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HENDRICKS COUNTY RECORDER

DECLARATION OF
COVENANTS AND RESTRICTIONS
OF
SHILOH FARMS

THIS DECLARATION OF COVENANTS AND RESTRICTIONS is made this 7th day of July, 1995 by Sanders Development Group, Inc., an Indiana Corporation (hereinafter referred to as "Developer").

RECITALS

A. Developer is about to sell and convey the residential lots situated within the platted areas of the development located within the real estate more particularly described on Exhibit A attached hereto and incorporated herein by this reference (the "Development") and before doing so desires to subject and impose upon all real estate within the platted areas of the Development mutual and beneficial restrictions, covenants, conditions, and charges (hereinafter referred to as the "Restrictions") under a general plan or scheme of improvement for the benefit and complement of the lots and lands in the Development and the future owners thereof.

B. Such real estate and any additional real estate subjected to these Restrictions shall be known as Shiloh Farms.

COVENANTS AND RESTRICTIONS

NOW, THEREFORE, Developer hereby declares that all of the platted lots and lands located within the Development as they become platted are held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved, subject to the following Restrictions, all of which are declared and agreed to be in furtherance of a plan for the improvement and sale of lots and lands in the Development, and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the Development as a whole and of each of the lots situated therein. All of the Restrictions shall run with the land and shall be binding upon the Developer 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 these Restrictions, and shall inure to the benefit of Developer and every one of Developer's successors in title to any real estate in the Development. Developer specifically reserves unto itself the right and privilege, prior to the recording of the plat by Developer of a particular lot or tract within the Development as shown on Exhibit B, to exclude any real estate so shown, from the Development, or to include additional real estate.

1. DEFINITIONS. The following are the definitions of the terms as they are used in this Declaration of Covenants and Restrictions:

relinquish to Association the power to appoint and remove one or more members of Committee.

B. "Association" shall mean the Shiloh Farms Homeowners Association, Inc., a nonprofit corporation, the membership and powers of which are more fully described in Paragraph 11 of this Declaration of Covenants and Restrictions.

C. "Lot" shall mean any parcel of real estate excluding Common Areas, whether residential or otherwise, described by one of the plats of the Development which is recorded in the Office of the Recorder of Hendricks County, Indiana.

D. Approvals, determinations, permissions, or consents required herein shall be deemed given if they are given in writing, signed with respect to Developer or Association, by the President or a Vice President thereof, and with respect to Committee, by two members thereof.

E. "Owner" shall mean a person who has or is acquiring any right, title or interest, legal or equitable, in and to a Lot including a builder, but excluding those persons having such interest merely as security for the performance of an obligation.

F. "Common Areas" shall mean those areas set aside for conveyance to Association, as shown on the plat(s).

G. "Plat" shall mean a subdivision plat of the Development or a part thereof which is recorded in the office of the Recorder of Hendricks County, Indiana, as the same may be hereafter supplemented by law or pursuant to this Declaration.

H. "Expansion Real Estate" shall mean the real estate described on Exhibit C attached hereto and hereby incorporated herein by this reference.

2. CHARACTER OF THE DEVELOPMENT.

A. In General. Every Lot in the Development, unless it is otherwise designated by Developer, is a residential lot and shall be used exclusively for single-family residential purposes. No structures shall be erected, placed or permitted to remain upon any of the Lots except a single-family dwelling house.

B. Residential Use of Accessory Outbuildings Prohibited. No accessory outbuildings shall be erected on any of the Lots prior to the erection thereon of a single-family dwelling house, and in no event shall any such accessory outbuilding which may be constructed upon a Lot under these Restrictions ever be used as a residence or dwelling house or place for human occupancy or habitation. The approval of Committee must be obtained before any outbuilding is erected, placed, or altered on any Lot. It is the intent of these Restrictions to prohibit outbuildings such as storage sheds, storage barns, and similar large structures on lake Lots.

C. Occupancy or Residential Use of Partially Completed Residence Prohibited.
No residence constructed on any of the Lots shall be occupied or used for residential purposes or human habitation until it shall have been substantially completed. The determination of whether the residence shall have been substantially completed shall be made by Committee and such decision shall be binding on all parties.

D. Other Restrictions. All tracts of ground in the Development shall be subject to the easements, restrictions and limitations of record appearing on the recorded plat of the Development, and to recorded easements, rights-of-ways, and also to all governmental zoning authority and regulation affecting the Development, all of which are incorporated herein by reference.

E. Outbuilding. The approval of Committee must be obtained before any outbuilding is erected, placed, or altered on any Lot. No such outbuilding may be erected until residences are constructed on ninety percent (90%) of the Lots in that particular section of the Development the Lot is located. Such outbuildings shall be constructed of wood, shingles and paint matching the primary residence. No outbuilding over one story shall be allowed. No outbuilding shall be constructed on any lake Lot.

3. RESTRICTIONS CONCERNING SIZE, PLACEMENT AND MAINTENANCE OF RESIDENCES AND OTHER STRUCTURES.

A. Minimum Living Space Areas. The minimum square footage of living space of the residences constructed on various Lots in the Development, exclusive of porches, terraces, garages, carports, or accessory buildings for Lots in R-2 zoning classifications shall not be less than fifteen hundred (1500) square feet for one story residences, nor less than sixteen hundred and fifty (1650) square feet for two story residences and for Lots in R-3 zoning classifications shall not be less than fourteen hundred (1400) square feet. Basements shall not be included in the computation of the minimum living area except for that portion of a walkout basement which is to be finished as a living area.

B. Residential Set-Back Requirements.

(i) In General. Unless otherwise provided in these Restrictions or on the record plat, no residence or above-grade structure shall be constructed or placed on any Lot in the Development except as provided herein.

(ii) Definitions. "Side line" means a lot boundary line that extends from the road on which a Lot abuts to the rear line of the Lot. "Rear line" means the Lot boundary line that is farthest from, and substantially parallel to, the road on which the Lot abut, except that on corner Lots, it may be determined from either abutting road.

upon the plats of the Development.

(iv) Side Yards. For Lots in R-2 zoning classification, the side yard set-back lines shall not be less than ten (10) feet from either side line of the Lot and the total of both side yards shall be not less than an aggregate of thirty (30) feet. For Lots in R-3 zoning classifications the side yard set back line shall not be less than five (5) feet from either side line of the Lot and the total of both side yards shall not be less than an aggregate of fifteen (15) feet.

