

PROTECTIVE RESTRICTIONS, COVENANTS, LIMITATIONS AND EASEMENTS

For

All lots in Knollwood, Addition A, Sections 1, 2, and 3; Knollwood, Addition B; Knollwood, Addition C, Sections 1,2,3, and 4; Knollwood Addition D; Knollwood Addition E, Sections 1 and 2; Knollwood Addition F, Sections 1,2, and 3; and Knollwood Replat of Retention Basin and Recreation Area - Pine Ridge Estates, Section 1

In

St. Joseph County, Indiana

1. PURPOSE and POWER of THIS DOCUMENT. All lots shall be subject to and impressed with the covenants, agreements, easements, restrictions, limitations and charges hereinafter set forth; and they shall be considered a part of the conveyance of any lot without being written therein. The provisions contained in this document are for the mutual benefit and protection of the owners, present or future, of any and all lots; and they shall run with the land and inure to the benefit of and be enforceable by the owner of any lot.

2. DEFINITIONS. As used in these covenants:

- (a) *KHA* means Knollwood Homeowners Association, Inc., its successors or assigns.
- (b) *Board* means the Board of the KHA, its successors or assigns.
- (c) *Owner* means the record owner or owners of a lot. If a lot is owned by more than one person, the signature of one owner shall be considered the signature of all owners for purposes of voting.
- (d) *KACC* means Knollwood Architectural Control Committee.
- (e) *Lots* means the lots listed in the Knollwood Additions and Pine Ridge Estates
- (f) *Covenants* means protective restrictions, covenants, limitations and easements for the Knollwood plat defined in Definition G.
- (g) *Plat* means the plat of lots in Knollwood, Addition A, Sections 1, 2, and 3; Knollwood, Addition B; Knollwood, Addition C, Sections 1,2,3, and 4; Addition D; Addition E, Sections 1 and 2; Addition F, Sections 1,2, and 3; and Knollwood Replat of Retention Basin and Recreation Area - Pine Ridge Estates, Section 1

3. HOMEOWNERS ASSOCIATION. The official name of the organization is Knollwood Homeowners Association, Inc. (KHA). This corporation exists to promote the general welfare of the property owners in Knollwood and may engage in such other activities that may benefit the public at large or qualify the Association as a not-for-profit corporation or association, as defined in the Internal Revenue Code. The Association may own any land for use by all or less than all lot owners as a common area. Nothing in this paragraph shall be construed to state or imply that the KHA shall have any authority over the operation of the Knollwood golf course, swimming pool, tennis courts, or any related recreational activities, nor shall the KHA have any obligation to support financially any of those operations. The KHA is specifically prohibited from making any assessment for the operation of the Knollwood golf course, swimming pool, tennis courts, or any other related recreational facilities in the Knollwood Additions or Pine Ridge Estates.

(a) Voting Right. Each owner of a lot in Knollwood shall be a member of the Association and shall be entitled to cast one vote as defined above at all meetings for each lot that is owned.

(b) Purpose. The Association is to manage and to support financially all park areas, all street lighting, and all other purposes the membership deems necessary.

(c) Meetings. The Association shall conduct a meeting at least once each year to organize itself and to elect its officers.

(d) By-Laws. The Association shall adopt By-Laws for its governance.

(e) Dues and Assessments. The KHA may levy and collect dues and assessments. It shall have the authority to impose and collect annual assessments for the operation of street lighting and for the maintenance and improvement of park areas or other common areas. Those assessments shall be levied equally on each lot.

(f) Collection of Fees. Failure to pay the annual dues and/or assessments shall be a violation of these covenants and restrictions. Each January the Association shall bill the owner of each lot for assessments or annual dues. These are due and shall be paid within thirty (30) days. All lots shall be subject to the annual dues and assessments. Until they are paid, these dues and assessments shall be a lien in favor of KHA upon the lot against which it is charged. Any person buying or dealing with a lot may rely upon a certificate signed by the President, Treasurer, or Secretary of KHA showing the amount of dues and assessments unpaid as of the date of the certificate. The lien of KHA is subordinate to any first mortgage lien. Any delinquent dues, assessments, or other charges assessed by the KHA shall bear interest at the rate of eight percent (8%) per annum beginning thirty (30) days after they become due and shall be due and payable without relief from valuation and appraisal laws. If an attorney is hired to collect any past due charge assessable hereunder, the lot owner shall also be liable for all costs of collection including attorney's fees.

