restrictions;
2. the design or color scheme of a proposed improvement is not in harmony with the general surroundings of the Lot or with adjacent buildings or structures; or
3. the proposed improvement, or any part thereof, would, in the opinion of the Committee, be contrary to the interests, welfare, or rights of all or any part of the other Owners.

- c. Developer Improvements. The Committee shall have no powers with respect to any improvements or structures erected or constructed by the Developer (or any Builder, if Developer has approved the plans therefor).

- d. Duties of Committee. The Committee shall approve or disapprove the proposed improvements within fifteen (15) days after all required information is submitted to it. One copy of submitted material shall be retained by the Committee for its permanent files. All notifications to applicants shall be in writing, and, in the event that such notification is one of disapproval, it shall specify the reason or reasons for such disapproval. In the event that a written approval

is not received from the Committee within fifteen (15) days from the date of receipt of the information required to be submitted by these Subdivision Restrictions, the failure to issue such written approval shall be construed as the disapproval of any such plans submitted.

The submitting party can re-submit and if no written approval or denial is received, after the next fifteen (15) days, the no action shall be construed as approval.

- e. In General. Any party to whose benefit these restrictions inure, including Developer, Association and any Owner in the Development, may proceed at law or in equity to prevent the occurrence or continuation of any violation of these Restrictions, but neither Developer nor Association shall be liable for damages of any kind to any person for failing to abide by, enforce, or carry out any of these Restrictions.
- f. Liability of Committee. Neither the Committee nor any agency thereof, nor the Developer, shall be responsible in any way for any defects in any plans, specifications, or other materials submitted to it, nor for any defects in any work done according thereto.
- g. Inspections. The Committee may inspect work being performed to assure compliance with these Restrictions and applicable regulations.

ARTICLE VII

RULES GOVERNING BUILDING ON SEVERAL CONTIGUOUS LOTS HAVING ONE OWNER

Whenever two or more contiguous Lots in the Development are owned by the same Owner, and said Owner proposes to use two or more of said Lots as a site for one (1) Dwelling Unit, said Owner shall apply in writing to the Committee for permission to use said Lots for this purpose. If permission is granted, Owner must comply with all requirements of the Tippecanoe County Unified Subdivision Ordinance. The Lots constituting the site for said Dwelling Unit shall be treated as a single Lot for the purpose of applying these restrictions while the Lots remain improved with one (1) Dwelling Unit. No two-family dwellings shall be permitted in the Development.

ARTICLE VIII

REMEDIES

- A. Available Remedies: In the event of a violation, or threatened violation, of any of the Covenants herein recited, Declarant, the Owners and all other parties claiming under them ("Interested Parties"), individually or through the Association, shall have the right to enforce the Covenants contained herein, and may pursue any and all remedies, at law or in equity, available under applicable Indiana law, with or without proving any actual damages, and including the right to secure injunctive relief or to secure removal by due process of any structure not in compliance with the Covenants contained herein, and shall be entitled to recover reasonable attorneys' fees and the costs and expenses incurred as a result thereof.
- B. Government Enforcement: The Tippecanoe County Area Plan Commission, its successors and assigns, shall have no right, power or authority to enforce any Covenants contained in this Declaration other than those Covenants which expressly run in favor of the Tippecanoe County Area Plan Commission; provided further, that nothing herein shall be construed to prevent the Tippecanoe County Area Plan Commission from enforcing any provisions of the Unified Subdivision Ordinance, as amended, or any conditions attached to approval of the plat of Brookfield Farms Subdivision, by the Plat Committee, and any subsequent

sections approved hereafter.

- C. Delay or Failure to Enforce: No delay or failure on the part of any aggrieved party to invoke any available remedy with respect to a violation of any one or some of these Covenants shall be held to be a waiver by that party (or any estoppel of that party to assert) of any right available to him upon the occurrence, recurrence or continuation of such violation or violations of these Covenants.

