

**MASTER DECLARATION OF
COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS
FOR ESTATES OF WYNBROOK**

THIS DECLARATION the "Declaration" is made this __1st day__, of __January____2023, by MandM Properties LLC, an Indiana Limited Liability Company, (hereinafter referred to as "Declarant").

PREAMBLE

- A. Declarant owns title to certain parcels of real estate in the Town of Winfield, County of Lake, State of Indiana legally described in Exhibit "A" attached hereto and a part hereof (the "Property"); and
- B. Declarant (hereafter defined in Article I) desires to develop a single family residential development on the property to be known as Estates of Wynbrook and to provide all future owners of the Property or any party thereof shall be members of the Estates of Wynbrook Homeowners' Association and;
- C. Declarant is desirous of submitting the Property to the provisions of this Declaration

NOW, THEREFORE, Declarant hereby declares that the property is and shall be held, transferred, sold, conveyed and occupied, subject to the covenants, conditions, restrictions and easements hereinafter set forth.

ARTICLE I
DEFINITIONS

When used in this Declaration, the following words and terms shall have the following meanings:

Section 1.2 "Architectural Review Committee" shall have the Meaning set forth in Section 4.2.

Section 1.3 "Association" shall mean and refer to Estates of Wynbrook Homeowners' Association.

Section 1.4 "Board" shall mean and refer to the Board of Directors of the Association.

Section 1.5 "Building" shall mean a structure having a roof, supported by columns or walls, for the shelter, support, or enclosure of persons, property, or animals; and when separated by division walls from the ground up without openings, each portion of such building shall be deemed as a separate building.

Section 1.6 "Accessory Building or Structure" shall mean a building or use which:

- a. Is subordinate to and serves a building or principal use,
- b. Contributes to the comfort, convenience or necessity of occupants of the principal building or principal use served
- c. Is subordinate in area, extent or purpose to the principal building or principal use served, and
- d. Is located on the same lot as the principal use or structure served, with the exception of accessory off street parking facilities as are permitted elsewhere than on the same lot with the use of structure.

Section 1.7 "Basement" shall mean that portion of a Building located underground, in part or in whole, and having eighty percent (80%) or more of its clear floor-to-ceiling height below finish grade of the adjoining ground. Such floor-to-ceiling height shall be no less than ninety-six (96) inches.

Section 1.8 "Building Height" shall mean the vertical height measured from the lot ground level to the highest point of the roof.

Section 1.9 "By-Laws" shall mean those by-laws duly enacted by the Association which govern the Association.

Section 1.10 "Common Areas" shall mean real property to be owned and/or maintained by the Association for the common use and enjoyment of the owners, together with all improvements located thereon. Common Areas shall be as delineated as on the Recorded Plat of the Development.

Section 1.11 "Contingency and Replacement Reserve" shall have the meaning set forth in section 6.4

Section 1.12 "Contiguous Lots" shall mean and refer to a group of not more than (2) lots each having at least one (1) common boundary

Section 1.13 "Declarant" shall mean and refer to MandM Properties, LLC an Indiana Limited Liability Company, and its successors and assigns. Any such successor or assign shall be deemed a Declarant and be entitled to exercise all or any rights of Declarant provided herein if designated as such by Declarant in any instrument recorded for such purposes.

Section 1.14. "Development" shall mean and refer to the single residential subdivision commonly known as Estates of Wynbrook, as the same has been or shall be created by the recording of the Subdivision Plat. The Development includes the Property and the Additional Property.

Section 1.15. "Dwelling" shall mean a building or structure or portion thereof, conforming to all requirements applicable to the residential use districts and building code, used exclusively for residential occupancy.

Section 1.16 "Estimated Cash Requirement" shall have the meaning set forth in Section 6.3.

Section 1.17. "Improvement" or "Improvements" shall mean and include Dwellings, any and all Buildings, Building Accessories, driveways, pedestrian walkways, fences, mailboxes, lighting, decks, swimming pools, sheds, patios, lawns, sidewalks, planted trees, shrubs and all other structures or landscaping improvements of every kind and description.

Section 1.18 "Lot" shall mean any piece or parcel of land or a portion of a subdivision, the boundaries of which have been established by some legal instrument of record and are coterminous with all adjoining real estate, that is recognized and intended as a unit for the purpose of transfer of ownership.

Section 1.19. "Lot Deed" shall mean the deed of Declarant conveying a Lot to an Owner.

Section 1.20. "Member" shall mean and refer to every Person who holds membership in the Association and "Members" shall mean and refer to all Persons who hold membership in the Association.

Section 1.21 "Mortgage" shall mean either a mortgage or deed of trust creating a lien against a portion of the Property given to secure an obligation of the Owner of such portion of the Property.

Section 1.22 "Municipality" Shall mean the Town of Winfield, County of Lake, or the State of Indiana; Whichever is applicable.

Section 1.23 "Owner" shall mean and refer to title record owner, whether one or more Persons, of fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation. The term "Owner" shall include the Declarant to the extent Declarant owns Lots and also includes the interest of Declarant as contract seller of any Lot.

Section 1.24 "Person" or "Persons" all natural individuals, corporations, partnerships, trustees or other legal entities holding title to real property.

Section 1.25 "Plan Review Fee" shall have the meaning set forth in Section 4.6.

Section 1.26 "Plans and Specifications" shall have the meaning set forth in Section 4.6.

Section 1.27 "Property" shall mean and refer to the real estate legally described in Exhibit "A" attached hereto and made a part hereof.

Section 1.28 "Sale Contract" shall have the meaning set forth in Section 3.22.

Section 1.29 "Single Family" shall mean one or more persons, each related to the other by blood, marriage or adoption, maintaining a common household in a Dwelling.

