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Cross-Reference:

- Village Pines, Section 1 (Plat), Instrument #1999-033337 (Plat Cabinet D, Page 250 A-D)
 - Village Pines, Section 1 (Amd) (Plat), Instrument #2000-006251 (Plat Cabinet D, Page 250 E-H)
 - Village Pines, Section 2A (Plat), Instrument #2000-026164 (Plat Cabinet D, Page 331 A-D)
 - Village Pines, Section 2B (Plat), Instrument #2001-026854 (Plat Cabinet D, Page 376 A-D)
 - Village Pines, Section 2C (Plat), Instrument #2003-015867 (Plat Cabinet D, Page 450 A-C)
 - Village Pines, Section 3A (Plat), Instrument #2003-005925 (Plat Cabinet D, Page 437 A,B)
 - Village Pines, Section 3A, Scrivener's Error Correction, Instrument #2004-012292
 - Village Pines, Section 3A, Scrivener's Error Correction, Instrument #2004-012293
 - Village Pines, Section 3B (Plat), Instrument #2004-030470 (Plat Cabinet D, Page 543 A-D)
 - Village Pines, Section 4 (Plat), Instrument #2006-000870 (Plat Cabinet D, Page 626 A-D)
 - Village Pines, Declaration of Covenants, Instrument #2000-001680
 - The Pines, Master Plan, Instrument #1999-010066
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MASTER ASSOCIATION AMENDMENTS
to the
PLATS OF VILLAGE PINES OF GREENWOOD
and the
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
and
GRANT AND RESERVATION OF EASEMENTS
for
THE VILLAGE PINES AT THE PINES OF GREENWOOD

COMES NOW The Village Pines at Pines of Greenwood Homeowners Association, Inc., by its Board of Directors, on this 21st day of April, 20 13, and states as follows:

WITNESSETH THAT:

WHEREAS, a master planned community in Greenwood, Johnson County, Indiana commonly known as The Pines was established by the Planned Unit Development Ordinance ("Master Plan") approved by the City of Greenwood and recorded with the Office of the Johnson

County Recorder on March 30, 1999, as **Instrument # 1999-010066**. The Pines was to consist of two separate communities, The Pines of Greenwood and The Village Pines, and was to contain certain open areas to be shared by both of these communities;

WHEREAS, the residential community in Greenwood, Johnson County, Indiana commonly known as The Village Pines was established upon the recording of certain Plats with the Office of the Recorder for Johnson County, Indiana; and

WHEREAS, the Plat for The Village Pines, Section 1, was recorded with the Office of the Johnson County Recorder on November 19, 1999, as **Instrument # 1999-033337**, in Plat Cabinet D, pages 250 A-D; and

WHEREAS, the Plat for The Village Pines, Section 1 (Amended), was recorded with the Office of the Johnson County Recorder on March 27, 2000, as **Instrument # 2000-006251**, in Plat Cabinet D, pages 250 E-H; and

WHEREAS, the Plat for The Village Pines, Section 2A, was recorded with the Office of the Johnson County Recorder on November 1, 2000, as **Instrument # 2000-026164**, in Plat Cabinet D, pages 331 A-D; and

WHEREAS, the Plat for The Village Pines, Section 2B, was recorded with the Office of the Johnson County Recorder on August 29, 2001, as **Instrument # 2001-026854**, in Plat Cabinet D, pages 376 A-D; and

WHEREAS, the Plat for The Village Pines, Section 2C, was recorded with the Office of the Johnson County Recorder on April 21, 2003, as **Instrument # 2003-015867**, in Plat Cabinet D, pages 450 A-C; and

WHEREAS, the Plat for The Village Pines, Section 3A, was recorded with the Office of the Johnson County Recorder on February 7, 2003, as **Instrument # 2003-005925**, in Plat Cabinet D, pages 437 A,B; and

WHEREAS, the Plat for The Village Pines, Section 3B, was recorded with the Office of the Johnson County Recorder on October 20, 2004, as **Instrument # 2004-030470**, in Plat Cabinet D, pages 543 A-D; and

