

INSTR. # 89 13935

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DECLARATION OF COVENANTS AND RESTRICTIONS

Westpark at Springmill

Carmel, Indiana

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County

DECLARATION OF COVENANTS AND RESTRICTIONS

WESTPARK AT SPRINGMILL

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Exhibit A Description of the Development Area

Exhibit B Description of the Tract

DECLARATION OF COVENANTS AND RESTRICTIONS

WESTPARK AT SPRINGMILL

This Declaration, made as of the 29th day of June, 1989, by BRENWICK DEVELOPMENT COMPANY, INC., an Indiana corporation, ("Declarant"),

W I T N E S S E T H :

WHEREAS, the following facts are true:

A. Declarant is the owner of, or has the right to acquire, the real estate located in Hamilton County, Indiana, described in Exhibit A, upon which Declarant intends to develop a residential subdivision to be known as Westpark at Springmill.

B. Declarant has or will construct certain improvements and amenities which shall constitute Community Area.

C. Declarant desires to provide for the preservation and enhancement of the property values, amenities and opportunities in Westpark at Springmill and for the maintenance of the Tract and the improvements thereon, and to this end desires to subject the Tract to the covenants, restrictions, easements, charges and liens hereinafter set forth, each of which is for the benefit of the Lots and lands in the Tract and the future owners thereof.

D. Declarant deems it desirable, for the efficient preservation of the values and amenities in Westpark at Springmill, to create an agency to which may be delegated and assigned the powers of owning, maintaining and administering the Community Area, administering and enforcing the Restrictions, collecting and disbursing the Assessments and charges hereinafter created, and promoting the health, safety and welfare of the Owners of Lots in Westpark at Springmill.

E. Declarant intends to incorporate under the laws of the State of Indiana a not-for-profit corporation to be known as Westpark Homeowners Association, Inc. for the purpose of exercising such functions.

NOW, THEREFORE, Declarant hereby declares that all of the Lots and lands in the Tract, as they are held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved, are subject to the following Restrictions, all of which are declared to be in furtherance of a plan for the improvement and sale of Lots in the Tract, and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of

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the Tract as a whole and of each of Residences, Lots and lands situated therein. The Restrictions shall run with the land and shall be binding upon Declarant, and its successors and assigns, and upon the parties having or acquiring any interest in the Tract or any part or parts thereof subject to such Restrictions, and shall inure to the benefit of Declarant and its successors in title to the Tract or any part or parts thereof.

1. Definitions. The following terms, as used in this Declaration, unless the context clearly requires otherwise, shall mean the following:

(a) "Architectural Review Board" means that entity established pursuant to Paragraph 13 of this Declaration for the purposes therein stated.

(b) "Articles" means the Articles of Incorporation of the Corporation, as amended from time to time.

(c) "Assessments" means all sums lawfully assessed against the Members of the Corporation or as declared by this Declaration, any Supplementary Declaration, the Articles or the By-Laws.

(d) "Board of Directors" means the governing body of the Corporation elected by the Members in accordance with the By-Laws.

(e) "By-Laws" means the Code of By-Laws of the Corporation, as amended from time to time.

(f) "Community Area" means (i) the Drainage System, (ii) the Lake, the Pond and the Lake Access Easements, (iii) the Entry Ways, (iv) the Emergency Access Ways and Roadway Pavers to the extent not maintained by public authority, (v) any utility service lines or facilities not maintained by a public utility company or governmental agency that serve more than one Lot, and (vi) any areas of land (1) shown on the Plat, (2) described in any recorded instrument prepared by Declarant or its agents, or (3) conveyed to or acquired by the Corporation, together with all improvements thereto, that are intended to be devoted to the use or enjoyment of some, but not necessarily all, of the Owners of Lots.

(g) "Corporation" means Westpark Homeowners Association, Inc., an Indiana not-for-profit corporation, its successors and assigns.

(h) "Declarant" means Brenwick Development Company, Inc., its successors and assigns to its interest in the Tract other than Owners purchasing lots or Residences by deed from Declarant (unless the conveyance indicated an intent that the grantee assume the rights and obligations of Declarant).

(i) "Development Area" means the land described in Exhibit A.

(j) "Drainage Board" means the Hamilton County, Indiana Drainage Board, its successors or assigns.

(k) "Drainage System" means the open drainage ditches and swales, the subsurface drainage tiles, pipes and structures, the dry and wet retention and/or detention areas, and the other structures, fixtures, properties, equipment and facilities (excluding the Lake) located in the Tract and designed for the purpose of controlling, retaining or expediting the drainage of surface and subsurface waters from, over and across the Tract, including but not limited to those shown or referred to on a Plat, all or part of which may be established as legal drains subject to the jurisdiction of the Drainage Board.

(l) "Emergency Access Ways" means those areas designated on a Plat as an alternative means of vehicular access from Springmill Road to a public street located within a Section.

(m) "Entry Ways" means the structures constructed as an entrance to Westpark at Springmill or a part thereof (exclusive of the street pavement, curbs and drainage structures and tiles), the traffic island, if any, and the grassy area surrounding such structures.

(n) "Landscaping Easement" means a portion of a Lot denoted on a Plat as an area to be landscaped.

(o) "Lake" means the lake as depicted on the Plat of Section One of Westpark at Springmill.

(p) "Lake Access Easement" means an area designated on a Plat as a means of access to the Lake.

(q) "Lot" means a numerically designated subdivided parcel of land depicted on a Plat.

(r) "Lot Development Plan" means (i) a site plan prepared by a licensed engineer or architect, (ii)

foundation plan and proposed finished floor elevations, (iii) building plans, including elevation and floor plans, (iv) material plans and specifications, (v) landscaping plan, and (vi) all other data or information that the Architectural Review Board may request with respect to the improvement of a Lot or the construction of a Residence or other structure or improvement thereon.

(s) "Maintenance Costs" means all of the costs necessary to keep the facilities to which the term applies operational and in good condition, including but not limited to the cost of all upkeep, maintenance, repair, replacement of all or any part of any such facility, payment of all insurance with respect thereto, all taxes imposed on the facility and on the underlying land, leasehold, easement or right-of-way, and any other expense related to the continuous maintenance, operation or improvement of the facility.

(t) "Member" means a Class A or Class B member of the Corporation and "Members" means Class A and Class B members of the Corporation.

(u) "Mortgagee" means the holder of a first mortgage on a Residence.

(v) "Owner" means a Person, including Declarant, who at the time has or is acquiring any interest in a Lot except a Person who has or is acquiring such an interest merely as security for the performance of an obligation.

(w) "Part of the Development Area" means less than all of the Development Area.

(x) "Person" means an individual, firm, corporation, partnership, association, trust or other legal entity, or any combination thereof.

(y) "Plat" means a final secondary plat of a Part of the Development Area recorded in the Office of the Recorder of Hamilton County, Indiana.

(z) "Pond" means the pond as depicted on the Plat of Section One of Westpark at Springmill.

(aa) "Reserve for Replacements" means a fund established and maintained by the Corporation to meet the cost of periodic maintenance, repairs, renewal and replacement of the Community Area.

(bb) "Residence" means any structure intended exclusively for occupancy by a single family together with all appurtenances thereto, including private garage and outbuildings and recreational facilities usual and incidental to the use of a single family residential lot.

(cc) "Restrictions" means the covenants, conditions, easements, charges, liens, restrictions, rules and regulations and all other provisions set forth in this Declaration, all applicable Supplementary Declarations and the Register of Regulations, as the same may from time to time be amended.

(dd) "Register of Regulations" means the document containing rules, regulations, policies, and procedures adopted by the Board of Directors or the Architectural Review Board, as the same may from time to time be amended.

(ee) "Roadway Pavers" means brick, stone or other decorative pavers installed within any road right-of-way as part of the improved surface thereof.

(ff) "Section" means that Part of the Development Area depicted on a Plat and identified thereon as a "Section".

(gg) "Supplemental Declaration" means any Plat or supplemental declaration of covenants, conditions or restrictions that may be recorded and which extends the provisions of this Declaration to a Section and contains such complementary or supplementary provisions for such Section as are required or permitted by this Declaration.

(hh) "Tract" means the land described in Exhibit B and such other real estate as may from time to time be annexed thereto under Paragraph 3 hereof.

(ii) "Westpark at Springmill" means the name by which the Tract shall be known.

(jj) "Zoning Authority" with respect to any action means the Council Building Commissioner or, where he lacks the capacity to take action, or fails to take such action, the governmental body or bodies, administrative or judicial, in which authority is vested under applicable law to hear appeals from, or review the action, or the failure to act, of the building commissioner.