ARTICLE IX
EFFECT OF BECOMING AN OWNER

The Owner of any Lot, by the acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from Developer or a subsequent Owner of said Lot, shall accept said deed and execute said contract subject to all Covenants and Agreements herein contained. By acceptance of said deed or the execution of said contract, the Owner acknowledges the rights and powers of Interested Parties with respect to the Covenants, and also, for themselves, their heirs, personal representatives, successors and assigns. Said Owner shall covenant and agree with and consent to Developer and with and to the Owners and subsequent Owners of each of the Lots affected by the Covenants to keep, observe, comply with and perform said Covenants and Agreements.

ARTICLE X
TITLES

The underlined titles of the various Articles and Sections of these Covenants are for the convenience of reference only, and none of them shall be used as an aid to the construction of any provisions of the Covenants. Wherever and whenever applicable, the singular form of any word shall be taken to mean or apply to the plural, and the masculine form shall be taken to mean or apply to the feminine or the neuter.

ARTICLE XI
DURATION AND AMENDMENT

- A. Duration of Declaration: This Declaration shall be effective for an initial term of twenty (20) years from the date of its recordation by the Recorder of Tippecanoe County, Indiana, and shall automatically renew for additional terms of ten (10) years each, in perpetuity, unless at the end of any term the Owners of seventy-five percent (75%) of the Lots vote to terminate this Declaration, in which case this Declaration shall terminate as of the end of the term during which such vote was taken. Notwithstanding the preceding sentence, all easements created or reserved by this Declaration shall be perpetual unless otherwise expressly indicated herein.
- B. Amendment of Declaration: Developer hereby reserves the right to make such amendments to this Declaration as may be deemed necessary or appropriate by Developer without the approval of any other person or entity, in order to bring this Declaration into compliance with the requirements of any public agency having jurisdiction thereof or any agency guaranteeing, insuring, or approving mortgages, or to change or modify Covenants for amendments to the Plat or Article III Restrictions which would apply to future construction so long as Developer owns any Lots within the Development; provided that Developer shall not be entitled to make any amendment which will have a materially adverse effect on the rights of any Mortgagee, nor which will substantially impair the benefits of the Covenants to any Owner or substantially increase the obligations imposed by the Covenants on any Owner without the prior written approval of said Mortgagees and Owners. Upon the conversion of Class B membership to Class A membership as provided in Article XV, Section B.2, the Covenants may be amended upon the approval

ARTICLE XII
SEVERABILITY

The within Covenants shall run with the land and shall be binding on all parties claiming under them. Invalidation of any of the Covenants by Judgment or Court Order shall in no way affect any of the other provisions which shall remain in full force and effect.

Developer retains the right to amend these Covenants, Easements, and Restrictions in order to correct any typographical errors and/or omissions without Lot Owners' approval until Developer transfers control of the Association to the Owners.

ARTICLE XIII
DEDICATION OF STREET RIGHTS-OF-WAY

All street rights-of-way shown on the plat and not heretofore dedicated to the public are hereby dedicated to the public.

ARTICLE XIV
HOMEOWNERS' ASSOCIATION

The Association shall be an Indiana not-for-profit corporation and shall operate in accordance with Articles XV through XVIII of this Declaration.

ARTICLE XV
ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

- A. Membership: Every Owner of a Lot, which is subject to assessment, shall be a member of the Association. Membership shall be appurtenant to and may not be separated from the ownership of any Lot. In addition, the Association, and/or its members therein, may be members in any one or more umbrella or joint homeowners' associations, if any, composed of associations and/or members from surrounding areas or, if organized by the Builders or Lot Owners, of a community.
- B. Classes of Membership: The Association shall have two (2) classes of voting members:
1. Class A: Class A members shall be all Owners with the exception of the Declarant and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.
 2. Class B: The Class B member(s) shall be the Declarant, who shall be entitled to three (3) votes for each Lot owned, and the members of the first Board of Directors during their respective terms, who shall have no voting rights. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:
 - a. When the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
 - b. on December 31, 1996.
- C. Board of Directors: The members shall elect a Board of Directors of the Association as prescribed by the Association's By-Laws. The Board of Directors shall manage the affairs of the Association. The initial

