

LEGAL DESCRIPTION

A tract of land located in the Southeast Quarter of Section 11, Township 31 North, Range 12 East, in Allen County, the State of Indiana, more fully described as follows:

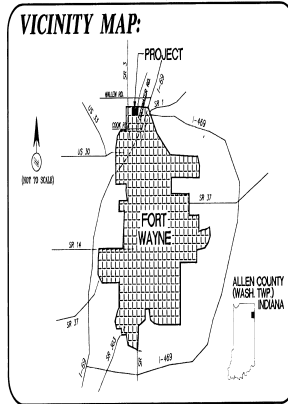
COMMENCING at a Brass Pin situated in the Southeast corner of said Southeast Quarter, Thence North 02 Degrees 50 Minutes 21 Seconds West (GPS Grid Basis of Bearings), a distance of 1327.53 feet along the East line of the South half of said Southeast Quarter to a Marker spike with tag (D. A. Brown RLS#0337) in the Northeast corner thereof; Thence South 89 Degrees 13 Minutes 18 Seconds West, a distance of 395.07 feet along the North line of said South half to the TRUE POINT OF BEGINNING; Thence South 88 Degrees 13 Minutes 18 Seconds West, a distance of 1554.27 feet along the North line of said South half; Thence North 01 Degree 51 Minutes 37 Seconds West, a distance of 180.00 feet; Thence North 06 Degrees 58 Minutes 36 Seconds West, a distance of 80.00 feet; Thence North 41 Degrees 22 Minutes 52 Seconds West, a distance of 88.56 feet; Thence North 13 Degrees 21 Minutes 21 Seconds West, a distance of 94.72 feet; Thence North 02 Degrees 06 Minutes 28 Seconds West, a distance of 1017.63 feet; Thence North 60 Degrees 13 Minutes 18 Seconds East, a distance of 420.12 feet; Thence North 01 Degree 11 Minutes 33 Seconds East, a distance of 42.72 feet; Thence South 02 Degrees 50 Minutes 21 Seconds East, a distance of 220.02 feet; Thence North 87 Degrees 09 Minutes 39 Seconds East, a distance of 192.50 feet; Thence South 02 Degrees 50 Minutes 21 Seconds East, a distance of 501.16 feet to the POINT OF BEGINNING, said tract containing 19.89 Acres, more or less, and being subject to all public road rights-of-way and to all easements of record.

NOTES:

- 1. ALL RIGHT-OF-WAY INTERSECTION MARKS TO BE 20 FEET.
2. ALL RIGHT-OF-WAY LINES TO BE DESIGNATED TO CITY OF FORT WAYNE.
3. ALL 12'-0" TO 30'-0" WIDE TO BE 50' ALIQUOT.
4. ALL PARK AREAS, COMMON AREAS OR BLOCK AREAS TO HAVE A SEWER UTILITY AND STORM DRAINAGE BASIN.
5. ALL UTILITIES MUST ALLOW FOR PROPOSED DRAINAGE CHANNELS AS SHOWN BY PLANS.
6. REVISIONS DENOTES FLOOD PROTECTION GRADE.
7. TO A 50' RIGHT DENOTES UTILITY AND STORM DRAINAGE EASEMENT.
8. R.L. DENOTES BUILDING LINE.
9. UTILITY RIGHT DENOTES UTILITY EASEMENT.
10. S.L. RIGHT DENOTES STREET RIGHT EASEMENT.
11. S.D. RIGHT DENOTES SIDEWALK DRAINAGE EASEMENT.
12. ALL LOT CORNERS AND PLAT CORNERS MONUMENTED BY 4 1/2" X 2 1/2" BRASS STAKES WITH CAP (PINK POLY) UNLESS OTHERWISE NOTED.
13. ACCORDING TO FLOOD INSURANCE RATE MAP COMMUNITY PANEL NUMBER 480003 (OASIS (EXPIRY DATE SEPTEMBER 28, 1990 & REVISED DATE FEBRUARY 16, 1995)) THIS PROPERTY LIES IN ZONE X.
ZONE X IS DEFINED AS "AREAS DETERMINED TO BE OUTSIDE 500-YEAR FLOOD PLAIN".