2. Declaration. Declarant hereby expressly declares that the Tract and any additions thereto pursuant to Paragraph 3 hereof shall be held, transferred, and occupied subject to the Restrictions. The Owner of any Lot subject to these Restrictions, by (i) acceptance of a deed conveying title thereto, or the execution of a contract for the purchase thereof, whether from Declarant or a subsequent Owner of such Lot, or (ii) by the act of occupancy of any Lot, shall accept such deed and execute such contract subject to each Restriction and agreement herein contained. By acceptance of such deed or execution of such contract, each Owner acknowledges the rights and powers of Declarant and of the Corporation with respect to these Restrictions, and also for itself, its heirs, personal representatives, successors and assigns, covenants, agrees and consents to and with Declarant, the Corporation, and the Owners and subsequent Owners of each of the Lots affected by these Restrictions to keep, observe, comply with and perform such Restrictions and agreement.

3. Additions to the Tract. Declarant shall have the right to bring within the scheme of this Declaration and add to the Tract real estate that is a Part of the Development Area or that is contiguous to the Development Area. In determining contiguity, public rights of way shall not be considered.

The additions authorized under this Paragraph 3 shall be made by the filing of record of one or more Supplemental Declarations with respect to the additional real estate. For purposes of this Paragraph 3, a Plat depicting a Part of the Development Area shall be deemed a Supplementary Declaration.

4. The Lake. Declarant shall convey title to the Lake to the Corporation. The Corporation shall be responsible for maintaining the Lake. The Maintenance Costs of the Lake shall be assessed as a General Assessment against all Lots subject to assessment as follows: fifty percent (50%) of such Maintenance Costs shall be allocated among Lots which abut the Lake and fifty percent (50%) of such Maintenance Costs shall be allocated among Lots which do not abut the Lake. Each Owner of a Lot which abuts the Lake shall be responsible at all times for maintaining so much of the bank of the Lake above the pool level as constitutes a part of, or abuts, his Lot and shall keep that portion of the Lake abutting his Lot free of debris and otherwise in reasonably clean condition. No boats shall be permitted upon any part of the Lake and no dock, pier, wall or other structure may be extended into the Lake without the prior written consent of the Architectural Review Board and such governmental authority as may have jurisdiction thereover. No swimming will be permitted in the Lake except if and to the extent authorized by the Board of Directors. Each Owner of a Lot abutting the Lake shall indemnify and hold harmless Declarant, the Corporation and each other Owner against all

loss or damage incurred as a result of injury to any Person or damage to any property, or as a result of any other cause or thing, arising from or related to use of, or access to, the Lake by any Person who gains access thereto from, over or across such Owner's Lot. Declarant shall have no liability to any Person with respect to the Lake, the use thereof or access thereto, or with respect to any damage to any Lot resulting from the Lake or the proximity of a Lot thereto, including loss or damage from erosion.

5. The Pond. Declarant shall convey title to the Pond to the Corporation. The Corporation shall be responsible for maintaining the Pond. The Maintenance Costs of the Pond shall be assessed as a General Assessment against all Lots subject to assessment as follows: one-third (1/3) of such Maintenance Costs shall be allocated among Lots which abut the Pond and two-thirds (2/3) of such Maintenance Costs shall be allocated among Lots which do not abut the Pond. Each Owner of a Lot which abuts the Pond shall be responsible at all times for maintaining so much of the bank of the Pond above the pool level as constitutes a part of, or abuts, his Lot and shall keep that portion of the Pond abutting his Lot free of debris and otherwise in reasonably clean condition. No dock, pier, wall or other structure may be extended into the Pond without the prior written consent of the Architectural Review Board and such governmental authority as may have jurisdiction thereover. No swimming will be permitted in the Pond. Each Owner of a Lot abutting the Pond shall indemnify and hold harmless Declarant, the Corporation and each other Owner against all loss or damage incurred as a result of injury to any Person or damage to any property, or as a result of any other cause or thing, arising from or related to use of, or access to, the Pond by any Person who gains access thereto from, over or across such Owner's Lot. Declarant shall have no liability to any Person with respect to the Pond, the use thereof or access thereto, or with respect to any damage to any Lot resulting from the Pond or the proximity of a Lot thereto, including loss or damage from erosion.

6. Drainage System. Declarant shall maintain the Drainage System in good condition satisfactory for the purpose for which it was constructed until the earlier of December 31, 1990, or the date the Drainage System is accepted as a legal drain by the Drainage Board. After the earlier of such dates, the Corporation shall maintain the Drainage System to the extent not maintained by the Drainage Board and the Maintenance Costs thereof shall be assessed against all Lots subject to assessment serviced by that part of the Drainage System with respect to which Maintenance Costs are incurred. Each Owner shall be individually liable for the cost of maintenance of any drainage system located entirely upon his Lot which is devoted

exclusively to drainage of his Lot and is not maintained by the Drainage Board.

7. Maintenance of Entry Ways and Landscaping Easements. The Corporation shall maintain the Entry Ways and the Landscaping Easements and all improvements and plantings thereon, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment. Grass, trees, shrubs and other plantings located on an Entry Way or a Landscaping Easement shall be kept neatly cut, cultivated or trimmed as reasonably required to maintain an attractive entrance to Westpark at Springmill or a part thereof or a planting area within Westpark at Springmill. All entrance signs located on an Entry Way shall be maintained at all times in good and sightly condition appropriate to a first-class residential subdivision.

8. Roadway Pavers. To the extent not maintained by public authority, the Corporation shall maintain the Roadway Pavers, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment.

9. Emergency Access Ways. The Corporation shall maintain the Emergency Access Ways, and the Maintenance Costs thereof shall be assessed as a General Assessment against all Lots subject to assessment.

10. Construction of Residences.

(a) Land Use. Lots may be used only for single-family residential purposes and only one Residence not to exceed two and one-half stories or 35 feet in height measured from finish grade to the underside of the eve line may be constructed thereon. No portion of any Lot may be sold or subdivided such that there will be thereby a greater number of Residences in a Section than the number of original Lots depicted on the Plat of such Section. Notwithstanding any provision in the applicable zoning ordinance to the contrary, no Lot may be used for any "special use" that is not clearly incidental and necessary to single family dwellings. No home occupation shall be conducted or maintained on any Lot other than one which does not constitute a "special use" and is incidental to a business, profession or occupation of the Owner or occupant of such Lot and which is generally or regularly conducted at another location which is away from such Lot. No signs of any nature, kind or description shall be erected, placed, or permitted to remain on any Lot advertising a permitted home occupation.

(b) Size of Residence. Except as otherwise provided herein, no Residence may be constructed on any Lot unless

such Residence, exclusive of open porches, attached garages and basements, shall have a ground floor area of 1,500 square feet if a one-story structure, or 950 square feet if a higher structure, but in the case of a building higher than one story, there must also be at least 400 square feet in addition to the ground floor area and the total floor area shall not be less than 1,500 square feet.

(c) Temporary Structures. No trailer, shack, tent, boat, basement, garage or other outbuilding may be used at any time as a dwelling, temporary or permanent, nor may any structure of a temporary character be used as a dwelling.

(d) Building Location and Finished Floor Elevation. No building may be erected between the building line shown on a Plat and the front Lot line, and no structure or part thereof may be built or erected nearer than ten (10) feet to any side Lot line or nearer than twenty (20) feet to any rear Lot line. No accessory building may be erected in front of a main building or in the required front yard or the side of a corner lot unless the accessory building is attached to the main building by a common wall. No accessory building which is not attached to the main building by a common wall or any swimming pool, tennis court or other improvement may be erected or installed between the rear of the main building and Springmill Road, 131st Street or Dorset Boulevard unless a variance therefor is obtained from the Carmel Board of Zoning Appeals and approval is granted by the Architectural Review Board. A minimum finished floor elevation, shown on the development plan for each Section, has been established for each Lot and no finished floor elevation with the exception of flood protected basements shall be constructed lower than said minimum without the written consent of the Architectural Review Board. Demonstration of adequate storm water drainage in conformity with both on-Lot and overall project drainage plans shall be a prime requisite for alternative finished floor elevations. Before construction commences, the finished floor elevation shall be physically checked on the Lot and certified by a licensed professional engineer or a licensed land surveyor.

(e) Driveways. All driveways shall be paved and maintained dust free.

(f) Yard Lights. If street lights are not installed in a Section, then each Person who undertakes to construct a Residence on a Lot in such Section shall install and maintain a light in operable condition on such Lot at a location, having a height and of a type, style and manufacture approved by the Architectural Review Board prior to the installation thereof. Each such light fixture shall

also have a bulb of a maximum wattage approved by Architectural Review Board to insure uniform illumination on each Lot and shall be equipped with a photo electric cell or similar device to insure automatic illumination from dusk to dawn each day.