(g) Collection of Fines. The KHA may levy and collect fines for violation of the Covenants and Restrictions as written in this document. If a fine is levied and the homeowner fails to pay within 30 days of the assignment of the fine (s), the fine shall be a lien in favor of KHA and be collectable the same manner as in Paragraph (f) above, or in civil court. Should the civil court find in favor of KHA, the homeowner will be responsible for all court costs and attorney fees incurred by the KHA.

4. ARCHITECTURAL CONTROL COMMITTEE. The Knollwood Architectural Control Committee (KACC) consists of three (3) persons appointed by the KHA Board. Members of the KACC shall serve until they are replaced by the Board or have resigned. When a vacancy occurs on the Committee, the KHA Board shall appoint a replacement. The KACC shall have authority to approve all plans and specifications for all structures to be erected in the subdivision.

5. ARCHITECTURAL CONTROL.

(a) To maintain harmonious structural design, no building shall be erected, constructed, placed, or altered on any lot, nor shall the topography or drainage of any lot be altered until the construction plans of the structure or the topographical alterations have been approved by the KACC. Committee approval or disapproval as required in these covenants shall be in writing. The plans must show floor plan, quality of construction, materials, outside colors to be used, harmony of external design with existing structures and location with respect to lot lines, topography and finish grade elevations. Two (2) sets of complete prints must be submitted. One (1) will be kept by the KACC and one will be returned to the owner. No changes in approved plans can be made without prior written consent of the KACC. Neither the KACC nor any member of the Committee, nor any of their respective heirs, personal representatives, successors or assigns, shall be liable to anyone submitting plans for approval by reason of mistakes in judgment, negligence, or nonfeasance arising out of or in connection with the approval or disapproval or failure to approve any plans; nor shall they or any of them be responsible or liable for any structural defects in such plan or in any building or structure erected according to such plans or any drainage problems resulting therefrom. All people and entities that submit plans to the KACC agree, by submission of such plans, that they will not bring any action or suit against the Committee or KHA to act or to recover any damages or to require the Committee or KHA to take, or refrain from taking, any action. No construction of any structure shall be started until the Committee has issued its written approval.

(b) Neither the submission of any complete sets of plans for review by the KACC nor the approval of plans by that Committee shall be deemed to guarantee or require the actual construction of the building or structure therein described, and no adjacent lot owner may claim any reliance upon the submission and/or approval of any such plans or the building or structures described in the plans.

6. LAND USE. No lot shall be used for any purpose other than as a single-family residence with the exception that a home occupation may be permitted. A home occupation is defined as follows: The occupation involves only a member of the immediate family living in the dwelling, remains entirely within the dwelling, and requires use of the dwelling that is clearly incidental and secondary to its use as a dwelling, and does not change its character. In addition, the home occupation: (a) has no sign or display that will indicate the building is being used for any purpose other than that of a dwelling; (b) has no commodity sold upon the premises; and (c) has no person employed other than a member of the immediate family that lives on the premises. In no event shall a barber shop, styling salon, beauty parlor, tea room, fortune-telling parlor, animal hospital, or any form of animal care or treatment such as dog trimming, be construed as a home occupation.

7. DWELLING SIZE. (Violations classified as level 1)

No dwelling shall be erected, altered, placed or permitted to remain on any lot other than one-single-family dwelling not to exceed two and one-half (2½) stories in height. Exceptions may be made to this section only if they are unanimously approved in writing by the KACC.

- (a) GENERAL RESTRICTIONS No dwelling shall be permitted on any lot with a living floor area of the main structure exclusive of one-story open porches and garages of less than the following number of square feet for the following types of dwellings. In specific given areas, minimum square footage will be the following:

<u>Type of Home</u>	<u>Minimum Square Footage</u>
Ranch Style	1500 square feet
Tri-Level	1700 square feet (permitted only with
1 ½ Story	1,800 square feet
2 Story and Higher	1,800 square feet
Bi-Level	1,800 square feet (permitted only with specified terrain and

EXCEPT THAT,

in Lots 1 and 2, 9 thru 25, and 36 thru 46, the minimum footage shall be as follows:

<u>Type of Home</u>	<u>Minimum Square Footage</u>
Ranch Style	1,700 square feet
1 ½ Story	1,900 square feet
2 Story	2,000 square feet
Tri-Level	2,000 square feet (permitted only with specified terrain and in writing)
Bi-Level	2,000 square feet (permitted only with specified terrain and in writing)

- (b) GARAGES. All dwellings must have a full-size attached garage capable of storing at least two (2) automobiles but not to exceed space for three (3) automobiles.

