



ARCHITECTURAL STANDARDS AND GUIDELINES

RESTRICTIONS CONCERNING SIZE, PLACEMENT AND CONSTRUCTION OF DWELLING HOUSES AND OTHER STRUCTURES

TYPES OF STRUCTURES

No structure shall be erected, altered, placed or permitted to remain on any Lot except one detached single family dwelling and permanently attached accessory buildings, all as approved by the NCC or MC and the City of Valparaiso.

LAND USE

LOT

Lot shall mean any numbered parcel of residential real estate described by the Plat of the Development and as supplemented or amended from time to time, all of which is recorded in the Office of the Recorder of Porter County, Indiana. Where the context indicates or requires, the term "Lot" includes any residential structure on the lot. The term "Lot" includes the term "Residential Unit". The term "Lot" includes the term "Building Site".

BUILDING SITE

"Building Site" shall mean one numbered lot. In those instances where more area than one numbered lot constitutes a single building site, no more than one single family residence structure may be built on such single family-building site despite the fact that more than one numbered lot has been aggregated by an Owner. In such instances such "Building Site" constitutes a Lot as defined herein.

RULES GOVERNING BUILDING ON SEVERAL CONTIGUOUS
LOTS HAVING ONE OWNER

Whenever two or more contiguous lots shall be owned by the same person(s), and the owner shall desire to use two or more of said lots as a building site for a detached single family residence; or, whenever Owners of lots which abutt the neighboring sides of a center lot desire to acquire, divide and own respective portions of the entire center lot as additional land for their respective single family residential building sites, or whenever an Owner of an abutting unimproved vacant lot desires to reduce the width of said lot by no more than a ten (10) foot side yard strip by conveyance to the Owner of the abutting unimproved vacant lot as additional land for said abutting Owner's building site, that in each of the above instances said Owners shall apply in writing to the appropriate architectural committee for permission to so use said combined lots or portions thereof. If permission for such use shall be granted, the combined lots or portions thereof constituting the building site for a detached single family residence shall be treated as one Building Site (or single Lot) for the purpose of applying these restrictions to said lots, so long as the resulting lots each will be improved or will remain improved with but one detached single family residence; provided, however, for purposes of this Declaration each respective Owner shall be entitled to only one vote with respect to Association membership or Lot ownership. Likewise, Common Area expenses shall be assessed as a single Lot.

FRONT AND REAR YARD SETBACKS

No building shall be located on any lot nearer to the front lot line (right-of-way) than the minimum front yard setback as shown on the Recorded Plat. On corner lots, both street frontages shall be considered as front yards and both front yard setbacks shall apply.

No portion of any building shall be located closer than 25 feet to the rear line of any lot unless a greater restriction is shown on the Recorded Plat. For corner lots, the rear lot line is that directly opposite the front face (address face) of the building.

SIDE YARD SETBACKS

No building shall be located on any lot nearer to the side lot line than the minimum setback as shown on the Recorded Plat. Where portions of platted lots are combined to make a building site, the minimum side yards shall be not less than twelve percent (12%) of the combined lots' width as measured at the front setback line.

HEIGHT, OCCUPANCY AND DENSITY

No building shall exceed two and one-half (2½) stories in height from finished ground level at the center of the front of the building (and not more than thirty-five (35) feet in height as measured by the vertical distance from the finished ground level at the center of the front of the building to (a) the highest point of the roof surface of a flat roof, or (b) to the deck line for a mansard roof, or (c) to the mean height level between the eaves and ridge for hip, gabled and gambrel roofs, all as the case may be.

The MAXIMUM LOT COVERAGE shall be forty percent (40%), which is the percentage of the total area of a Lot that may be covered with buildings, structures, parking area, driveways, walkways, terraces, porches, patios, decks or any other concrete, asphalt, or hard surface impervious material.

A DRIVEWAY(S) shall be no closer than three (3) feet from a side or rear property line.

MINIMUM FLOOR AREA. All residential structures shall comply with the following habitable finished minimum first floor square foot areas:

All one-story residential structures shall have a minimum first floor area of 2,000 square feet.

All one and one-half story residential structures shall have a minimum first floor area of 1,700 square feet.

All bi-level and tri-level residential structures shall have a minimum first floor area of 1,800 square feet (not including the lower levels of said structure).

All four-level split residential structures shall have a minimum first floor area of 1,650 square feet (not including the lower levels of said structure).

All two-story and two and one-half story residential structures shall have a minimum first floor area of 1,500 square feet.

IMPORTANT:

The above habitable finished minimum first floor square foot areas do not include terraces, porches, patios, decks, breezeways, basements, below grade levels (partial or full depth), attached garages, carports, attached storage areas or any detached structures (if permitted). Grade level shall mean the finished ground level at the front of the building facing the street(s).

MINIMUM STANDARDS. ALL STRUCTURES SHALL BE REQUIRED TO MEET THE FOLLOWING
MINIMUM STANDARDS FOR EXTERIOR MATERIALS:

ROOFING MATERIALS

Premium asphalt shingles, wood shakes, slate or simulated slate, standing seam metal, tile, or similar premium roofing material.

