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**DECLARATION OF PROTECTIVE COVENANTS AND RESTRICTIONS
STARWOOD ESTATES SUBDIVISION, AN ADDITION TO THE TOWN OF ST.
JOHN, LAKE COUNTY, INDIANA.**

FILED

This Declaration of Restrictive Covenants of Starwood Estates Subdivision, an addition to the Town of St. John, Lake County, Indiana, is made this 5th day of August 1997, by Peoples Bank, Munster, Indiana, as Trustee under Trust Agreement dated the 28th day of January, 1996, and is known as Trust No. 10193.

**SAM ORLICH
AUDITOR LAKE COUNTY**

Whereas, Declarant is the owner of the following described Real Estate, hereby known as Starwood Estates Subdivision, an addition to the Town of St. John, Lake County, Indiana, and does certify that it has platted, and subdivided said Real Estate in accordance with the plat attached hereto, to wit:

Part of the West half of the Northwest quarter of Section 29, Township 35 North, Range 9 West of the Second Principal Meridian, in the town of Saint John, Lake County, Indiana, more particularly described as follows: Commencing at the Northwest corner of said Section 29, thence S 00° - 35' - 46" E, along the West line of said Section 29, a distance of 1,902.68 feet, thence S 89° - 27' - 22" E, a distance of 699.33 feet to the point of beginning, thence N 00° - 40' - 18" W, a distance of 585.00 feet, thence S 89° - 43' - 56" E, a distance of 630.00 feet, thence S 00° - 44' - 28" W, a distance of 585.27 feet, thence S 01° - 13' - 19" E, a distance of 733.35 feet, thence N 89° - 50' - 26" W, a distance of 558.73 feet, thence N 00° - 32' - 00" W, a distance of 738.62 feet, thence S 89° - 30' - 01" W, a distance of 70.94 feet, to the point of beginning and containing 17.76 acres, more or less, all in the Town of Saint John, Lake County, Indiana, and to be recorded in the office of the Recorder of Lake County, Indiana, and legally described as lots 1 through 24 inclusive, Starwood Estates Subdivision, Addition to the town of St. John, Lake County, Indiana.

Now, therefore, Declarant hereby declares that the Real Estate is, and shall be, held, transferred, sold, conveyed, occupied, and subject to the Covenants, restrictions, terms and provisions of the Declaration, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the property. These easements, restrictions, covenants and conditions shall run with the real estate described in "real estate described above" as part of a general plan of development and shall be binding on all parties having or acquired any right, title or interest in the property or any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE I

GENERAL PURPOSES

The real estate is subject hereto to its proper use and enjoyment, and its appropriate development and improvement; to protect each owner of a lot against the use of the other lots as may depreciate the value of the real estate; to encourage the erection of attractive

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LAKE COUNTY
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improvements thereon, with appropriate locations thereof; to prevent haphazard and inharmonious improvement; to secure and maintain property setbacks from streets and adequate free spaces between structures. It is the intention and purpose hereof to assure that all dwellings shall be of a quality of design, workmanship, and materials approved by the Architectural Review Committee, as hereinafter defined.

ARTICLE II

ARCHITECTURAL CONTROL

No building, improvement, or other structure shall be commenced, erected or maintained on the property and no exterior addition, change or alteration shall be made until the plans, specifications, plot plan showing grading and drainage, and exterior elevations have been submitted to and approved in writing by the developer, or its duly authorized agents, or assigns as to quality of structure and materials, and harmony of external design with existing structures. The submission so made shall also include the square footage of the proposed improvement.

The Owner and Developer, his employees, agents and representatives shall not be liable for any damage, loss or prejudice suffered or claimed by any owner or contractor who submits such plans on account of (a) any defects in any plans or specifications submitted, revised or approved in accordance with the foregoing provisions; (b) any structural or other defects in any work done according to such plans and specifications; (c) the approval or disapproval of any plans, drawings and specifications, whether or not defective; (d) the construction or performance of any work, whether or not pursuant to approved plans, drawings and specifications, and; (e) the development of any property within Starwood Estates Subdivision Addition to the Town of Saint John, Lake County, Indiana. Any person submitting plans to the Owner and Developer shall hold the Owner and Developer harmless from all damage, loss or prejudice suffered or claimed by any third party, including attorneys' fees incurred.