C. Fences and Trees. In order to preserve the natural quality and aesthetic appearance of the existing geographic areas within the Development, any fence must be approved by Committee as to size, location, height and composition before it may be erected. All fences located on any Lot adjoining a lake shall be constructed in a manner that minimizes the view obstruction. Example: wrought iron rail fence. A Lot must have at least two (2) trees with a minimum diameter of two and one half inch (2 1/2") growing upon it in the front yard by the time the residence is completed.

D. Exterior Construction. The finished exterior of every building constructed or placed on any Lot in the Development shall be of material other than tar paper or rollbrick siding or any other similar material. All driveways must be paved with asphalt or concrete from their point of connection with the abutting street or road. For a period of seven years from the date hereof exterior colors shall be earthtone colors only no yellow, blue or white.

E. Diligence in Construction. Every building whose construction or placement on any Lot in the Development is begun shall be completed with three (3) months after the beginning of such construction or placement. 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.

F. Prohibition of Used Structures. All structures constructed or placed on any Lot in the Development shall be constructed with substantially all new materials, and no used structures shall be relocated or placed on any Lot.

G. Maintenance of Lots and Improvements. The Owner of any Lot in the Development shall at all times maintain the Lot and any improvements situated thereon in such a manner as to prevent the Lot or improvements from becoming unsightly; and, specifically, the Owner shall:

(i) Mow the Lot at such times as may be reasonably required in order to prevent unsightly growth of vegetation and noxious weeds.

(ii) Remove all debris or rubbish.

(iii) Prevent the existence of any other condition that reasonably tends to detract from or diminish the aesthetic appearance of the Development.

(iv) Cut down and remove dead trees.

(v) Keep the exterior of all improvements in such a state of repair or maintenance as to avoid their becoming unsightly.

(vi) Within sixty (60) days following completion of a residence on a Lot, Owner shall landscape the Lot, weather permitting. For Lots on which the residence shall be substantially completed on or after November 15 and before April 15, landscape shall be completed on or before the following June 1.

H. Association's Right to Perform Certain Maintenance. In the event that the Owner of any Lot in the Development shall fail to maintain his Lot and any improvements situated thereon in accordance with the provisions of these Restrictions, Association shall have the right, but not the obligation, by and through its agents or employees or contractors, to enter upon the Lot and repair, mow, clean or perform such other acts as may be reasonably necessary to make the Lot and improvements situated thereon, if any, conform to the requirements of these Restrictions. The cost therefor to Association shall be added to and become a part of the annual charge to which Lot is subject and may be collected in any manner in which such annual charge may be collected. Neither the Association nor any of its agents, employees, or contractors shall be liable for any damage which may result from any maintenance work performed hereunder.

4. PROVISIONS RESPECTING DISPOSAL OF SANITARY WASTE.

A. Nuisance. No outside toilets shall be permitted on any Lot in the Development (except during a period of construction as required under subparagraph C below), and no sanitary waste or other wastes shall be permitted to enter any storm drain. By purchase of a Lot, each Owner agrees that any violation of this paragraph constitutes a nuisance which may be abated by Developer or Association in any manner provided at law or in equity. The cost or expense of abatement, including court costs and attorney's fees, shall become a charge or lien upon the Lot, and may be collected in any manner provided by law or in equity for collection of a liquidated debt.

Neither Developer, nor Association, nor any officer, agent, employee or contractor thereof, shall be liable for any damage which may result from enforcement of this paragraph.

B. Construction of Sewage Lines. All sanitary sewage lines on the Lots shall be designed and constructed in accordance with the provisions and requirements of Hendricks County. No storm water (subsurface or surface) shall be discharged into sanitary sewers.

C. Dumpsters and Port-O-Lets. Builders shall be required to locate a dumpster and a port-o-let on the Lot during construction. Builder shall be permitted to use a dumpster or a port-o-let on another Lot if Builder is constructing a residence on another Lot where such are

5. MAILBOXES.

Owners of a Lot in the Development shall install or cause to have installed a mailbox which shall be in accordance with the design, type and location of a mailbox approved by Developer which Developer may require for the purpose of uniformity and appearance.

6. YARD LIGHTS.

A. R2 Lots. At the time that an Owner of a Lot zoned R2 in the Development completes the construction of a residence on its Lot, it shall install or cause to have installed a yard light in the front yard of its Lot. The design, type and location of this yard light shall be subject to the approval of Committee.

B. R3 Lots. At the time that an Owner of a Lot zoned R3 in the Development completes the construction of a residence on its Lot, it shall install or cause to have installed a dusk to dawn coach light on the front of the Residence.

7. GENERAL PROHIBITIONS.

A. In General. No noxious or offensive activities shall be carried on on any Lot in the Development, nor shall anything be done on any of the Lots that shall become or be unreasonable annoyance or nuisance to any Owner of another Lot in the Development.

B. Signs. No signs or advertisements shall be displayed or placed on any Lot or structures in the Development without the prior written approval of Committee except for real estate sales signs and signs used by a builder to advertise the Lot during the construction sale period.

C. Animals. No animals shall be kept or maintained on any Lot in the Development except the usual household pets, and, in such case, such household pets shall be kept reasonably confined so as not to become a nuisance.

D. Vehicle Parking. No commercial vehicles, campers, trailers, boats, or similar vehicles shall be parked on any street or Lot in the Development unless fully enclosed in a building or screens from view from the street.

E. Garbage and Other Refuse. No Owner of a Lot in the Development shall burn or permit the burning out of doors of garbage or other refuse, nor shall any such Owner accumulate or permit the accumulation out of doors of such refuse on his Lot except as may be permitted in Subparagraph F below.

F. Fuel Storage Tanks and Trash Receptacles. No bulk gasoline storage will be permitted in the Development, whether above or below ground. Any receptacle for ashes, trash, rubbish or garbage shall be so placed and kept as not to be visible from any street within

the Development at any time, except at the times when refuse collections are being made.

G. Temporary Structures. No temporary structure of any kind, such as a house trailer, or other outbuilding shall be placed or erected on any Lot.

H. Ditches and Swales. It shall be the duty of the Owner on every Lot in the Development on which any part of any open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon the Lot continuously unobstructed and in good repair, and to provide for the installation of such culverts upon the Lot as may be reasonably necessary to accomplish the purposes of this subsection. All Owners, if necessary, shall install dry culverts between the road rights-of-way and their Lots in conformity with specifications and recommendations of Hendricks County, and of the appropriate zoning bodies.

I. Utility Services. No utility services shall be installed, constructed, repaired, replaced and/or removed under finished streets except by jacking, drilling or boring and shall require the approval of Hendricks County, where the streets are public and by the property Owners where there are private drives.

