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STATE OF INDIANA
LAKE COUNTY
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DECLARATION 8 FEB 1 2000

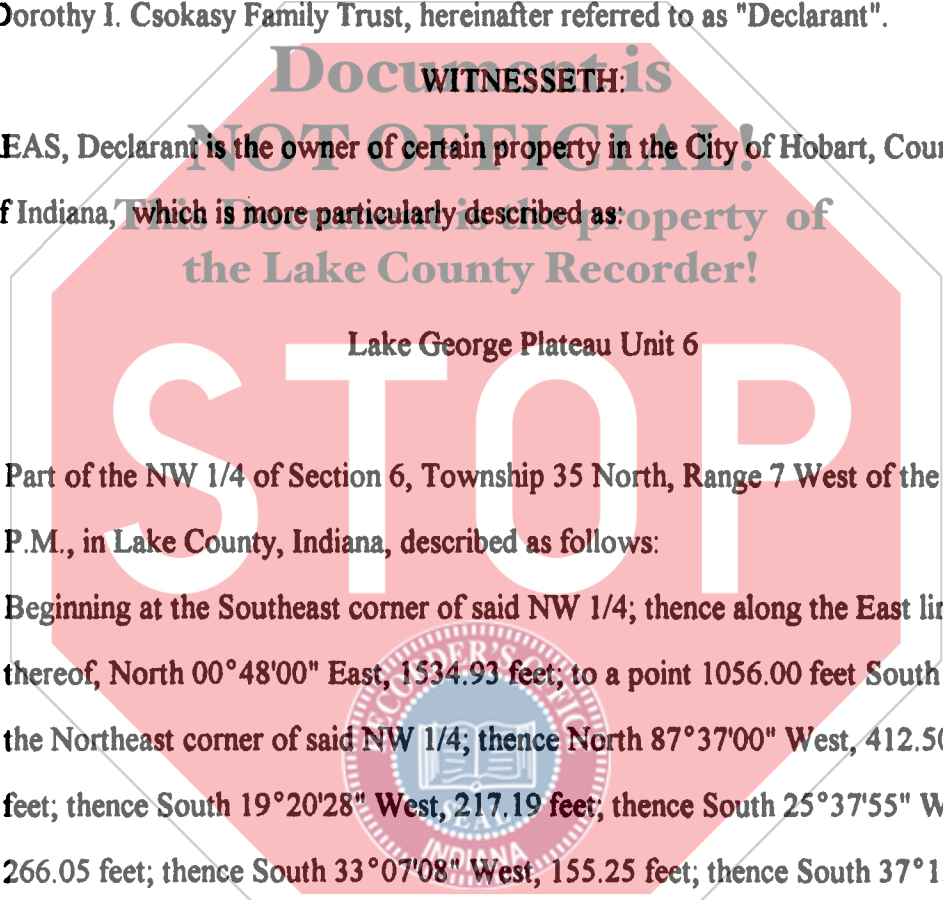
OF COVENANTS, CONDITIONS AND RESTRICTIONS

LAKE GEORGE PLATEAU UNIT 6

THIS DECLARATION, made on the date hereinafter set forth by Dorothy I. Csokasy, Trustee under the provisions of a trust agreement dated the 12th day of February 1997, and known as the Dorothy I. Csokasy Family Trust, hereinafter referred to as "Declarant".

WITNESSETH:

WHEREAS, Declarant is the owner of certain property in the City of Hobart, County of Lake, State of Indiana, which is more particularly described as:



Lake George Plateau Unit 6

Part of the NW 1/4 of Section 6, Township 35 North, Range 7 West of the 2nd P.M., in Lake County, Indiana, described as follows:

Beginning at the Southeast corner of said NW 1/4; thence along the East line thereof, North 00°48'00" East, 1534.93 feet; to a point 1056.00 feet South of the Northeast corner of said NW 1/4; thence North 87°37'00" West, 412.50 feet; thence South 19°20'28" West, 217.19 feet; thence South 25°37'55" West; 266.05 feet; thence South 33°07'08" West, 155.25 feet; thence South 37°13'14" West, 187.46 feet; thence South 40°35'45" West, 80.40 feet; thence South 42°57'03" West, 205.33 feet to a nontangent curve; thence Northwesterly along said curve to the right with a radius of 717.88 feet for an arc distance of 132.38 feet; thence North 42°40'15" West, 35.00 feet to the centerline of Virginia Street; thence South 47°19'45" West, 283.46 feet; thence Southerly along

C/O RALPH LUKE
→ 3592 N. HOBART RD - PO BOX 96
HOBART IN 46342

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a curve to the left with a radius of 333.54 feet for an arc distance of 245.26 feet;
thence South 05° 11'56" West 195.00 feet to the South line of the NW 1/4 of said
Section 6; thence along said South line South 84° 48'04" East, 1428.13 feet to the
point of beginning, containing 31.44 acres more or less.

NOW THEREFORE, Declarant hereby declares that all of the properties described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof, and the Hobart Plan Commission.