Section 1.30 "Standards" shall have the meaning set forth Section 4.3,

Section 1.31 "Story" shall mean that portion of a Building included between the surface of any floor and the surface of the floor next; or if there is no floor above, the space between the floor and the ceiling next above. A Basement shall not be considered a Story.

Section 1.32 "Structure" shall mean anything constructed or erected upon the Property, the use of which requires more or less permanent location on the ground or attachment to something having a permanent location on the ground. A sign or other advertising device, detached or projecting, shall be considered a separate Structure.

Section 1.33 "Subdivision Plat" shall mean a plan, map, or drawing on which the subdivider's plan for the subdivision for approval and which he submits for approval and intends to record in final form.

Section 1.34 "Trails" and paths within the easements, shall have the meaning set forth in Section 7.2.

Section 1.35 "Turnover Date" shall have the meaning set forth in Section 5.3.

Section 1.36 "Subdivision" shall mean Estates of Wynbrook

**ARTICLE II
DECLARATION PURPOSES AND PROPERTY
SUBJECTED TO DECLARATION**

Section 2.1. The Declarant desires to create on the Property a single-family for future owners for the following general purposes:

- a. The Declarant desires to provide upon the Property, through its planning and layout, the harmonious development of a single-family development by the imposition of the Covenants, conditions, restrictions and easements as herein set forth for the benefit of the Property and owners.
- b. By the recording of the covenants, conditions and Restrictions set forth and certain powers as herein contained Declarant intends to provide a plan for development of the Property which is intended to enhance and protect the values of Declarant's single-family community.
- a. The Declarant desires to (i) prevent improper use of Lots which may depreciate the value of the owners property; (ii) prevent the construction of Buildings containing improper or unsuitable materials; (iii) ensure adequate and reasonable development of the Property; (iv) encourage the construction of attractive improvements on the Property; (v) prevent haphazard and inharmonious development; (vi) ensure uniform design standards within the Development and (vii) in general, provide for the highest quality environment for the Property.

The Declarant desires to provide for the maintenance of the Common Areas, until such time it is turned over to the Association to be maintained.

Section 2.2 To further the general purpose herein expressed, the Declarant, for itself, its successors and assigns, hereby declares that the Property at all times is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions and easements set forth in this Declaration.

**ARTICLE III
GENERAL RESTRICTIONS**

Section 3.1. All lots shall be used only for Single Family Dwelling; no buildings other than Residential dwellings or residential type Accessory Buildings shall be constructed or maintained on a Lot. All Dwellings shall be designed by an architect and shall have an attached garage containing not less than two parking spaces which shall be for the sole use of the owner. Each owner shall (i) maintain his Lot and all improvements located thereon in a clean, sightly and safe condition, (ii) cause the prompt removal of all papers, debris and refuse therefrom and the removal of snow and ice from all sidewalks, driveways and similar areas serving said lot and (iii) comply with all applicable governmental codes, laws, ordinances, orders, decrees, rules and regulations.

Section 3.2. All improvements shall be constructed in accordance with the plans and specifications approved in accordance with the terms and conditions in Article IV and in accordance with all applicable governmental zoning codes, laws, ordinances, orders, decrees, rules and regulations.

Section 3.3 The floor area of a Dwelling, in square feet of finished living area, calculated by using the exterior dimensions of each Dwelling (taken above the foundation level of the Dwelling at its highest point), exclusive of porches, basements, breezeways or garages, or living areas of Basements, shall be:

- For any one-story Dwelling, not less than two thousand (2,000) square feet; and
- (ii) For any multi-story Dwelling (1 ½ or 2 story homes), not less than twenty-four hundred (2,400) square feet.

*Note the building requirements are encouraged to vary and mix styles, brick and paint and / or stain colors of houses. Bi-Levels and Tri-Levels are not allowed.

Section 3.3a The minimum setback requirements on each lot within the Development shall be as follows (Estates of Wynbrook follows the Town of Winfield setback rules):

Front	35'
Side	5' and 10'
Rear	40'

Section 3.4. All exteriors of Dwellings shall consist of brick, stone, cedar planking, vinyl, fiber cement Board or "Exterior Stucco Systems" or any combination thereof. Front elevations shall be composed of not less than 60 percent (60%) brick, stone, or "Exterior Stucco Systems". No Dwellings shall be constructed within three hundred (300) feet of any other Dwelling with the same or substantially similar exterior elevation, color, or design.

Section 3.6 No single family dwelling shall occupy more than forty percent (40%) of the surface area of the Lot upon which it is situated. The maximum building height of a dwelling shall be 2 stories Stories or thirty-five (35) feet, whichever is less, without written approval from the Architectural Review Committee.

Section 3.7 The roofing materials used on Dwellings shall be heavy weight architectural grade shingles or comparable. No exposed tin or metal chimney pipe shall be allowed. All chimneys and exterior fireplace flues shall be covered with masonry or other similar material compatible with the façade of the Dwelling. All 1.5 and 2 story homes shall contain a pitch of not less than 8/12. Most ranches will contain of a pitch of not less than 8/12 pitch. However certain ranch designs (modern mid-century designs) will have a minimum 6/12 pitch and require approval of the architectural committee.

Section 3.8. All Building Accessories, visible garbage receptacles, woodpiles and gas and electric meters (unless otherwise required by applicable authority) shall be located in the rear or side yards of a Lot and screened from view by an approved fence or plantings. Woodpiles shall consist of no more than one face cord of wood and shall be stacked as not to interfere with the view of any adjacent lot owner and in no event shall wood be stacked more than four (4) feet high. In no event shall any woodpiles be covered with any tarpaulin or any other such cover. Air conditioning equipment, wherever located, shall be screened from view by an appropriate fence or plantings. Plantings must be of sufficient size to block view at time of planting. Any screening fence must receive the prior approval of the Architectural Review Committee as to design and location and in no event shall such screen fence be located in the side or rear yard setback areas.