WHEREAS, the Plat for The Village Pines, Section 4, was recorded with the Office of the Johnson County Recorder on January 18, 2006, as **Instrument # 2006-000870**, in Plat Cabinet D, pages 626 A-D; and

WHEREAS, the foregoing Plats contain Covenants which run with the land, namely the Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for The Village Pines at The Pines of Greenwood (hereinafter "Declaration"), recorded in the office of the Johnson County Recorder on January 24, 2000, as **Instrument #2000-001680**, which states that by taking a deed to any Lot as set forth on the above listed Plats for The Village Pines development, each owner becomes a mandatory member of The Village Pines at The Pines

of Greenwood Homeowners Association, Inc., an Indiana nonprofit corporation (hereinafter "Association"); and

WHEREAS, the Association was incorporated pursuant to the above listed Declaration as a non-profit corporation pursuant to Articles of Incorporation filed with, and approved by, the Indiana Secretary of State on March 10, 2000; and

WHEREAS, the Master Plan, Section 1.4, provides that certain Open Spaces (i.e. Master Common Areas) shall be available to the residents in both The Pines of Greenwood and The Village Pines and these areas shall be maintained by a master homeowners association; and

WHEREAS, the Declaration, Article XIV, Section 14.11, states that "All lots shall be subject to all terms, covenants and ordinances reflected on the Master Plan of The Pines of Greenwood dated March 30, 1999, as amended from time to time, and recorded with the Recorder of Johnson County, Indiana."; and

WHEREAS, the Declaration for both The Pines of Greenwood and The Village Pines as initially drafted and recorded were not consistent with the requirements of the Master Plan, did not allow for a master homeowners association and no master homeowners association was ever established; and

WHEREAS, a legal dispute arose between The Pines of Greenwood and The Village Pines regarding the ownership and use of certain areas within The Pines. As a result of this dispute, the Indiana Court of Appeals ruled under case #41A01-0912-CV-568 that the Plats and Declaration of The Pines must be reformed in content to establish and provide for a master homeowners association to care for certain open, or master common, areas that are available to all residents within The Pines; and

WHEREAS, pursuant to the Indiana Court of Appeals ruling, The Pines of Greenwood and The Village Pines have reached an agreement on how the particular plats and Declaration for each community should be reformed to give force and effect to the Indiana Court of Appeals ruling and the original Master Plan approved by the City of Greenwood; and

WHEREAS, The Pines of Greenwood and The Village Pines have submitted these proposed reformed provisions to the Johnson Superior Court 1 for review and approval; and

NOW, THEREFORE, the undersigned Association, by its duly elected representatives, and by order of the Johnson County Superior Court 1 pursuant to the ruling of the Indiana Court of Appeals under case #41A01-0912-CV-568, hereby adopt the following reformations and modifications to the Plats of The Village Pines and The Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for The Village Pines at The Pines of Greenwood, and all supplements and amendments thereto, according to the language stated as follows:

PLAT AMENDMENTS

1. The Paragraph addressing the information set forth in the Paragraph below contained on the Plats for Section 1, Section 2B, Section 2C, and Section 3A, was either left blank or inadvertently and unintentionally cross-referenced the wrong Instrument Number for The Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for The Village Pines at The Pines of Greenwood. These mistakes were a scrivener's error; therefore, each such Paragraph on the Plat for Village Pines, Section 1 (Instrument #1999-033337); Village Pines, Section 2B (Instrument #2001-026854); Village Pines, Section 2C (Instrument #2003-015867); and Village Pines, Section 3A (Instrument #2003-005925), should be reformed and amended to read as follows:

"WE, THE UNDERSIGNED, THE OWNERS OF THE REAL ESTATE SHOWN AND DESCRIBED, HEREBY MAKE, LAYOFF, PLAT AND SUBDIVIDE SAID REAL ESTATE IN ACCORDANCE WITH THE HEREIN PLAT, ALL OF THE STREETS SHOWN ON THE WITHIN PLAT ARE TO BE DEDICATED TO THE PUBLIC FOR THEIR USE AND THAT ALL LOTS WITHIN THE SUBDIVISION SHALL BE SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS AND GRANT AND RESERVATION OF EASEMENTS FOR THE VILLAGE PINES AT THE PINES OF GREENWOOD SUBDIVISION ("DECLARATION") AS RECORDED AS INSTRUMENT NUMBER 2000-001680 ON THE 24TH DAY OF JANUARY, 2000, IN THE OFFICE OF THE RECORDER OF JOHNSON COUNTY, INDIANA, AND THE FOLLOWING, AND SHALL BE CONSIDERED AND HEREBY DECLARED TO BE RUNNING WITH THE LAND."

