SECONDARY PLAT

Plat Cab D Pg 18

Mill Ridge Place

SECTION II

A Subdivision Located in the Northwest Quarter of Section 24, Township 31 North, Range 13 East.

ALLEN COUNTY, INDIANA

RECEIVED
MAR 16 1998
ALLEN COUNTY PLAN COMMISSION

RECORDED
05/27/1998 11:42:34
RECORDED
IN BOOK
ALLEN COUNTY, IN

Doc. No. 98-35082
Receipt No. 1998

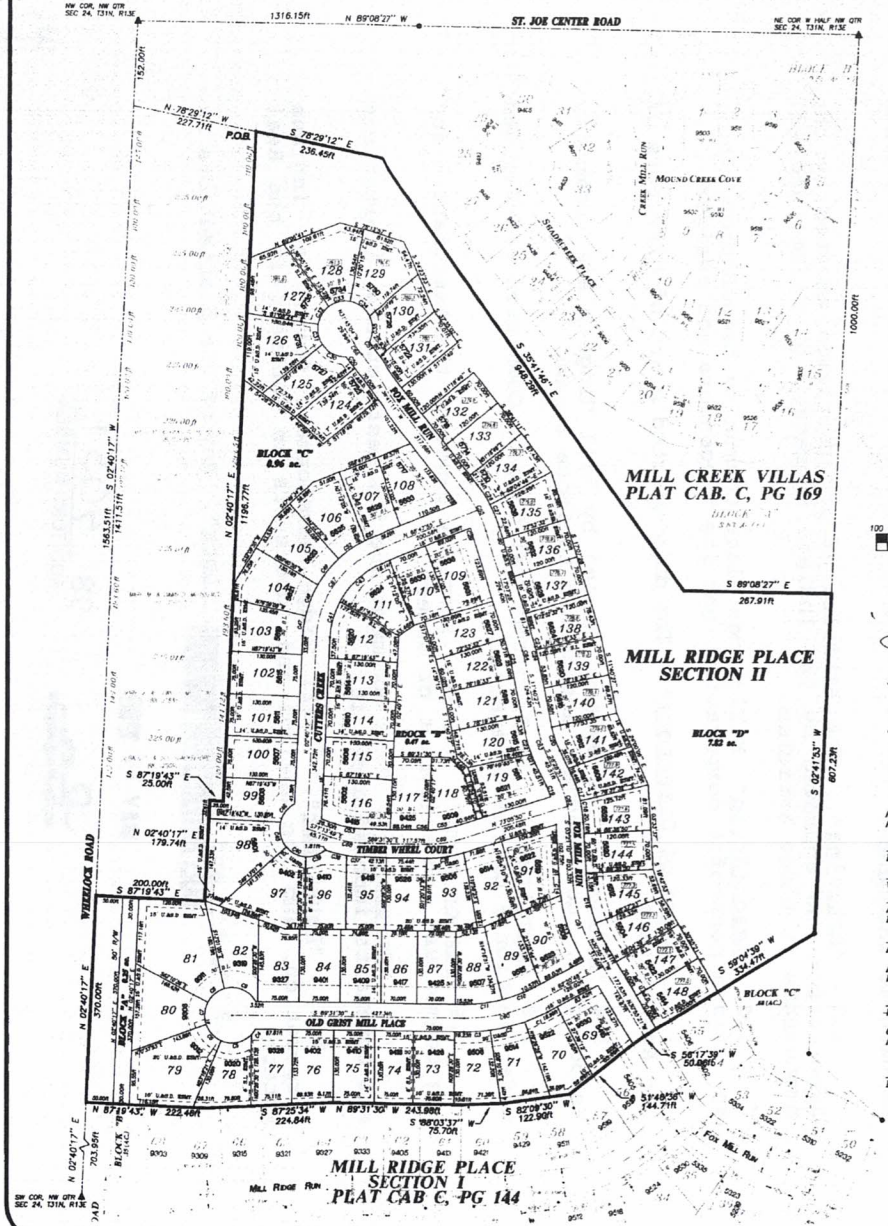
BOOK 3.00
PLAT 24.00
PLAT 3.00
Total 30.00

DULY ENTERED FOR TAXATION
MAY 27 1998
AUDITOR OF ALLEN COUNTY

98 41 51

SUBDIVISION DEVELOPER:
Mill Ridge Development Corp.
10808 La Cabreah Lane
Fort Wayne, Indiana 46845
219-489-7095

SUBDIVISION ENGINEER:
D A Brown
Engineering Consultants, Inc.
700 GOODWIN ST. P.O. BOX 99 KENDALLVILLE, IN 46755
PHONE: (260) 347-0088 FAX: (260) 347-0484



100 0 100 300
Scale 1" = 100 ft

APPROVED THIS 25 DAY OF March 1998
ALLEN COUNTY BOARD OF COMMISSIONERS
PRESIDENT, LINDA BLOOM
VICE PRESIDENT, JACK C. McCOMB
SECRETARY, EDWIN J. ROUSSEAU
ATTEST:
THERESA BROWN, AUDITOR
ALLEN COUNTY, INDIANA

APPROVED THIS 19th DAY OF March 1998
ALLEN COUNTY PLAN COMMISION
PRESIDENT
VICE PRESIDENT

APPROVED THIS 1st DAY OF May 1998
FOR DRAINAGE ONLY,
ALLAN D. FESSINGER, R.L.S. ALLEN COUNTY SURVEYOR

APPROVED THIS 2nd DAY OF April 1998
FORT WAYNE-ALLEN COUNTY BOARD OF HEALTH
DR. JANE M. DIRSCHER
Phillip C. Schinbeck (EP)