ARTICLE III

USE RESTRICTIONS

A. Land Use. All lots in this Subdivision shall be used for one (1) family residential purposes only.

B. Minimum Areas. The interior area of each dwelling, exclusive of attached garages, breezeways, carports, porches, and basements, shall be under the conditions as follows:

1. All one-story dwellings with basements shall have a minimum useable first floor area of one thousand six hundred (1600) square feet.
2. All two-story dwellings with basements shall have a minimum useable floor area of two thousand one hundred (2100) square feet.

3. All 1 1/2 - story dwellings with basements shall have a minimum useable first floor area of one thousand six hundred (1600) square feet, and a minimum of two thousand one hundred (2100) useable square feet for all floors.

4. The following types of residential structures will not be permitted: Bi-Levels, Tri-Levels, or any type of residential structure constructed on a crawlspace or slab.

C. Temporary Structures. No structure of a temporary character, such as a trailer, basement, tent, shack, garage, barn, or other building shall be used on the property at any time as a residence, either temporally or permanently.

D. Type Of Construction. No building previously constructed elsewhere shall be moved upon any lot within this subdivision.

E. Appearance and Exterior Materials.

1. Roof pitches are to be a minimum of 8/12 pitch, except 2-Story may be minimum 6/12 pitch.

2. At least Forty percent (40%) of the front exterior of the house shall be masonry brick or stone.

3. No 4' x 8' Sheating panels shall be allowed on any structure's exterior.

4. All plumbing stacks and roof vents or ventilators shall be located in the rear of the house roof.

F. Grading & Excess Material.

1. Grading of lots shall be in compliance with the Town of St. John requirements and the master grading plan prepared for this development; plus grading shall be performed so as not to damage the adjacent lot or lots.

2. All excess material that is to be removed from any lot by reason of construction purposes shall not be removed from this subdivision. All such materials shall be used for fill purposes on any lot or lots within Starwood Estates Subdivision whose existing grades are lower than the adjacent top of street curb as determined by Architectural Review Committee. At the prior written direction of the Architectural Review Committee, said surplus material shall be removed and so deposited at the expense of the party charged with removing said material. Lot owners who are depositing excess material are responsible to level out material.

3. No building debris or concrete (including wash outs) is to be placed on any lot other than the lot being worked on at the present time. All

infrastructure is the responsibility of the builder/lot owner until the Town of St. John accepts the subdivision. Owners, whether legal or reserve, are to maintain their lot(s) from debris, mowing and erosion.

G. Storage. No recreational vehicle (motor home, trailer, boat, camper, etc.) shall be permitted to be parked on any lot or anywhere in the subdivision for more than forty-eight (48) hours unless in a garage.

H. Fences. Fences no greater than five feet (5') in height may be constructed around the side and rear yards of any lot in the subdivision. A greater height may be allowed if the same is required by ordinance or statutes around a swimming pool. In any and all events, chain link fences are prohibited from use anywhere in the subdivision.

I. Sidewalks. Any residence or dwelling house erected on any lot shall provide a four (4') foot public sidewalk of poured concrete along all street frontage and within the public right-of-way.

J. Specific Prohibitions. The following activities and uses are prohibited on all lots and in all buildings:

1. No gainful occupation or profession, or other non-residential use, shall be conducted.
2. No noxious or offensive activity shall be carried on, nor shall anything be done which is, or may become, an annoyance or nuisance.
3. No livestock, poultry, or any other animal having unusually vicious propensities shall be kept or maintained.
4. No Commercial Vehicles, or trucks with a license plate rated at 7500 GVW or greater shall be stored on the premises, other than within a Garage. The Term "Commercial Vehicles" shall include all truck and vehicular equipment, in excess of one-half ton, which shall bear printing or advertisement on said vehicle.
5. No outside radio antennas, satellite dishes, over twenty (20) inches, or other apparatuses used to receive or transmit communication signals shall be permitted.