ARTICLE I

DEFINITIONS

Section 1. "Association" shall mean and refer to the Lake George Plateau Home Owners Association, an Association to be formed, and which Declarant may incorporate, its successors and assigns.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore

described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 4. "Common Area" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot is those areas or parts of the property not dedicated to the City of Hobart or comprising platted residential or Commercial lots, as depicted on Exhibit A attached hereto. Easement rights owned by the Association and improvements thereon are specifically included.

Section 5. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

Section 6. "Declarant" shall mean and refer to the Dorothy I. Csokasy Family Trust its successors and assigns if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development.

Section 1. Owners' Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

- (a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;
- (b) the right of the Association to suspend the voting rights and right to use of the

Common Area by an owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed 60 days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by 2/3rds of each class of members has been recorded.

Section 2. Delegation of Use. Any owner may delegate, in accordance with the By-Laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on the property.

Section 3. Reservation of easement privileges. Declarant reserves the right, with regard to all portions of the property, to reserve or grant to any public or private utility authorized to provide service to the property, the right to install and maintain facilities or equipment to provide utility services for the benefit of any portion of the property or the public at large. A similar right is reserved with regard to easements for surface water drainage and storm or sanitary sewer purposes, including the right to access or tap into equipment installed in said easements and the right of re-entry to repair or maintain same. Any such equipment, not owned by a utility or governmental authority, shall be deemed property of the Association.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a lot which is subject to assessment shall be a member of the

Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or
- (b) on the 1st day of May, 2015.



COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as

hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety, and welfare of the residents in the Properties and for the improvement and maintenance of the Common Area, and of the homes situated upon the premises.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall be Six Hundred Dollars (\$ 600.00) per Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year not more than 5% above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above 5% by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in

excess of the maximum.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for Any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly basis.

Section 7. Date of Commencement of Annual Assessments: Due Dates. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of the Common Area. The first annual assessment shall be adjusted

according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a lot is binding upon the Association as of the date of its issuance.

Section 8. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of 6 percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such assessments as to payments which became due 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.

ARTICLE V

EXTERIOR MAINTENANCE

In addition to maintenance upon the Common Area, the Association shall provide exterior maintenance upon each lot which is subject to assessment hereunder, as follows: replacement and care of trees, shrubs, grass, walks, and other exterior landscape improvements, and snow removal from walks adjacent to the street and drives.

In the event an owner of any lot shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Association, after approval by 2/3 vote of the Board of Directors, shall have the right, through its agents and employees, to enter upon said parcel and to repair and restore the lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become a part of the assessment to which said lot is subject.

ARTICLE VI

ARCHITECTURAL CONTROL

Section 1. No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an architectural committee composed of three (3) or more representatives appointed by the Board. In the event said Board, or its designated committee,

fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

Section 2. Notwithstanding the foregoing, the following requirements shall apply to all improvements unless expressly waived by majority vote of the Board of Directors:

- a. All homes and garages shall be stick built on site.
- b. Minimum roof pitch shall be 6/12 or greater.
- c. Front exterior wall finishes shall be synthetic stucco, brick, natural stone, cedar, or a combination thereof.
- d. All homes shall have at least a 2 car garage.
- e. All homes shall have not less than 1200 square feet, two-story homes not less than 700 square feet per floor, cape cod 800 square feet minimum on first floor, exclusive of garages, porches and decks.
- f. Fences must not obstruct vision of traffic on corner lots.
- g. No temporary structure or mobile home may be located on any platted residential lot.
- h. All lots shall have sidewalks five feet in width parallel to the street and within three feet thereof.

ARTICLE VII

GENERAL PROVISIONS

Section 1. Enforcement. The Association, or any Owner, shall have the right to enforce, by

any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners. Any amendment must be approved by the Hobart Plan Commission and must be recorded.

Section 4. Annexation. Additional residential property and Common Area may be annexed to the Properties with the consent of two-thirds (2/3) of each class of members.

Section 5. FHA/VA approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: Annexation of additional properties, dedication of Common Area, and amendment of this Declaration of Covenants, Conditions and Restrictions.

Section 6. Termination. The owners may remove the property from the declaration of Covenants by a document duly recorded, after execution by the President and Secretary of the

Hobart Plan Commission, after such execution has been authorized by the Plan Commission and 100% of the owners of the residential property subject to the covenants and for whose benefit the covenants were created.

IN WITNESS WHEREOF, the undersigned, being the Declarant has, have hereunto set her hand and seal this _____ day of March, 2000.

Dorothy I. Csokasy
Dorothy I. Csokasy, Trustee,
Dorothy I. Csokasy Family Trust

State Of ~~Florida~~ ^{Illinois})
County of ~~Porter~~ ^{Porter})
SS:

Personally appeared before me, a Notary Public in and for said County and State, Dorothy Csokasy, Trustee of the Dorothy I. Csokasy Family Trust, who acknowledged the execution of the foregoing document as her voluntary act and deed, and within her authority as Trustee.

Linda D. Shipley
Notary Public *Linda D. Shipley*
My Commission Expires: *Oct. 5, 2007*



This instrument prepared by:
William J. Linger, Attorney at Law
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651 E. Third Street
Hobart, IN 46342
(219) 947-1571