J. Prohibition of Antennas. No exposed radio, cable and television antennas and/or dishes, larger than 18 inch diameter, shall be permitted within the Development.

K. Pools. No swimming pool or associated structures shall be erected or placed on any Lot until the construction plans including a plot plan have been approved by Committee. There shall be no above ground pools.

L. Clotheslines. There shall be no outside clotheslines.

8. SHILOH FARMS ARCHITECTURAL CONTROL COMMITTEE.

A. Statement of Purposes and Powers. Committee shall regulate the external design, appearance, use, location and maintenance of lands subject to these Restrictions and improvements thereon, in such a manner as to preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography.

(i) Generally. No residence, building structure or improvement of any type or kind shall be constructed or placed on any Lot in the Development without the prior approval of Committee. Such approval shall be obtained only after written application has been made to Committee by the Owner of the Lot requesting authorization from Committee. Such written application shall be in the manner and form prescribed from time to time by Committee, and shall be accompanied by one (1) complete set of plans and specifications for any such proposed construction or improvement. Such plans shall include plot plans showing the location

used and any proposed landscaping, together with any other materials or information which Committee may require. All building plans and drawings required to be submitted to Committee shall be drawn to a scale of 1/4" = 1' and all plot plans shall be drawn to a scale of 1" = 30', or to such other scale as Committee shall require. There shall also be submitted, where applicable, the permits or reports required under Paragraph 3 of these Restrictions.

(ii) Power of Disapproval. Committee may refuse to grant permission to construct, place or make the requested improvement, when:

(a) The plans, specifications, drawings or other material submitted are themselves inadequate or incomplete, or show the proposed improvement to be in violation of these Restrictions;

(b) 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;

(c) The proposed improvement, or any part thereof, would in the opinion of Committee be contrary to the interests, welfare or rights of all or any part of the Owners.

(iii) Power to Grant Variances. Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions and no variances or adjustment shall be granted which is materially detrimental or injurious to other Lots in the Development.

B. Duties of Committee. Committee shall approve or disapprove proposed improvements within thirty (30) days after all required information shall have been submitted to it. One copy of submitted material shall be retained by 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.

C. Liability of Committee. Neither Committee nor any agent thereof, nor 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. Further, Committee does not make any representation or warranty as to the suitability or advisability of the design, the engineering, the method of construction involved, or the materials to be used.

D. Inspection. Committee may inspect work being performed with its permission to assure compliance with these Restrictions and applicable regulations.

E. Continuation of Committee. When Developer notifies Association of discontinuance of the Shiloh Farms Architectural Control Committee, then the Directors of Association, or their designees, shall continue the functions of Committee with like powers.

9. RULES GOVERNING BUILDING ON SEVERAL CONTIGUOUS LOTS HAVING ONE OWNER. Whenever two or more contiguous Lots in the Development shall be owned by the same person, and Owner shall desire to use two or more of Lots as a site for a residence, Owner shall apply in writing to Committee for permission to so use the Lots. If permission for such a use shall be granted, the Lots constituting the site for such residence shall be treated as a single Lot for the purpose of applying these Restrictions to the Lots, so long as the Lots remain improved with one residence. No double family houses shall be constructed in the Development.

10. OWNERSHIP, USE AND ENJOYMENT OF COMMON AREAS. "Common Area" shall mean those areas set aside for conveyance to Association, as shown on the plat. Any Common Areas depicted on the recorded plats of the Development shall remain private, and neither Developer's execution of recording of the plats nor the doing of any other act by Developer is, or is intended to be, or shall be construed as, a dedication to the public of the Common Areas.

A license upon such terms and conditions as Developer, and the successors, assigns or licensees of Developer, shall from time to time grant, for the use and enjoyment of the Common Areas, is granted to the persons who are from time to time members of Association. Ownership of any Common Areas shall be conveyed in fee simple title, free of financial encumbrances to Association upon their completion. Such conveyance shall be subject to easements and restrictions of record, and such other conditions as Developer may at the time of such conveyance deem appropriate. Such conveyance shall be deemed to have been accepted by Association and those persons who shall from time to time be members thereof upon the recording of a deed conveying the Common Areas to Association. It is anticipated that there will be a section of the Common Area (approximately 6 acres, that will be held as tenants in common with Shiloh Acres and Ashton. Such area shall be owned by a separate Homeowners Association, whereby Shiloh Farms Homeowners Association, Inc., Ashton Homeowners Association, Inc., and Shiloh Acres Homeowners Association, Inc. are members.

11. SHILOH FARMS HOMEOWNERS ASSOCIATION, INC.

A. In General.

(i) There has been or will be created, under the laws of the State of Indiana, a nonprofit corporation to be known as the Shiloh Farms Homeowners Association, Inc.", which is referred to as the "Association". Every Owner of a Lot in the Development shall be a member of Association and shall be subject to all the requirements and limitations imposed in these Restrictions on other Owners of Lots within the Development and on members of Association, including those provisions with respect to the payment of an annual charge.

B. Classes of Membership. Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners with the exception of Developer 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.

Class B. The Class B member(s) shall be Developer, who shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the date Developer sells the last Lot which Developer owns in the Development, and Developer no longer owns any Lots or land in the Development.

C. Board of Directors. The members shall elect a Board of Directors of Association as prescribed by Association's By-Laws. The Board of Directors shall manage the affairs of Association.

D. Professional Management. No contract or agreement for professional management of Association shall be for a term in excess of three (3) years. Any such agreement or contract shall provide for termination by either party with or without cause without any termination fee by written notice of ninety (90) days or less.

E. Responsibilities of Association.

(i) Association shall maintain the landscape easements shown on the plat(s) and shall keep such areas in a neat, clean and presentable condition at all times.

(ii) Association shall maintain and repair the Common Areas shown on the plat(c) including improvements thereon.

(iii) Association shall procure and maintain casualty insurance for the Common Areas, liability insurance (including directors' and officers' insurance) and such other insurance as it deems necessary or advisable.

(iv) Association may contract for such service as management, snow removal, security control, trash removal, and such other services as Association deems necessary or advisable.

12. COVENANT FOR MAINTENANCE ASSESSMENTS.

A. Creation of the Lien and Personal Obligation of Assessments. Each Owner including builders of any Lot in the Development, except Developer, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree

to pay to Association: (1) annual assessments or charges; and (2) special assessments for capital improvements and operating deficits; such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorneys' fees, shall also be the personal obligation of the person who was Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them. No charge or assessment shall ever be levied by Association against Developer.

B. Purpose of Assessments. The assessments levied by Association shall be used exclusively to promote the health, safety and welfare of the residents in the Development and for the improvements and maintenance of the Common Areas and improvements, operated or maintained by Association, and the landscape easements on the Development and other purposes as specifically provided herein.