Section 3.8a All fencing shall be black aluminum or wrought iron. Style to be approved by the Architectural Review Committee.

Section 3.9 Access drives and other paved areas for vehicular use on a Lot shall have a base of compacted gravel or crushed stone and shall have a wearing surface of all concrete, or paving stone with a ten (10) inch flush concrete curb.

Section 3.10 No swimming pool shall be built more than two (2) feet above the engineered final grading (at corner of swimming pool with highest elevation) of the Lot upon which it is situated and shall have an architectural wall surrounding. No above ground swimming pools allowed.

Section 3.11 Any visible solar collectors shall be subject to the prior written consent of the Architectural Review Committee.

Section 3.12 Each Owner shall be responsible, at its sole expense, for the repair, maintenance and replacement, as necessary, of the fencing located upon its Lot. Any repairs or replacements shall be preformed in a manner so as to cause such fencing to remain in appearance similar to the original appearance thereof. All fencing, including pool fencing, shall be as approved by the Architectural Review Committee.

Section 3.13 No flood lights or bright lights which illuminate adjoining Lots shall be permitted. No flagpoles be permitted to be permanently installed without ARC approval.

Section 3.14 Mailboxes and front yard light fixtures shall be aesthetically uniform and located, Constructed, maintained, replaced and repaired in accordance with standards and specifications established by the Architectural Review Committee. No unapproved mail boxes or front yard light fixtures shall be located on any lot within the Development.

Section 3.15. No above-ground communication, electric or television lines or cables shall be placed by any Owner anywhere on the Property other than within Dwellings. No television or radio antenna, pole, wire, rods, , used in connection with the reception or transmission of any television, radio or any other electrical signal shall be erected or maintained on the exterior of any Dwelling or on any part of a Lot. Dish Network or DirecTV satellite dishes are to be mounted on the exterior of the dwelling towards The rear of the house. Satellite dish's may not be mounted at ground level.

Section 3.16 No noxious or offensive activity shall be carried on, in, or upon the Property, nor shall anything be done thereon which may constitute or become an annoyance or nuisance to the Owners. Without limiting the foregoing, the following activities are specifically prohibited:

- Permitting rubbish or debris to accumulate on any Lot.
- Permitting unsightly plants, underbrush, infectious plant diseases or noxious insects to grow.
- The burning of refuse outside a Dwelling.
- Foil or reflective materials used on windows as sun screens.
- Heating/air conditioning units installed in any windows.
- Allowing overhead garage doors to remain open when not in use.
- The accumulation of derelict vehicles, garbage, rubbish, or other unsightly materials within the Development. A derelict vehicle is defined as a vehicle not currently licensed and/or inoperable for a period in excess of twenty-four (24) hours
- The hanging of laundry, clothing, rugs or any other articles on any railing, fence, hedge, or wall, or the erection of laundry drying equipment, including clotheslines, outside a Dwelling.

Section 3.17 Except as expressly provided herein, no temporary building, truck over 3/4 ton, trailer, boat, mobile home, recreational vehicle, tent, or other similar improvement shall be located upon any Lots on more than ten (10) calendar days in any one (1) calendar year, except; for vehicle parked inside the garage.

Section 3.18. Dead trees or shrubbery shall be promptly removed from an improved Lot by the Owner thereof, Unimproved Lots shall be planted with grass or other vegetation as permitted by the rules and regulations adopted by the Association. The front yard and side yards of each improved Lot, other than such portion as underlies the Improvements, shall have an underground sprinkler system installed and shall be sodded and landscaped, including foundation plantings. The Lots shall be sodded and landscaped, as aforesaid, as weather conditions permit, promptly upon completion of construction, but in no event more than one hundred twenty (120) days following the completion of construction of the Dwelling thereon.

Section 3.18a . Other rear yard seeding methods are not permitted without the express written consent of the Architectural Review Committee. Parkway (area between street and sidewalk) must contain a minimum of two (2) trees measuring a minimum caliper of 2.5" shade trees as defined by the town of Winfield. With the exception of lots 26, 27, 28, 29, 39, 40, 14, 8, 9. The above exception lots will have a minimum of 1 shade tree as defined by the Town of Winfield in the parkway. Lots 24, 38, and 41 may be required to plant 1 additional shade tree as defined by the Town of Winfield. Yards shall contain a minimum of 10 shrubs or bushes with a minimum 15" diameter approved by the HOA.

Section 3.19. Except as provided in Section 3.17 trucks, boats, recreational vehicles, campers, snowmobiles, Motorized golf carts, trailers, commercial vehicles or other vehicles (other than automobiles and mini-vans) shall, when not being driven or operated, at all times be parked in the garage of the Dwelling or on the driveway serving said Dwelling and their repair or maintenance shall not be permitted except within the confines of the garage, The term "commercial vehicle" shall include all automobiles, trucks or vehicular equipment which bear signs referring to or having printed on them, references to any commercial undertaking. The doors to the garage of any Dwelling shall remain closed at all times other than when necessary for the bringing in or out of vehicles.

Section 3.20 No animals (other than inoffensive common domestic household pets such as dogs and cats) shall be kept on any Lot or within the confines of any improvement thereon, Not more than three (3) dogs or cats, or any combination thereof, shall be kept on any Lot or within the confines of any improvements thereon. The breeding or keeping of animals for sale or profit is expressly prohibited.

Section 3.21 No motorized vehicles or motorized devices of any type shall be permitted upon the trail

Section 3.22 All construction shall be performed in a manner so as not to impair or interfere with the enjoyment by other owners of their right, title and interest at the Property, and each owner shall refrain from any activities which shall be injurious to person or property.