Board of Directors shall be appointed by Developer and shall manage the affairs of the Association until Developer transfers control of the Association to the Owners as required herein,

- D. Responsibility of the Association: The Association is hereby authorized to act and shall act on behalf of, and in the name, place, and stead of, the individual Owners in all matters pertaining to the determination of Common Expenses, the collection of annual and special Assessments, and the granting of any approvals whenever and to the extent called for by the Declaration for the common benefit of all such Owners. The Association shall also have the right, but not the obligation, to act on behalf of any Owner or Owners seeking enforcement of the Covenants contained in this Declaration. Neither the Association nor its officers or authorized agents shall have any liability whatsoever to any Owner for any action taken under color of authority of the Declaration or for any failure to take any action called for by the Declaration, unless such act or failure to act is in the nature of a willful or reckless disregard of the rights of the Owners or in the nature of willful, intentional, fraudulent, or reckless misconduct. The Association shall procure and maintain casualty insurance, liability insurance (including directors' or officers' insurance) and such other insurance as it deems necessary or advisable. The Association by its Board of Directors may contract for management services and such other services as the Association deems necessary or advisable.
- E. Transfer of Control of Association: Developer shall transfer control of the Association to the Owners no later than the earlier of:
1. four (4) months after three-fourths (3/4) of the Lots in the Development have been conveyed to Owners; or
 2. five (5) years after the first Lot is conveyed to an Owner in the Development.

ARTICLE XVI
INSURANCE

- A. Public Liability Insurance for Common Property: The Association shall maintain in force adequate public liability insurance protecting the Association against liability for property damage and personal injury occurring on or in connection with any and all of the Common Property, as the Board of Directors shall deem appropriate.
- B. Comprehensive Public Liability Insurance: The Association also shall maintain in force comprehensive public liability insurance and such other liability insurance, with such coverages and limits, as the Board of Directors shall deem appropriate. All such policies of insurance shall contain an endorsement or clause whereby the insurer waives any right to be subrogated to any claim against the Association, its officers, the Board of Directors, the Developer, any Managing Agent, their respective employees and agents, or the Owners, and shall further contain a clause whereby the insurer waives any defenses based on acts of individual Owners whose interests are insured thereunder, and shall cover claims of one or more insured parties against other insured parties. All such policies shall name the Association, for the use and benefit of the Owners, as the insured; shall provide that the coverage thereunder is primary even if an Owner has other insurance covering the same loss; shall show the Association or insurance trustee, in trust for each Owner and Mortgagee, as the party to which proceeds shall be payable; shall contain a standard mortgage clause and shall name Mortgagees as Mortgagee; and shall prohibit any cancellation or substantial modification to coverage without at least thirty (30) days prior written notice to the Association and to the Mortgagees. Such insurance shall inure to the benefit of each individual Owner, the Association, the Board of Directors and any managing agent or company

acting on behalf of the Association. The individual Owners, as well as any lessees of any Owners, shall have the right to recover losses insured for their benefit.

- C. Professional Management Firm Insurance: A professional management firm shall provide insurance coverage to the same extent as the Association would be required to provide if it were managing its own operation and shall submit evidence of such coverage to the Association.
- D. Owner's Responsibility for Loss: Each Owner shall be solely responsible for loss of or damage to the improvements and his personal property located on his Lot, however caused. Each Owner shall be solely responsible for obtaining his own insurance to cover any such loss and risk. Also, each Owner shall be solely responsible for any person liability insurance to cover activities on his Lot.