(g) Storage Tanks. Any gas or oil storage tanks used in connection with a Lot shall be either buried or located in a Residence such that they are completely concealed from public view.

(h) Construction. All construction upon a Lot shall be completed strictly in accordance with the Lot Development Plan approved by the Architectural Review Board. Unless a delay is caused by strikes, war, court injunction or acts of God, the Owner of any Lot which on the date of purchase is not improved with a Residence shall commence construction of a Residence upon the Lot within two (2) years from the date the Owner acquired title thereto and shall complete construction of such Residence within one (1) year after the date of commencement of the building process, but in no event later than three (3) years after the date the Owner acquired title to the Lot unless such Lot is adjacent to a Lot upon which the Owner has constructed a Residence in which such Owner permanently resides. If the Owner fails to commence or complete construction of a Residence within the time periods specified herein, or if the Owner should, without Declarant's written approval, sell, contract to sell, convey, or otherwise dispose of, or attempt to sell, convey or otherwise dispose of, the Lot before completion of construction of a Residence on the Lot, then, in any of such events, Declarant may:

(i) re-enter the lot and divest the Owner of title thereto by tendering to the Owner or to the Clerk of the Circuit Court of Hamilton County the lesser of (i) the same net dollar amount as was received by Declarant from such Owner as consideration for the conveyance by Declarant of the Lot, together with such actual costs, if any, as the Owner may prove to have been incurred in connection with the commencement of construction of a Residence on the Lot and (ii) the then fair market value of the Lot, as determined by averaging two (2) appraisals made by qualified appraisers appointed by the Judge of the Hamilton County Circuit or Superior Court;

(ii) obtain injunctive relief to force the Owner to proceed with construction of any Residence, a Lot Development Plan for which has been approved by the

Architectural Review Board upon application by such Owner; or

(iii) pursue other remedies at law or in equity as may be available to Declarant.

The failure of the Owner of a Lot to apply for approval of, or receive approval from, the Architectural Review Board of a Lot Development Plan shall not relieve such Owner from his obligation to commence and complete construction of a Residence upon the Lot within the time periods specified herein. For the purposes of this subparagraph (h), construction of a Residence will be deemed "completed" when the exterior of the Residence (including but not limited to the foundation, walls, roof, windows, entry doors, gutters, downspouts, exterior trim, paved driveway and landscaping) has been completed in conformity with the Lot Development Plan.

(i) Mailboxes. All mailboxes installed upon Lots shall be uniform and shall be of a type, color and manufacture approved by the Architectural Review Board. Such mailboxes shall be installed upon posts approved as to type, size and location by the Architectural Review Board.

(j) Septic Systems. No septic tank, absorption field or any other on-site sewage disposal system (other than a lateral main connected to a sanitary sewerage collection system operated by the Clay Township Regional Waste District or a successor public agency or public utility) shall be installed or maintained on any Lot.

(k) Water Systems. No private or semi-private water supply system may be located upon any Lot which is not in compliance with regulations or procedures adopted or established by the Indiana State Board of Health, or other civil authority having jurisdiction. To the extent that domestic water service is available from a water line located within 200 feet of the lot line which is maintained by a public or private utility company, each Owner shall connect to such water line to provide water for domestic use on the Lot and shall pay all connection, availability or other charges lawfully established with respect to connection thereto.

(l) Drainage. In the event storm water drainage from any Lot or Lots flows across another Lot, provision shall be made by the Owner of such Lot to permit such drainage to continue, without restriction or reduction, across the downstream Lot and into the natural drainage channel or course, although no specific drainage easement for such flow of water is provided on the Plat. To the extent not

maintained by the Drainage Board, "Drainage Easements" reserved as drainage swales shall be maintained by the Owner of the Lot upon which such easements are located such that water from any adjacent Lot shall have adequate drainage along such swale. Lots within Westpark at Springmill may be included in a legal drain established by the Drainage Board. In such event, each Lot so included will be subject to assessment by the Drainage Board for the costs of maintenance of the portion of the Drainage System and the Lake included in such legal drain, which assessment will be a lien against the Lot. The elevation of a Lot shall not be changed so as to affect materially the surface elevation or grade of surrounding Lots. Perimeter foundation drains, sump pump drains, downspouts and water softener drains shall not be outletted into streets or street rights-of-way. These drains, with the exception of downspouts and water softeners, shall be connected whenever feasible into a subsurface drainage tile. Downspouts and water softener drains shall be designed to disperse runoff for overland flow to street or swale collection systems. Each Owner shall maintain the subsurface drains and tiles located on his Lot and shall be liable for the cost of all repairs thereto or replacements thereof.

11. Maintenance of Lots.

(a) Vehicle Parking. No camper, motor home, truck, trailer, boat or disabled vehicle may be parked or stored overnight or longer on any Lot in open public view.

(b) Signs. Except for such signs as Declarant or its designee may in its absolute discretion display in connection with the development of Westpark at Springmill and the sale of Lots and Residences therein and such signs as may be located on the Community Area, no sign of any kind shall be displayed to the public view on any Lot except that one sign of not more than four (4) square feet may be displayed at any time for the purpose of advertising the property for sale or for rent, or may be displayed by a builder to advertise the property during construction and sale.

(c) Fencing. No fence, wall, hedge or shrub planting higher than eighteen (18) inches shall be permitted between the front property line and the front building set-back line except where such planting is part of Residence landscaping and the prime root thereof is within four (4) feet of the Residence. Trees shall not be deemed "shrubs" unless planted in such a manner as to constitute a "hedge". No chain link fence shall be erected upon a Lot if it would be visible from a street. No fence shall be erected or maintained on or within any Landscaping Easement except such as may be installed by Declarant and subse-

quently replaced by the Corporation in such manner as to preserve the uniformity of such fence, nor shall any fence be erected on any lot line. No fence may be erected on a Lot without the prior approval of the Architectural Review Board, which may establish further restrictions with respect to fences, including limitations on (or prohibition of) the installation of fences in the rear yard or a lot abutting the Lake or the Pond and design standards for fences. All fences shall be kept in good repair and erected reasonably so as to enclose the property and decorate the same without hindrance or obstruction to any other property. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting points 25 feet from the intersection of said street lines, or in the case of a street line with the edge of a driveway pavement or alley line. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

(d) Vegetation. An Owner shall not permit the growth of weeds and volunteer trees and bushes on his Lot, and shall keep his Lot reasonably clear from such unsightly growth at all times. If an Owner fails to comply with this Restriction, the Architectural Review Board shall cause the weeds to be cut and the Lot cleared of such growth at the expense of the Owner thereof and the Architectural Review Board shall have a lien against the cleared Lot for the expense thereof.

(e) Nuisances. No noxious or offensive activity shall be carried on upon any Lot nor shall anything be done thereon which may be, or may become, an annoyance or nuisance to the neighborhood. Barking dogs shall constitute a nuisance.

(f) Garbage and Refuse Disposal. No Lot shall be used or maintained as a dumping ground for trash. Rubbish, garbage or other waste shall be kept in sanitary containers out of public view. All equipment for storage or disposal of such materials shall be kept clean and sanitary.

(g) Livestock and Poultry. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purpose. The owners of such permitted pets shall confine them to their respective Lots such that they will not be a nuisance. Owners of dogs shall so

control or confine them so as to avoid barking which will annoy or disturb adjoining Owners.

(h) Outside Burning. No trash, leaves, or other materials shall be burned upon a Lot if smoke therefrom would blow upon any other Lot and, then, only in acceptable incinerators and in compliance with all applicable legal requirements.

(i) Antennas and Receivers. No satellite receiver or down-link shall be permitted on any Lot, nor shall any exterior antenna be permitted thereon without the prior written consent of the Architectural Review Board. The Architectural Review Board shall not be obligated to give its consent to the installation of any exterior television antenna if television reception is available from underground cable connections serving the Lot or to the installation of any other exterior antenna if all Owners of Lots within 200 feet of the Lot upon which the proposed antenna would be erected do not consent in writing to the installation thereof.

(j) Exterior Lights. No exterior lights shall be erected or maintained between the building line and rear lot line so as to shine or reflect directly upon another Lot.

(k) Electric Bug Killers. Electric bug killers, "zappers" and other similar devices shall not be installed at a location or locations which will result in the operation thereof becoming a nuisance or annoyance to other Owners and shall only be operated when outside activities require the use thereof and not continuously.