Section 3.24. Each Owner shall keep all areas of the Lots designed or intended for the proper drainage or detention of water, including culverts, swales and ditches, unobstructed, maintained, and mowed regularly. No trees, plantings, shrubbery, fencing, patios, structures, landscaping treatment or other obstructions shall be planted, placed or (except for existing trees or plantings) allowed to remain in any such areas, and no Owner shall alter the rate or direction of flow of water from any Lot by impounding water, changing grade, blocking, redirecting swales, ditches or drainage areas or otherwise. Each Owner acknowledges, by acceptance of a deed to a Lot, that any and all such drainage or detention areas are for the benefit of the entire Property.

Section 3.25. It is the intent that all lots within the Development shall be used for residential purposes and no home business which causes an increase in traffic, noise, or disturbs the peace and quiet of the neighborhood shall be allowed within the Development.

Section 3.26. No signs shall be displayed on any lot other than house numbers; provided, however, that the Declarant shall be entitled to place For Sale signs, model home signs, open house signs, and direction signs on lots within the development at Declarant's discretion; and provided further that General Contractors building dwelling units shall have the right to display a sign on the property setting out its name and telephone number, which sign shall not exceed one (1) foot in height by three (3) feet in width. General Contractors' signs shall be permanently removed not more than six (6) months after the date of substantial completion of the dwelling.

Section 3.27 Each owner of property within the Development agrees by taking ownership of property to become a member of a to be formed Indiana Corporation to be known as Estates of Wynbrook HOA and to pay such assessments as may from time to time be promulgated for the purpose of maintaining common areas. Assessments may be collected by lien and or foreclosure as provided in Section 6.9 hereof including interest, attorney fees, and court costs.

Section 3.28 Outlot A shall be maintained by the HOA. The HOA will be responsible for (but not Limited to) maintenance of the fence, mowing, sediment removal, pond maintenance, walking path, any Accessory structures and general overall maintenance of Outlot A.

ARTICLE IV ARCHITECTURAL CONTROLS

Section 4.1 Except for Improvements constructed by Declarant, no improvement, whether original or replacement, temporary or permanent, shall be constructed, placed or permitted on any Lot without the prior written approval of the committee established in accordance with Section 4.2 (the "Architectural Review Committee"), which approval shall be obtained in the manner hereafter set forth. Without limitation of the criteria which the Architectural Review committee may apply, the following criteria shall be applied:

Dwelling designs shall be well balanced, although symmetry is not required, Windows, skylights overhangs, projected areas of portions of houses are usually a desirable attribute in many styles, roof pitches dormers and roof windows should correlate with the style of architectural patterns, rhythms, and articulation of architectural elements are encouraged.

Owners are encouraged to vary and mix styles, brick and paint and/or stain colors of houses,

Gutters and downspouts on improvements shall match or complement the exterior color scheme and be as unobtrusive as possible,

All storm windows and screens and storm doors shall be matching or compatible with the exterior color scheme,

Porches, patios, verandas, porticos, and decks are encouraged, Such Improvements shall be compatible with the design and color scheme of the Dwelling.

Section 4.2 The Architectural Review Committee shall be the declarant (MandM properties LLC) until such time the Estates of Wynbrook subdivision is turned over to the residents. The Board shall establish the Architectural Review Committee which shall consist of up to five (5) (but not less than three (3)) members, all of whom shall be Owners and who may or may not be members of the Board. The regular term of office for each member shall be one year, coinciding with the fiscal year of the Association. Any member appointed by the Board may be removed with or without cause by the Board at any time by written notice and successors appointed by the Board to fill such vacancy shall serve the remainder of the term of the former member. The Architectural Review Committee shall elect a chairperson and he or she, or in his or her absence, the vice chairperson, shall be the presiding officer at its meetings. The Architectural Review Committee shall meet as needed, as well as upon call of the chairperson, and all meetings shall be held at such places as may be designated by the chairperson. The Architectural Review Committee with the Board of Directors approval, to retain the services of consulting architects, landscape architects, urban designers, engineers, inspectors, and/or attorneys in order to advise and assist the Architectural Review Committee in performing its functions set forth herein. This is a non-paid volunteer position.

Section 4.3 The Architectural Review Committee is hereby authorized, with the approval of the Board of Directors, to promulgate from time to time written architectural standards, policies, and guidelines (the standards) governing the construction, location, landscaping, and design of Improvements, the contents of submissions of Plans and Specifications, and other information required to evidence compliance with and obtain approval pursuant to the provisions hereof. Any such standards shall be binding and enforceable on all Owners with respect to all improvements requiring the approval of the Architectural Review Committee, No improvements shall be commenced, constructed, altered, added to or maintained upon any part of the Property (except for Dwellings and other Improvements which are constructed by Declarant and for Improvements which pursuant to this Article IV do not require the consent of the Architectural Review Committee) unless and until the Architectural Review Committee has approved said improvements in writing.

Section 4.4 The specific consent of the Architectural Review Committee shall be required as a condition to the Construction or alteration of all improvements as defined in paragraph 1.17 including yard lights, fences, patio screens, decks, exterior lighting, air Condition units, mailboxes and landscaping. The foregoing shall not be deemed to limit the Authority of the Architectural Review Committee to promulgate Standards relative to such Improvements or to take corrective action in accordance with this Declaration with respect to such Standards,

Section 4.5 No construction of Improvements shall be undertaken or conducted between the hours of sunset and 7:00 A.M. or on Sundays, except for (a) construction activities of Declarant, emergency situations involving the potential loss, injury, or damage to person or property, and (c) otherwise permitted by the Architectural Review Committee.