SIDING MATERIALS

Natural wood products, such as cedar, redwood, cypress, or equivalent; brick, natural stone, stucco, or similar premium siding materials. No siding material such as metal clad, aluminum, vinyl, artificial stone or brick, rollbrick, tar paper or similar material shall be used on the finished exterior of any building on any lot in the Development.

Mixed use of siding materials shall be limited to two materials and the application of each shall be in balance and proportion, or as a harmonious complement, to each other.

CHIMNEYS

Any exterior exposed portion must be of brick, stone, stucco, or similar type material; in no case shall exterior chimneys be sided with wood or metal siding or artificial stone.

DRIVEWAYS, PRIVATE WALKS AND PUBLIC SIDEWALKS

All driveways, offstreet parking areas and private walks shall have a dust-free surface of Portland cement concrete, asphaltic concrete (blacktop paving), or brick, cobblestone, or similar type material.

Public Sidewalk(s) - The City of Valparaiso has waived the requirement of installation of sidewalks pursuant to an action of the Board of Public Works and Safety. In the event that the City should determine that the installation of sidewalks is in the best interest of the City, no grantee, devisee or subsequent property owner may object or otherwise remonstrate against the installation of sidewalks and the assessment for the cost of installation. In the event of such a determination by the City, sidewalk(s) necessary to comply with Valparaiso City Ordinance #5, 1978, shall be provided by each Owner. Said sidewalk(s) shall be constructed with Portland cement concrete.



PROHIBITION OF USED STRUCTURES AND MODULAR HOMES

All structures constructed or placed on any numbered Lot in Development shall be constructed with substantially all new materials, and no used structures shall be relocated or placed on any such Lot, nor shall modular constructed structures be placed on any Lot.

FENCES AND WALLS

No line fence or wall shall be built to a greater height than five (5) feet from the grade adjacent to the wall or fence at all points, nor shall any wall or fence greater than three (3) feet in height be built between the front building line and front lot line. All fence or wall materials shall be in conformity and harmony with the residence on that Lot. In no case shall "chain-link" or "farm field" type fence be permitted. Fencing of entire lot perimeters is prohibited except a "living" fence is permitted consisting of trees, evergreens, hedges and bushes.

SWIMMING POOLS

No above ground swimming pools shall be installed on any homesite. Any in-ground pools shall be continuously fenced, surrounding said pool with a five foot (5') non-climbable fence.

ANTENNAS AND SOLAR HEAT PANELS

No exposed radio, TV antennas, satellite dish antenna, or solar heat panels shall be allowed on any residence on any Lot which is visible from outside such residence.

YARD LIGHT FIXTURE, ADDRESS SIGN PLATE AND MAIL BOX STANDARDS

There has been adopted and designated: (1) a standard yard light fixture* with address sign plate attachment and (2) a clustered mail box structure with a newspaper slot. Lot owners shall purchase and install, at lot owners' expense, the specified yard light fixture (refer to Exhibit D-3). Clustered mail boxes and posts shall be designed, built, provided and installed by Urschel Development Corporation upon specified locations as established and required by the United States Postal Authorities. Maintenance, care, repairs and replacement to yard lights, address sign plates and mail boxes shall be the responsibility and expense of the lot owner.

* Please refer to next page, B-6.1 and Exhibit D-3.

YARD LIGHT FIXTURE STANDARDS The New Construction Committee shall adopt and designate a standard exterior curbside yard light fixture for all Lots in the Development and shall designate a standard curbside location for such exterior yard light fixture. Each Owner of a Lot in the Development shall cause such standard exterior yard light fixture to be installed where designated and maintained, at such Owner's expense. Exterior curbside yard light fixtures shall be on and illuminated from dusk to dawn unless the Association's Board shall provide otherwise by rule or regulation. No exterior yard light fixture, other than the fixture approved by the New Construction Committee or the Modifications Committee or installed by Declarant shall be installed upon the exterior yard at the curb of any Residential Lot. No other exterior lighting fixtures shall be installed elsewhere that may become an annoyance or a nuisance to Owners or occupants of adjacent properties.

WELLS AND SEPTIC TANKS

No water wells shall be drilled on any of the Lots in the Development without the approval of the appropriate Architectural Committee. No septic tanks shall be installed on any of the Lots or in any of the Common Areas.

CONSTRUCTION OF SEWAGE LINES

All sanitary sewage lines on the Lots shall be designed and constructed in accordance with the provisions and requirements of the City of Valparaiso. No storm water (subsurface or surface) shall be discharged into sanitary sewers. No sanitary waste, nor drain discharges, nor other wastes, shall be permitted to enter the storm drainage system.

SUMP PUMPS

No sump pump drain shall be installed in such a manner that it discharges into the street.

CURB AND GUTTERS

No driveway shall be installed in such a manner as to wedge the curb with asphalt or similar material. The gutter line shall not be filled with any material.