CONFIRMED THIS 26 DAY OF May 1998
ALLEN COUNTY DEPARTMENT OF PLANNING SERVICES
DENNIS A. GORDON, EXECUTIVE DIRECTOR

For Easement See Doc 98-56342 8-14-98 JK

WE, MILL RIDGE DEVELOPMENT CORP., THE UNDERSIGNED OWNERS BY VIRTUE OF THAT CERTAIN DEED SHOWN IN DOCUMENT # 96EC 35681 IN THE OFFICE OF THE RECORDER OF ALLEN COUNTY, INDIANA, OF THE REAL ESTATE SHOWN AND DESCRIBED HEREIN, DO HEREBY LAY OFF, PLAT AND SUBDIVIDE, SAID REAL ESTATE IN ACCORDANCE WITH THE INFORMATION SHOWN ON THE SECONDARY PLAT. THIS SUBDIVISION SHALL BE KNOWN AND DESIGNATED AS MILL RIDGE PLACE SECTION II AN ADDITION TO ALLEN COUNTY, INDIANA.

IN WITNESS WHEREOF, Mill Ridge Development Corp., a Corporation organized and existing under the laws of the State of Indiana, Owner of the real estate described in said Plat, has hereunto set its hand, by its duly authorized officer, this 23rd day of May 1998

Mill Ridge DEVELOPMENT CORP.,
an Indiana Corporation,

By: _____

Road Centerline Data:

CURVE	LENGTH	DELTA	RADIUS	TANGENT	DIRECTION	CHORD
C60	147.78ft	7°59'42"	1060.00ft	73.98ft	N79°24'38"E	145.81ft
C61	112.79ft	23°29'56"	275.00ft	57.20ft	N19°10'22"W	112.00ft
C62	80.73ft	23°07'40"	200.00ft	40.92ft	N14°55'01"W	80.19ft
C63	51.69ft	14°48'25"	200.00ft	25.99ft	N19°04'39"W	51.54ft
C64	18.03ft	05°27'01"	200.00ft	9.02ft	N11°43'25"W	18.02ft
C65	75.37ft	21°34'41"	200.00ft	38.08ft	N03°54'16"W	74.92ft
C66	24.21ft	06°56'24"	200.00ft	12.12ft	N33°13'07"W	24.19ft
C67	201.97ft	68°07'37"	170.00ft	113.82ft	N33°44'06"E	190.25ft
C68	63.66ft	18°15'41"	200.00ft	32.12ft	S82°22'38"E	63.39ft
C69	60.68ft	17°22'40"	200.00ft	30.56ft	N81°47'10"E	60.43ft

NOTES:
1. ALL RIGHT-OF-WAY INTERSECTION RADII TO BE 20 FEET.
2. ALL RIGHT-OF-WAYS TO BE DEDICATED TO FORT WAYNE TO ALLEN COUNTY.
3. ALL OUT-LOT SIZE W/ TO BE 60' MINIMUM.
4. ALL PARK AREAS, COMMON AREAS, OR BLOCK AREAS TO HAVE A BLANKET UTILITY AND SURFACE DRAINAGE EASEMENT.
5. ALL BURIED UTILITIES MUST ALLOW FOR PROPOSED DRAINAGE SWALE GRADES AS FOUND IN PLANS.
6. (SEE) DENOTES FLOOD PROTECTION GRADE.
7. U. & S.D. EASM'T. DENOTES UTILITY AND STORM DRAINAGE EASEMENT.
8. BLDG. LINE OR B.L. DENOTES BUILDING LINE.
9. UTILITY EASM'T. DENOTES UTILITY EASEMENT.
10. S.L. EASM'T. DENOTES STREET LIGHT EASEMENT.

BENCHMARK DATA:
NORTH EDGE OF CASTING OF EXISTING MANHOLE LOCATED 80' WEST AND 80' SOUTH OF THE SOUTHWEST CORNER OF MILL RIDGE PLACE SECTION I. APPROXIMATELY 20' WEST OF THE EXISTING CENTERLINE OF WHEELOCK ROAD. ELEVATION: 785.34

I HEREBY CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF, THIS PLAT AND DESCRIPTION ACCURATELY REPRESENT A SURVEY PERFORMED UNDER MY DIRECT SUPERVISION AND EXECUTED ACCORDING TO THE SURVEY REQUIREMENTS OF 865 IAC 1-12.
DATED THIS 30TH DAY OF FEBRUARY, 1998

SIGNED: Duane C. Brown
DUANE A. BROWN
KENDALLVILLE, IN
INDIANA RLS #LS 80040337

DUANE A. BROWN REGISTERED No. 80337 LAND SURVEYOR STATE OF INDIANA

LEGAL DESCRIPTION:

A tract of land located in the Northwest Quarter of Section 24, T31N, R13E, in Allen County, the State of Indiana, more fully described as follows:

COMMENCING at the Northwest corner of said Northwest Quarter, Thence South 02 Degrees 40 Minutes 17 Seconds West (Assumed Basis of Bearings), a distance of 152.00 feet along the West line of said Northwest Quarter to the Northwest corner of Lot #5 in Springbrook as recorded in Allen County Plat Book 21, page 142; Thence South 78 Degrees 29 Minutes 12 Seconds East, a distance of 227.71 feet along the North line of said Lot #5 to the Northeast corner thereof, the TRUE POINT OF BEGINNING; Thence South 02 Degrees 40 Minutes 17 Seconds West, a distance of 1196.77 feet along the East line and East line extended of said Springbrook to a Rebar stake with cap (D. A. Brown RLS #30337) in the Southeast corner of the tract of land conveyed to Gerald T. and Jill Shackelford in Allen County Instrument #88--029092; Thence North 87 Degrees 19 Minutes 43 Seconds West, a distance of 25.00 feet along the South line of said Shackelford tract to a Rebar stake with cap (D. A. Brown RLS #30337); Thence South 02 Degrees 40 Minutes 17 Seconds West, a distance of 179.74 feet to a Rebar stake with cap (D. A. Brown RLS #30337); Thence North 87 Degrees 19 Minutes 43 Seconds West, a distance of 200.00 feet to a Marker spike with tag (D. A. Brown RLS #30337); Thence South 02 Degrees 40 Minutes 17 Seconds West, a distance of 370.00 feet along the West line of said Northwest Quarter to a Marker spike with tag (D. A. Brown RLS #30337) in the Northwest corner of Mill Ridge Place Section I as recorded in Allen County Plat Cabinet "C", page 144; Thence along the North line of said Mill Ridge Place Section I with the following courses and distances: South 87 Degrees 19 Minutes 43 Seconds East, a distance of 222.46 feet to a Rebar stake with cap (D. A. Brown RLS #30337); North 87 Degrees 25 Minutes 34 Seconds East, a distance of 224.84 feet to a Rebar stake with cap (D. A. Brown RLS #30337); South 89 Degrees 31 Minutes 30 Seconds East, a distance of 243.95 feet to a Rebar stake with cap (D. A. Brown RLS #30337); North 88 Degrees 03 Minutes 37 Seconds East, a distance of 75.70 feet to a Rebar stake with cap (D. A. Brown RLS #30337); North 82 Degrees 09 Minutes 30 Seconds East, a distance of 122.90 feet to a Rebar stake with cap (D. A. Brown RLS #30337); North 51 Degrees 46 Minutes 36 Seconds East, a distance of 144.71 feet to a Rebar stake with cap (D. A. Brown RLS #30337); North 56 Degrees 17 Minutes 39 Seconds East, a distance of 50.00 feet to a Rebar stake with cap (D. A. Brown RLS #30337); and North 59 Degrees 04 Minutes 39 Seconds East, a distance of 334.47 feet; Thence North 02 Degrees 41 Minutes 33 Seconds East, a distance of 807.23 feet along the East line of the West half of said Northwest Quarter; Thence North 89 Degrees 08 Minutes 27 Seconds West, a distance of 267.91 feet; Thence North 35 Degrees 41 Minutes 46 Seconds West, a distance of 948.29 feet; Thence North 78 Degrees 29 Minutes 12 Seconds West, a distance of 236.45 feet to the POINT OF BEGINNING, said tract containing 32.77 Acres, more or less, and being subject to all public road rights-of-way and to all easements of record

Lot Curve Data:

CURVE	LENGTH	DELTA	RADIUS	TANGENT	DIRECTION	CHORD
C1	44.09ft	108°12'43"	125.00ft	123.33ft	N66°27'17"E	148.55ft
C2	63.88ft	11°15'41"	325.00ft	32.04ft	N76°11'25"E	63.78ft
C3	49.09ft	08°39'34"	325.00ft	24.59ft	N85°38'37"E	49.04ft
C4	12.01ft	13°45'20"	50.00ft	6.03ft	N37°21'12"E	11.98ft
C5	60.28ft	69°04'39"	50.00ft	35.41ft	N78°14'12"E	56.69ft
C6	41.24ft	47°15'32"	50.00ft	21.88ft	S43°03'33"E	40.08ft
C7	41.24ft	47°15'32"	50.00ft	21.87ft	N04°11'59"E	40.08ft
C8	40.00ft	45°50'52"	50.00ft	21.14ft	N50°44'35"E	38.94ft
C9	67.03ft	76°49'23"	50.00ft	41.59ft	S39°51'18"E	62.12ft
C10	64.18ft	13°22'21"	275.00ft	32.24ft	N69°01'58"E	64.04ft
C11	70.82ft	14°45'21"	275.00ft	35.61ft	N83°05'30"E	70.63ft
C12	119.78ft	22°22'21"	300.00ft	60.69ft	N19°28'10"W	118.97ft
C13	24.59ft	04°41'52"	300.00ft	12.30ft	N05°42'09"W	24.59ft
C14	41.65ft	09°32'45"	250.00ft	20.87ft	N09°08'58"W	41.60ft
C15	78.65ft	18°01'21"	250.00ft	39.65ft	N18°21'53"W	78.32ft
C16	51.47ft	13°06'31"	225.00ft	25.85ft	N19°55'40"W	51.36ft
C17	39.36ft	10°01'18"	225.00ft	19.73ft	N05°21'49"W	39.31ft
C18	20.80ft	06°48'38"	175.00ft	10.41ft	N02°04'33"W	20.79ft
C19	25.22ft	14°48'25"	175.00ft	12.74ft	N04°39'39"W	25.10ft
C20	17.32ft	04°24'45"	225.00ft	8.67ft	N01°41'31"W	17.32ft
C21	40.72ft	10°22'02"	225.00ft	20.43ft	N06°29'19"W	40.67ft
C22	5.34ft	01°20'01"	225.00ft	2.67ft	N16°27'28"W	5.34ft
C23	16.17ft	04°56'57"	175.00ft	8.09ft	N14°59'11"W	16.16ft
C24	16.65ft	05°27'01"	175.00ft	8.33ft	N14°23'57"W	16.64ft
C25	42.17ft	10°47'22"	225.00ft	21.25ft	S33°17'30"E	42.11ft
C26	42.30ft	10°46'21"	225.00ft	21.21ft	S23°30'39"E	42.24ft
C27	2.47ft	00°37'44"	225.00ft	1.23ft	S17°36'49"E	2.47ft
C28	12.68ft	04°09'00"	175.00ft	6.34ft	N19°11'58"W	12.67ft
C29	50.27ft	57°36'00"	50.00ft	27.49ft	S61°29'18"E	48.18ft
C30	38.00ft	43°32'43"	50.00ft	19.97ft	N12°54'45"W	37.09ft
C31	41.24ft	47°15'32"	50.00ft	20.31ft	N33°58'13"E	40.08ft
C32	41.24ft	47°15'32"	50.00ft	21.88ft	N76°42'29"E	40.08ft
C33	45.64ft	52°17'30"	50.00ft	24.55ft	S53°30'34"E	44.07ft
C34	47.97ft	54°57'51"	50.00ft	26.01ft	N00°07'10"E	46.15ft
C35	41.32ft	47°21'09"	50.00ft	21.90ft	N51°18'21"W	40.16ft
C36	32.99ft	08°24'03"	225.00ft	16.52ft	S85°16'29"E	32.96ft
C37	38.85ft	09°53'31"	225.00ft	19.47ft	S76°32'13"E	38.81ft
C38	38.66ft	44°18'03"	50.00ft	20.35ft	N75°35'12"E	37.70ft
C39	56.57ft	64°50'24"	50.00ft	31.30ft	N34°51'31"E	53.61ft
C40	67.03ft	76°49'23"	50.00ft	41.59ft	N15°26'27"E	62.12ft
C41	120.28ft	54°57'51"	125.00ft	65.01ft	N00°07'10"E	115.68ft
C42	47.97ft	54°57'51"	50.00ft	25.89ft	N54°50'41"W	46.15ft
C43	42.67ft	48°49'24"	50.00ft	22.69ft	N89°15'35"W	41.39ft
C44	38.10ft	10°20'34"	200.00ft	19.10ft	N07°30'35"E	38.05ft
C45	60.41ft	17°18'18"	200.00ft	30.43ft	N16°40'26"E	60.18ft
C46	60.41ft	17°18'18"	200.00ft	30.43ft	N33°58'43"E	60.18ft
C47	11.60ft	03°19'35"	200.00ft	5.80ft	N42°58'53"E	11.60ft
C48	6.12ft	02°39'25"	175.00ft	4.06ft	S31°21'28"E	6.11ft
C49	36.19ft	11°51'00"	175.00ft	18.17ft	S37°57'57"E	36.13ft
C50	35.88ft	18°17'41"	175.00ft	28.18ft	S52°22'38"E	35.84ft
C51	8.59ft	08°26'31"	50.00ft	4.31ft	N83°41'27"E	8.58ft
C52	51.06ft	16°43'04"	175.00ft	25.71ft	N75°37'28"E	50.89ft
C53	2.02ft	00°39'36"	175.00ft	1.01ft	S89°51'19"E	2.02ft
C54	15.72ft	04°30'10"	200.00ft	7.86ft	N86°32'30"E	15.71ft