BENCHMARK DATA:

THE NEAREST BOLT ON THE TOP FLANGE OF THIS HYDRANT LOCATED ON THE SOUTHWEST CORNER OF BLOCK AREA "C" IN STONE CREEK SECTION I, REAR, 820.12 (NAD 83)



SECONDARY PLAT
STONE CREEK
SECTION IV

FORT WAYNE, INDIANA
A Subdivision Located in the Southeast Quarter of Section 11 all in Township 31 North, Range 12 East.

203119284
RECORDED
11/19/2001 08:46:31
BY:
ALLEN COUNTY

Plat Cab E Pg. 182

SUBDIVISION CONTROL COMMITTEE

Robert P. Kennedy, Chairman
Steven W. Davis, Member
Guthrie K. Wre, Member

Approved this 18th day of November, 2003.

BOARD OF RECORDS

Robert P. Kennedy, Chairman
Guthrie K. Wre, Member
Debra Porter-Ross, Member

AUDITORS OFFICE

Day entered to action: Subject to final acceptance for transfer.
Approved this 12th day of November, 2003.

Scale 1" = 100'
SEPTEMBER 1, 2001

SUBDIVISION DEVELOPER:
TRI-NORTH DEVELOPMENT COMPANY, LLC
John Schuemann, Managing Member
10808 La Cabreah Lane
Fort Wayne, Indiana 46845
Phone: 260-489-7095