K. Compliance With Erosion Control.

1. The front, side, and rear yards of each lot shall be seeded or sodded in grass within nine (9) months after the Certificate of Occupancy is issued, furthermore all owners of record shall be responsible for Erosion Control, maintenance of their lot from date of contract sale.

2. The developer has established and implemented an erosion control plan pursuant to the requirements and conditions of Rule 5 of 327 IAC 15, Storm Water Runoff Associated with Construction Activity. Builder agrees to comply with the terms of the Developer's general permit under Rule 5 as well as all other applicable state, county, or local erosion control authorities. All erosion control measures shall be performed by personnel trained in erosion control practices and shall meet the design criteria, standards, and specifications for erosion control measures established by the Indiana Department of Environmental Management in guidance documents similar to, or as effective as, those outlined in the Indiana Handbook for Erosion Control in Developing Areas from the Division of Soil Conservation, Indiana Department of Natural Resources.

3. The Builder shall indemnify and hold Developer harmless from and against all liability, damage, loss, claims, demands, and actions of any nature whatsoever which may arise out of or are connected with, or are claimed to arise out of or connected with, any work done by Builder, Builder's employees, agents, or subcontractors which is not in compliance with the erosion control plan implemented by the developer.

L. Deed Restrictions. Each deed of conveyance of any lots in the residential area shall contain the following restrictions:

"It is hereby covenanted and agreed upon by and between the parties hereto, and it is part of the consideration of the deed, that the Grantee shall complete construction of the dwelling to be placed upon the premises within five (5) years from the date of the deed. If Grantee fails to complete construction within said period, then Grantee will, on written demand from the Grantor, pay Grantor in the amount of two thousand dollars (\$2000) for the recovery of NIPSCO deposits. If Grantee fails to pay Grantor within sixty (60) days of written notice, Grantor shall have the right to lien premises for the full amount plus all legal costs."

M. Drainage and Utilities. Easements for installation of utilities and drainage facilities are reserved as shown on the recorded plat. Drainage easements lie along certain lots marked on the plat of subdivision. The drainage easements, and designed overland flow may not be modified by any subsequent owners of said lots and the Town of St. John is hereby granted the right to enforce said elevations and to enter upon and remove any obstructions to said easements and elevations and to regrade same to the designated elevations and contours.

N. Outlots. As shown on the recorded Plat of Subdivision, Outlot "A" shall be platted and set aside for the specific purpose of nature preservation, and storm water management and control. This Outlot "A" shall be deeded to the Town of St. John, Indiana.

O. Deviations By Agreement With Declarant. Declarant hereby reserves the right to enter into agreements with the owner of any lot or lots (without the consent of the owners of other lots or any person or entity) to deviate from any or all of the covenants, restrictions, terms and provisions set forth in this Article III, provided Declarant shall in its solo discretion determine that there are causes, difficulties, or hardships evidenced by an owner to warrant such deviation, and no such deviation (which shall be evidenced by an agreement in writing executed and acknowledged by Declarant and the owner of the affected lot or lots and recorded in the Office of the Recorder of Lake County, Indiana) shall constitute a waiver of any such covenant, restriction, term or provision as to any other lot or lots, nor shall same constitute a violation of this Declaration.

ARTICLE IV
ARCHITECTURAL REVIEW COMMITTEE

1. Architectural Control. No building shall be erected, placed, or altered on any lot until the construction plans and specifications and a plan showing the location of the structure have been approved by the Architectural Control Committee as to quality of structure and materials, harmony of external design with existing structures.

2. Creation. The Architectural Review Committee (the "Committee") shall initially consist of three (3) members as follows:

B & F II, LLC
Paul H. Hoffman
Steve Reichert

The office of the Architectural Control Committee shall be maintained at 421 West Lincoln Highway, Schererville, Indiana. In the event of death or resignation of any member of the Committee, the remaining members shall have full authority to designate a successor. A majority of the Committee may designate a representative to act for it.