DECLARATION OF COVENANTS AMENDMENTS

1. *Article I, Section 1.13, of the Declaration shall be amended to read as follows:*

1.13 Common Areas. Common Areas, as set forth on Exhibit "C" attached hereto, shall mean the entire Property, except the Lots and any areas expressly identified as Master Common Areas. The Common Areas shall include, but are not limited to, the detention ponds, if any, private streets and driveways, park and any improvements thereon, recreational areas and any improvements thereon, landscape areas, parking areas, and clustered mailboxes, if any, that the Declarant may construct or install within the Property. In addition, the Common Areas shall include any portion of the Property which is: (a) dedicated to the City, or any other governmental agency or municipality, over which the Association retains a duty to repair and maintain; or (b) owned in fee by the Association.

2. *Article I, Section 1.40, shall be added to the Declaration and shall read as follows:*

1.40 Master Homeowners Association. Also referred to as the "Master Association", the Master Homeowners Association shall mean The Pines Master Association, Inc., an Indiana nonprofit corporation formed or to be formed under the Indiana Nonprofit Corporations Act of 1991 as amended, for the purpose of taking care of and maintaining the Master Common Areas within The Pines planned unit development. The Master Association is separate and independent from Pines of Greenwood Homeowners Association, Inc. and Village Pines at Pines of Greenwood Homeowners Association, Inc.

3. *Article I, Section 1.41, shall be added to the Declaration and shall read as follows:*

1.41 Master Board of Directors. Also referred to as the "Master Board", the Board of Directors of the Master Association appointed each year by the individual Boards of The Village Pines at Pines of Greenwood Homeowners Association and The Pines of Greenwood Homeowners Association.

4. *Article I, Section 1.42, shall be added to the Declaration and shall read as follows:*

1.42 Master Common Areas. Those areas and all improvements and facilities located thereon owned in fee simple by the Master Association and set aside for use by all residents in The Pines. The Master Common Areas shall include the pool, pool house, playground, parking area as more specifically described in "Exhibit A" attached to these amendments, and three (3) of the islands on Averitt Road located at the north entrance of The Pines (islands originally designated as common areas J, K and L on the Plat for Pines of Greenwood, Section 1).

5. *Article I, Section 1.43, shall be added to the Declaration and shall read as follows:*

1.43 Master Common Expenses. The actual and estimated cost to the Owners of The Pines for the maintenance, operation, repair, replacement, and improvement of the Master Common Areas, including all recreational facilities located thereon. The Master Common Expenses shall be split evenly between the Owners in The Pines of Greenwood, on the one hand, and the Owners in The Village Pines, on the other hand.

6. *Article I, Section 1.44, shall be added to the Declaration and shall read as follows:*

1.44 Master Assessment. The pro-rata share of the Master Common Expenses owed by each Lot as divided between The Pines of Greenwood and The Village Pines.

7. *Article I, Section 1.45, shall be added to the Declaration and shall read as follows:*

1.45 Master Reserve Fund. A reasonable amount collected as part of the Master Assessment to be set aside for the future periodic maintenance, repair, and replacement of the Master Common Areas as designated in this Declaration.

8. *Article I, Section 1.46, shall be added to the Declaration and shall read as follows:*

1.46 Master Special Assessment. An assessment levied by the Master Board which is in addition to the Master Assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of any capital improvement to the Master Common Areas or to cover any operating deficits that may occur if the Master Assessments levied for that year are insufficient to pay for the Master Common Expenses as budgeted for that fiscal year.

9. *Article I, Section 1.47, shall be added to the Declaration and shall read as follows:*

1.47 Sub-Association. Also "Sub-Associations", when discussing the Master Association shall refer to The Pines of Greenwood Homeowners Association, Inc. and/or The Village Pines at Pines of Greenwood Homeowners Association, Inc.