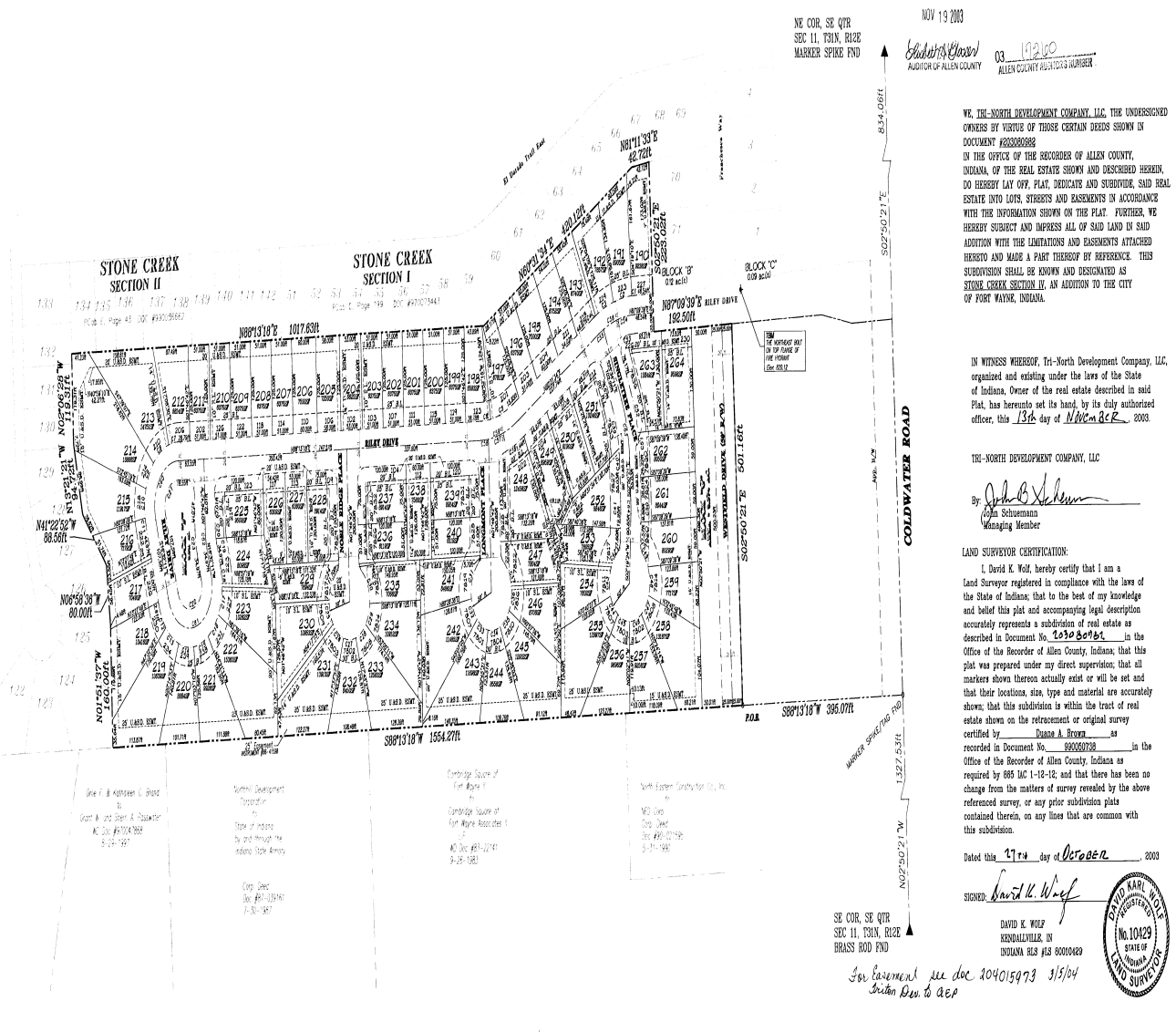
DOCUMENT PREPARED BY DAVID K. WOLF

LOT CURVE TABLE:

Table with columns: CURVE NO., BEARING, DISTANCE, CHORD BEARING, CHORD DISTANCE. Lists curve data for lots 1 through 264.

CENTERS CURVE TABLE:

Table with columns: CURVE NO., BEARING, DISTANCE, CHORD BEARING, CHORD DISTANCE. Lists curve data for lots 1 through 264.



NE COR, SE QTR
SEC 11, T31N, R12E
MARKER SPIKE PND

NOV 19 2003

Allen County Auditor's Office stamp

WE, THE TRI-NORTH DEVELOPMENT COMPANY, LLC, THE UNDERSIGNED OWNERS BY VIRTUE OF THOSE CERTAIN DEEDS SHOWN IN DOCUMENT #200308082 IN THE OFFICE OF THE RECORDER OF ALLEN COUNTY, INDIANA, OF THE REAL ESTATE SHOWN AND DESCRIBED HEREIN, DO HEREBY LAY OFF, PLAT, DEDICATE AND SUBDIVIDE SAID REAL ESTATE INTO LOTS, STREETS AND EASEMENTS IN ACCORDANCE WITH THE INFORMATION SHOWN ON THE PLAT. FURTHER, WE HEREBY SUBJECT AND IMPRESS ALL OF SAID LAND IN SAID ADDITION WITH THE LIMITATIONS AND EASEMENTS ATTACHED HERETO AND MADE A PART THEREOF BY REFERENCE. THIS SUBDIVISION SHALL BE KNOWN AND DESIGNATED AS STONE CREEK SECTION IV, AN ADDITION TO THE CITY OF FORT WAYNE, INDIANA.

IN WITNESS WHEREOF, Tri-North Development Company, LLC, organized and existing under the laws of the State of Indiana, Owner of the real estate described in said Plat, has hereunto set its hand, by its duly authorized officer, this 18th day of November, 2003.

THE-NORTH DEVELOPMENT COMPANY, LLC
By: John Schuemann, Managing Member

LAND SURVEYOR CERTIFICATION:
I, David K. Wolf, hereby certify that I am a Land Surveyor registered in compliance with the laws of the State of Indiana; that to the best of my knowledge and belief this plat and accompanying legal description accurately represents a subdivision of real estate as described in Document No. 203119284 in the Office of the Recorder of Allen County, Indiana; that this plat was prepared under my direct supervision; that all markers shown thereon actually exist or will be set and that their locations, size, type and material are accurately shown; that this subdivision is within the tract of real estate shown on the referenced or original survey certified by: Dana A. Brown, as recorded in Document No. 990307028 in the Office of the Recorder of Allen County, Indiana as required by 665 IAC 1-12-12; and that there has been no change from the matters of survey revealed by the above referenced survey, or any prior subdivision plats contained therein, on any lines that are common with this subdivision.