12. Westpark Homeowners Association, Inc.

(a) Membership. Each Owner shall automatically be a Member and shall enjoy the privileges and be bound by the obligations contained in the the Articles and By-Laws. If a Person would realize upon his security and become an Owner, he shall then be subject to all the requirements and limitations imposed by this Declaration on other Owners, including those provisions with respect to the payment of Assessments.

(b) Powers. The Corporation shall have such powers as are set forth in this Declaration and in the Articles, together with all other powers that belong to it by law.

(c) Duties. The Corporation shall have the duty to observe and perform the obligations specified in

this Declaration and in the Articles to be observed and performed by the Corporation. In addition to the duties elsewhere specified, it shall be the duty of the Corporation to arrange for the routine removal of trash from the Residences and for the streets to be cleared of snow, the cost of which trash and snow removal shall be included in the General Assessment.

(d) Classes of Members. The Corporation shall have three (3) classes of members as follows:

Class A. Every Person who is an Owner shall be a Class A member.

Class B. Declarant shall be a Class B member. No other Person, except a successor to substantially all of the interest of Declarant in the Tract, shall hold a Class B membership in the Corporation. The Class B membership shall terminate upon the resignation of the Class B member, when all of the Development Area has been developed into Lots and all such Lots have been sold, or on December 31, 1997, whichever first occurs.

Associate Members. Individuals who are appointed by any Member which is not a natural person pursuant to the provisions of the Articles shall be Associate Members.

(e) Voting and Other Rights of Members The voting and other rights of Members shall be as specified in the Articles and By-Laws.

(f) Reserve for Replacements. The Board of Directors shall establish and maintain the Reserve for Replacements by the allocation and payment to such Reserve fund of an amount determined annually by the Board to be sufficient to meet the cost of periodic maintenance, repairs, renewal and replacement of the Community Area. In determining the amount, the Board shall take into consideration the expected useful life of the Community Area, projected increases in the cost of materials and labor, interest to be earned by such fund and the advice of Declarant or such consultants as the Board may employ. The Reserve for Replacements shall be deposited in a special account with a lending institution the accounts of which are insured by an agency of the United States of America or may, in the discretion of the Board be invested in obligations of, or fully guaranteed as to principal by, the United States of America.

(g) Limitations on Action by the Corporation. Unless the Class B Member and at least two-thirds of the Mortgagees (based on one vote for each first mortgage owned) or two-thirds (2/3) of the Class A members (other than Declarant) have given their prior written approval, the Corporation, the Board of Directors and the Owners may not: (i) except as authorized by Paragraph 14(a), by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Community Area (but the granting of easements for public utilities or other public purposes consistent with the intended use of the Community Area shall not be deemed a transfer for the purposes of this clause); (ii) fail to maintain fire and extended coverage on insurable Community Area on a current replacement cost basis in an amount at least one hundred percent (100%) of the insurable value (based on current replacement cost); (iii) use hazard insurance proceeds for losses to any Community Area for other than the repair, replacement or reconstruction of the Community Area; (iv) change the method of determining the obligations, assessments, dues or other charges that may be levied against the Owner of a Residence; (v) by act or omission change, waive or abandon any scheme of regulations or their enforcement pertaining to the architectural design or the exterior appearance of Residences, or the maintenance and upkeep of the Community Area; or (vi) fail to maintain the Reserve for Replacements in the amount required by this Declaration.

(h) Mergers. Upon a merger or consolidation of another corporation with the Corporation, its properties, rights and obligations may, as provided in its articles of incorporation, by operation of law be transferred to another surviving or consolidated corporation or, alternatively, the properties, rights and obligations of another corporation may by operation of law be added to the properties, rights and obligations of the Corporation as a surviving corporation pursuant to a merger. The surviving or consolidated corporation may administer the covenants and restrictions established by this Declaration within the Tract together with the covenants and restrictions established on any other properties as one scheme. No other merger or consolidation, however, shall effect any revocation, change or addition to the covenants established by this Declaration within the Tract except as hereinafter provided.

(i) Termination of Class B Membership. Wherever in this Declaration the consent, approval or vote of

the Class B member is required, such requirement shall cease at such time as the Class B membership terminates, but no such termination shall affect the rights and powers of Declarant set forth in Paragraphs 16(b), 16(f), 17 or 21(b).

13. Assessments.

(a) Creation of the Lien and Personal Obligation of Assessments. Declarant hereby covenants, and each Owner of any Lot by acceptance of a deed thereto, whether or not it shall be so expressed in such deed, is deemed to covenant and agree, to pay to the Corporation the following: (1) General Assessments and (2) Special Assessments, such Assessments to be established and collected as hereinafter provided.

All Assessments, together with interest thereon and costs of collection thereof, shall be a charge on the land and shall be a continuing lien upon the Lot against which each Assessment is made until paid in full. Each Assessment, together with interest thereon and costs of collection thereof, shall also be the personal obligation of the Person who was the Owner of the Lot at the time when the Assessment became due.

(b) General Assessment.

(i) Purpose of Assessment. The General Assessment levied by the Corporation shall be used exclusively to promote the recreation, health, safety, and welfare of the Owners of Lots and for the improvement, maintenance and operation of the Community Area.

(ii) Basis for Assessment.

(1) Lots Generally.
Each Lot owned by a Person other than Declarant shall be assessed at a uniform rate without regard to whether a Residence has been constructed upon the Lot.

(2) Lots Owned by Declarant. No Lot owned by Declarant shall be assessed by the Corporation except such Lots as have been improved by the construction

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thereon of Residences which shall be subject to assessment as provided in Clause (1) above.

(3) Change in Basis.

The basis for assessment may be changed with the assent of the Class B member and of (i) two-thirds (2/3) of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned) who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(iii) Maximum Assessment.

(1) Until December 31, 1990, the maximum General Assessment in any assessment year of the Corporation for a Lot which does not abut the Lake shall be Four Hundred Eighty Dollars (\$480.00).

(2) Thereafter, the Board of Directors may in any assessment year increase the maximum General Assessment by an amount not in excess of eight percent (8%) of the amount of the maximum General Assessment then in effect, to be effective the first day of the next assessment year.

(3) The maximum General Assessment may be increased beyond that specified in clause (2) above with the assent of the Class B member and of (i) a majority of the Class A members (excluding Declarant) or a majority of the Mortgagees (based on one vote for each first mortgage owned) who are voting in person or by proxy at a

meeting of such members duly called for this purpose.

(iv) Method of Assessment. By a vote of a majority of the Directors, the Board of Directors shall, on the basis specified in subparagraph (ii), fix the General Assessment for each assessment year of the Corporation at an amount not in excess of the current maximum permitted by subparagraph (iii) except that the General Assessment shall, without regard to the limitation imposed by subparagraph (iii), be fixed at an amount sufficient to meet the obligations imposed by this Declaration upon the Corporation. The Board of Directors shall establish the date(s) the General Assessment shall become due, and the manner in which it shall be paid.

(v) Allocation of Assessment. The cost of maintaining, operating, restoring or replacing the Community Area has been allocated in this Declaration among Owners of Lots on the basis of the location of the lands and improvements constituting the Community Area and the intended use thereof. In determining the General Assessment, costs and expenses which in accordance with the provisions of this Declaration are to be borne by all Owners shall first be allocated to all Owners. Costs and expenses which in accordance with the provisions of this Declaration are to be borne by the Owners of certain Lots shall then be allocated to the Owners of such Lots. The provisions of subparagraph (ii) for uniform assessment shall not be deemed to require that all assessments against vacant Lots or Lots improved with comparable types of Residences be equal, but only that each Lot be assessed uniformly with respect to comparable Lots subject to assessment for similar costs and expenses.

(c) Special Assessment. The Corporation may levy in any fiscal year a Special Assessment applicable to that year and not more than the next four (4) succeeding fiscal years for the purpose of defraying, in whole or in part, the cost of any construction, repair, or replacement of a capital improvement upon or constituting a part of the Community Area, includ-

ing fixtures and personal property relating thereto, provided that any such Assessment shall have the assent of the Class B member and of a majority of the votes of the Class A members whose Lots are subject to assessment with respect to the capital improvement who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(d) Date of Commencement of Assessments. The General Assessment shall commence with respect to assessable Lots on the first day of the month following conveyance of the first Lot to an Owner who is not Declarant. The initial Assessment on any assessable Lot shall be adjusted according to the number of whole months remaining in the assessment year.