10. *Article I, Section 1.48, shall be added to the Declaration and shall read as follows:*

1.48 The Pines. The master planned community in Greenwood, Johnson County, Indiana, established by the Planned Unit Development Ordinance ("Master Plan") approved by the City of Greenwood and recorded with the Office of the Johnson County Recorder on March 30, 1999, as Instrument # 1999-010066. The Pines was to consist of two separate communities, The Pines of Greenwood and The Village Pines, and was to contain certain open areas to be shared by both of these communities.

11. *Article II of the Declaration shall be renamed "Organization and Duties of the Association and Master Association".*

12. *Section 2.13 shall be added to the Declaration and shall read as follows:*

2.13 Organization of Master Association. The Master Association is or shall be incorporated under the name The Pines Master Association, Inc., or a name similar thereto, as a nonprofit corporation organized under the laws of the State of Indiana.

i. Membership. Every Owner of a Lot in The Pines shall be a mandatory member of The Pines Master Association, Inc. If title to a Lot is held by more than one person, then each Owner shall be a member. If a person owns more than one (1) Lot in The Pines, then that Owner shall have one (1) membership for each Lot owned. Each such membership shall be appurtenant to the Lot and shall transfer automatically by voluntary or involuntary conveyance of the Lot's title. Each Owner shall have one (1) vote for each Lot owned with respect to any issue submitted to a vote of members upon which Master Association members are entitled to vote.

ii. Duties of Master Association. The Master Common Areas shall be owned and controlled by the Master Association. The Master Association shall be responsible for the maintenance, operation, repair, replacement, and improvement of the Master Common Areas, including all recreational facilities located thereon. The Master Association shall also be responsible for obtaining appropriate insurance coverage for the Master Common Areas and the Master Association for any damage or injury that may occur thereon or during the performance of its duties, and for the adoption and enforcement of rules and regulations regarding the use and enjoyment of the Master Common Areas.

iii. Master Board of Directors. The Master Board shall be comprised of five (5) members, all of who are to be appointed by and shall be current directors with The Village Pines at Pines of Greenwood Homeowners Association and The Pines of Greenwood Homeowners Association. In even numbered years, three (3) of the five (5) Master Directors shall be appointed by The Pines of Greenwood Homeowners Association. In odd numbered years, three (3) of the five (5) Master Directors shall be appointed by The Village Pines at Pines of Greenwood Homeowners Association.

iv. Management of Master Association. The Master Association shall be required to employ the services of a professional management company to assist it in performing its duties and overseeing the maintenance, repair and operation of the Master Common Area and facilities. This management company hired by the Master Association cannot also serve contemporaneously as the property management company for either sub-association unless unanimously approved by the Master Board.

v. Limitation on Contracts. The Master Association may not enter into any contract for facilities or management related services that extend beyond one (1) calendar year unless the contract is approved by a unanimous vote of the Master Board. Absolutely no contracts for facilities or management related services may extend beyond three (3) years, and all contracts for services must be terminable by the Master Association with or without cause upon thirty (30) days written notice. Likewise, no contract or purchase of more than one (1) year worth of goods and/or supplies for the facilities may be entered into unless approved by a unanimous vote of the Master Board.

vi. Rules and Regulations. The Master Board may adopt and publish such rules and regulations as the Master Board deems necessary or appropriate for the operation, use and maintenance of the Master Common Areas. These rules and

regulations may include restrictions on the use of the Master Common Areas and facilities in addition to those set forth in the Declaration, and may provide for the suspension of use of the Master Common Areas and facilities by its owners and their guests who are found to be in violation of any of the rules and/or regulations adopted by the Master Board.

vii. Suspension of Privileges. Each Owner who is delinquent in paying any monies owed to the Master Association or to their own Association (i.e. The Pines of Greenwood Homeowners Association or The Village Pines at Pines of Greenwood Homeowners Association) shall have their privileges to use the Master Common Areas and facilities, along with their family members and guests, suspended until all monies owed by the Owner are paid in full.