ALLEN COUNTY PLAN COMMISSION APPROVED SEAL

Prepared By Duane A. Brown

Doc. No. 980035082
Receipt No. 12959
DCFD 3.00
PLAT 24.00
PLAT 9.00
Total 36.00

DEDICATION, PROTECTIVE RESTRICTIONS, COVENANTS, LIMITATIONS, EASEMENTS AND APPROVALS APPENDED TO THE PLAT OF **MILL RIDGE PLACE, SECTION II** A SUBDIVISION IN ST. JOSEPH TOWNSHIP, ALLEN COUNTY, INDIANA

Plat Cab D Pg 18

Mill Ridge Development Corp., Inc., an Indiana corporation, by Joseph L. Zehr, its President, declares that it is the owner of the real estate shown and legally described in this plat ("Real Estate"), and lays off, plats and subdivides the Real Estate in accordance with the information shown on the certified plat attached to and incorporated by reference in this document. The platted Subdivision shall be known and designated as Mill Ridge Place, Section II, a Subdivision in St. Joseph Township, Allen County, Indiana.

The lots shall be subject to and impressed with the covenants, limitations, easements and restrictions hereinafter set forth. The provisions herein contained shall run with the land and shall inure to the benefit of the Owners of land included therein, and their respective legal representatives, successors, grantees, heirs and assigns.

The lots are numbered from 69 through 148 inclusive, and all dimensions are shown in feet and decimals of a foot on the Plat. All streets and easements specifically shown or described are expressly dedicated to public use for their usual and intended purposes.

RECORDED
05/27/1998 11:42:34
RECORDER
VIRGINIA L. YOUNG
ALLEN COUNTY, IN

PREFACE

Mill Ridge Place, Section II is part of a tract of real estate which is currently planned to be subdivided into a maximum of 200 residential lots. In addition to the recordation of the Plat of and this document, there will be recorded articles of incorporation of Mill Ridge Place Community Association, Inc., it being Developer's intention that each Owner of a lot in Mill Ridge Place, Section II will become a member of said association, and be bound by its articles of incorporation and bylaws.

Section 1. DEFINITIONS. The following words and phrases shall have the meanings stated, unless the context clearly indicates that a different meaning is intended:

1.1 "Articles". The articles of incorporation adopted by the Association and approved by the Indiana Secretary of State, and all amendments to those articles.

1.2 "Association". Mill Ridge Place Community Association, Inc., an Indiana nonprofit corporation, and its successors and assigns.

1.3 "Board of Directors". The duly elected board of directors of the Association.

1.4 "Bylaws". The Bylaws adopted by Mill Ridge Place Community Association, Inc., and all amendments to those Bylaws.

1.5 "Committee". The Architectural Control Committee established under section 5 of the Covenants.