(e) Effect of Nonpayment of Assessments; Remedies of the Corporation. Any Assessment not paid within thirty (30) days after the due date may upon resolution of the Board of Directors bear interest from the due date at a percentage rate no greater than the current statutory maximum annual interest rate, to be set by the Board of Directors for each assessment year. The Corporation shall be entitled to institute in any court of competent jurisdiction any lawful action to collect the delinquent Assessment plus any expenses or costs, including attorneys' fees, incurred by the Corporation in collecting such Assessment. If the Corporation has provided for collection of any Assessment in installments, upon default in the payment of any one or more installments, the Corporation may accelerate payment and declare the entire balance of said Assessment due and payable in full. No Owner may waive or otherwise escape liability for the Assessments provided for herein by non-use of the Community Area or abandonment of his Lot.

(f) Subordination of the Lien to Mortgages. The lien of the Assessments provided for herein against a Lot shall be subordinate to the lien of any recorded first mortgage covering such Lot and to any valid tax or special assessment lien on such Lot in favor of any governmental taxing or assessing authority. Sale or transfer of any Lot shall not affect the assessment lien. The sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall, however, extinguish the lien of such Assessments as to payments which became due more than six (6) months prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof.

(g) Certificates. The Corporation shall, upon demand by an Owner, at any time, furnish a certificate in writing signed by an officer of the Corporation that the Assessments on a Lot have been paid or that certain Assessments remain unpaid, as the case may be.

(h) Exempt Property. The following property subject to this Declaration shall be exempt from the Assessments, charge and lien created herein: (1) all properties to the extent of any easement or other interest therein dedicated and accepted by the local public authority and devoted to public use; (2) the Community Area; (3) all properties exempt from taxation by state or local governments upon the terms and to the extent of such legal exemption. Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said Assessments, charges or liens.

(i) Annual Budget. By a majority vote of the Directors, the Board of Directors shall adopt an annual budget for the subsequent fiscal year, which shall provide for allocation of expenses in such a manner that the obligations imposed by the Declaration will be met.

14. Architectural Control.

(a) The Architectural Review Board. An Architectural Review Board consisting of three (3) or more Persons as provided in the By-Laws shall be appointed by the Class B member. At such time as there is no Class B member, the Architectural Review Board shall be appointed by the Board of Directors.

(b) Purpose. The Architectural Review Board shall regulate the external design, appearance, use, location and maintenance of the Tract and of improvements thereon in such manner as to preserve and enhance values and to maintain a harmonious relationship among structures, improvements and the natural vegetation and topography.

(c) Conditions. No improvements, alterations, repairs, change of colors, excavations, changes in grade or other work that in any way alters the exterior of any Lot or the improvements located thereon from its natural or improved state existing on the date such Lot was first conveyed in fee by the Declarant to an Owner shall be made or done without the prior approval of the Architectural Review Board, except as otherwise expressly provided in this Decla-

ration. Prior to the commencement, erection or alteration of any Residence, building, fence, wall, swimming pool, tennis court, patio, or other structure by any Owner other than Declarant, a Lot Development Plan shall be submitted to the Architectural Review Board, and no building, fence, wall, Residence or other structure shall be commenced, erected, maintained, improved, altered, made or done by any Person other than Declarant without the prior written approval of the Architectural Review Board. Such approval shall be in addition to, and not in lieu of, all approvals, consents, permits and/or variances required by law from governmental authorities having jurisdiction over Westpark at Springmill, and no Owner shall undertake any construction activity within Westpark at Springmill unless all legal requirements have been satisfied.

(d) Procedures. In the event the Architectural Review Board fails to approve, modify or disapprove in writing an application within thirty (30) days after such application has been duly filed with the Architectural Review Board in accordance with procedures published in the Register of Regulations, approval will be deemed granted. A decision of the Architectural Review Board may be appealed to the Board of Directors which may reverse or modify such decision by a two-thirds (2/3) vote of the Directors then serving.

15. Community Area.

(a) Ownership. The Community Area shall remain private, and neither Declarant's execution or recording of an instrument portraying the Community Area, nor the doing of any other act by Declarant is, or is intended to be, or shall be construed as, a dedication to the public of such Community Area. Declarant or the Corporation may, however, dedicate or transfer all or any part of the Community Area to any public agency, authority or utility for use as roads, utilities, parks or other public purposes.

(b) Density of Use or Adequacy. Declarant expressly disclaims any warranties or representations regarding the density of use of the Community Area or any facilities located thereon or the adequacy thereof for the purpose intended.

(c) Obligations of the Corporation. The Corporation, subject to the rights of Declarant and the Owners set forth in this Declaration, shall be responsible for the exclusive management and control of the

Community Area and all improvements thereon (including furnishings and equipment related thereto), and shall keep the Community Area in good, clean, attractive and sanitary condition, order and repair.

(d) Easements of Enjoyment. No Person shall have any right or easement of enjoyment in or to the Community Area except to the extent granted by, and subject to the terms and provisions of, this Declaration or any Supplemental Declaration executed by Declarant. Such rights and easements as are thus granted shall be appurtenant to and shall pass with the title to every Lot for whose benefit they are granted. The Owners of Lots abutting the Lake may use the Lake, but such use shall be limited to fishing and such other uses as may be authorized by resolution adopted by the Board of Directors. Each Owner shall have the right to use such parts of the Community Area as are reasonably required to afford access to and from such Owner's Lot.

(e) Extent of Easements. The easements of enjoyment created hereby shall be subject to the following:

(i) the right of the Corporation to establish reasonable rules for the use of the Community Area;

(ii) the right of the Corporation to mortgage any or all of the Community Area and the facilities constructed thereon for the purposes of improvements to, or repair of, the Community Area or facilities constructed thereon, pursuant to approval of the Class B member and two-thirds (2/3) of the votes of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned), voting in person or by proxy at a regular meeting of the Corporation or a meeting duly called for this purpose;

(iii) the right of the Corporation to dedicate or transfer all or any part of the Community Area to any public agency, authority or utility, but no such dedication or transfer shall be effective unless an instrument signed by the Class B member and the appropriate officers of the Corporation acting pursuant to authority granted by

two-thirds (2/3) of the votes of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned), agreeing to such dedication or transfer, has been recorded; and

(iv) the right of Declarant in any Supplemental Declaration or Plat to restrict the use of Community Area located in a Section to (a) Owners of Residences located in such Section or (b) to other Owners of less than all of the Lots in the Tract.

(f) Additional Rights of Use. The members of the family and the guests of every Person who has a right of enjoyment to the Community Area and facilities may use the Community Area and facilities subject to such general regulations consistent with the provisions of this Declaration and all Supplemental Declarations as may be established from time to time by the Corporation and included within the Register of Regulations.

(g) Damage or Destruction by Owner. In the event the Community Area is damaged or destroyed by an Owner or any of his guests, tenants, licensees, agents, or member of his family, such Owner authorizes the Corporation to repair said damaged area; the Corporation shall repair said damaged area in a good workmanlike manner in conformance with the original plans and specifications of the area involved, and the area may have been modified or altered subsequently by the Corporation in the discretion of the Corporation. The amount necessary for such repairs shall become a Special Assessment upon the Lot of said Owner.

(h) Conveyance of Title. Declarant may retain the legal title to the Community Area or any portion thereof until such time as it has completed improvements thereon, but notwithstanding any provision herein, the Declarant hereby covenants that it shall convey the Lake and the Emergency Access Ways to the Corporation, free and clear of all liens and financial encumbrances, not later than two (2) years from the date of this Declaration. Owners shall have all the rights and obligations imposed by this Declaration with respect to such Community Area prior to conveyance, except that the Corporation shall not be liable for payment of taxes and insurance for such Community Area until title is conveyed.

16. Easements.

(a) Flat Easements. In addition to such easements as are created elsewhere in this Declaration and as may be created by Declarant pursuant to written instruments recorded in the office of the Recorder of Hamilton County, Indiana, Lots are subject to drainage easements, sewer easements, utility easements, entry way easements, landscaping easements, lake access easements and non-access easements, either separately or in any combination thereof, as shown on the Plat, which are reserved for the use of Owners, public utility companies and governmental agencies as follows:

(i) Drainage Easements (DE) are created to provide paths and courses for area and local storm drainage, either overland or in adequate underground conduit, to serve the needs of Westpark at Springmill and adjoining ground and/or public drainage systems; and it shall be the individual responsibility of each Owner to maintain the drainage across his own Lot. Under no circumstance shall said easement be blocked in any manner by the construction or reconstruction of any improvement, nor shall any grading restrict, in any manner, the water-flow. Said areas are subject to construction or reconstruction to any extent necessary to obtain adequate drainage at any time by any governmental authority having jurisdiction over drainage, by Declarant, and by the Architectural Review Board, but neither Declarant nor the Architectural Review Board shall have any duty to undertake any such construction or reconstruction. Said easements are for the mutual use and benefit of the Owners.