C. Special Assessments for Capital Improvements and Operating Deficits. In addition to the annual assessments authorized above, 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 which Association is required to maintain for operating deficits which Association may from time to time incur, provided that any such assessment shall have the assent of a majority of the votes of the members who are voting in person or by proxy at a meeting duly called for this purpose.

D. Notice and Quorum for Any Action Authorized Under Subparagraphs C and E. Written notice of any meeting called for the purpose of taking any action authorized under Subparagraphs C and E shall be sent to all members not less than ten (10) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast fifty one percent (51%) of all the total votes of the membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

E. Date of Commencement of Annual Assessments: Due Dates. The annual assessment provided for herein shall commence for each Lot on the date of conveyance to Owner by deed or on the date Owner signs a land contract to purchase a Lot. The Board of Directors shall fix any increase in the amount of the monthly assessment at least thirty (30) days in advance of the effective date of such increase. Written notice of special assessments and such other

have been paid. A properly executed certificate from Association regarding the status of assessments for any Lot shall be binding upon Association as of the date of its issuance.

F. Effect of Non-Payment of Assessments: Remedies of Association. Any charge levied or assessed against any Lot, together with interest and other charges or costs as hereinafter provided, shall become and remain a lien upon that Lot until paid in full and shall also be a personally obligation of Owner or Owners of that Lot at the time the charge fell due. Such charge shall bear interest at the rate of twelve percent (12%) per annum until paid in full. If, in the opinion of the Board of Directors of Association, such charge has remained due and payable for an unreasonably long period of time, the Board may, on behalf of Association, instituted such procedures, either at law or in equity, by foreclosure or otherwise, to collect the amount owing in any court of competent jurisdiction. Owner of the Lot or Lots subject to the charge, shall, in addition to the amount of the charge at the time legal action is instituted, be obliged to pay any expense or costs, including attorneys' fees, incurred by Association in collecting the same. Every Owner of a Lot in the Development and any person who may acquire any interest in such Lot, whether as an Owner or otherwise, is hereby notified, and by acquisition of such interest agrees, that any such liens which may exist upon the Lot at the time of the acquisition of such interest are valid liens and shall be paid. Every person who shall become an Owner of a Lot in the Development is hereby notified that by the act of acquiring, making such purchase or acquiring such title, such person shall be conclusively held to have covenanted to pay Association all charges that Association shall make pursuant to this subparagraph of the Restrictions.

Association shall, upon demand, at any time, furnish a certificate in writing signed by an officer of Association that the assessments on a specified Lot have been paid or that certain assessments against the Lot remain unpaid, as the case may be. A reasonable charge may be made by the Board of Directors of Association for the issuance of these certificates. Such certificate shall be conclusive evidence of payment of any assessment therein stated to have been paid.

G. Subordination of the Lien to Mortgage. 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 the Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lot (without the necessity of joining 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.

H. Suspension of Privileges of Membership. Notwithstanding any other provision contained herein, the Board of Directors of Association shall have the right to suspend the voting rights, if any, and the services to be provided by Association together with the right to use the facilities of Association, of any member or associate member (i) for any period during which any of Association's charges or any fines assessed under these Restrictions owed by the

member or associate member remains unpaid, (ii) during the period of any continuing violation of this Declaration, after the existence of the violation shall have been declared by the Board of Directors of Association; and (iii) during the period of any violation of the Articles of Incorporation, By-Laws or regulations of Association.

13. REMEDIES.

A. In General. Association or any party to whose benefit these Restrictions inure, including Developer, 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 either to abide by, enforce or carry out any of these Restrictions.

B. 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 more of these Restrictions shall be held to be a waiver by that party (or an estoppel of that party to assert) any right available to him upon the occurrence, reoccurrence or continuation of such violation or violations of these Restrictions.

14. EFFECT OF BECOMING AN OWNER.

Owners of any Lot subject to these Restrictions by 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 such Lot, shall accept such deed and execute such contract subject to each and every Restriction and agreement herein contained. By acceptance of such deed or execution of such contract, Owner acknowledges the rights and powers of Developer, Committee and of Association with respect to these Restrictions, and also, for themselves, their heirs, personal representative, successors and assigns, such owners covenant and agree and consent to and with Developer, Committee and Association and to and with Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreements.

15. ADDITION TO REAL ESTATE.

Developer shall have the unilateral right, privilege, and option, from time to time, at any time until all of the Expansion Real Estate has been subjected to these Restrictions, to subject to the provisions of these Restrictions and the jurisdiction of Association all or any portion of the Expansion Real Estate. Such addition shall be accomplished by the filing in the Office of the Recorder of Hendricks County, Indiana a Supplemental Declaration subjecting such real estate to these Restrictions. Such Supplemental Declaration shall not require the consent of the Association or any Owner, but shall require the consent of the owner of such property, if

amended without the prior written consent of Developer, so long as Developer owns any of the Expansion Real Estate.

16. AMENDMENT.

During the first twenty (20) years following its recordation, these Restrictions may be amended or modified at any time by an instrument recorded in the Office of the Recorder of Hendricks County, Indiana, approved and signed by at least ninety percent (90%) of the then Owners, and thereafter by an instrument signed by at least seventy-five percent (75%) of the then Owners; provided, however, that, notwithstanding anything contained herein to the contrary, any amendment to these Restrictions which would amend this paragraph or which would allow the assessing of a regular annual assessment or special assessment in excess of that assessed any other Lot shall require the approval of one hundred percent (100%) of the then Owners. None of the rights or duties of Developer reserved or set out hereunder may be amended or changed without Developer's prior written approval. These Restrictions may also be amended by Developer, if it then has any ownership interest in the Development, at any time within three (3) years after the recordation hereof. Any amendment must be recorded.

17. TITLES.

The titles preceding the various paragraphs and subparagraphs of these Restrictions are for convenience of reference only, and none of them shall be used as an aid to the construction of any provision of these Restrictions. 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 to the neuter.

18. DURATION.

The foregoing Restrictions are to run with the land and shall be binding on all parties and all persons claiming under them until January 1, 2015, at which time these Restrictions shall be automatically extended for successive periods of ten (10) years, unless changed in whole or in part by vote of those persons who are then the Owners of a majority of the Lots in the Development.

19. SEVERABILITY.

Every one of these Restrictions is hereby declared to be independent of, and severable from, the rest of the Restrictions and of and from every other one of the Restrictions, and of and from every combination of the Restrictions.