viii. Enforcement. Enforcement of the rules and regulations adopted by the Master Board and the collection of Master Assessments is reserved solely for the Master Association. If any Owner becomes more than thirty (30) days delinquent on any monies owed to the Master Association, or if an Owner or his family members or guests, violate the rules and regulations adopted by the Master Association, then the Master Association may proceed at law or in equity to prevent the occurrence or recurrence of any violation of the Declaration or the rules and regulations adopted by the Master Association, or to collect any funds owed to the Master Association. In an action taken by the Master Association to enforce the provisions of this Declaration or its rules and regulations, the Master Association shall be entitled to recover any legal fees and other costs and expenses incurred by the Association to gain the Owner's compliance. In any action to collect delinquent money owed to the Master Association, reasonable late fees and interest, as determined or set by the Master Board, shall also be assessed and recovered from the Owner.

13. *Article III, Section 3.14, shall be added to the Declaration and shall read as follows:*

3.14 Use of Master Common Areas. All Owners in good standing, including their family members and guests, shall be entitled to use of the Master Common Areas. All such persons shall observe and be governed by such rules and regulations as may from time to time be promulgated and issued by the Master Board governing the operation, use and enjoyment of the Master Common Areas. No person shall be allowed to alter, encroach or place improvements upon the Master Common Areas, nor shall any Owner commit any act which would interfere with or hinder any Owner in The Pines from the reasonable use and/or enjoyment of the Master Common Areas. If an Owner, their family or guests, due to their own negligence or willful misconduct, shall damage or destroy any part of the Master Common Areas, or the facilities and improvements located thereon, the Owner(s) shall be jointly and severally responsible for reimbursing the Master Association for all expenses associated with repairing or replacing the damaged areas and/or improvements, including any legal fees and other costs and expenses incurred in pursuing reimbursement from the Owner.

14. Article V, Section 5.13, shall be added to the Declaration and shall read as follows:

5.13 Master Assessment. Each fiscal year, the Master Board shall establish an annual budget prior to the beginning of each fiscal year setting forth the estimated Master Common Expenses for the coming fiscal year, together with allowances for reasonable contingencies and reserves. Responsibility for the Master Common Expenses for the maintenance and operation of the Master Common Areas and facilities shall be split evenly between The Pines of Greenwood and The Village Pines communities. Every fiscal year, the Owner of each Lot shall owe to the Master Association his pro-rata share of his community's one-half (1/2) share of the Master Common Expenses.

The Master Association shall keep proper books and records for the Master Association regarding all income and expenses. The records shall be open for inspection by any Owner as set forth in the Bylaws. The Master Board shall provide each owner in The Pines with a written notice of any assessments levied by the Master Association either in writing or by delivery at least thirty (30) days prior to being due.

15. Article V, Section 5.14, shall be added to the Declaration and shall read as follows:

5.14 Master Special Assessment. In addition to the annual assessments authorized above, the Master Association may levy a special assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of any capital improvement to the Master Common Areas which the Master Association may from time to time incur; or to cover any operating deficits that may occur should the Master Board of Directors determine at any time during the fiscal year that the regular Master Assessments levied for that year are insufficient to pay for the Master Common Expenses of the Master Association for that fiscal year. The Master Board of Directors must approve a Master Special Assessment by a unanimous vote of the Master Board of Directors, and the Master Special Assessment must not be in an amount greater than \$500.00 per year for each Member. A Master Special Assessment shall be due and payable on the date(s) determined by the Board of Directors.

16. Article V, Section 5.15, shall be added to the Declaration and shall read as follows:

5.15 Master Reserve Fund. The Master Assessment shall include reasonable amounts, as determined by the Master Board of Directors, collected as reserves for the future periodic maintenance, repair, and replacement of the Master Common Areas as designated in this Declaration. All amounts collected as reserves shall be deposited in a separate, interest bearing bank account to be held in trust for the purposes for which they were collected and are to be segregated from and not commingled with any other funds of the Master Association. Master

Assessments collected as reserves shall not be considered to be an advance payment of Master Assessments or Master Special Assessments.

Every five (5) years, the Master Board shall cause a comprehensive reserve study of the Master Common Areas to be performed or updated by a reputable and qualified reserve study specialist or engineering company. This reserve study shall be used to determine the amount of reserves that should be paid by each Owner on an annual basis to provide for the long-term maintenance, repair and replacement of the Master Common Areas. Notwithstanding the finding of any reserve study, no Master Reserve Fund Assessment may be imposed retroactively.