1.6 Common Area". All real property owned by the Association for the common use and enjoyment of Owners.

1.7 "Covenants". This document and the restrictions, limitations and covenants imposed under it.

1.8 "Developer". Mill Ridge Development Corp., an Indiana corporation, and its assigns and successors in interest in the Real Estate.

1.9 "Lot", and in plural form, "Lots". Any of the platted lots in

DULY ENTERED FOR TAXATION

MAY 27 1998

AUDITOR OF ALLEN COUNTY

98 4051
AUDITORS NUMBER

the Plat, or any tract(s) of Real Estate which may consist of one or more Lots or part(s) of them upon which a residence is erected in accordance with the Covenants, or such further restrictions as may be imposed by any applicable zoning ordinance; provided, however, that no tract of land consisting of part of Lot, or parts of more than one Lot, shall be considered a "Lot" under these Covenants unless the tract has a frontage of at least 60 feet in width at the established front building line as shown on the Plat.

1.10 "Owner, and in the plural form, "Owners". The record owner(s) (whether one or more persons or entities) of fee simple title to the Lots, including contract sellers, but excluding those having an interest in a Lot merely as security for the performance of an obligation.

1.11 "Plan Commission". The Allen County Plan Commission, or its successor agency.

1.12 "Plat" The recorded secondary plat of Mill Ridge Place, Section II.

1.13 "Subdivision". The platted Subdivision of Mill Ridge Place, Section II.

Section 2. PROPERTY RIGHTS.

2.1 Owners' Easements of Enjoyment. Each Owner shall have the right and an easement of enjoyment in the Common Area that is appurtenant to and passes with the title to every Lot, subject to the following rights which are granted to the Association.

2.1.1 To charge reasonable admission and other fees for the use of any recreational facility located in the Common Area.

2.1.2 To suspend the voting rights and right to the use of the recreational facilities in the Common Area for any period during which any assessment against an Owner's Lot remains unpaid, or an Owner is in violation of the Covenants, the Articles, the Bylaws, or any published rule of the Association.

2.1.3. 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 Association's members. No such dedication or transfer shall be effective unless an instrument signed by at least two-thirds of each class of Association members agreeing to such dedication or transfer, is recorded.

2.2 Delegation of Use. Any Owner may delegate, in accordance with the Bylaws, the Owner's right to use and enjoy the Common Area and recreational facilities in it, to members of the Owner's family, and tenants or contract purchasers who reside on the Owner's Lot.

Section 3. MEMBERSHIP AND VOTING RIGHTS

3.1 Every Owner a Member. Every Owner shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of a Lot.

3.2 Association Classes of Membership. The Association shall have the following two classes of voting memberships:

3.2.1 **Class A.** Class A membership consists of all Owners, except Developer. Class A members shall be entitled to one vote for each Lot owned. When more than one person holds an interest in a Lot, all such persons shall be members. The vote for such Lot shall be exercised as its Owners among themselves determine; but in no event shall more than one vote be cast with respect to a Lot.

3.2.2 **Class B.** Class B membership consists of Developer. The Class B member shall be entitled to 630 votes less that number of votes which Class A members are entitled to exercise. Class B membership shall cease upon the happening of either of the following events, whichever occurs first:

3.2.2.1 When fee simple title to all Lots have been conveyed by Developer; or

3.2.2.2 on December 31, 2006.

Section 4. COVENANT FOR MAINTENANCE ASSESSMENTS

4.1 Creation of the Lien and Personal Obligation of Assessments. Each Owner, except Developer, by acceptance of a deed for a Lot, 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 provided in these Covenants and the Bylaws. The annual and special assessments, together with interest, costs and reasonable attorney fees, shall be a charge on the land and shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorney fees, shall also be the personal obligation of the person who was Owner of such Lot at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in title unless expressly assumed by them.

4.2 Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health and welfare of the residents in the Subdivision, and for the improvement of facilities in the Subdivision.

4.3 Maximum Annual Assessments. Until January 1 of the year immediately following the first conveyance by Developer of a Lot, the maximum annual assessment shall be One Hundred Dollars ($100.00) per lot, plus an annual assessment for garbage and solid waste disposal pursuant to Section 10. Subsequent assessments may be made as follows:

4.3.1 From and after January 1 of the year immediately following such first conveyance of a Lot, the maximum annual assessment may be increased each year by the Board of Directors, by a percentage not more than 8% above the annual assessment for the previous year, without a vote of the membership.

4.3.2 From and after January 1 of the year immediately following such first conveyance of a Lot, the maximum annual assessment may be increased by a percentage in excess of 8%, only by the vote or written assent of a majority of each class of members of the Association.

4.4 Special Assessments For Capital Improvements. In addition to the annual assessments authorized in Section 4.3, the Association may levy, in any assessment year, a special assessment applicable to that year for the purpose of defraying, in whole or in part, the cost of any new construction, or repair or replacement of an existing capital improvement in the Common Area, including fixtures and related personal property; provided that any such assessment shall require the vote or written assent of 75% of each class of members of the Association; and provided, further, that no such special assessment for any such purpose shall be made if the assessment in any way jeopardizes or affects the Association's ability to improve and maintain the Common Area, or pay its pro rata share of the cost of maintaining the common impoundment basin.

4.5 Notice and Quorum for Any Action Authorized Under Subsections 4.3 and 4.4. Any action authorized under Sections 4.3.2 and 4.4 shall be taken at a meeting of the Association called for that purpose,

written notice of which shall be sent to all members not less than 30 days, nor more than 60 days, in advance of the meeting. If the proposed action is favored by a majority of the votes case at such meeting, but such vote is less than the requisite percentage of each class of members, members who were not present in person or by proxy may give their assent in writing, provided the same is obtained by an officer of the Association within 30 days of the date of such meeting.