Therefore, if any of these Restrictions shall be held to be invalid or to be unenforceable, or to lack the quality of running with the land, that holding shall be without effect upon the validity, enforceability or "running" quality of any other one of the Restrictions.

IN TESTIMONY WHEREOF, witness the signature of the Declarant this 7th day of July, 1995.

SANDERS DEVELOPMENT GROUP, INC.

By Mark E. Sanders
Mark E. Sanders
President

ATTEST:

Jane A. Hendrickson
Jane A. Hendrickson
Secretary

STATE OF INDIANA)
) SS:
COUNTY OF BOONE)

Before me, a Notary Public in and for said County and State, personally appeared Mark E. Sanders, the President, of Sanders Development Group, Inc., who acknowledged execution of the foregoing Declaration of Covenants and Restrictions of Shiloh Farms for and on behalf of Sanders Development Group, Inc., and who, having been duly sworn, stated that the representations contained therein are true.

Witness my hand and Notarial Seal this 7th day of July, 1995.

Belinda J. Cripe
Notary Public

Belinda J. Cripe
Printed

My Commission Expires: 8-24-96
My County of Residence: Clinton



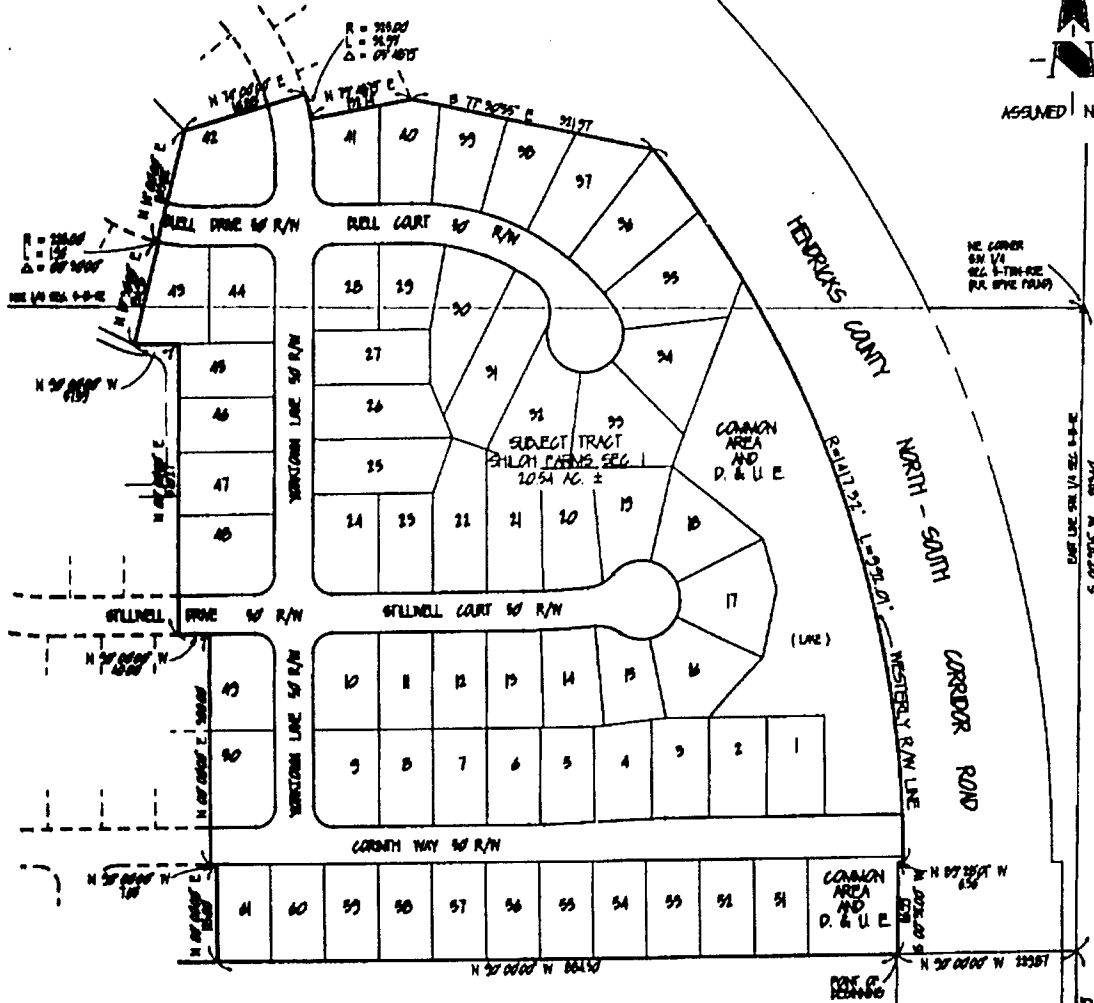
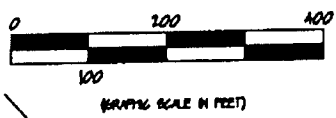
LAND DESCRIPTION
SHILOH FARMS - SECTION ONE

A part of the Northwest and Southwest Quarters of Section 5, Township 15 North, Range 2 East in Washington Township, Hendricks County, Indiana, being more particularly described as follows:

Commencing at a Railroad spike at the Northeast corner of said Southwest Quarter, thence South 00 degrees 32 minutes 16 seconds West (assumed bearing) along the East line of said Southwest Quarter, a distance of 823.60 feet to a point which bears North 00 degrees 32 minutes 16 seconds East a distance of 1851.29 feet from a Brass plug at the Southeast corner of said Southwest Quarter; thence North 90 degrees 00 minutes 00 seconds West a distance of 229.87 feet to a point on the Westerly right of way for the Hendricks County North - South Corridor recorded as instrument number 9657 in book 342, pages 275-277 in the Office of the Recorder, Hendricks County, Indiana, said point also being the **Point of Beginning**; thence continuing North 90 degrees 00 minutes 00 seconds West a distance of 884.30 feet; thence North 00 degrees 00 minutes 00 seconds East a distance of 125.00 feet; thence North 90 degrees 00 minutes 00 seconds West a distance of 7.63 feet; thence North 00 degrees 00 minutes 00 seconds East a distance of 300.00 feet; thence North 90 degrees 00 minutes 00 seconds West a distance of 40.00 feet; thence North 00 degrees 00 minutes 00 seconds East a distance of 370.27 feet; thence North 90 degrees 00 minutes 00 seconds West a distance of 57.59 feet; thence North 13 degrees 30 minutes 00 seconds East a distance of 134.95 feet to a point on a curve having a radius of 225.00 feet, said point which bears North 13 degrees 30 minutes 00 seconds East to said radius; thence Northwesterly along said curve an arc distance of 1.96 feet to a point that bears South 14 degrees 00 minutes 00 seconds West from said radius; thence North 14 degrees 00 minutes 00 seconds East a distance of 143.82 feet; thence North 74 degrees 00 minutes 00 seconds East a distance of 161.88 feet to a point on a curve having a radius of 325.00 feet, said point which bears South 74 degrees 00 minutes 00 seconds West to said radius; thence Southeasterly along said curve an arc distance of 32.93 feet to a point that bears North 79 degrees 48 minutes 19 seconds East from said radius; thence North 79 degrees 48 minutes 19 seconds East a distance of 132.74 feet; thence South 77 degrees 30 minutes 55 seconds East a distance of 321.97 feet to a point on said Westerly right of way, said point being on a curve having a radius of 1417.32 feet and which bears South 50 degrees 25 minutes 50 seconds West to said radius, the next three (3) courses also being along said Westerly right of way; thence Southeasterly along said curve an arc distance of 992.01 feet to a point that bears South 89 degrees 28 minutes 01 seconds East from said radius; thence North 89 degrees 28 minutes 01 seconds West a distance of 6.56 feet; thence South 00 degrees 32 minutes 00 seconds West a distance of 116.99 feet to the **Point of Beginning**. Containing 20.54 acres, more or less.