Dated this 17th day of October, 2003
Signed: David K. Wolf
DAVID K. WOLF
No. 10429
STATE OF INDIANA
LAND SURVEYOR

For easement see doc 204015973 3/15/04
Signed Dec to a.e.p.

RECORDED
11/20/2003 08:06:31
RECORDER
PATRICIA J CRICK
ALLEN COUNTY, IN

Doc. No. 203119284
Receipt No. 42757

DCFD 3.00
PLAT 24.00
TAX 9.00
Total 36.00

Plat Cab E Pg. 182
DEDICATION, PROTECTIVE RESTRICTIONS, COVENANTS,
LIMITATIONS, EASEMENTS AND APPROVALS APPENDED
TO THE PLAT OF **STONE CREEK, SECTION IV**
A SUBDIVISION IN WASHINGTON TOWNSHIP, ALLEN COUNTY, INDIANA

Tri-North Development Company, LLC, an Indiana limited liability company, by John Scheumann, its Managing Member, declares that it is the owner of the real estate shown and legally described in this plat ("Real Estate"), and lays off, plats and subdivides the Real Estate in accordance with the information shown on the certified plat attached to and incorporated by reference in this document. The platted Subdivision shall be known and designated as Stone Creek, Section IV, a Subdivision in Washington Township, Allen County, Indiana the "Subdivision".

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

The Lots are numbered from 190 through 264 inclusive, and all dimensions are shown in feet and decimals of a foot on the Plat. All streets and easements specifically shown or described are expressly dedicated to public use for their usual and intended purposes.

PREFACE

Stone Creek, Section IV is part of a tract of real estate which is currently planned to be subdivided into a maximum of 264 residential Lots. In addition to the recordation of the Plat of and this document, there will be recorded articles of incorporation of Stone Creek Community Association, Inc., it being Developer's intention that each Owner of a lot in Stone Creek, Section IV will become a member of said association, and be bound by its articles of incorporation and bylaws.

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

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

1.2 "Association". Stone Creek Community Association, Inc., an Indiana nonprofit corporation, and its successors and assigns.

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

1.4 "Bylaws". The Bylaws adopted by Stone Creek Community Association, Inc., and any and all amendments to those Bylaws.

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

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

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

1.8 "Developer". Shall mean Tri-North Development Company, LLC, an Indiana limited liability company, their assigns, successors or successors in interest, and any person, firm or corporation designated by them or their said successor or successor in

Handwritten signature
AUDITOR OF ALLEN COUNTY

NOV 19 2003

03
17210
ALLEN COUNTY AUDITOR'S NUMBER

interest as "Developer".

1.9 "Lot", and in plural form, "Lots". Any of the platted Lots in the Plat, or any tract(s) of Real Estate which may consist of one or more Lots or part(s) of them upon which a residence is erected in accordance with the Covenants, or such further restrictions as may be imposed by any applicable zoning ordinance; provided, however, that no tract of land consisting of part of Lot, or parts of more than one Lot, shall be considered a "Lot" under these Covenants unless the tract has a frontage of at least 50 feet in width at the established front building line as shown on the Plat.

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

1.11 "Plan Commission". The Fort Wayne City Plan Commission, or its successor agency.

1.12 "Plat". The recorded secondary plat of Stone Creek, Section IV.

1.13 "Subdivision". The platted Subdivision of Stone Creek.

Section 2. PROPERTY RIGHTS.

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

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

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

2.1.3. To dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Association's members. No such dedication or transfer shall be effective unless an instrument signed by at least two-thirds of each class of Association members agreeing to such dedication or transfer, is recorded.

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

Section 3. MEMBERSHIP AND VOTING RIGHTS

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

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

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

3.2.2 **Class B.** Class B membership consists of Developer. The Class B member shall be entitled to 450 votes less that number of votes which Class A members are entitled to exercise. Class B membership shall cease upon the happening of either of the following events, whichever occurs first:

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

3.2.2.2 on December 31, 2013.

