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CONSENT TO ENCROACHMENT AND COVENANT NOT TO ENFORCE

This agreement made and executed ~~THIS~~ ^{the} day of November, 1995, by the undersigned being all of the owners of Hidden Oaks subdivision.

RECITALS

1. Turn Key Enterprises, Inc., (hereinafter referred to as Corporation) is the owner and developer of the following described parcels of real estate located in Lake County, Indiana:

Lots 1, 4, 5, and 6 in Hidden Oaks, as per plat thereof recorded in Plat Book 74, Page 71 in the Office of the Recorder and as amended by a certain instrument recorded August 27, 1993 as Document Number 93056082.

2. That Monte & Phyllis Miller are the owners of the following described parcel of real estate also located in Hidden Oaks:

Lot 2 in Hidden Oaks as per plat thereof recorded in Plat Book 74, Page 71 in the Office of the Recorder and as amended by a certain instrument recorded August 27, 1993 as Document Number 93056082.

3. That Judy K. Kortenhoven is the owner of the following described parcel of real estate also located in Hidden Oaks:

Lot 3 in Hidden Oaks as per plat thereof recorded in Plat Book 74, Page 71 in the Office of the Recorder and as amended by a certain instrument recorded August 27, 1993 as Document Number 93056082.

4. That the Corporation did construct a residential building on said Lot 1 and that said building violates certain building setback lines as set forth on recorded plat of Hidden Oaks Subdivision.

5. That said Monte & Phyllis Miller and Judy K. Kortenhoven, shall agree and consent to said encroachments and shall not enforce the removal of any encroachment over, upon and across said building lines.

Now therefore in consideration of the mutual covenants and agreements herein contained the parties agree as follows:

1. That Monte & Phyllis Miller and Judy K. Kortenhoven hereby consent to the encroachments of a certain residential structure over, upon and across the building setback lines of Lot 1 in Hidden Oaks Subdivision.

2. That Monte & Phyllis Miller and Judy K. Kortenhoven further covenants and agrees not to pursue any action of forced

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removal of said encroachments.

3. The corporation covenants and agrees that they shall not extend the encroachments any further than currently exists and in the event of complete destruction of said residence that the encroachment will be removed upon the erection of any subsequent structure.

4. This agreement shall be binding upon the parties hereto, their successors, heirs, assigns and also upon all subsequent successors in title of Lot 1 through 6, in Hidden Oaks Subdivision in addition who shall also be estopped from pursuing any action to force the removal of said encroachment presently located on Lot 1 in said Hidden Oaks Subdivision.

WITNESS OUR HANDS AND SEALS this 10th day of November, 1995.

TURN KEY ENTERPRISES, INC.

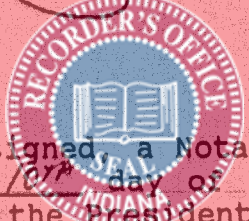
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By: Monte Miller Phyllis Miller Don Ready K. Kortenhoven
MONTE MILLER the Lake County Recorder! KORTENHOVEN

Phyllis Miller
PHYLLIS MILLER

Don Ready
DON READY, PRESIDENT

STATE OF INDIANA)
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State, this 10th day of November, 1995 personally appeared Don Ready the President of TURN KEY ENTERPRISES, INC. and acknowledged the execution of the foregoing to be their voluntary act and deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Vera M. Corning
Notary Public

My commission expires: 1-22-99
County of residence: LAKE

Vera M. Corning
Resident of Lake County, Indiana
My Commission Expires
January 22, 1999

STATE OF INDIANA)
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 10th of November, 1995 personally appeared MONTE * & PHYLLIS MILLER and JUDY K. KORTENHOVEN acknowledged the execution of the foregoing to be their voluntary act and deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

*MILLER

Vera M. Corning
Notary Public

My commission expires:

1-22-99
County of residence: LAKE

Document is
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

Vera M. Corning
Resident of Lake County, Indiana
My Commission Expires
January 22, 1999



This instrument prepared by: Don Ready, President Turn Key Enterprises, Inc.