(c) SPECIFIC RESTRICTIONS. If a ranch style home is to be erected on Lots Numbered 62, 63, 64, 65, 66, 67, or 68, in Pine Ridge Estates, Section 1, the dwelling must have a living floor area of the main structure exclusive of one-story open porch and garages of at least 1,500 square feet.

8. BUILDING LOCATION. (Violations classified as level 1)

No building shall be located on any lot nearer to the right-of-way line than the minimum building setback lines as shown on the recorded plat. A building shall not be located nearer than (8) feet to any side lot line. In addition, a minimum combined width of two (2) side yards must be at least twenty (20) feet. No dwelling shall be located closer than forty (40) feet to any rear lot line. For the purposes of this covenant, eaves, steps and open porches shall not be considered part of the buildings; provided, however, that this shall not be construed as permitting: (1) any portion of a building on a lot to encroach upon another lot.

9. EASEMENTS. (Violations classified as level 1)

This plat has strips of ground that vary in width and are marked as "easements." These are reserved for use as roads and for installation of water and sewer mains, poles, ducts, lines and wires, overland drainage flows and to the easement herein reserved. No permanent structures shall be erected or maintained upon the easements except as noted in Paragraph 10. No changes shall be made in the grading of any lot areas used as drainage swales as initially provided which would alter the flow of overland storm drainage runoff, but owners shall take their titles subject to the rights of the public utilities. Furthermore, any utility company in setting utility poles shall have the right to set anchor poles at any change of direction of their lines. Such anchor poles may be set on any lot line outside the easement and not more than ten (10) feet from the rear line of any lot. All utility pedestals and transformers shall be erected on or within five (5) feet of the nearest corner lot.

10. PROTECTIVE SCREENING. (Violations classified as level 1)

(a) Protective screening areas are established as shown on the plat and are noted as "non-access easements." These areas are set aside to allow for the establishment of an effective screen for the protection of the residential area. Any screen planting shall be planted and maintained at the owner's expense. No structure except a screen planting, fence, landscaping, wall, utilities or drainage facilities shall be placed or permitted to remain in such areas. No vehicular access over the area shall be permitted except to install and maintain screen planting, utilities and drainage facilities.

(b) In addition, no screen planting over thirty-six (36) inches high shall be permitted between the building setback line and front lot line.

11. FENCING. (Violations classified as level 1)

The KHA, prior to installation, must approve in writing any fencing on or at any Lot. It is the goal to keep all fencing harmonious with the architectural character of the community. No fence will be approved which obstructs necessary sight lines for vehicle traffic. Undue obstruction of views from adjoining properties and amenity areas will be taken into consideration by the KACC when reviewing fences for approval. Fences must comply with Sections 11 (a), 11 (b), 11 (c) and be constructed to professional levels of quality, design, material, composition, and color as determined by KACC. All fences shall be kept in good repair by the Lot Owner. Any placement of personal property or other property in an easement is subject to removal by the easement owner. All fences must further conform to applicable zoning and building codes. Notwithstanding any other provision in these covenants to the contrary, invisible electronic fences designed to restrict the movement of animals are expressly permitted.

(a) PERIMETER FENCING. The only perimeter fencing permitted shall be a split rail (two (2) rails high, not to exceed four (4) feet high) as used by the developer throughout the addition unless a written variance from this fence requirement is granted by the KACC prior to the construction of the fence.

(b) PRIVACY FENCE. A privacy fence not more than six (6) feet high may be constructed around a patio adjacent to the home. It must conform to present architectural standards as set by the style of home on that lot and be approved in writing by the KACC before construction of the fence begins.

(c) Security Fencing. Fencing around swimming pools may be required by state and local laws. They should be installed in accordance with state and local laws and conform to the architectural styles allowed by the KHA. Prior written approval of all security fencing is required.

12. NUISANCES. (Violations classified as level 2 and are fined per occurrence)

No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may become an annoyance or nuisance in the neighborhood.

13. PROHIBITED STRUCTURES. (Violations classified as level 1)

No trailer, modular home manufactured home, prebuilt home, basement, tent, shack, garage, barn, outbuilding, **tree house**, or any structure of a temporary character shall be moved onto, assembled or constructed on any lot or used at any time as a residence, either temporarily or permanently.