EXHIBIT "A"

J:\936\docs\sec-1\leg
revised 4/11/95 (match N/S Corridor)
revised 6/28/95 (N/S Corridor record documents)



EXPANSION REAL ESTATE
ZONED R-2
(Per Zoning Ordinance 1993-17)

A part of the North Half of the Southwest Quarter, and part of the Northwest Quarter of Section 5, and part of the North Half of Section 6, all in Township 15 North, Range 2 East in Washington Township, Hendricks County, Indiana, being more particularly described as follows:

Beginning at the southwest corner of the northwest quarter of said Section 5, thence South 89 degrees 06 minutes 16 seconds West (assumed bearing) along the south line of the north half of said section 6 a distance of 2054.84 feet; thence North 00 degrees 34 minutes 52 seconds East parallel with the east line of said north half a distance of 2358.57 feet; thence South 89 degrees 53 minutes 23 seconds East parallel with the north line of said north half a distance of 250.00 feet; thence North 00 degrees 06 minutes 42 seconds East a distance of 369.50 feet to the north line of said north half; thence South 89 degrees 53 minutes 23 seconds East along said north line and along the north line of said northwest quarter of Section 5 a distance of 1826.56 feet to the intersection of said north line with the northerly extension of the Westerly right of way line of the Hendricks County North - South Corridor described in Deed Record 342, page 273 in the Office of the Recorder, Hendricks County, Indiana, (the next five courses being along the Westerly line of said North-South Corridor and along the Westerly right of way of said Hendricks County North - South Corridor described in Deed Record 342, page 265 in the said Recorder's Office); thence South 00 degrees 06 minutes 01 seconds East a distance of 94.46 feet; thence North 89 degrees 53 minutes 10 seconds East a distance of 508.53 feet; thence South 00 degrees 40 minutes 15 seconds West a distance of 207.06 feet; thence South 22 degrees 56 minutes 33 seconds East a distance of 133.91 feet to a curve having a radius of 1853.67 feet, the radius point of which bears North 89 degrees 54 minutes 09 seconds East; thence southerly along said curve an arc distance of 781.04 feet to a point which bears South 65 degrees 45 minutes 39 seconds West from said radius point; thence South 57 degrees 00 minutes 05 second West a distance of 333.35 feet; thence South 28 degrees 48 minutes 10 seconds West a distance of 528.79 feet; thence South 00 degrees 36 minutes 16 seconds West parallel with the West line of the said Southwest quarter of Section 5 a distance of 1809.60 feet; thence North 89 degrees 04 minutes 25 seconds West parallel with the north line of said southwest quarter a distance of 225.00 feet to the west line of said southwest quarter section; thence North 00 degrees 36 minutes 16 seconds East along said west line a distance of 940.74 feet to the **Point of Beginning**. Containing 156.57 acres, more or less.

J:\1936\docs\leg.r-2
7/11/95 bb

EXHIBIT "C"

Page 1 of 3

**EXPANSION REAL ESTATE
ZONED R-3
(Per Zoning Ordinance 1993-18)**

A part of the North Half of the Southwest Quarter and part of the Northwest Quarter of Section 5, Township 15 North, Range 2 East in Washington Township, Hendricks County, Indiana, being more particularly described as follows:

Commencing at the Southwest corner of said Northwest Quarter, thence South 00 degrees 36 minutes 16 seconds West (assumed bearing) along the West line of said Southwest Quarter 940.74 feet; thence South 89 degrees 04 minutes 25 seconds East parallel with the North line of said Southwest Quarter 225.00 feet to the **Point of Beginning**; thence continuing South 89 degrees 04 minutes 25 seconds East parallel with said North line 286.95 feet; thence South 00 degrees 36 minutes 16 seconds West parallel with said West line a distance of 393.51 feet to the South line of the North Half of said Southwest Quarter; thence South 89 degrees 59 minutes 19 seconds East along said South line a distance of 816.97 feet to the Southeast corner of the Northwest Quarter of said Southwest Quarter; thence North 00 degrees 34 minutes 19 seconds East along the East line of said Quarter-Quarter Section 490.39 feet; thence North 90 degrees 00 minutes 00 seconds East 214.43 feet to the Southwest corner of Shiloh Farms, Section One (the following thirteen courses are along the West and North lines of said Shiloh Farms, Section One); thence North 00 degrees 00 minutes 00 seconds East 125.00 feet; thence North 90 degrees 00 minutes 00 seconds West 7.63 feet; thence North 00 degrees 00 minutes 00 seconds East 300.00 feet; thence North 90 degrees 00 minutes 00 seconds West 40.00 feet; thence North 00 degrees 00 minutes 00 seconds East 370.27 feet; thence North 90 degrees 00 minutes 00 seconds West 57.59 feet; thence North 13 degrees 30 minutes 00 seconds East 134.95 feet to a point on a curve having a radius of 225.00 feet, the radius point of which bears North 13 degrees 30 minutes 00 seconds East; thence Northwesterly along said curve an arc distance of 1.96 feet to a point which bears South 14 degrees 00 minutes 00 seconds West from said radius point; thence North 14 degrees 00 minutes 00 seconds East 143.82 feet; thence North 74 degrees 00 minutes 00 seconds East 161.88 feet to a point on a curve having a radius of 325.00 feet, the radius point of which bears South 74 degrees 00 minutes 00 seconds West; thence Southeasterly along said curve an arc distance of 32.93 feet to a point which bears North 79 degrees 48 minutes 19 seconds East from said radius point; thence North 79 degrees 48 minutes 19 seconds East 132.74 feet; thence South 77 degrees 30 minutes 55 seconds East 321.97 feet to a point on the Westerly right of way line of the Hendricks County North-South Corridor described in Deed Record 342, pages 275-277 in the Office of the Recorder, Hendricks County, Indiana, said point being on a non-tangent curve having a radius of 1417.32 feet the radius point of which bears South 50 degrees 25 minutes 50 seconds West; thence Northwesterly along said Westerly right of way line and along said curve an arc distance of 311.02 feet to a point which bears North 37 degrees 51 minutes 37 seconds East from said radius point; thence North 52 degrees 40 minutes 33 seconds West along said Westerly right of way line and along the Westerly right of way line described in Deed Record 342, page 265 in the said Recorder's Office a distance of 701.00 feet to a curve having a radius of 1853.67 feet, the radius point of which bears North 37 degrees 51 minutes 37 seconds East; thence Northwesterly along said right of way line and along said curve an arc distance of 902.65 feet to a point which bears South 65 degrees 45 minutes 39 seconds West from said radius point; thence South 57 degrees 00 minutes 05 seconds West 333.35 feet; thence South 28 degrees 48 minutes 10