LANDSCAPING

A minimum of three percent (3%) of the construction budget must be allocated and expended prior to occupancy for landscaping, exclusive of decks, patios, sidewalks, retaining walls, etc. A minimum of three (3) hardwood trees of a diameter not less than three (3) inch caliper, measured three (3) feet above the ground, shall be planted in the front yard. Existing hardwood trees not less than three (3) inch caliper measured three (3) feet above the ground are acceptable in meeting this requirement. All landscaping to be completed within planting season the structure completed; if weather prohibits, no later than next planting season evidenced by contract.

EROSION CONTROL AND TREES

During the period of construction, every reasonable effort shall be made to control erosion on the construction site and to save maximum existing vegetation. Spoils running into streets or adjoining properties shall be cleaned up with each occurrence.

Apply procedures and standards for soil erosion and sedimentation control. Keep disturbed areas small. Stabilize disturbed areas. Keep runoff velocities low. Protect disturbed areas from storm water runoff. Retain sediment within the site boundaries. Implement a thorough maintenance and follow-up program.

No trees shall be removed without the express approval of the appropriate Committee. Such tree removal, where applicable, shall be shown as a part of the plot plan. These provisions apply to any tree with a trunk diameter of four (4) inches or more when measured four (4) feet above the ground. (Refer to Exhibit D-1.)

CONSTRUCTION DEBRIS

During the period of construction, a construction dumpster shall be maintained on each homesite for the disposal of trash and the lot kept free of debris.

STRUCTURE COMPLETION

All residential structures shall be completed within twelve (12) months from the start of construction (including landscaping).

ADDITIONS COMPLETION

Any additions to existing improvements (i.e. patios, outbuildings, swimming pools, fences, etc.) shall be completed within six (6) months from start of construction.

DAMAGE REPAIRS COMPLETION

No improvement which has partially or totally been destroyed by fire or otherwise, shall be allowed to remain in such state for more than three (3) months from the time of such destruction or damage.

HIGHLIGHTS, "MISCELLANEOUS" STANDARDS

| KEY: | POSITION AS TO USE |
|------|---|
| #1 | PROHIBITED/DISALLOWED |
| #2 | ARCHITECTURAL COMMITTEE CONSENT REQUIRED |
| #3 | ONLY AS DESIGNATED AND ADOPTED BY ARCHITECTURAL COMMITTEE |

SUCH AS, BUT NOT LIMITED TO:

| ITEM | KEY # |
|--|-------|
| EXPOSED ANTENNA: RADIO, TV, SATELLITE DISH | 1 |
| SOLAR HEAT PANEL | 1 |
| YARDLIGHT (REQUIRED) IN FRONT YARD AT CURB | 3 |
| MAILBOX, POST, IDENTIFICATION NUMBERS | 3 |
| NEWSPAPER RECEPTACLES | 1 |
| PLAYGROUND, RECREATIONAL AND BASKETBALL GOAL EQUIPMENT | 2 |
| TENNIS COURT | 2 |
| SWIMMING POOL, IN-GROUND | 2 |
| SWIMMING POOL, ABOVEGROUND | 1 |
| FENCE AND WALL | 2 |
| GAZEBO | 2 |
| LANDSCAPING AND PLANTINGS | 2 |
| TREE REMOVAL | 2 |
| FLAG POLE | 2 |
| AWNINGS | 2 |
| OUTSIDE STORAGE STRUCTURE | 2 |
| STORAGE TANK, ABOVEGROUND | 1 |
| WATER WELL | 2 |
| SEPTIC TANK | 1 |
| | |



INDIVIDUAL INSURANCE

By virtue of taking title to a Lot, each Owner covenants and agrees with all other Owners and with the Manchester Meadows Property Owners Association (Association) that each individual Owner shall carry all-risk casualty insurance on such Owner's residence in an amount of full replacement cost, general liability coverage for a minimum of \$300,000.00 per occurrence, and \$2,000.00 medical payment coverage per person. Each Owner shall provide the Association with a certificate evidencing such liability coverage when taking title to said Lot. Each Owner shall provide a certificate of insurance evidencing such casualty insurance immediately prior to initiation of construction by said Owner on said Lot. Such certificates shall be furnished upon each renewal date to the Association to provide continuous evidence of adequate insurance coverage.

Each individual Owner further covenants and agrees that in the event of partial loss of damage and destruction resulting in less than total destruction, the individual Owner shall proceed promptly to repair or to reconstruct the damaged structure in a manner consistent with the original construction. In the event that the structure is totally destroyed and the individual Owner determines not to rebuild or to reconstruct, the individual Owner shall clear the Lot of all debris and return it to substantially the natural state in which it existed prior to the beginning of construction. The Association may impose more stringent requirements regarding the standards for rebuilding or reconstructing structures on the Lot and the standard for returning the Lot to its natural state in the event the Owner decides not to rebuild or reconstruct.

ELIGIBLE BUILDERS

Open to all builders who can provide (1) proof of financial capability; (2) a resume of quality experience; (3) evidence of demonstrated achievements. References will be required.