ARTICLE XVII
COVENANT FOR ASSESSMENTS

- A. Purpose of Assessments: The Assessments levied by the Association shall be used exclusively for purposes of the improvement, repair, replacement and maintenance of project sign structures and appurtenances thereto located on Outlots "A and B," landscaping associated with said project sign structures, the storm water retention lake on Outlot "A," and insurance thereto.
 - 1. Each owner covenants and agrees to pay the Association:
 - a. A Pro Rata Share (as hereinafter defined) of the annual Assessments fixed, established, and determined from time to time as hereinafter provided.
 - b. A Pro Rata Share (as hereinafter defined) of any special Assessments fixed, established, and determined from time to time, as hereinafter provided.
- B. Pro Rata Share: The pro rata share of each Owner for purposes of this paragraph shall be the percentage obtained by the fraction of one over the total number of lots (1/Total no. of Lots).
- C. Liability for Assessments: The Assessment on each Lot, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall be a charge on each Lot and shall constitute a lien upon each Lot from and after the due date thereof in favor of the Association. Each such Assessment, together with any interest thereon and any costs of collection thereof, including attorneys' fees, shall also be the personal obligation of the Owner of each Lot at the time when the Assessment is due. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such Assessments as to payments which become due prior to such sale or transfer. The lien for any Assessment shall for all purposes be subordinate to the lien of any Mortgagee whose mortgage was recorded prior to the date such Assessment first became due and payable. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof, nor shall any sale or transfer relieve any Owner of the personal liability hereby imposed. The personal obligation for delinquent Assessments shall not pass to any successor in title unless such obligation is expressly assumed by such successor.
- D. Basis of Annual Assessments: The Board of Directors of the Association shall establish an annual budget prior to the beginning of each fiscal year, setting forth all anticipated Common Expenses for the coming fiscal year, together with a reasonable allowance for contingencies and reserves for periodic repair and replacement of the Common Property. A copy of this budget shall be delivered to each Owner within thirty (30)

days prior to the beginning of each fiscal year of the Association.

- E. Basis of Special Assessments: Should the Board of Directors of the Association at any time during the fiscal year determine that the Assessments levied for such year may be insufficient to pay the Common Expenses for such year, the Board of Directors shall call a special meeting of the Association to consider imposing such special Assessments as may be necessary for meeting the Common Expenses for such year. A special Assessment shall be imposed only with the approval of sixty percent (60%) of the Owners present at the meeting convened per Clause K of this Article XVII, and shall be due and payable on the date(s) determined by such Owners, or if not so determined, then as may be determined by the Board of Directors.
- F. Fiscal Year: Date of Commencement of Assessments; Due Date: The fiscal year of the Association shall be the calendar year and may be changed from time to time by action of the Association. The annual Assessments on each Lot in the Development shall commence on the first day of the first month following the month in which Declarant or Builder first conveys ownership of any Lot to an Owner; provided, that if any Lot is first occupied for residential purposes prior to being conveyed by Declarant, full Assessments shall be payable with respect to such Lot commencing on the first day of the first month following the date of such occupancy. The Declarant shall have the right, but not the obligation, to make up any deficit in the budget for the Common Expenses for any year in which Declarant controls the Association, subject to its right to be reimbursed therefor as provided herein.

The first annual Assessment shall be made for the balance of the fiscal year of the Association in which such Assessment is made and, with respect to particular Lots, shall become due and payable on the date of initial transfer of title to a Lot to the Owner thereof. The annual Assessment for each year after the first assessment year shall be due and payable on the first day of each fiscal year of the Association. Annual Assessments shall be due and payable, in full, as of the above date, except that the Board of Directors may, from time to time by resolution, authorize the payment of such Assessments in monthly, quarterly, or semi-annual installments. The Declarant shall not pay an assessment on Lots which are not sold.

G. Duties of the Association:

1. Books and Records: The Board of Directors of the Association shall cause proper books and records of the levy and collection of each annual and special Assessment to be kept and maintained, including a roster setting forth the identification of each and every Lot and each Assessment applicable thereto, which books and records shall be kept by the Association and shall be available for the inspection and copying by each Owner (or duly authorized representative of any Owner) at all reasonable times. Except as may be otherwise provided in the Association's By-Laws, the Association shall cause financial statements to be prepared at least annually for each fiscal year of the Association, and shall furnish copies of the same to any Owner of Mortgagee upon request. The Board of Directors of the Association shall cause written notice of all Assessments levied by the Association upon the Lots and upon the Owners to be mailed to the Owners or their designated representatives. Notice of the amounts of the annual Assessments and the days following the determination thereof. Notices of the amounts of special Assessments shall be sent as promptly as practical and, in any event, not less than thirty (30) days prior to the due date of such Assessment or any installment thereof. In the event such notice is mailed less than thirty (30) days prior to the due date of the Assessment to which such notice pertains, payment of such Assessment shall not be deemed past due for any purpose if paid by the Owner within thirty (30) days after the

date of actual mailing of such notice.