SHILOH FARMS - EXPANSION REAL ESTATE

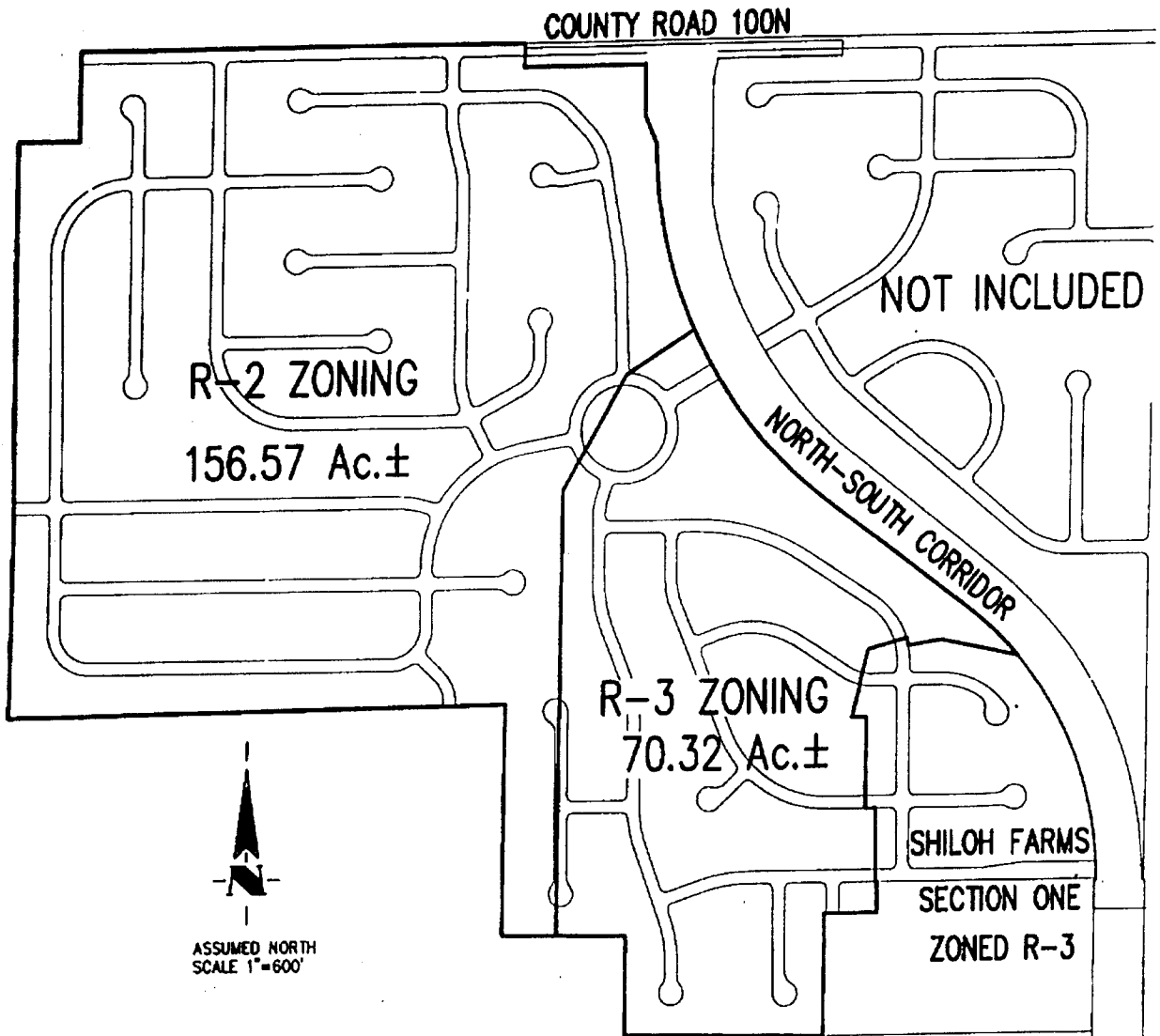


EXHIBIT "C"

SHEET 3 OF 3

9900017084
Filed for Record in
HENDRICKS COUNTY IN 3
THERESA D LYNCH
On 06-04-1999 At 03:25 pm.
PA RE COVEN 12.00
Vol. 125 Pg. 9 - 10

**PARTIAL RELEASE OF DECLARATION
OF COVENANTS AND RESTRICTIONS**

WHEREAS, there exists a Declaration of Covenants and Restrictions of Shiloh Farms, recorded August 9, 1995, in Miscellaneous Record 148, Pages 737-756, in the Office of the Recorder of Hendricks County, Indiana (hereinafter referred to as "Covenants"); and the First Supplemental Declaration recorded December 26, 1996, in Miscellaneous Record 158, Page 194, in the Office of the Recorder of Hendricks County, Indiana; and a Second Supplemental Declaration dated June 3, 1998, and recorded June 4, 1998, in Public Record Volume 61, Pages 643-646, in the Office of the Recorder of Hendricks County, Indiana (hereinafter referred to as "Second Supplement"); and

WHEREAS, the undersigned, as Developer and owner of real estate encumbered by the Covenants, by virtue of said Second Supplement, does hereby release from said Covenants the real estate more particularly described on attached Exhibit "A".