Section 4. COVENANT FOR MAINTENANCE ASSESSMENTS

4.1 Creation of the Lien and Personal Obligation of Assessments.

Each Owner, except Developer, by acceptance of a deed for a Lot, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges; and (2) special assessments for capital improvements. Such assessments to be established and collected as provided in these Covenants and the Bylaws. The annual and special assessments, together with interest, costs and reasonable attorney fees, shall be a charge on the land and shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorney fees, shall also be the personal obligation of the person who was Owner of such Lot at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in title unless expressly assumed by them.

4.2 **Purpose of Assessments.** The assessments levied by the Association shall be used exclusively to promote the recreation, health and welfare of the residents in the Subdivision, and for the improvement of facilities in the Subdivision. In addition, assessments shall be levied to provide for the proportionate burden of the maintenance of the common impoundment basin into which the Subdivision's surface waters drain.

4.3 **Maximum Annual Assessments.** Until January 1 of the year immediately following the first conveyance by Developer of a Lot, the maximum annual assessment shall be One Hundred Dollars (\$100.00) per lot. Subsequent assessments may be made as follows:

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

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

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

4.5 **Notice and Quorum for Any Action Authorized Under Subsections 4.3 and 4.4.** Any action authorized under Sections 4.3.2 and 4.4 shall be taken at a meeting of the Association called for that purpose, written notice of which shall be sent to all members not

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

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

4.7 Date of Commencement of Annual Assessment/s Due Dates. The annual assessments allowed under Section 4.3 shall commence as to all Lots then subject to an assessment, on the first day of the month following the first conveyance of a Lot by Developer. The first annual assessment shall be pro-rated according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot at least 30 days in advance of the date the annual assessment is due. Written notice of the annual assessment shall be given to every Owner. The due dates shall be established by the Board of Directors. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association stating whether an assessment on a Lot has been paid.

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

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

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

4.9 Subordination of Assessment Lien to First Mortgages Liens.

The lien of the assessments made under the Covenants shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien against it. No sale or transfer shall relieve an owner or Lot from liability for any assessment subsequently becoming due, or from the lien of an assessment. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer.

Section 5. ARCHITECTURAL CONTROL

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

5.2 Committee Authority. The Committee shall have the exclusive authority and responsibility to review plans for construction of all primary residences in the Subdivision.

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

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

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

5.5 Non-liability of Architectural Control Committee. Neither the Developer, the Architectural Control Committee, the Association, nor any member, officer or director thereof, nor any of their respective heirs, personal representatives, successors or assigns, shall be liable to anyone by reason of any mistake in judgment, negligence, or nonfeasance arising out of or relating to the approval or disapproval or failure to approve any plans so submitted, nor shall they, or any of them, be responsible or liable for any structural defects in such plans or in any building or structure erected according to such plans or any drainage problems resulting therefrom. Every person and entity who submits plans to the Architectural Control Committee agrees, by submission of such plans, that he or it will not bring any action or suit against the Committee, the Association, or the Developer to recover any damages or to require the committee or the Developer to take or refrain from taking, any action whatever in regard to such plans or in regard to any building or structure erected in accordance therewith. Neither the submission of any complete sets of plans to the Developer's office for review by the Architectural Control Committee, nor the approval thereof 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 buildings or structures described therein.

Section 6 GENERAL PROVISIONS

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

6.2 Dwelling Size. No residence shall be built on a Lots having a ground floor area upon the foundation, exclusive of one-story open porches, breezeways or garages, of less than 1,150 square feet for a one-story residence, or less than 1,550 square feet over-all, of a residence that has more than one-story.

6.3 Building Lines. No residence shall be located on a Lot nearer to the front building setback Lot line, or nearer to the side street building setback line than the minimum building setback lines shown on the Plat. In addition, no residence shall be located nearer than a distance of 5 feet to the side Lot line on any Lot having a distance of 60.00 feet or less in width at the front building line; no residence shall be located nearer than a distance of 7 feet to the side Lot line on any Lot having a distance greater than 60.00 feet in width at the front building line; no residence shall be located nearer than a distance of 10 feet to the side Lot line on any Lot having a distance greater than 100.00 feet in width at the front building line and no dwelling shall be located on an interior Lot nearer than 25 feet to the rear Lot line.