2. Certificate of Assessments: Upon request the Association shall promptly furnish to any Owner, prospective purchaser, title insurance company, or Mortgagee, a certificate in writing signed by an officer of the Association, setting forth the extent to which Assessments have been levied and paid with respect to any Lot in which the requesting party has a legitimate interest. As to any person relying thereon, such certificate shall be conclusive evidence of payment of any Assessment therein stated to have been paid.
3. Request for Notice from Mortgagee: The Association shall notify any Mortgagee from which it has received a request for notice:
 - a. of any default in the performance of any obligation under this Declaration by any Owner which is not remedied within sixty (60) days;
 - b. of any condemnation of casualty loss that affects either a material portion of the Development of the Lot securing its mortgage;
 - c. of any lapse, cancellation, or material modification of any insurance policy required to be maintained by the Association; and
 - d. of any proposed action which requires the consent of the Mortgagees or a specified percentage thereof, as set forth in the Declaration.

H. Association Remedies for Non-Payment of Assessments:

1. Lien for Non-Payment of Assessment: If any Assessment is not paid on the date when due, then such Assessment shall be deemed delinquent and shall, together with any interest thereon and any cost of collection thereof, including attorneys' fees, become a continuing lien on the Lot against which such Assessment was made, and such lien shall be binding upon and enforceable as a personal liability of the Owner of such Lot as of the date of levy of such Assessment, and shall be enforceable against the interest of such Owner and all future successors and assignees of such Owner in said Lot; provided however, that the lien of the Assessment provided for herein shall be subordinate to the lien of any first mortgage.
2. Initiation of Action by Association for Non-Payment of Assessment: If any Assessment upon any Lot is not paid within thirty (30) days after the due date, such Assessment and all cost of collection thereof, including attorneys' fees, shall bear interest from the date of delinquency until paid at a rate of eighteen percent (18%) per annum and the Association may bring an action against the delinquent Owner in any court having jurisdiction to enforce payment of the same and/or to foreclose the lien against Owner's Lot, and there shall be added to the amount of such Assessment all costs of such action, including the Association's attorneys' fees, and in the event a judgment is obtained, such judgement shall include such interest, costs, and attorneys' fees.

- I. Adjustments: In the event that the amounts actually expended by the Association for Common Expenses in any fiscal year exceed the amounts budgeted and assessed for Common Expenses for that fiscal year, the amount of such deficit shall be carried over and become an additional basis for Assessments for the following year, except that so long as the Declarant controls the Association, Declarant may, at its sole discretion, make up such deficit; provided, however, that Declarant

shall be reimbursed by the Association for such funded deficits, together with interest at 18% per annum until so reimbursed, from available surpluses in later years of through a special assessment at the time of transfer of control of the Association to Owners.

- J. Initial Assessments: During the first year following the date of Declaration is recorded, the annual Assessments per Lot shall not exceed seventy-five dollars (\$75.00) for Class A members, payable annually. This amount shall not limit amounts of future annual Assessments. Future Assessments shall be based on an annual budget and shall be for a full year. The Declarant, in its sole discretion may advance to the association any of the first year deficit and may be reimbursed by subsequent assessments.
- K. Notice and Quorum for any Action to Increase Assessments: Written notice of any meeting called for the purpose of increasing the regular or special Assessments of the Association shall be sent to all Owners not less than thirty (30) days or more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of Owners or of proxies entitled to cast sixty percent (60%) of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called, subject to the same notice requirement, and then the required quorum shall be those Owners who are present at this subsequent meeting.
- L. Subordination of the Lien to Mortgages: The Lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any first mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale or transfer. If and to the extent this Paragraph is inconsistent with any other paragraph in the Declaration, then this paragraph shall prevail.