NOW, THEREFORE, the undersigned, as Developer and owner of real estate encumbered by the Covenants by virtue of said Second Supplement, does hereby release from said Covenants the real estate more particularly described on attached Exhibit "A".

SANDERS DEVELOPMENT GROUP, INC.

By: *Mark E. Sanders*
Mark E. Sanders, President

STATE OF INDIANA)
Boone) SS:
HENDRICKS COUNTY)

Before me, a Notary Public, in and for said County and State, personally appeared Mark E. Sanders, who acknowledged the execution of the foregoing to be his voluntary act and deed for the uses and purposes contained therein.

WITNESS my hand and seal this 1st day of June, 1999.

Belinda J. Crisp
Notary Public - Signature
Belinda J. Crisp
Notary Public - Printed Name
Resident of Uter County

My Commission Expires:
8-24-2000

**LAND DESCRIPTION
SHILOH FARMS - (REMAINDER OF ORIGINAL SECTION 4)**

A part of the Northwest and Southwest Quarters of Section 5, Township 15 North, Range 2 East in Washington Township, Hendricks County, Indiana, being more particularly described as follows:

Commencing at a Railroad spike at the Northeast corner of said Southwest Quarter, thence South 00 degrees 32 minutes 16 seconds West (assumed bearing), along the East line of said Southwest Quarter, a distance of 823.60 feet to a point which bears North 00 degrees 32 minutes 16 seconds East a distance of 1851.29 feet from a Brass plug at the Southeast corner of said Southwest Quarter; thence North 90 degrees 00 minutes 00 seconds West a distance of 1320.84 feet to a point on the South line of Shiloh Farms Section 3 as recorded in Plat Cabinet 1, Slide 39, Pages 2A, 2B, & 2C in the Hendricks County Recorder's Office and the Northwest corner of Shiloh Crossing as recorded in Plat Cabinet 3, Slide 177, Pages 1 & 2, Slide 178, Pages 1 & 2, Slide 179, Pages 1 & 2, and Slide 180, Page 1 in the Hendricks County Recorder's Office; thence South 00 degrees 00 minutes 00 seconds West, along the West line of Shiloh Crossing, a distance of 97.47 feet to the Northeast corner of Lot 2 Minor Plat No. 691, as recorded in Plat Cabinet 3, Slide 190, Pages 1-2 in the Hendricks County Recorder's Office; thence North 88 degrees 57 minutes 31 seconds West, along the North line of said Lot 2, a distance of 825.49 feet to the Northwest corner of said Lot 2, the Northeast corner of the Gary L. and Brenda J. Weaver tract recorded in Deed Record 291, Pages 422-423 in the Hendricks County Recorder's Office, and the POINT OF BEGINNING; thence North 89 degrees 04 minutes 25 seconds West, along the North line of said Weaver Tract, a distance of 511.95 feet to the West line of said Southwest Quarter; thence North 00 degrees 36 minutes 16 seconds East, along said West line, a distance of 940.74 feet to a steel fence post at the Northwest corner of said Southwest Quarter; thence North 45 degrees 00 minutes 06 seconds East a distance of 329.73 feet; thence South 86 degrees 50 minutes 07 seconds East a distance of 57.75 feet; thence South 21 degrees 30 minutes 00 seconds East a distance of 254.18 feet; thence South 00 degrees 00 minutes 00 seconds West a distance of 594.91 feet; thence South 19 degrees 41 minutes 30 seconds East a distance of 148.70 feet; thence South 29 degrees 17 minutes 56 seconds East a distance of 143.40 feet; thence South 01 degrees 35 minutes 28 seconds West a distance of 82.50 feet to the POINT OF BEGINNING. Containing 10.15 acres, more or less.

ALSO: Block "B" Crystal Farms, Section 5, as per plat thereof recorded September 25, 1998, in Plat Cabinet 1, Slide 107, Page 1A and B, in the Office of the Recorder of Hendricks County, Indiana.

2

CERTIFICATE OF CORRECTION SHILOH FARMS SECTION 4 EXHIBIT A

PRENTISS WAY

CORNITH WAY

594.91'

N00°00'00"E
75.00'

94.12'
15' U. & D.E.

45.88'

N19°41'30"W
59.55'

148.70'

89.17'

N90°00'00"W
125.00'

5.05'

60.25'

100°00'00"E
98.19'

70°40'00"E
84.19'

67.87'

25' B.S.L.

68.19'

67.65'

67.99'

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200
10,160 sq.ft.

199
12,410 sq.ft.

198
14,134 sq.ft.

197
17,503 sq.ft.

196
16,141 sq.ft.

195
11,749 sq.ft.

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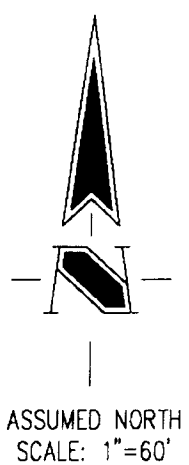
189

190

BLOCK "A"
COMMON AREA
74,159 sq.ft.
U. & D.E.

N88°57'31"W
825.49'

825.49'



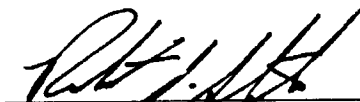
199900029981
Filed for Record in
HENDRICKS COUNTY IN
THERESA D LYNCH
On 10-14-1999 At 12:57 pm.
CERT CORREC 13.00
OR Book 146 Page 716 - 717

**CERTIFICATE OF CORRECTION
SHILOH FARMS SECTION 4**

This is to certify that I, Robert J. Staton of The Schneider Corporation, prepared the subdivision plat known as "SHILOH FARMS SECTION 4", Hendricks County, Indiana which is recorded in Plat Cabinet 2, Slide 124, Pages 1A, 1B, & 1C in the Office of the Recorder of Hendricks County, Indiana.

This instrument is being filed for the purpose of adding bearings and distances to the side lot lines of Lots 196 - 200. The bearings and distances shall be as shown on EXHIBIT "A".

Certified this 11th day of October, 1999.



Robert J. Staton
Indiana Registered Land Surveyor # 880013



This instrument prepared by Robert J. Staton
The Schneider Corporation

THIS PLAT HAS BEEN REVIEWED AND IS HEREBY RELEASED
FOR RECORDING

DATE: 10/12/99 
HENDRICKS COUNTY ENGINEER

J:\936\017\docs\Corr1011.doc

**DULY ENTERED
FOR TAXATION**

OCT 14 1999


AUDITOR HENDRICKS COUNTY

272