(ii) Sewer Easements (SE) are created for the use of the local governmental agency having jurisdiction over any storm and sanitary waste disposal system which may be designed to serve Westpark at Springmill for the purpose of installation and maintenance of sewers that are a part of said system.

(iii) Utility Easements (UE) are created for the use of Declarant, the Corporation and all public utility companies, not including transportation companies, for the installation and maintenance of mains,

ducts, poles, lines and wires, as well as for all uses specified in the case of sewer easements.

(iv) Entry Way Easements (LWE) are created for the use by Declarant, the Architectural Review Board and the Corporation for the installation, operation and maintenance of the Entry Ways.

(v) Landscaping Easements (LE) are created for the use by Declarant, the Architectural Review Board and the Corporation for the planting and maintenance of trees, shrubs and other plantings.

(vi) Lake Access Easements (LAE) are created for the use of Declarant, the Corporation, the Drainage Board and the Clay Township Regional Waste District for the purpose of gaining access to the Lake, the Drainage System and the sanitary sewer lines in the course of maintenance, repair or replacement of any thereof.

(vii) Non-Access Easements (NAE) are created to preclude access from the Tract to abutting rights-of-way across the land subject to such easements.

All easements mentioned herein include the right of reasonable ingress and egress for the exercise of other rights reserved. No structure, including fences, shall be built on any drainage, sewer or utility easement, but a paved driveway necessary to provide access to a Lot from a public street shall not be deemed a "structure" for the purpose of this Restriction.

(b) General Easement. There is hereby created a blanket easement over, across, through and under the Tract for ingress, egress, installation, replacement, repair and maintenance of underground utility and service lines and systems, including but not limited to water, sewers, gas, telephones, electricity, television, cable or communication lines and systems. By virtue of this easement it shall be expressly permissible for Declarant or the providing utility or service company to install and maintain facilities and equipment on the Tract and to excavate for such purposes if Declarant or such company restores the disturbed area as nearly as is practicable to the

condition in which it was found. No sewers, electrical lines, water lines, or other utility service lines or facilities for such utilities may be installed or relocated in a Section except as proposed and approved by Declarant prior to the conveyance of the first Lot in a Section to an Owner or by the Architectural Review Board thereafter. Should any utility furnishing a service covered by the general easement herein provided request a specific easement by separate recordable document, Declarant or the Corporation shall have the right to grant such easement on the Tract without conflicting with the terms hereof. This blanket easement shall in no way affect any other recorded easements on the Tract, shall be limited to improvements as originally constructed, and shall not cover any portion of a Lot upon which a Residence has been constructed.

(c) Public Health and Safety Easements. An easement is hereby created for the benefit of, and granted to, all police, fire protection, ambulance, delivery vehicles, and all similar Persons to enter upon the Community Area in the performance of their duties.

(d) Drainage Board Easement. An easement is hereby created for the benefit of, and granted to, the Drainage Board to enter the Tract and all Lots therein to the extent necessary to exercise its rights with respect to all or any part of the Drainage System or the Lake which are included within any legal drain.

(e) Crossing Underground Easements. Easements utilized for underground service may be crossed by driveways and walkways provided prior arrangements are made with the utility company furnishing service. Such easements as are actually utilized for underground service shall be kept clear of all other improvements, including buildings, patios, or other pavings, other than crossings, driveways or walkways, and neither Declarant nor any utility company using the easements shall be liable for any damage done by either of them or their assigns, agents, employees, or servants to shrubbery, trees, flowers or other improvements of the Owner located on the land covered by said easements.

(f) Declarant's Easement to Correct Drainage. For a period of ten (10) years from the date of conveyance of the first Lot in a Section, Declarant reserves a blanket easement and right on, over and under the ground within a Section to maintain and to

correct drainage of surface water in order to maintain reasonable standards of health, safety and appearance. Such right expressly includes the right to cut any trees, bushes or shrubbery, make any gradings of the soil, or to take any other similar action reasonably necessary, following which Declarant shall restore the affected property to its original condition as nearly as practicable. Declarant shall give reasonable notice of its intention to take such action to all affected Owners, unless in the opinion of Declarant an emergency exists which precludes such notice.

(g) Water Retention. The Owner of each Lot, by acceptance of a deed thereof, consents to the temporary storage (detention) of storm water within the drainage easements (DE) on such Owner's Lot.

17. Declarant's Use During Construction. Notwithstanding any provisions to the contrary contained herein or in any instrument or agreement, Declarant or its designees or respective sales agents and contractors may maintain, during a period of construction and sale of Lots and Sections of the Tract or the Development Area, upon such portions thereof as is owned or leased by Declarant or its designees, such facilities as in the sole opinion of Declarant may be reasonably required, convenient or incidental to the construction and sale of Lots and Residences, including, but without limitation, the use thereof, a business office, storage area, construction yards, signs, model Residences and sales offices.

18. Enforcement. The Corporation, any Owner or Declarant shall have the right to enforce, by proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration and of any Supplemental Declaration, but neither Declarant nor the Corporation shall be liable for damage of any kind to any Person for failure either to abide by, enforce or carry out any of the Restrictions. No delay or failure by any Person to enforce any of the Restrictions or to invoke any available remedy with respect to a violation or violations thereof shall under any circumstances be deemed or held to be a waiver by that Person of the right to do so thereafter, or an estoppel of that Person to assert any right available to him upon the occurrence, recurrence or continuation of any violation or violations of the Restrictions.

19. Approvals by Declarant. As long as there is a Class B member, the following actions shall require the prior approval of Declarant: the dedication or transfer of the Community Area; the merger or consolidation of Sections with the Tract or of the Tract with other real estate; mortgaging of the Com-

munity Area; amendment of this Declaration or any Supplemental Declaration; and changes in the basis for assessment or the maximum General Assessment.

20. Mortgages

(a) Notice to Corporation. Any Owner who places a first mortgage lien upon his Residence or the Mortgagee shall notify the Secretary of the Board of Directors of such mortgage and provide the name and address of the Mortgagee. A record of such Mortgagee's name and address shall be maintained by the Secretary and any notice required to be given to the Mortgagee pursuant to the terms of the Declaration, any Supplemental Declaration, the Articles or the By-Laws (the "Organizational Documents") shall be deemed effectively given if mailed to such Mortgagee at the address shown in such record in the time provided. Unless notification of any such mortgage and the name and address of Mortgagee are furnished to the Secretary, either by the Owner or the Mortgagee, no notice to any Mortgagee as may be otherwise required by the Organizational Documents shall be required and no Mortgagee shall be entitled to vote by virtue of the Organizational Documents or a proxy granted to such Mortgagee in connection with the mortgage.

(b) Notifies to Mortgagees. The Corporation shall promptly provide to any Mortgagee of whom the Corporation has been provided notice under subparagraph (a) above notice of any of the following:

- (i) Any condemnation or casualty loss that affects a material portion of the Community Area;
- (ii) Any delinquency in the payment of any Assessment owed by the Owner of any Residence on which said Mortgagee holds a mortgage or any default by an Owner under the Organizational Documents, if said delinquency or default continues for more than sixty (60) days;
- (iii) Any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Corporation;
- (iv) Any proposed action that requires the consent of a specified percentage of Mortgagees; and,
- (v) Any proposed amendment of the Organizational Documents effecting a change in (A) the interests in the Community Area appertaining to any Residence or the liability for Maintenance Costs

appertaining thereto, (B) the vote appertaining to a Residence or (C) the purposes for which any Residence or the Community Area are restricted.

(c) Notice of Unpaid Assessments. The Corporation shall, upon request of a Mortgagee, a proposed mortgagee, or a proposed purchaser who has a contractual right to purchase a Residence, furnish to such mortgagee or purchaser a statement setting forth the amount of the unpaid Assessments against the Residence and the Owners, and any Mortgagee or grantee of the Residence shall not be liable for, nor shall the Residence conveyed be subject to a lien for, any unpaid Assessments in excess of the amount set forth in such statement.

(d) Financial Statements. Upon the request of any Mortgagee, the Corporation shall provide to said Mortgagee the most recent financial statement prepared on behalf of the Corporation.

(e) Payments by Mortgagees. Any Mortgagee may (i) pay taxes or other charges that are in default and that may or have become a lien upon the Community Area or any part thereof and (ii) pay overdue premiums on hazard insurance policies or secure new hazard insurance coverage for the Community Area in case of a lapse of a policy. A Mortgagee making such payments shall be entitled to immediate reimbursement from the Corporation.