Section 4.6. To preserve the architectural and aesthetic appearance of the Development, no construction of Improvements of any nature whatsoever (other than such Improvements as are (specified in Section 4.4) shall be commenced or maintained by any Owner, other than Declarant, with respect to the construction of or affecting the exterior appearance of any Dwelling or with respect to any other portion of the Property, nor shall any exterior addition to change or alter therein be made (including without limitation, painting or staining of any exterior surface a color other than as originally approved by the Architectural Review Committee), unless and until two (2) copies of the "Plans and Specifications" shall have been submitted to and approved in writing by the Architectural Review Committee as to the compliance of such Plans and Specifications with such Standards as may be published by the Architectural Review Committee from time to time including the harmony of external design, location, and appearance in relation to surrounding structures and topography.

For purposes hereof, "Plans and Specifications" shall be deemed to mean:

The Lot site plan, as prepared by the owner's architect, showing, among other things, the location and dimensions of all intended improvements:

Drawings, plans and specifications, as prepared by the Owner's architect, of all exterior surfaces, including roofing, showing elevations and grade, and including the color, quality and type of exterior construction materials and landscaping; and

As a condition for Plan and Specifications approval, the Architectural Review Committee shall have the right to require applicant to post a cash sum in an amount not to exceed One Thousand Dollars (\$1,000.00) to be held by the Architectural Review Committee until the completion of construction for the purpose of guaranteeing that said construction will conform to and be completed within the provisions of the Declaration. In the event that the Architectural Review Committee shall determine that the property owner and/or builder has failed to keep the lot, surrounding streets, lots, and Common Areas in a clean, sightly, safe condition during the construction, or has failed to install or maintain adequate soil erosion protection, the Architectural Review Committee shall be entitled to expend said sum for said purposes. Upon completion of construction, said sum, less any amount expended by the Architectural Review Committee as herein provided, shall be returned to applicant, without interest. In the event construction is commenced prior to obtaining Architectural Review Committee approval, the Plan Review Fee shall be five the normal amount.

Section 4.7 No approval of Plans and Specifications and no publication of Standards shall be construed as representing or implying that such Plans and Specifications or standards shall, if followed, result in properly designed Improvements. Such approvals and Standards shall in no event be construed as representing or guaranteeing that any Dwelling or other Improvement built in accordance therewith shall be built in a good and workmanlike manner. Neither Declarant, the Association, the Architectural Review Committee, its advisers, consultants, architects, nor engineers, shall be responsible or liable for any defects in any Plans or Specifications submitted, revised or approved

pursuant to the terms of this Article IV, any loss or damages to any person arising out of the approval or disapproval of any Plans or Specifications, any loss or damage arising from the noncompliance of such Plans and Specifications with any governmental ordinances and regulations, nor any defects in construction undertaken pursuant to such Plans and Specifications.

Section 4.8. The Architectural Review Committee may allow reasonable variances or adjustments of these Restrictions where literal application would result in unnecessary hardship, but any such variance or adjustment shall be granted in conformity with the general intent and purposes of these Restrictions, and no variance or adjustment shall be granted which is materially detrimental or injurious to other lots in the Development.

Article V HOMEOWNERS' ASSOCIATION

Section 5.1 All owners shall be members of the Estate of Wynbrook HOA which shall provide for maintenance and operation of the common areas and in general to maintain and promote the desired character of the Development in accordance within these covenants.

Section 5.2. The association shall have a Board of up to five (5) but not less than three (3) directors who shall be elected by the Members of the Association at such intervals of every 2 years, except (i) that vacancies in the Board occurring between regularly scheduled annual meetings of the members may be filled by the Board. The Declarant (MandM Properties LLC) shall be the Estates of Wynbrook board until such date the subdivision is turned over to the residents of said subdivision. Upon the turnover of the subdivision to the residents an election will be held within 45 days of said turnover date. The declarant will solicit volunteers for the board, mail ballots, and count ballots. The declarant will establish the rules of the election.

The Association shall have such officers as shall be appropriate from time to time, who shall be elected by the Board and who shall manage and conduct the affairs of the Association under the direction of the Board. The Board shall have the authority to appoint such committees as it may from time to time deem appropriate. Except as expressly provided otherwise by the corporate charter or By-Laws, all power and authority to act on behalf of the Association, both pursuant to this Declaration and otherwise, shall be vested in the Board and its officers under the direction of the Board, and shall not be subject to the approval of the Members. The directors and officers of the Association shall not be liable to the owners or any other person, firm, or corporation for any mistake of judgment or any acts or omissions made in good faith as such directors or officers.

Section 5.3. The Declarant shall, exercise control over all Association matters, until the first to occur of the following: (a) the date which is twenty (20) years from the date of this Declaration, (b) the date of the sale and conveyance of legal title to all of the Lots in all units to Owners other than Declarant or an assignee of Declarant, or (c) the Declarant elects voluntarily to turn over to the Members the authority to appoint the Board, which election shall be made by the Declarant executing and recording in the Office of the Recorder of Lake County, Indiana an instrument setting forth its intention to so turn over its authority hereunder. The date upon which the authority to appoint the Board passes to the Members is hereinafter referred to as the "Turnover Date". On or prior to the Turnover Date, the Declarant shall convey to the Association, and the Association shall accept the Common Areas to be owned by the Association hereunder and the Association shall maintain the Common Areas required hereunder. The recording of a deed from the Declarant for all or a portion of the Common Areas shall be sufficient evidence of said conveyance.

Section 5.4. Every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Nothing herein contained shall be interpreted to exclude Declarant from membership while it or any of its successors in interest owns on or more lots. After the Turnover Date, each Member shall be entitled to one (1) vote for each Lot owned by him on each matter submitted to a vote of Members; provided, however, that where there is more than one Owner of a Lot, such co-owners of a Lot shall only be entitled to one vote for each lot owned.

Section 5.5 The Association, through the Board, shall have the power and duty to;

own, maintain and otherwise manage the Common Areas and all Improvements thereon and all other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain, including any obligation or agreement (including any which may be entered into with the County of Lake, the Town of Winfield, or other governmental agency) to maintain the Common Areas.