6.4 Minimum Lot Size. No residence shall be erected or placed on a Lot having a

width of less than 50 feet at the minimum building setback line, nor shall any residence be erected or placed on any Lot having an area of less than 6,000 square feet.

6.5 Utility Easements. Easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the Plat and over the rear 10 feet and or 15 feet of each Lot. No Owner shall erect on a Lot, or grant to any person, firm or corporation the right, license, or privilege to erect or use, or permit the use of, overhead wires, poles or overhead facilities of any kind for electrical, telephone or television service (except such poles and overhead facilities that may be required at those places where distribution facilities enter and leave the Subdivision). Nothing in these Covenants shall be construed to prohibit street lighting or ornamental yard lighting serviced by underground wires or cables. Electrical service entrance facilities installed for any residence or other structure on a Lot connecting it to the electrical distribution system of any electric public utility shall be provided by the Owner of the Lot who constructs the residence or structure, and shall carry not less than 3 wires and have a capacity of not less than 200 amperes. Any public utility charged with the maintenance of underground installations shall have access to all easements in which said installations are located for operation, maintenance and replacement of service connections.

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

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

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

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

6.10 Free-Standing Poles. No clotheslines or clothes poles, or any other free standing, semi-permanent or permanent poles, rigs, or devices, regardless of purpose, with the exception of a flag pole displaying the United States flag, shall be constructed, erected, or located or used on a Lot, provided however, that the installation and location thereof must be approved by the Committee under Section 5.

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

6.12 Antennas. No radio or television antenna with more than 24 square feet of grid area, or that attains a height in excess of 6 feet above the highest point of the roof of

a residence, shall be attached to a residence on a Lot. No free-standing radio or television antenna shall be permitted on a Lot. No solar panels (attached, detached or free-standing) are permitted on a Lot. No satellite receiving disk or dish in excess of 20 inches in diameter shall be permitted on a Lot, provided however, that the installation and location thereof must be approved by the Committee under Section 5.

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

6.14 Animals. No animals, livestock or poultry of any kind shall be raised, bred or kept on a Lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose.

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

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

6.17 Driveways. All driveways on Lots from the street to the garage shall be poured concrete and not less than 11 feet in width.

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

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

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

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

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

6.23 Enforcement. The Association, Developer and any Owner (individually or

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

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

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

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

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

6.26.2 Until primary residences are constructed on all Lots in the Subdivision and certificates of occupancy are issued for those residences, in order to amend the Covenants, Developer.

6.27 Subdivision. No lot or combination of Lots may be further subdivided until approval for such subdivision has been obtained from the Plan Commission; except, however, the Developer and its successors in title shall have the absolute right to increase the size of any Lot by adding to such Lot a part of an adjoining Lot (thus decreasing the size of such adjoining Lot) so long as the effect of such addition does not result in the creation of a "Lot" which violates the limitation imposed under Section 1.9 or 6.4.

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

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

IN WITNESS WHEREOF, Tri-North Development Company, LLC, an Indiana limited liability company, by its duly authorized Managing Member, John Scheumann, owner of the Real Estate, has signed this document on this 1st day of September, 2003.

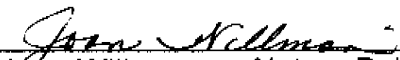
Tri-North Development Company, LLC

By: 

John Scheumann, Managing Member

STATE OF INDIANA)
) **§§**
COUNTY OF ALLEN)

Before me, a Notary Public in and for said County and State, this 1st day of September, 2003, personally appeared John Scheumann, known to me to be the duly authorized Managing Member of Tri-North Development Company, LLC, and acknowledged the execution of the above and foregoing as his voluntary act and deed and on behalf of said corporation for the purposes and uses set forth in this document.



Joan Willman, Notary Public
Resident of Allen County, Indiana

My Commission Expires:
7-06-2009

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