17. Article V, Section 5.16, shall be added to the Declaration and shall read as follows:

5.16 Non-payment of Assessments; Remedies of Master Association. Responsibility for the Master Assessment and any Master Special Assessment is the personal obligation of each owner. If any Master Assessment or Master Special Assessment owed to the Master Association is not paid within thirty (30) days of the due date as set by the Master Association Board, the assessment shall bear reasonable interest and late fees as set by the Master Association Board. The Master Board shall have the right to determine the amount of the late fees, the time period before the late fees are imposed, the rate of the late fees (i.e. annually, monthly, etc.) and to make any other provisions for late fees and interest charges on late payments as the Master Board, in its sole discretion, deems appropriate. The Master Board may also adopt specific collection procedures to be used in collecting assessments and pursuing delinquent accounts.

If the Master Association incurs administrative fees or expenses as a result of collecting delinquent amounts, the Owner(s) shall be obligated to reimburse the Master Association these fees.

The Master Association may bring an action at law against any delinquent Owner obligated to pay the Master Assessment or Master Special Assessments. If the Master Association employs legal counsel to pursue the collection of unpaid amounts owed to the Master Association, the delinquent Owner shall be obligated to reimburse the Master Association any collection costs or expenses for the sending of collection letters or other correspondence or communication prior to the filing of legal action, the cost of preparing and filing the complaint in such action, plus interest and late fees on any assessment as above provided, as well as reasonable attorneys' fees, together with the costs of the action.

18. Article XII, Section 12.5, shall be added to the Declaration and shall read as follows:

12.5 Master Association Amendments. These Master Association provisions exist in both the Village Pines Declaration and The Pines of Greenwood Declaration for the mutual benefit of all Owners in The Pines. Any proposed amendment to this section or to Article I, Sections 1.13 and 1.40-1.48; Article II, Section 2.13; Article III, Section 3.14; or Article V, Sections 5.13-5.16, and this Article XII, Section 12.5, must be approved by seventy-five percent (75%) of the Owners in Village Pines and also by seventy-five percent (75%) of the Owners in The Pines of Greenwood to be effectual. Any approved amendment must be signed and dated by

the President and Secretary of the Master Association Board of Directors, and must be recorded with the Office of the Johnson County Recorder before becoming effective.

All other provisions of the Plats and Declaration shall remain unchanged;

The foregoing reformations and/or modifications shall run with the land and shall be binding upon all Owners and upon the parties having or acquiring any right, title or interest, legal or equitable, in and to the real property or any part or parts thereof subject to such restrictions, and shall inure to the benefit of all successors in title to any real estate in The Village Pines at The Pines of Greenwood development;

[Remainder of page left intentionally blank]

IN WITNESS WHEREOF, I, the undersigned, do hereby execute this Master Association Amendments to the Plats of Village Pines and the Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for The Village Pines at The Pines of Greenwood this 21st day of April, 2013.

THE VILLAGE PINES AT THE PINES OF GREENWOOD HOMEOWNERS ASSOCIATION, INC.

Scott Derr
Scott Derr
President

ATTEST:

Colleen Lunn
Colleen Lunn
Secretary

STATE OF INDIANA)
)
COUNTY OF JOHNSON)

Before me a Notary Public in and for said County and State, personally appeared Scott Derr and Colleen Lunn, the President and Secretary, respectively, of The Village Pines at The Pines of Greenwood Homeowners Association, Inc., who acknowledged execution of the foregoing Master Association Amendments to the Plats of Village Pines and the Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for The Village Pines at The Pines of Greenwood and who, having been duly sworn, stated that the representations contained herein are true.

Witness my hand and Notarial Seal of this 21 day of April, 2013.

Melissa Dawson
Notary of Public - Signature
Melissa Dawson
Printed



I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Scott A. Tanner

This instrument prepared by and should be returned to:

Scott A. Tanner, TANNER LAW GROUP, 6125 S. East St. (U.S. 31), Indianapolis, IN 46227