14. RECREATIONAL COURTS AND POOLS. (Violations classified as level 1)

No tennis courts or above-ground pools shall be permitted. Installation of hot tubs and in ground pools will be permitted provided they are installed after receiving written permission from the KHA Architectural Control Committee. Lighted courts of any kind are prohibited.

15. DETACHED BUILDINGS. (Violations classified as level 1)

The construction and placement of any detached storage structures to be used for the storage of lawn tools, toys, swimming pool apparatus, or any other personal property must be of a quality construction and must be maintained in attractive and neat appearance and blend with the existing home and be submitted to the KACC for written approval before construction begins. The KACC shall have the authority to require protective screening around these structures.

16. DRIVEWAYS, ROOFS, AND CHIMNEYS. (Violations classified as level 1)

No stone, cinder, **or asphalt** driveways shall be permitted. All driveways are to be a minimum of twelve (12) feet wide and must be constructed of brick pavers or concrete. If constructed of concrete, the driveway shall be at least four (4) inches thick. Circular drives in front of homes (if any) must be a minimum of eight (8) feet wide. All fireplace chimneys shall be of masonry construction. **Steel roofing material is not permitted.**

17. SIGNS. (Violations classified as level 2 and are fined per occurrence)

No sign of any kind shall be displayed on any Lot except for political candidate and ballot signs, school participation signs, signs as may be required by legal proceeding, and for advertising the property for sale or rent; these signs cannot be more than five (5) feet square. Security signs, lawn application signs and electric fence signs no larger than one (1) foot by one (1) foot are also allowed. Political signs: (1) may not be placed on a Lot more than thirty (30) days prior to the election to which they pertain; (2) must be removed within five (5) days after the date of the election to which they relate; and (3) may not exceed three (3) signs in total. In no event shall any commercial advertising signage be allowed on any Lot. The KHA can indentify to the Lot Owner any signs in violation and may remove any signs that violate these rules.

18. LIVESTOCK AND POULTRY (Violations classified as level 2 and are fined per occurrence)

No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot except that dogs, cats, or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purposes and are not permitted to become a neighborhood nuisance or hazard in any manner. **Pet owners are required to clean up waste and repair any damage caused by their pets. All pet owners shall abide by state and local laws including laws pertaining to leashing and controlling their pets.**

19. GARBAGE AND REFUSE DISPOSAL. (Violations classified as level 2 and are fined per occurrence)

No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage, weeds or other waste shall be kept only in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition and shall not be visible from the street when stored between pick-up dates. Trash shall be presented to the curb and removed from the curb no more than 24 hours before and no later than 24 hours after the pick-up date.

20. SIGHT DISTANCE AT INTERSECTIONS. (Violations classified as level 1)

No fence, wall, hedge or shrub planting that obstructs sight lines at elevations between two (2) and six (6) feet above the roadways shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting them at points twenty five (25) feet from the intersection of the street lines; or, in the case of a rounded property corner, from intersection of the street property lines extended. The same sight-line limitations shall apply on any lot ten feet from the intersection of a street property line with the edge of a driveway. No tree shall be permitted to remain within such distances of such intersection unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

21. COMPLETION DATE. (Violations classified as level 1)

Any structure begun must be completed within one (1) year from the date of beginning or thereafter completely removed. The side, front and rear yards of each lot shall be planted with grass seed or with sod, unless otherwise approved in writing by the KACC, within one hundred and twenty (120) days after the structure is completed, or the structure is occupied as a home, whichever is earlier.

22. FUEL STORAGE TANKS. (Violations classified as level 1)

All oil or fuel storage tanks must be installed underground or concealed within the main structure of the dwelling, basement or attached garage.

23. LOT DIVISION. (Violations classified as level 1)

An owner may not subdivide a lot to build an additional dwelling.

24. LIGHTING. (Violations classified as level 2)

A dusk to dawn light (or gas light) of the type approved by the KACC shall be installed on each lot in front of the front building setback line. If electric, post lights shall be equipped with automatic operators (electric eyes) to provide light from sundown to dawn.