Contract with independent contractors to perform all or any part of the duties and responsibilities of the Association;

Establish and maintain a Contingency and Replacement Reserve in an amount to be determined by the Board.

Provide for the maintenance of Common Areas, landscaping, signs, monuments, fencing, Retaining walls, water systems, lighting and other improvements located on the Common Areas or on other property acquired by the Association or which the Association, pursuant to easement or license agreement, is permitted or required to maintain, or which the Association agrees to maintain;

At its option, mow, care for, maintain and remove rubbish from any vacant or unimproved portions of the Property and to do any other things necessary or desirable in the judgment of the Board to keep any vacant or unimproved portions of the Property neat in appearance and in good order. The foregoing rights shall not apply to any Lot or other portion of the Property owned by Declarant;

Make such improvements to the Common Areas and provide such other facilities and services as may be deemed desirous from time to time by the Board acting in accordance with its By-Laws, provided, however, that any such action so authorized shall always be for the express purpose of keeping the Development a highly desirable residential community; and

Exercise all other powers and duties vested in or delegated to the Association, and Not specifically reserved to the Members in this Declaration in the Articles of Incorporation Or the By-Laws .

Section 5.6. The Board shall also have the authority and responsibility to obtain and maintain comprehensive public liability insurance, including liability for injuries to and death of persons, and property damage, in such limits as it shall deem desirable, and workers' compensation insurance, and other liability, insurance as it may deem desirable, insuring each Owner, each member, the Association, its officers, the Board, the Declarant and agents from liability and insuring the officers of the Association and the Board from liability for any good faith actions taken beyond the scope of their respective authority. Such insurance coverage shall include cross liability claims of one or more insured parties against other insured parties by having as severability of interests endorsement. The premiums for such insurance shall be common expenses payable out of the proceeds of the assessments required by and collected in accordance with Article VI. The Association shall also have the authority and responsibility to obtain and maintain insurance policies covering the Common Areas against loss or damage by fire and such other hazards contained in customary fire and extended coverage, vandalism and malicious mischief endorsements as the Association may deem desirable. The Association shall also have the authority to obtain such other kinds of insurance as the Association shall from time to time deem prudent and to require members to be responsible for the acts of the members' family and guests.

Section 5.7 The Board, officers of the Association, members of any committee there of (including the Architectural Review Committee) and the employees, consultants and agents of any of them shall not be liable to the Owners or any other person for any mistake of judgment or for any acts or omissions of any nature whatsoever in their respective positions except for such acts or omissions found by a court of competent jurisdiction to constitute willful misfeasance, gross negligence or fraud. The Owners shall indemnify, hold harmless, protect and defend the foregoing parties against all claims, suits, losses, damages, costs and expenses, including without limitation, reasonable attorney's fees and amounts paid in reasonable settlement or compromise incurred in connection therewith.

The burden of the foregoing indemnity shall be borne by the owners at the time such loss, damage, cost or expense is incurred in the same proportion as assessments are borne by the Owners as provided in Article VI hereof. To the extent possible, the Board's and Association's liability hereunder and the Owner's indemnification obligation shall be insured by means of appropriate contractual endorsements to the comprehensive general liability insurance policies held from time to time by the Association

The Board shall have the authority, but not the obligation, to exclusively contract for garbage, refuse collection, and recycling programs within the Development so as to limit the number of refuse and collection haulers within the Development, provided, however, that said authority shall be subject to the duly adopted ordinances, including subdivision control, zoning ordinances, and building codes of the Town of Winfield, which ordinances, if adopted, will supersede the authority granted herein.

Section 5.8.

Until the Turnover Date, the Declarant shall have all the rights and powers herein granted to the Association and shall be authorized and empowered to exercise all power and authority of the Board.

Until the Turnover Date, Declarant shall have the right, but not the obligation, to dedicate any and all streets to the Town of Winfield, Indiana and/or to maintain the Common Areas and all improvements, signs and monuments located thereon and, in its sole discretion, pay all expenses and costs arising in connection with the Common Areas, including, without limitation, the costs of improving and maintaining the Common Areas (and any Improvements, signs and monuments located thereon) and general real estate taxes payable in connection with the Common Areas to the extent that any real property taxes payable after the Turnover Date in connection with the Common Areas are attributable to the period prior to the Turnover Date.

Declarant shall convey the Common Areas to the Association on or before the Turnover Date.

Declarant shall be entitled at all times to conduct sales of Lots from the Property and shall have the right, for itself and its agents, employees, guests and invitees, to utilize roads, streets, Common Areas and all other portions of the Property, excluding sold Lots, for such purposes until all Lots are sold. Declarant may at all times utilize signage, lighting and establish sales offices and model homes as required to conduct its sales and marketing of the property.

The Board shall have the authority to appoint such committees as it may be from time to time find useful. Such committees may include, but are not limited to, Grievance Committee, Lake Committee, Financial Committee, Security Committee, Common Areas Committee, Golf Committee, Election Committee, etc. All such committees shall serve at the pleasure of the Board of Directors and the chairperson of such committee shall be appointed by the Board

Section 5.9. The Board shall have the authority to impose reasonable restrictions on streets, lakes, ponds, and common areas within the Development, including the right to impose speed limits, traffic control signs, and other street signs, frost law type regulations, boat horse power restrictions, boat type and number restrictions, operator age requirements, noise restrictions, curfew type restrictions for lakes, ponds, common areas, and similar type restrictions as to the proper use of the streets, lakes, ponds, and common areas. The Board shall also have the authority to impose fines for violations of said restrictions, and said fines may be collected as provided for delinquent assessments, including interest, attorney fees, and court costs.