4.6 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 or yearly basis.

4.7 Date of Commencement of Annual Assessment/s Due Dates. The annual assessments allowed under Section 4.3 shall commence as to all Lots then subject to an assessment, on the first day of the month following the first conveyance of a Lot by Developer. The first annual assessment shall be pro-rated 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 30 days in advance of the date the annual assessment is due. Written notice of the annual assessment shall be given to every Owner. 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 stating whether an assessment on a Lot has been paid.

4.8 Effect of Nonpayment of Assessments/Remedies of the Association.

4.8.1 Any assessment not paid within 30 days after its due date shall bear interest from the due date at the rate of 12% per annum, or at the legal rate of interest in Indiana, whichever is higher.

4.8.2 The Association may bring an action at law against each Owner personally obligated to pay the same, and foreclose the lien of an assessment against a Lot. No Owner may waive or otherwise escape liability for the assessments made under the Covenants by non-use of the Common Area or abandonment of a Lot. The lien for delinquent assessments may be foreclosed in the same manner as mortgages are foreclosed in Indiana. The Association shall also be entitled to recover the attorney fees, costs and expenses incurred because of the failure of an Owner to timely pay assessments made under this Section 4.

4.9 Subordination of Assessment Lien to First Mortgages Liens. The lien of the assessments made under the Covenants shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien against it. No sale or transfer shall relieve an owner or Lot from liability for any assessment subsequently becoming due, or from the lien of an assessment. 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 become due prior to such sale or transfer.

Section 5. ARCHITECTURAL CONTROL

5.1 Construction Approval. No building, fence, wall, in-ground swimming pool, or other structure shall be commended, erected or maintained upon a Lot, nor shall any exterior addition, change, or alteration be made to a structure on a Lot until the plans and specifications showing the structure's nature, kind, shape, height, materials and location are submitted to and approved by the Committee in writing as to the structure's harmony of external design and location in relation to surrounding structures and topography in the Subdivision. The Committee shall be composed of three members, the first Committee members to be: Joseph L. Zehr, Cathy A. Zehr and Orrin R. Sessions. A majority of the Committee may appoint a representative to act for it. In the event of death or resignation of any member of the Committee, the remaining members shall have full authority to appoint a successor.



5.2 Committee Authority. The Committee shall have the exclusive authority and responsibility to review plans for construction of all primary residences in the Subdivision. The Committee may delegate to the Board of Directors (or to such other entity designated in the Articles or Bylaws) the authority and responsibility to review plans for construction of fences and other structures (excluding primary dwellings) in the Subdivision. Such delegation shall be made in writing, signed by a majority of the Committee members, and delivered or mailed to the Association's registered office.

5.3 Board of Directors Authority. After primary residences are constructed on all Lots in the Subdivision, the Board of Directors (or other entity designated under its Articles or Bylaws) shall succeed to the Committee's responsibilities under this Section 5 to review subsequent construction, modifications and additions of structures in the Subdivision.

5.4 Time Constraint. In the event the Committee (or Board of Directors or other entity acting under Sections 5.2 or 5.3), fails to approve or disapprove the design and location of a proposed structure within 30 days after said plans and specifications have been submitted to it, approval will not be required, and approval under this Section 5 will be deemed to have been given.

Section 6 GENERAL PROVISIONS

6.1 Use. Lots may not be used except for single-family residential purposes. No building shall be erected, altered, placed, or permitted to remain on any Lot other than one detached single-family residence not to exceed two and one-half stories in height. Each residence shall include not less than a two-car garage, which shall be built as part of the residence and attached to it.

6.2 Dwelling Size. No residence shall be built on a Lot having a ground floor area upon the foundation, exclusive of one-story open porches, breezeways or garages, of less than 1,200 square feet for a one-story residence, or less than 1,500 square feet of total living area, (excluding one-story open porches, breezeways and garages), for a residence that has more than one story.

6.3 Building Lines. No structure shall be located on a Lot nearer to the front Lot line, or nearer to the side street line than the minimum building setback lines shown on the Plat. In any event, no building shall be located nearer than a distance of 7 feet to an interior Lot line. No dwelling shall be located on an interior Lot nearer than 25 feet to the rear Lot line for lots 69 through 104, 109 110, 115, 116, 119, 126, and 127 and 15 feet for lots 105 through 108, 111 through 114 , 117, 118, 120 through 125 and 128 through 148.

6.4 Minimum Lot Size. No residence shall be erected or placed on a Lot having a width of less than 60 feet at the minimum building setback line, nor shall any residence be erected or placed on any Lot having an area of less than 7,200 square feet.

6.5 Utility Easements. Easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the Plat and over the rear 10 feet of each Lot. No Owner shall erect on a Lot, or grant to any person, firm or corporation the right, license, or privilege to erect or use, or permit the use of, overhead wires, poles or overhead facilities of any kind for electrical, telephone or television service (except such poles and overhead facilities that may be required at those places where distribution facilities enter and leave the Subdivision). Nothing in these Covenants shall be construed to prohibit street lighting or ornamental yard lighting serviced by underground wires or cables. Electrical service entrance facilities installed for any residence or other structure on a Lot connecting it to the electrical distribution system of any electric public utility shall be provided by the Owner of the Lot who constructs

the residence or structure, and shall carry not less than 3 wires and have a capacity of not less than 200 amperes. Any public utility charged with the maintenance of underground installations shall have access to all easements in which said installations are located for operation, maintenance and replacement of service connections.