25. RECREATIONAL VEHICLES AND COMMERCIAL VEHICLES. (Violations classified as level 2 and are fined per occurrence)

Vehicles labeled or classified as commercial by the State of Indiana and required to be registered with the Indiana Department of Transportation or the Bureau of Motor Vehicles in the State of Indiana including, without limitation, tractors, buses, mobile homes, recreational vehicles, trailers (either with or without wheels), campers, camper trailers, ((pickup trucks (unless also used as a principle mode of transportation))), boats and other watercraft, and boat trailers shall be parked only in enclosed garages. Stored vehicles and vehicles which are either obviously inoperable or do not have current operating licenses shall not be permitted within the subdivision except within enclosed garages. Notwithstanding the forgoing, service and delivery vehicles may be parked in the subdivision during service hours only for such period of time as is reasonably necessary to provide service or to make a delivery to a Lot or the common areas. All motorized recreational and utility vehicles are strictly prohibited on all common and open areas. The use of golf carts is acceptable for transport provided the carts are operated on appropriate streets and pathways and meet all state and local rules and regulations. Any vehicle that displays or stores equipment or inventory on the outside of the vehicle will be considered a commercial vehicle in this section and subject to the rules within this section.

26. UTILITIES. (Violations classified as level 2)

(a) All lines for telephone and all other public utility services, either in the streets or on any lots, shall be located underground and shall not be visible. All street or lot lighting shall be situated on posts with no lines visible. No outside above-ground television, A.M., F.M. or short wave radio antennas of any type, including but not limited to any type of satellite dish antenna, shall be erected or maintained on any lots or structures in this subdivision except as follows:

(b) A property owner may erect a direct broadcast satellite (DBS) dish that is not more than one meter (39.37") in diameter, an antenna to receive television broadcast service (TVBS) or an antenna designed to receive multichannel multipoint distribution service (MMDS). Any such dish or antenna and its support structure will meet all existing safety codes and laws governing historic preservation. The dish or antenna must be placed to the extent feasible in locations that are not visible from the street or other common property, such as the golf course. Approval of the KACC must be obtained in writing before installing the antenna. The KACC may require the owner at the owner's cost to plant shrubbery screening and to insure that the color of the dish or antenna and installation are harmonious with the landscape and architecture. All satellite dishes and antennae shall be placed on aesthetically pleasing structures.

27. SEWER - SEPTIC SYSTEMS. (Violations classified as level 1)

Until such time as a sanitary sewer system is constructed in the subdivision, or an individual sewage disposal system is approved by the Indiana Health Department, a sanitary septic tank shall be installed for each dwelling erected in the subdivision. No other sanitary provision or device for sewage disposal shall be installed or permitted to remain in this subdivision.

28. FIRES. (Violations classified as level 2 and are fined per occurrence)

Fires are allowed for recreational purposes to burn wood only. They must conform to local fire ordinances and no fire shall be permitted to burn upon any street or roadway in this subdivision.

29. MAINTENANCE OF LOTS. (violations classified as level 2 and are fined per occurrence)

Each Lot Owner shall at all times maintain its Lot and any improvement situated thereon in such a manner as to prevent the Lot or improvements from becoming unsightly. Specifically, such Lot Owner shall:

(a) Mow the Lot at such times as may be reasonably required in order to prevent the unsightly growth of vegetation and noxious weeds. In no event shall the lawn turf on any Lot exceed the lesser of eight (8) inches or the maximum height permitted by any applicable statute or ordinance.

(b) Remove all rubbish from the Lot.

(c) Maintain the landscaping on a regular basis.

(d) Remove all dead trees, shrubs, plants and debris from the Lot.

30. COMPLIANCE WITH THESE COVENANCES AND RESTRICTIONS A (3) three member KHA Covenants Compliance Board will review all covenants issues. Should this board deem a Lot and/or Lot Owner in violation of these covenants and restrictions, the board will investigate and may or may not take the following action: The lot owner will be notified via telephone or email and in writing of the lack of compliance. The lot owner will be granted fourteen (14) days from the date of the written notice that they have to take specific action to cure the violation as described in the letter. If the lot owner fails to cure the violation within the allotted 14 days, the KHA board shall fine the lot owner the sum of (50) fifty dollars for level 2 violations and (100) one hundred dollars for level 1 violations. These fines will be levied per month or per violation as mentioned in each title above. Upon request from the lot owner, the KHA board will meet with the Lot owner and make reasonable effort work out alternative solutions to avoid the fine. Should the homeowner cure the violation and then fall back out of compliance, the fine will be levied again and no appeal process will be granted.

. The intention of the board is to make certain that all lots comply with the course, scheme, and design of lot appearance in the subdivisions. Should a lot owner have a hardship that disallows compliance, the lot owner must inform the board of the hardship and seek abatement of any fine. Failure to inform the board shall allow the board to act pursuant to this covenant regardless of any hardship. All fines assessed may be appealed to the board in writing. The board shall respond to all appeals within thirty (30) days of receipt of the appeal. If a fine is assessed and the board fails to get payment within a (30) day period, the board may take action against the LOT owner in civil court, and file the necessary liens.