21. Amendments.

(a) Generally. This Declaration may be amended at any time by an instrument signed by (i) the appropriate officers of the Corporation acting pursuant to the authority granted by not less than two-thirds (2/3) of the votes of the Class A members cast at a meeting duly called for the purpose of amending this Declaration and, to the extent required by Paragraph 19, (ii) Declarant.

(b) By Declarant. Declarant hereby reserves the right unilaterally to amend and revise the standards, covenants and restrictions contained in this Declaration during the period prior to December 31, 1997. Such amendments shall be in writing, executed by Declarant, and recorded with the Recorder of Hamilton County, Indiana. No such amendment, however, shall restrict or diminish the rights or increase or expand the obligations of Owners with respect to Lots conveyed to such Owners prior to the amendment or adversely affect the rights and interests of Mortgagees holding first mortgages on Residences at the time of such amendment. Declarant shall give notice in writing to such Owners and Mortgagees of any amendments.

Except to the extent authorized in Paragraph 16(b), Declarant shall not have the right at any time by amendment of this Declaration to grant or establish any easement through, across or over any Lot which Declarant has previously conveyed without the consent of the Owner of such Lot.

(c) Effective Date. Any amendment shall become effective upon its recordation in the Office of the Recorder of Hamilton County, Indiana.

22. Interpretation. The underlined titles preceding the various paragraphs and subparagraphs of this Declaration are for convenience of reference only, and none of them shall be used as an aid to the construction of any provision of this Declaration. 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.

23. Duration. The foregoing covenants and restrictions are for the mutual benefit and protection of the present and future Owners, the Corporation, and Declarant, and shall run with the land and shall be binding on all parties and all Persons claiming under them until January 1, 2019, at which time said covenants and 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 Tract.

24. Severability. Every one of the 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 the 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.

25. Non-Liability of Declarant. Declarant shall not have any liability to an Owner or to any other Person with respect to drainage on, over or under a Lot. Such drainage shall be the responsibility of the Owner of the Lot upon which a Residence is constructed and of the builder of such Residence and an Owner, by an acceptance of a deed to a Lot, shall be deemed to agree to indemnify and hold Declarant free and harmless from and against any and all liability arising from, related to, or in connection with drainage on, over and under the Lot described in such deed. Declarant shall have no duties, obligations or liabilities hereunder except such as are expressly assumed by Declarant, and no duty of, or warranty by, Declarant

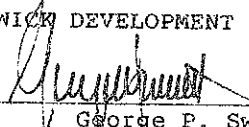
shall be implied by or inferred from any term or provision of this Declaration.

26. Commercial Zoning. The land lying east of and adjacent to Westpark at Springmill is, or is likely to be, zoned for commercial purposes. Each Owner by the act of acquiring title to a Lot shall be deemed to have notice of the potential commercial use of such adjoining land and to have consented thereto, and each Owner by acceptance of a deed to a Lot shall be deemed to have covenanted and agreed with Declarant and the owner from time to time of such adjoining land not to object, remonstrate or otherwise oppose, hinder or delay the commercial development of the land lying east of and adjacent to Westpark at Springmill.

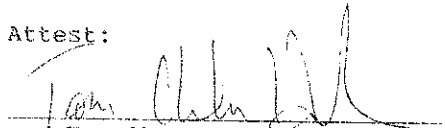
IN TESTIMONY WHEREOF, witness the signature of Declarant as of the date set forth above.

BRENNICK DEVELOPMENT COMPANY, INC.

By


George P. Sweet
President

Attest:


Tom Charles Huston
Secretary

1233g

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared George P. Sweet and Tom Charles Huston, the President and Secretary, respectively, of Brenwick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the above and foregoing Declaration of Covenants and Restrictions for and on behalf of said corporation pursuant to authority granted by its Board of Directors.

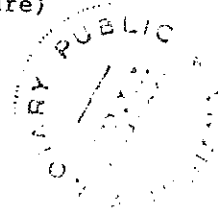
WITNESS my hand and Notarial Seal this 3 day of July, 1989.

Marie M. Urick
Notary Public Residing in
Wendell County

Marie M. Urick
(printed signature)

My Commission Expires:

May 24, 1991



This instrument prepared by Tom Charles Huston, Attorney at Law, 1313 Merchants Bank Bldg., 11 S. Meridian Street, Indianapolis, Indiana 46204.

EXHIBIT A

Description of the Development Area

WESTPARK AT SPRINGMILL, SECTION ONE
BOUNDARY DESCRIPTION

Part of the Southwest Quarter of section 26, Township 18 North, Range 3 East in Hamilton County, Indiana, more particularly described as follows:

Beginning at the Southwest corner of said Southwest Quarter Section; thence along the West line thereof North 00 degrees 25 minutes 34 seconds West (assumed bearing) 1194.00 feet; thence North 89 degrees 34 minutes 26 seconds East 417.00 feet to a curve having a radius of 700.00 feet, the radius point of which bears North 00 degrees 25 minutes 34 seconds West; thence Easterly along said curve 193.85 feet to a point which bears South 16 degrees 17 minutes 34 seconds East from said radius point; thence North 73 degrees 42 minutes 26 seconds East 45.33 feet to a point on a curve having a radius of 700.00 feet, the radius point of which bears North 69 degrees 36 minutes 46 seconds East; thence Southeasterly along said curve 240.66 feet to a point which bears South 49 degrees 54 minutes 47 seconds West from said radius point; thence South 40 degrees 05 minutes 13 seconds East 100.00 feet; thence South 49 degrees 04 minutes 47 seconds West 173.21 feet; thence South 01 degree 00 minutes 30 seconds East 830.58 feet to a point on the South line of said Southwest Quarter Section, which point bears North 88 degrees 59 minutes 30 seconds East 710.00 feet from the point of beginning, thence along said South line South 88 degrees 59 minutes 30 seconds West 710.00 feet to the Point of Beginning, containing 19.727 acres, more or less.

Subject to all rights of way, easements, and restrictions of record.

WESTPARK AT SPRINGMILL, SECTION TWO
BOUNDARY DESCRIPTION

Part of the Southwest Quarter of Section 26, Township 18 North, Range 3 East in Hamilton County, Indiana, more particularly described as follows:

Beginning at the Northwest corner of said Southwest Quarter Section; thence along the North line thereof North 88 degrees 42 minutes 47 seconds East (assumed bearing) 610.00 feet; thence parallel with the West line of said Southwest Quarter Section South 00 degrees 25 minutes 34 seconds East 1165.00 feet to a curve having a radius of 700.00 feet, the radius point of which bears North 89 degrees 34 minutes 26 seconds East; thence Southerly along said curve 143.80 feet to a point which bears South 77 degrees 48 minutes 12 seconds West from said radius point; thence South 73 degrees 42 minutes 23 seconds West 45.33 feet to a curve having a radius of 600.00 feet, the radius point of which bears North 16 degrees 17 minutes 34 seconds West; thence Westerly along said curve 166.15 feet to a point which bears South 00 degrees 25 minutes 34 seconds East from said radius point; thence South 89 degrees 34 minutes 26 seconds West 417.00 feet to a point on the West line of said Southwest Quarter Section, which point bears South 00 degrees 25 minutes 34 seconds East 1333.88 feet from the point of beginning; thence along said West line North 00 degrees 25 minutes 34 seconds West 1333.88 feet to the Point of Beginning, containing 12.712 acres, more or less.

Subject to all rights of way, easements, and restrictions of record.

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EXHIBIT B

Description of the Tract

WESTPARK AT SPRINGMILL, SECTION ONE
BOUNDARY DESCRIPTION

Part of the Southwest Quarter of Section 26, Township 18 North, Range 3 East in Hamilton County, Indiana, more particularly described as follows:

Beginning at the Southwest corner of said Southwest Quarter Section; thence along the West line thereof North 00 degrees 25 minutes 34 seconds West (assumed bearing) 1194.00 feet; thence North 89 degrees 34 minutes 26 seconds East 417.00 feet to a curve having a radius of 700.00 feet, the radius point of which bears North 00 degrees 25 minutes 34 seconds West; thence Easterly along said curve 193.85 feet to a point which bears South 16 degrees 17 minutes 34 seconds East from said radius point; thence North 73 degrees 42 minutes 26 seconds East 45.33 feet to a point on a curve having a radius of 700.00 feet, the radius point of which bears North 89 degrees 36 minutes 40 seconds East; thence Southeasterly along said curve 240.66 feet to a point which bears South 49 degrees 54 minutes 47 seconds West from said radius point; thence South 40 degrees 05 minutes 13 seconds East 100.00 feet; thence South 49 degrees 54 minutes 47 seconds West 173.21 feet; thence South 01 degree 00 minutes 30 seconds East 830.58 feet to a point on the South line of said Southwest Quarter Section, which point bears North 88 degrees 59 minutes 30 seconds East 710.00 feet from the point of beginning, thence along said South line South 89 degrees 59 minutes 30 seconds West 710.00 feet to the Point of Beginning, containing 19.727 acres, more or less.