6.6 Surface Drainage Easements. Surface drainage easements and Common Area used for drainage purposes as shown on the Plat are intended for either periodic or occasional use as conductors for the flow of surface water runoff to a suitable outlet, and the surface of the Real Estate shall be constructed and maintained so as to achieve this intention. Such easements shall be maintained in an unobstructed condition and the County Surveyor(or proper public authority having jurisdiction over storm drainage) shall have the right to determine if any obstruction exists, and to repair and maintain, or require such repair and maintenance, as shall be reasonably necessary to keep the conductors unobstructed.

6.7 Nuisance. No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done there which may be or become an annoyance or nuisance to residents in the Subdivision.

6.8 Temporary Structures. No structure of a temporary character, trailer, boat trailer, camper or camping trailer, basement, tent, shack, garage, barn or other outbuilding shall be constructed, erected, located or used on any Lot for any purpose (including use as a residence), either temporarily or permanently; provided, however, that basements may be constructed in connection with the construction and use of a single-family residence building.

6.9 Outside Storage. No boat, boat trailer, recreational vehicle, motor home, truck, camper or any other wheeled vehicle shall be permitted to be parked ungaraged on a Lot for periods in excess of 48 hours, or for a period of which is in the aggregate is in excess of 8 days per calendar year. The term "truck" as used in this Section 6.9 means every motor vehicle designed, used, or maintained primarily for the transportation of property, which is rated one-ton or more.

6.10 Free-Standing Poles. No clotheslines or clothes poles, or any other free standing, semi-permanent or permanent poles, rigs, or devices, regardless of purpose, with the exception of a flag pole displaying the United States flag, shall be constructed, erected, or located or used on a Lot.

6.11 Signs. No sign of any kind shall be displayed to the public view on a Lot except one professional sign of not more than one square foot, or one sign of not more than five square feet, advertising a Lot for sale or rent, or signs used by a builder to advertise a Lot during the construction and sales periods.

6.12 Antennas. No radio or television antenna with more than 24 square feet of grid area, or that attains a height in excess of 6 feet above the highest point of the roof of a residence, shall be attached to a residence on a Lot. No free-standing radio or television antenna shall be permitted on a Lot. No solar panels (attached, detached or free-standing) are permitted on a Lot. No satellite receiving disk or dish in excess of 20 inches in diameter shall be permitted on a Lot, provided however, that the installation and location thereof must be approved by the Committee under Section 5.

6.13 Oil Drilling. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted on or in a Lot. No derrick or other structure designed for boring for oil or natural gas shall be erected, maintained or permitted on a Lot.

6.14 Animals. No animals, livestock or poultry of any kind shall be raised, bred or kept on a 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.

6.15 Dumping. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage and other waste shall not be kept except in sanitary containers. No incinerators shall be kept or allowed on a Lot.

6.16 Workmanship. All structures on a Lot shall be constructed in a substantial, good and workmanlike manner and of new materials. No roof siding, asbestos siding or siding containing asphalt or tar as one of its principal ingredients shall be used in the exterior construction of any structure on a Lot, and no roll roofing of any description or character shall be used on the roof of any residence or attached garage on a Lot.

6.17 Driveways. All driveways on Lots from the street to the garage shall be poured concrete and not less than 16 feet in width.

6.18 Individual Utilities. No individual water supply system or individual sewage disposal system shall be installed, maintained or used on a Lot in the Subdivision.

6.19 Street Utility Easements. In addition to the utility easements designated in this document, easements in the streets, as shown on the Plat, are reserved and granted to all public utility companies, the owners of the Real Estate and their respective successors and assigns, to install, lay , erect, construct, renew, operate, repair, replace, maintain and remove every type of gas main, water main and sewer main (sanitary and storm) with all necessary appliances, subject, nevertheless, to all reasonable requirements of any governmental body having jurisdiction over the Subdivision as to maintenance and repair of said streets.

6.20 Storm Water Runoff. No rain and storm water runoff or such things as roof water, street pavement and surface water caused by natural precipitation, shall at any time be discharged or permitted to flow into the sanitary sewage system serving the Subdivision, which shall be a separate sewer system from the storm water and surface water runoff sewer system. No sanitary sewage shall at any time be discharged or permitted to flow into the Subdivision's storm and surface water runoff sewer system.

6.21 Completion of Infrastructure. Before any residence on a Lot shall be used and occupied as such, the Developer, or any subsequent Owner of the Lot, shall install all infrastructure improvements serving the Lot as shown on the approved plans and specifications for the Subdivision filed with the Plan Commission and other governmental agencies having jurisdiction over the Subdivision. This covenant shall run with the land and be enforceable by the Plan Commission or by any aggrieved Owner.

6.22 Certificate of Compliance. Before a Lot may be used or occupied, such user or occupier shall first obtain from the Allen County Zoning Administrator the improvement location permit and certificate of compliance required by the Allen County Zoning Ordinance.

6.23 Enforcement. The Association, Developer and any Owner (individually or collectively) shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or subsequently imposed by the provisions of these Covenants. Failure by the Association, Developer or an Owner to enforce any provisions in the Covenants shall in no event be deemed a waiver of the right to do so later.

6.24 Invalidation. Invalidation of any one of these Covenants by judgment or court order shall not affect the remaining provisions, and such provisions shall remain in full force and effect.

6.25 Duration of Covenants. These Covenants shall run with the land and be effective for a period of 20 years from the date the Plat and these Covenants are recorded; after which time the Covenants shall automatically be renewed for successive periods of 10 years.