ARTICLE XVIII
ANNEXATION

- A. Annexation of Other Areas: Additional land outside of the 69 lots may be annexed to the Property with the consent of FNMA eligible mortgage holders representing at least sixty-seven percent (67%) of the votes of the mortgaged units and with the consent of two-thirds (2/3) of each class of members.
- B. Effective Date for Assessments and Voting Rights: The regular assessment provided for in the Declaration shall commence for each Lot within the annexed area on the first day of the first month following the conveyance of the Lot to the Owner by the Declarant. A Builder may delay the commencement of a Lot assessment during the construction period for a maximum of six (6) months and upon the approval of the Declarant. Voting rights of the Owners of the Lots within the annexed property shall be effective upon the same date, except the Declarant shall have the voting rights provided for in Article XV, Section B.
- C. Improvements: All improvements intended for future sections shall be substantially completed prior to annexation. Any future improvements shall be consistent with the initial improvements within the Real Estate in terms of quality of construction and shall be approved by the appropriate governmental agencies.
- D. Equality of Rights: All Lot Owners within an annexed area shall have the same rights, liabilities and obligations as all Owners within the

Real Estate, subject to the rights, liabilities and obligations specifically set forth as to the Declarant or a Builder in other sections of this Declaration.

E. Annexation Document: Annexation shall be by written document including, but not necessarily limited to, the following information:

1. A description of the property to be annexed;
2. The identity of the Declarant;
3. The effective date of annexation;
4. A description of the Common Area to be owned by the Association, if any;
5. A cross-reference to this Declaration, as amended; and
6. Any other information which the Declarant may deem necessary to identify the annexed area.

F. FHA/VA Approval: If the Property to be annexed has been approved by FHA/VA insured issued mortgage financing, the FHA and the VA shall first determine that the annexation, whether by Declarant or otherwise, is in accord with the general plan heretofore approved by them.

EXHIBIT "A"

Land being a part of the Northwest Fractional Quarter of Section 30, Township 23 North, Range 3 West of the Second Principal Meridian in Perry Township, Tippecanoe County, Indiana, more particularly described as follows:

Commencing at a spike found in the northwestern corner of said Northwest Fractional Quarter Section; thence North 89 degrees 13 minutes 30 seconds East along the northern line said Quarter Section 280.00 feet to a PK nail at the Point of Beginning of the herein described tract; thence continuing North 89 degrees 13 minutes 30 seconds East along said northern line 1,373.67 feet to a PK nail on the eastern line of the West half of said Fractional Quarter Section; thence South 00 degrees 06 minutes 50 seconds East along said eastern line 759.84 feet to the northeast corner of a 20.000-acre tract conveyed to the Church of the Nazarene of Lafayette, Inc. by Co-Executor's Deed recorded as Document No. 92-09505 in the Office of Recorder of said County, said corner being marked by a Vester-capped rebar; thence South 89 degrees 46 minutes 56 seconds West along the northern line of said 20.000-acre tract 1,655.66 feet to a PK nail on the western line of said Section 30; thence North 00 degrees 02 minutes 52 seconds East along said western line 253.75 feet to a PK nail at the southwest corner of 2.382-acre tract conveyed to Walter F. and Carolyn L. Fassnacht by Warranty Deed recorded as Document No. 89-02038 in the Office of Recorder in said County; thence North 89 degrees 13 minutes 30 seconds East along the southern line of said 2.383-acre tract, and parallel with the northern line of said Quarter Section, a distance of 280.00 feet to a Fisher-capped iron pipe set at the southwest corner of a 0.306-acre tract conveyed to Mary L. Fassnacht by Warranty Deed recorded as Document No. 89-02040 in the Office of Recorder in said County, thence North 00 degrees 02 minutes 52 seconds East along the western line of said 0.306-acre tract, and parallel with the western line of said Quarter Section, a distance of 490.00 feet to the Point of Beginning, containing 25.407 acres, more or less; subject to easements, restrictions, and rights-of-way of record.

The above bearings are based on Brookfield Heights Subdivision.