3. Procedure. All plans, specifications, and other material, for the improvement of any lot shall be filed in the office of the Declarant, Lake County, Indiana, for referral to the Architectural Review Committee. Lot owner must submit two sets of complete and detailed plans, specifications, and detail sheets to the architectural committee. The Architectural Review Committee's approval or disapproval on matters required by the Declaration shall be by majority vote of the Committee. A report in writing setting forth the decisions of the Committee and the reasons therefore shall thereafter be transmitted to the applicant by the Architectural Review Committee within thirty (30) days after the date of filing the plans, specifications, and other material by the applicant. In the event that the Architectural Review Committee fails to approve or disapprove within thirty (30) days after submission of the final plans, specifications, and other material, as required in this declaration, approval shall not be required, and the related requirements of this declaration shall be deemed to be complied with.

ARTICLE V
GENERAL PROVISIONS

A. Initial Terms and Extensions. These Restrictive Covenants shall run with the land and be binding on all Parties, Persons, or entities claiming under them of onto the land for a period of twenty (20) years from the date of recording of this document, after which time said Covenants shall automatically extend for successive periods of ten (10) years, unless a signed Agreement by seventy five (75) percent (or more) of the then Property Owners of said Lots have been recorded, modifying these Covenants in whole or in part.

B. Severability. In the event that any part(s) of the Restrictive Covenants is construed or declared unenforceable by a Court of competent jurisdiction, the remainder shall continue in full force and effect as though the unenforceable portion or portions were not included herein.

C. Remedies. The Developer, Owner, or Owners, present or future, of any land or lots included in said Subdivision shall be entitled to injunctive relief against any violation, or attempted violation, of the provisions thereof, but there shall by no right or reversion or forfeiture of title resulting from such violation. The Developer shall be entitled to recover Attorney's fees and other costs and expenses incurred in the enforcement of the provisions of this Agreement from any Owner or Owners in violation of the same.

D. Assignment. The Developer reserves the right to assign any or all of the rights, privileges, easements, powers and duties herein retained or reserved by the Developer by written instrument or instruments in the nature of an assignment which shall be effective when recorded in the Office of the Recorder of Lake County, Indiana, and Developer shall thereupon be relieved and discharged from all such duties assigned.

E. Failure to Enforce. The failure of an Owner to enforce any right, provision, covenant or condition shall not constitute a waiver of the right of the Owner to enforce such right, provision, covenant, or condition in the future.

ATTACHMENT TO PROTECTIVE COVENANTS AND RESTRICTIONS

TO STARWOOD ESTATES SUBDIVISION FOR LAND TRUST NO. 10193

THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated the 27th day of January A.D. 1996, Creating Trust No. 10193, and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended not as personal covenants, undertakings, representations and agreements of the trustee, individually or for the purpose of binding it personally, but this instrument is executed and delivered by Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank as trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforced against Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank, on account hereof, or on account of any covenant, undertaking, representation or agreement herein contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof. Nothing contained herein will be construed as creating any liability on said Trustee, personally under the provisions of the Comprehensive Environmental Response, Compensation and Liability Act, (CERCLA) or the Indiana Responsible Property Transfer Law ("RPTL") as amended from time to time or any other federal, state or local law, rule or regulation. Said Trustee, personally, is not a "Transferor" or "Transferee" under RPTL and makes no representations concerning any possible environmental defects. In making any warranty herein the Trustee is relying solely on information furnished to it by the beneficiaries and not of its own knowledge and specifically exculpates itself from any liabilities, responsibilities or damages as a result of including any warranty in this instrument. IN WITNESS WHEREOF, Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank has caused its name to be signed to these presents by its Senior Vice-President and Trust Officer and attested by its Assistant Secretary the day and year first above written.

Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank as Trustee aforesaid and not personally,

By: [Signature]