6.26 Amendments. Any provision of these Covenants may be amended, but such amendment is subject to the following requirements and

limitations:

6.26.1 After primary residences are constructed on all Lots in the Subdivision and certificates of occupancy are issued by the Plan Commission for such residences, in order to amend a provision of these Covenants, an amendatory document must be signed by the Owners of at least 75% of the Lots in the Subdivision and by the owners of at least 75% of the lots in future sections, if any, of Mill Ridge Place, Section II. For purposes of this Section 6.26.1, the term "owner" shall have the same meaning with respect to Lots in such future sections, as the term "Owner" is defined in Section 1.10.

6.26.2 Until primary residences are constructed on all Lots in the Subdivision and certificates of occupancy are issued for those residences, in order to amend the Covenants, Developer, in addition to those persons whose signatures are required under Section 6.25.1, also must sign the amendatory document.

6.26.3 Notwithstanding the provisions of Section 6.25.1, Developer and its successors and assigns shall have the exclusive right for a period of two years from the date the Plat and these Covenants are recorded, to amend any of the Covenant provisions (except Section 6.2) without approval of the Owners.

6.26.4 In order for any amendment of these Covenants to be effective, the approval of the Plan Commission shall be required.

6.27 Subdivision. No lot or combination of Lots may be further subdivided until approval for such subdivision has been obtained from the Plan Commission; except, however, the Developer and its successors in title shall have the absolute right to increase the size of any Lot by adding to such Lot a part of an adjoining Lot (thus decreasing the size of such adjoining Lot) so long as the effect of such addition does not result in the creation of a "Lot" which violates the limitation imposed under Section 1.9.

6.28 Common Area Maintenance. All common area, including but not not limited to ponds and impoundment basins, shall be regularly and properly maintained, and such maintenance shall be the responsibility of the Mill Ridge Place Community Association.

Section 7. ATTORNEY FEES AND RELATED EXPENSES. In the event the Association, Developer, an Owner, or the Plan Commission is successful in any proceeding, whether at law or in equity, brought to enforce any restriction, covenant, limitation, easement, condition, reservation, lien, or charge now or subsequently imposed by the provisions of these Covenants, the successful party shall be entitled to recover from the party against whom the proceeding was brought, the attorney fees and related costs and expenses incurred in such proceeding.

Section 8. SIDEWALKS. Plans and specifications for the Subdivision approved by and on file with the Plan Commission require the installation of concrete sidewalks within the street rights-of-way in front of Lots 69, 82 through 91, and 99 through 109, and 116 through 125 as the obligation of the Owners of those Lots (exclusive of Developer). The sidewalk to be located on a Lot shall be completed in accordance with such plans and specifications prior to the issuance of a certificate of occupancy for such Lot. A violation of this Covenant is enforceable by the Plan Commission or its successor agency, by specific performance or other appropriate legal or equitable remedy. Should a certificate of occupancy be issued to Developer for a Lot on which a sidewalk must be constructed, Developer shall be considered as an Owner subject to enforcement of this Covenant with respect to that Lot.

Section 9. FLOOD PROTECTION GRADES. In order to minimize potential damage to residences from surface water, minimum flood protection grades are established of 781.6 feet Mean Sea Level for Lot 127, 781.5 feet Mean Sea Level for Lot 128, 780.6 feet Mean Sea Level for Lot 129, 780.3 feet Mean Sea Level for Lot 130, 780.1 feet Mean Sea Level for Lot 131, 779.8 feet Mean Sea Level for Lot 132, 779.6 feet Mean Sea Level for Lot 133, 779.3 feet Mean Sea Level for Lot 134, 779.0 feet Mean Sea Level for Lot 135, 778.9 feet Mean Sea Level for Lot 136, 778.7 feet Mean Sea

Level for Lot 137, 778.6 feet Mean Sea Level for Lot 138, 778.3 feet Mean Sea Level for Lot 139, 778.1 feet Mean Sea Level for Lot 140, 778.0 feet Mean Sea Level for Lot 141, 777.9 feet Mean Sea Level for Lot 142, 777.6 feet Mean Sea Level for Lot 143, 777.5 feet Mean Sea Level for Lot 144, 777.3 feet Mean Sea Level for Lots 145 and 146, 777.1 feet Mean Sea Level for Lot 147, and 770.0 feet Mean Sea Level for Lot 148. All residences on such Lots shall be constructed so that the minimum elevation of the first floor, or the minimum sill elevation of any opening below the first floor, equals or exceeds the applicable minimum flood protection grade established in this Section 9.

Section 10. MANDATORY SOLID WASTE DISPOSAL. The Association shall be obligated to contract for disposal of garbage and other solid waste to and may pay for the cost of such disposal through assessments established under Section 4. An Owner who privately arranges for solid waste disposal to service the Owner's Lot shall not be excused from payment of any part of an assessment attributable to the cost of waste disposal for which the Association contracts under this Section 10.

IN WITNESS WHEREOF, Mill Ridge Development Corp., an Indiana corporation, by its duly authorized President, Joseph L. Zehr, Owner of the Real Estate, has signed this document on this 20th day of February, 1998.

Mill Ridge Development Corp.

By: _____
Joseph L. Zehr, President

STATE OF INDIANA)
) SS
COUNTY OF ALLEN)

Before me, a Notary Public in and for said County and State, this 20th day of February, 1998, personally appeared Joseph L. Zehr, known to me to be the duly authorized President of Mill Ridge Development Corp. and acknowledged the execution of the above and aforegoing as his voluntary act and deed and on behalf of said corporation for the purposes and uses set forth in this document.

Orrin R. Sessions, Notary Public
Resident of Allen County, Indiana.

My Commission Expires:
May 30, 2000

Witness my hand and notarial seal.

This instrument was prepared by Thomas J. Blee, Attorney at Law.