ARTICLE VI ASSESSMENTS

Section 6.1. Each Owner, by taking title to a Lot, shall be deemed to have covenanted and agreed to pay to the Association annual assessments or charges and special assessments for capital improvements and unforeseen expenses, to be collected from time to time as hereinafter provided. The Declarant shall in no event be required to pay such annual or special assessments as pertain to Lots which it still owns. The annual and special assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a lien on the Lot against which each such assessment is made. Furthermore, each such assessment, together with such interest, costs and reasonable attorneys' fees also shall be the personal obligation of the person who is the owner of such Lot.

Section 6.2. The assessments levied by the Association shall be used exclusively for the purpose of promoting the health, safety, and welfare of the residents of the Property and in particular for the improvement and maintenance of the Property, services and facilities devoted to these purposes and related to the use and enjoyment of the Common Areas. Such uses shall include, without limitation, the cost of all general real estate taxes, insurance, repair, replacement and maintenance and other charges required or permitted by this Declaration and the cost of those items that the Board shall determine to be necessary or desirable to meet the purposes of the Association, including without limitation the establishment and maintenance of a Contingency and Replacement Reserve.

Section 6.3. Each year on or before November 1, the Board shall estimate the total amount of expenses necessary to pay the cost of wages, materials, taxes, insurance services, supplies and any other necessary or desirable items or services which will be required during the ensuing calendar year (January 1-December 31) for services authorized by the Board, together with a reasonable amount necessary to fund the Contingency and Replacement Reserve, and shall, on or before December 1, make available to all Owners who so request the amount of such estimate ("Estimated Cash Requirement"). Such Estimated Cash Requirement shall be prepared on a line-item basis. The Estimated Cash Requirement shall be assessed among all of the owners excepting the Declarant. On or before January 1 of the ensuing fiscal year, each Owner shall be obligated to pay to the Board, or as it may direct, the annual assessment made pursuant to this Section 6.3. Until the turnover of the Estates of Wynbrook to the residents the annual assessment to be imposed shall not exceed the sum of four hundred (\$400) dollars per lot annually.

Once the subdivision (Estates of Wynbrook) has been turned over to the residents, on or before the date of the annual meeting of each calendar year, the Board shall make available to all Owners an itemized accounting of the expenses for the preceding fiscal that were incurred and paid, together with a tabulation of the amounts collected from the Owners pursuant to assessments made during such year and showing the net amount over or short of the actual expenditures, plus reserves. The Board shall upon demand at any time furnish a certificate in writing signed by an officer or agent of the Association, setting forth whether the assessments and/or charges on a specified Lot have been paid. Such certificates shall be conclusive evidence of payment or nonpayment of any assessment and/or charges thereon. Until such turnover date of the subdivision to the residents the declarant may conduct an annual meeting and may provide an itemized accounting of the expenses and collected amounts.

Section 6.4 The Board shall build up and maintain a reserve for the replacement of capital improvements, other authorized capital expenditures and for unforeseen expenditures (the "Contingency and Replacement Reserve"). Capital improvements and expenditures which may become necessary during the year shall be charged first against the Contingency and Replacement Reserve. If the Contingency and Replacement Reserve proves inadequate for any reason, including nonpayment of any owner's assessment, the Board may, at any time, levy a special assessment, which shall be assessed among the owners, excepting Declarant. Lots shall be assessed for special assessment the same as for annual assessment as set forth in Section. 6.3.

The Board shall serve notice of any such special assessment on all such Owners by a statement in writing giving the amount and reasons therefor, and such special assessment shall become effective and fully payable ten (10) days after the delivery or mailing of any such notice of assessment.

Section 6.5. The failure or delay of the Board to prepare or serve the Estimated Cash Requirement on any owner shall not constitute a waiver or release in any manner of any owner's obligation to pay his share of such Estimated Cash Requirement as herein provided, as and when the Estimated Cash Requirement shall be determined, and, in the absence of the preparation of the Estimated Cash Requirement, the Owner shall continue to pay his/her/their share of such Estimated Cash Requirement at the then existing annual rate established for the previous calendar year, subject to adjustment at such time as the Estimated Cash Requirement has been prepared and the owners have been notified thereof.

Section 6.6. The Board shall keep full and correct books of account in chronological order of the receipts and expenditures pertaining to the common Areas and any other property with respect to which it may have rights hereunder, specifying and itemizing the maintenance and repair expenses of such property and any other expenses so incurred. Such records and the vouchers authorizing the payments described therein shall be available for inspection by any Owner or any representative of an owner duly authorized in writing, or any holder of a Mortgage, by appointment, at such reasonable time or times during normal business hours, and upon payment of reasonable fees which the Board may impose to cover administrative costs, when requested by an Owner or by the holder of a Mortgage. Upon five (5) days' prior written notice to the Board, any Owner shall be furnished a statement of his or her account, which statement shall set forth the amount of any unpaid assessments or other charges due and owing from such owner.

Section 6.7. All funds collected hereunder shall be held and expended for the purposes designated herein, and are hereby held in trust for the benefit, use and account of all Owners. All funds not otherwise employed shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories or investments as the Board may select.

Section 6.8. Any assessments or other charges which are not paid when due shall be delinquent. If the assessment or charge is not paid within thirty (30) days after the due date, the assessment shall bear interest from and after the due date at the lesser of the rate of twenty percent (20%) per annum or the highest rate allowed by law, and the Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Owner's Lot, and interest, costs and reasonable administrative, collection and/or attorneys' fees incurred

in any such action shall be added to the amount of any such overdue assessment. The amount of any delinquent and unpaid charges or assessments, and interest, costs and fees as above provided, shall be and become a lien or charge against the Lot of any such owner when payable and may be foreclosed by an action brought in the name of the Board as in the case of foreclosure of mortgage liens against real estate. The directors of the Board and their successors in office, acting on behalf of the other Owners, shall have the power to bid in the interest so foreclosed at foreclosure sale, and to acquire and hold, lease, mortgage and convey any interest so acquired. The Association shall not be required to accept any member whose membership is based upon ownership of a lot for which delinquent assessments, fees, costs, or charges remain outstanding, whether or not there is an enforceable lien against the lot and whether or not said assessments, fees, costs, or charges were incurred by the present owner or a prior owner.