Subject to all rights of way, easements, and restrictions of record.

This instrument was filed 7-5 1988
Sharon K. Cherry, Recorder, Hamilton County, IN

89:3935

INST. # 39 19940

8913940

FIRST AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS

THIS FIRST AMENDMENT to that certain Declaration of Covenants and Restrictions dated as of June 20, 1989 (the "Declaration."), is executed as the 8th day of September, 1989, by Brenwick Development Company, Inc., an Indiana corporation ("Declarant"), who by the execution hereof hereby declares that:

- 1. Recitals. The following facts are true: (a) The Declaration was recorded in the office of the Recorder of Hamilton County, Indiana, on July 5, 1989, as Instrument No. 8913935. (b) Declarant has the right unilaterally to amend and revise the Declaration pursuant to the provisions of Paragraph 21(b) of the Declaration. 2. Amendment. The first sentence of Paragraph 10(d) of Declaration is amended to read as follows: (d) Building Location and Finished Floor Elevation. No building may be erected between the building line shown on a Plat and the front Lot line, and no structure or part thereof may be built or erected nearer than five (5) feet to any side Lot line or nearer than twenty (20) feet to any rear Lot line. 3. Effective Date. The foregoing amendment shall be effective as of the date this First Amendment is recorded in the Office of the Recorder of Hamilton County, Indiana.

IN WITNESS WHEREOF, This First Amendment has been executed as of the date first above written.

BRENWICK DEVELOPMENT COMPANY, INC.

By [Signature] George B. Sweet, President

This Instrument Recorded 9-12 1989 Sharon K. Cherry, Recorder, Hamilton County, IN

RECEIVED FOR RECORD SEP 12 9 25 AM '89 SHARON K. CHERRY RECORDER HAMILTON CO. IN

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared George P. Sweet, known to me and known by me to be the President of Brenwick Development Company, Inc., an Indiana corporation, who acknowledged the execution of the foregoing "First Amendment to Declaration of Covenants and Restrictions" for and on behalf of said corporation.

WITNESS my hand and Notarial Seal this 8 day of September, 1989.

Marie M. Meek
Notary Public Residing in
Marion County

Marie M. Meek
(printed signature)

My Commission Expires:

May 27, 1991

This instrument Recorded 9-12 1989
Sha on K. Cherry, Recorder, Hamilton County, IN



This instrument prepared by and is to be returned to Tom Charles Huston, Attorney-at-Law, 1313 Merchants Bank Building, Indianapolis, Indiana 46204.

4378y

8928440

SECOND AMENDMENT
TO
DECLARATION OF COVENANTS AND RESTRICTIONS

THIS SECOND AMENDMENT to that certain Declaration of Covenants and Restrictions dated as of June 29, 1989 (the "Declaration"), is executed as of the 1st day of December, 1989, by Brenwick Development Company, Inc., an Indiana corporation ("Declarant"), who by the execution hereof, hereby declares that:

1. Recitals. The following facts are true:

(a) The Declaration was recorded in the office of the Recorder of Hamilton County, Indiana, on July 5, 1989, as Instrument No. 8913933.

(b) The Declaration was amended by a certain First Amendment dated September 8, 1989, and recorded September 12, 1989, as Instrument No. 8919940.

(c) Declarant has the right unilaterally to amend and revise the Declaration pursuant to the provisions of Paragraph 21(b) of the Declaration.

2. Amendments.

(a) Paragraph 1(a) of the Declaration is amended to read as follows:

(a) "Architectural Review Board" means that entity established pursuant to Paragraph 14 of this Declaration for the purposes therein stated.

(b) Paragraph 4 of the Declaration is amended to read as follows:

4. The Lake. Declarant shall convey title to the Lake to the Corporation. The Corporation shall be responsible for maintaining the Lake and the banks of the Lake above the pool level. The Maintenance Costs of the Lake and such banks shall be assessed as a General Assessment against all Lots subject to assessment. No boats shall be permitted upon any part of the Lake and no dock, pier, wall or other structure may be extended into the Lake without the prior

Registered Recorder 12-15 1989
Sharon K. Goherty, Hamilton County, IN

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RECORDER
HAMILTON CO., IN

written consent of the Architectural Review Board and such governmental authority as may have jurisdiction thereover. No swimming shall be permitted in the Lake except if and to the extent authorized by the Board of Directors. Except for such loss or damage as may result from the act or omission of the Corporation or its agents in the course of maintaining the Lake and adjoining banks, each Owner of a Lot abutting the Lake shall indemnify and hold harmless Declarant, the Corporation and each other Owner against all loss or damage incurred as a result of injury to any Person or damage to any property, or as a result of any other cause or thing, arising from or related to use of, or access to, the Lake by any Person who gains access thereto from, over or across such Owner's Lot. Declarant shall have no liability to any Person with respect to the Lake, the use thereof, access thereto or maintenance thereof, or with respect to any damage to any Lot resulting from the Lake or the proximity of a Lot thereto, including loss or damage from erosion.

(c) Paragraph 5 of the Declaration is amended to read as follows:

5. The Pond. Declarant shall convey title to the Pond to the Corporation. The Corporation shall be responsible for maintaining the Pond and the banks of the Pond above the pool level. The Maintenance Costs of the Pond and such banks shall be assessed as a General Assessment against all Lots subject to assessment. No dock, pier, wall or other structure may be extended into the Pond without the prior written consent of the Architectural Review Board and such governmental authority as may have jurisdiction thereover. No swimming shall be permitted in the Pond. Except for such loss or damage as may result from the act or omission of the Corporation or its agents in the course of maintaining the Pond and adjoining banks, each Owner of a Lot abutting the Pond shall indemnify and hold harmless Declarant, the Corporation and each other Owner against all loss or damage incurred as a result of

injury to any Person or damage to any property, or as a result of any other cause or thing, arising from or related to use of, or access to, the Pond by any Person who gains access thereto from, over or across such Owner's Lot. Declarant shall have no liability to any Person with respect to the Pond, the use thereof, access thereto or maintenance thereof, or with respect to any damage to any Lot resulting from the Pond or the proximity of a Lot thereto, including loss or damage from erosion.

(d) Paragraph 13(b)(ii) of the Declaration is amended to read as follows:

(ii) Basis for Assessment.

(1) Unimproved Lots. Lots which are not improved with a Residence are not subject to assessment.

(2) Improved Lots. Lots which have been improved by the construction of a Residence thereon shall be subject to assessment as in this Declaration provided.

(3) Change in Basis. The basis for assessment may be changed with the assent of the Class B member and of (i) two-thirds (2/3) of the Class A members (excluding Declarant) or two-thirds (2/3) of the Mortgagees (based on one vote for each first mortgage owned) who are voting in person or by proxy at a meeting of such members duly called for this purpose.

(e) Paragraph 13(d) of the Declaration is amended to read as follows:

(d) Date of Commencement of Assessments. The General Assessment shall commence with respect to an assessable Lot on the date that the improved Lot is occupied for residential purposes. The initial Assessment on any assessable Lot shall be adjusted according to the number of days remaining in the month in which the Residence is occupied.

(f) Paragraph 14(d) of the Declaration is amended to read as follows:

(d) Procedures. In the event the Architectural Review Board fails to approve, modify or disapprove in writing an application within thirty (30) days after such application has been duly filed with the Architectural Review Board in accordance with procedures adopted by such Board, approval will be deemed denied. A decision of the Architectural Review Board (including a denial resulting from the failure of such Board to act on an application within the specified period) may be appealed by any Owner to the Board of Directors which may reverse or modify such decision (including approval of an application deemed denied by the failure of the Architectural Review Board to act on such application within the specified period) by a two-thirds (2/3) vote of the Directors then serving.

(g) The last sentence of Paragraph 16(a) of the Declaration is amended to read as follows:

No structure, including fences, shall be built on any drainage, sewer or utility easement if such structure would interfere with the utilization of such easement for the purpose intended or violate any applicable legal requirement or the terms and conditions of any easement specifically granted to a Person who is not an Owner by an instrument recorded in the Office of the Recorder of Hamilton County, but a paved driveway necessary to provide access to a lot from a public street and a sidewalk installed by or at the direction of Declarant (and replacements thereof) shall not be deemed a "structure" for the purpose of this Restriction.

3. Effective Date. The foregoing amendment shall be effective as of the date this Second Amendment is recorded in the Office of the Recorder of Hamilton County, Indiana.