31. GRANDFATHER CLAUSE. Any design change (past, present or future) to a Structure, Dwelling or Lot, including, without limitation, fencing, storage structures, recreational equipment, pools and other architectural controls, that is not temporary in nature and was approved, in writing, or identified as being in compliance with the then existing Covenants, is hereby considered in compliance with current or future Covenants; provided, however, the item identified in the design change is kept in proper repair and appearance. If the item is to be replaced and is not otherwise prohibited by the current Covenants, the replacement must adhere to the current guidelines adopted and in force by the KHA at the time of replacement.

32. DURATIONS OF COVENANTS. The covenants shall remain in effect until revoked or amended.

33. AMENDMENT OF COVENANTS. These covenants may be revoked or amended at any time by a vote of 67 percent of the owners. Any amendment or revocation must be duly recorded.

34. SEPARABILITY OF COVENANTS. Invalidation of any one covenant by judgment of a court of competent jurisdiction shall in no way affect any other covenant.

35. EFFECTIVE DATE. These covenants shall be effective upon being recorded in the Office of the Recorder of St. Joseph County, Indiana.

The undersigned certifies that he is the duly elected Secretary of Knollwood Homeowners Association, Inc.; that Knollwood Subdivision has 353 lots; that _____ of the lot owners voted in favor of the foregoing amended Protective Restrictions, Covenants, Limitations and Easements; and nominated her their proxy to sign this certification.

Dated this ____ day of January, 2015.

Aviva Wulfsohn

STATE OF INDIANA)

) SS:

ST. JOSEPH COUNTY)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Aviva Wulfsohn, known to me and known to me to be the duly nominated Secretary of the Knollwood Homeowners Association, Inc., who, being first duly sworn, subscribed and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal this ____ day of January 2015.

My Commission Expires:

Notary Public
A resident of St. Joseph County, Indiana

List of Topics in Protective Restrictions with Numbers
(original version)

- 1) Architectural Control Committee
- 2) Land and Use and Building Type (2nd part of Amendment 5 adds in “Home Occupation”)
- 3) Architectural Control (this talks about power of the committee and 2nd part of Amendment was added)
- 4) Dwelling size
 - a) General restrictions
 - b) Garages
 - c) Specific Restrictions
- 5) Building Location
- 6) Easements
- 7) Protective Screening
- 8) Nuisances
- 9) Temporary Structures
- 10) Detached Buildings
- 11) Driveways and Chimneys
- 12) Signs (needs changing)
- 13) Livestock and Poultry
- 14) Garbage and Refuse Disposal
- 15) Sight Distance at Intersections
- 16) Completion date
- 17) Fuel Storage Tanks
- 18) Lot Division
- 19) Lighting
- 20) Recreational Vehicles
- 21) Homeowners Association
- 22) Utilities
- 23) Sewer - Septic Systems
- 24) Voting Requirements (has no title on paragraph)
- 25) Durations of Covenants
- 26) Separability of Covenants
- 27) Enforcement of Covenants
- 28) Effective Date

**List of Topics in Protective Restrictions with Numbers
(Revised List) 2015**

- 1) Purpose and Power of Document
- 2) Definitions
- 3) Homeowners Association
- 4) Architectural Control Committee
- 5) Architectural Control
- 6) Land Use
- 7) Dwelling size
 - a) General restrictions
 - b) Garages
 - c) Specific Restrictions
- 8) Building Location
- 9) Easements
- 10) Protective Screening
- 11) Fencing
- 12) Nuisances
- 13) Prohibited Structures
- 14) Recreational Courts and Pools
- 15) Detached Buildings
- 16) Driveways and Chimneys
- 17) Signs
- 18) Livestock and Poultry
- 19) Garbage and Refuse Disposal
- 20) Sight Distance at Intersections
- 21) Completion date
- 22) Fuel Storage Tanks
- 23) Lot Division
- 24) Lighting
- 25) Recreational Vehicles, Commercial Vehicles and Vehicle Storage
- 26) Utilities
- 27) Sewer - Septic Systems
- 28) Fires
- 29) Maintenance of Lots
- 30) Compliance with Covenants and Restrictions
- 31) Grandfather Clause
- 32) Duration of Covenants
- 33) Amendment of Covenants
- 34) Separability of Covenants
- 35) Effective Date