Section 6.9. The lien of assessments and/or charges provided for herein shall be subordinate to the lien of any Mortgage now or hereafter placed on the Lots. In the event of the issuance of a deed pursuant to the foreclosure of such prior Mortgage or in lieu of such foreclosure, the grantee of such deed shall take title free and clear of any lien for assessment authorized by this Declaration so long as any such lien shall have arisen prior to the date of recording of any such deed.

Section 6.10 Whenever two (2) "Contiguous Lots" in the Development shall be owned by the same Owner, and such Owner shall desire to use two (2) of said lots as a site for a single dwelling house, said Owner shall apply in writing to the Architectural Review Committee for permission so to use said lots. If written permission of such a use shall be granted, the lots constituting the site for such single dwelling house shall be treated as a single lot for the purposes of applying this Declaration to said lots, so long as the lots remain improved with a single dwelling house. In the event ownership of said lots is ever separated, the owner shall be liable to pay to the Association back assessments which were not paid due to the contiguous lot status for a period not to exceed five (5) years any such permission, however, shall be subject to all requirements of all governmental units having jurisdiction over the property.

ARTICLE VII EASEMENTS

Section 7.1. Declarant hereby declares the following non-exclusive easements are hereby created with respect to the Common Areas:

Each Owner and its respective guests, invitees and employees shall have a non-exclusive easement for use and enjoyment in and to the streets and Common Areas subject to the following: the right of the Association to pass reasonable rules and regulations relating to such use and enjoyment, the right of the Association to suspend an Owner's right to use or enjoy such easements (excepting streets) for any period during which such owner may be in violation of this Declaration including any period during which the owner has unpaid assessments more than sixty (30) days past due, the right of the Association to levy assessments as herein provided, and any and all rights reserved to Declarant and the Association as herein provided.

Section 7.2. Declarant hereby reserves, for itself and the Association, the right, but not the obligation, to construct and maintain a system of trails within the Common Areas and/or within the portions of the Lots which are subject to an easement therefor as established pursuant to the Subdivision Plat.

Section 7.3. Declarant hereby declares a non-exclusive easement in its favor over unsold Lots within the Development and over the Common Areas for the maintenance of signs, sale offices and business offices, together with such other facilities as in the sole opinion of Declarant may be reasonably required, convenient, or incidental to the sale of Lots or Dwellings, for so long as Declarant owns any Lot.

Section 7.4. The Declarant, Association and any of their respective agents, employees, and independent contractors shall have the right to enter upon the Common Areas and any Lot to the extent necessary for the purpose of constructing, maintaining, repairing and replacing sight/sound barriers, landscape mounding and berms, and the Common Areas and any improvements in, on, under or upon the Common Areas as herein provided or any portion of the Property which they, or any of them, pursuant to easement or license agreement, are permitted or required to maintain or for performing any of their respective rights or obligations herein provided, including without limitation the rights and obligations granted pursuant to Section 5.5 hereinabove. No one other than the Declarant, or the Association shall have the right to make any changes or alterations in any sight/sound barriers or landscape mounding or berms. In any such case, the Declarant, Association or any of their agents, employees or independent contractors shall not be guilty of any trespass.

Section 7.5. The Declarant and the Association hereby reserve the right to grant easements for ingress, egress, installation, construction, reconstruction, maintenance, repair, operation and inspection of utility services over, under, across and through the Common Areas as they deem necessary or desirable in order to effectuate the intent of this Declaration and for such purpose, the right to dedicate or transfer fee simple ownership to all or any part of the Common Areas to an appropriate governmental authority or public or private utility company is hereby reserved.

Section 7.6. Any grant change or abandonment of easement pursuant to this article shall be subject to and not in conflict with all requirements of all governmental units having jurisdiction over the property.

ARTICLE VIII GENERAL PROVISIONS

Section 8. 1. The covenants and restrictions of this Declaration shall run with the land, and shall inure to the benefit of and be enforceable by the Board, or the owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded in the Office of the Recorder of Lake County, Indiana, after which time said covenants 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 numbered lots of the Development. No provision of these covenants or any amendment thereto which relate to building setback lines, minimum lot size, minimum square footage, applicable subdivision control ordinances, zoning ordinances or building codes, for dwellings or other buildings may be amended or changed without the prior written consent of the governmental entity having zoning jurisdiction over the development.

Section 8.2. If and to the extent that any of the covenants would otherwise be unlawful or void for violation of (a) the rule against perpetuities, (b) the rule restricting restraints on alienation, or (c) any other applicable statute or common law rule analogous thereto or otherwise imposing limitations upon the time during which such covenants may be valid, then said covenant shall continue and endure only until the expiration of twenty-one (21) years after the death of the last to survive of the class of persons consisting of all of the lawful descendants of the members Of MandM Properties LLC.

Section 8.3. Each grantee of Declarant by taking title to a Lot, and each purchaser under any contract for a deed of conveyance pursuant to which said grantee will take title, accepts said title- subject to all restrictions, conditions, covenants, reservations liens and charges, and the jurisdiction, rights and powers create or reserved by this Declaration, and all rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at anytime any interest in estate in said land, and shall inure to the benefit of such person in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance, or in any mortgage or trust deed or other evidence of obligation, and the rights described in this Section 8.3 or described in any other part of this Declaration shall be sufficient to create and reserve such rights to the respective grantees, mortgagees and trustees of such Lot as fully and completely as though such rights were recited fully and set forth in their entirety in any such documents.

