

BYLAWS
OF
WALLEN CHASE COMMUNITY ASSOCIATION, INC.

ARTICLE I

NAME

These are the Bylaws of Wallen Chase Community Association, Inc. (hereinafter referred to as the "Association").

ARTICLE II

PURPOSES

The Association is formed under the provisions of the Indiana Nonprofit Corporation Act of 1991 (hereinafter referred to as the "Act") as a mutual benefit corporation to serve as the means through which the Owners of the Lots in Wallen Chase may express their opinions, wishes and take action with regard to the administration, management and operation of the Association and the Properties of Wallen Chase (hereinafter referred to as the "Addition") described in the Declaration. It shall be the obligation of the Association to make provisions for the use, operation and maintenance of the Common Areas and for other matters as provided herein.

ARTICLE III

DEFINITIONS

The terms of these Bylaws are intended to be consonant with the meanings ascribed to them in the other instruments constituting the Documents of the Addition, and the following terms are defined as hereinafter provided:

"Articles of Incorporation" shall mean and refer to the Articles of Incorporation of Wallen Chase Community Association, Inc., as amended.

"Association" shall mean the Association of the Wallen Chase Owners acting as an entity in accordance with the Declaration, its Articles of Incorporation and these Bylaws.

"Board of Directors," "Board" or "Directors" shall mean the group of persons authorized and directed to manage and operate the Properties as provided by the Documents of the Addition.

"Common Areas" shall mean all real property (including the improvements thereto) for the common use and enjoyment of the Owners, including ponds, sidewalks and water retention areas. As shown on the plats appended to the Declaration, all areas within the plats not designated as lots, streets or easements shall be Common Areas.

Section 2. Voting Rights. There shall be two classes of voting membership. Class A Members shall be all Owners of Lots except the Declarant, and each Class A Member shall be entitled to one vote for each Lot owned. The Class B Member shall be the Declarant, and the Class B Member shall be entitled to five votes for each Lot owned. Class B membership shall cease and be converted to Class A membership upon the earlier of (a) when title to all Lots in all sections of the Property have been conveyed, or (b) December 31, 2005.

Section 3. Voting List. The Secretary, or Assistant Secretary, of the Association, shall keep at all times at the principal office of the Association, a complete and accurate list of all Members entitled to vote which may be inspected by any Member, for any proper purpose, at any reasonable time.

ARTICLE V

ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Each Owner of any Lot, except the Declarant, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association (1) annual assessments or charges; (2) special assessments for capital improvements; and (3) lot maintenance assessments or charges; such assessments to be established and collected as hereinafter provided. Assessments or any installments thereof which are not paid when due shall bear interest at a fluctuating rate equal to the maximum rate of interest which may be charged under the laws of the State of Indiana for consumer loans, adjusted on the first day of each calendar year. If any Owner shall fail, refuse or neglect to make any payment of any Assessment when due, the Board of Directors of the Association may in its discretion declare the entire balance of unpaid Assessments to be due and payable, with interest as aforesaid, and file a written Notice of Lien against said Owner's Lot in the office of the recorder of Allen County, Indiana, which Notice of Lien shall perfect the lien of the Association and have the same force and effect as, and be enforced in the same manner as, a mortgage lien under Indiana law, and shall include attorneys fees, title expenses, interest and any costs of collection.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of residents of Wallen Chase and in particular for the maintenance of any Lot prior to commencement of construction of a Dwelling Unit thereon, and for the improvement and maintenance of any lake(s) and all other Common Areas, including but not limited to, repair, maintenance, lighting, lawn care, snow removal, insurance, taxes and all other things necessary or desirable in the opinion of the Board of Directors of the Association in connection therewith.

Section 3. Maximum Annual Assessments. Until January 1 of the year immediately following the conveyance by the Declarant of the first Lot to an Owner, the maximum annual assessment shall be \$200 per Lot. From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year not more than 15% above the maximum assessment for the previous year without a vote of the membership. From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above 15% by the affirmative vote or written assent of 51% of each class of Members. The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 4. Special Assessment for Capital Improvements. In addition to the annual assessments, the Association may levy, in any assessment year, a special assessment applicable only to that year for the purpose of defraying, in whole or in part, the cost of construction, repair or replacement of a capital improvement upon the Common Areas, including fixtures and personal property related thereto, provided that any such assessment shall have the affirmative vote or written assent of 51% of each class of Members.

Section 5. Notice and Quorum for any Action Authorized under Sections 3 and 4. Any action authorized under Sections 3 or 4 and requiring an affirmative vote or written assent of a certain percentage of the Association membership shall be taken at a meeting 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 51% 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 the appropriate officers of the Association not later than 30 days from the date of such meeting.

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

Section 7. Date of Commencement of Annual Assessments; Due Dates. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the first conveyance of Common Areas by the Declarant to the Association. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot at least 30 days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid.

Section 8. Lot Maintenance Assessments.

(a) From and after the date of purchase of a Lot until construction of a Dwelling Unit commences, the Association shall have the exclusive right to perform all maintenance on the Lot, including but not limited to, cutting the grass, keeping the Lot free from weeds and the removal of trash and debris.

(b) Each Lot Owner, with the exception of the Declarant, may be assessed an annual fee at the rate of \$15 per month for two years following the Owner acquiring title to the Lot (the "Lot Maintenance Assessment"). Thereafter, the Association may assess the Lot Owner an annual amount which the Association, in its sole discretion, determines necessary to maintain the Lot as provided in subparagraph (a) above.

(c) The first annual Lot Maintenance Assessment shall be prorated according to the number of remaining months in the calendar year of purchase, and payment shall be due on January 1 for each succeeding year. After construction commences, the Lot Maintenance Assessment paid in the year of commencement shall be prorated for the remaining month(s) of the year following commencement and be reimbursed to the Lot Owner. The Association may offset such reimbursement against the annual assessment levied under this Article V in the succeeding year.

(d) From and after the construction of a Dwelling Unit commences upon a Lot, it shall be the duty of the Lot Owner to perform all maintenance on the Lot, including but not limited to, cutting the grass, keeping the Lot free from weeds and the removal of all trash and debris. The Association, in its sole discretion, may undertake such Lot maintenance under this subparagraph (d) should the Lot Owner fail to do so. In that event, the Lot Owner shall immediately, upon written demand, reimburse the Association, its agents and/or independent contractors for all expenses incurred in performing such maintenance upon the Lot.

Section 9. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment or other charge not paid within 30 days after the due date shall bear interest from the due date as provided in Section 1 of this Article V. The Association may bring an action at law against the Owner personally obligated to pay the same, may foreclose the lien against the Lot in accordance with the provisions of Section 1 of this Article V, or may do both. No Owner may waive or otherwise escape personal liability for the assessments provided for herein by nonuse of the Common Areas or abandonment of his Lot.

Section 10. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any

Lot, pursuant to a judgment and court order on a foreclosure of any first mortgage, shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No such sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE VI

FINANCIAL BOOKS, RECORDS AND REPORTS

Section 1. Books and Records. The Association shall keep full and complete books and records which shall show, at all times, the financial condition of the Association and a separate financial account of each Member. All books and records of any nature whatsoever of the Association shall be open for inspection by any Member, for proper purposes, at any reasonable time.

Section 2. Annual Accounting. Annually, after the close of each fiscal year of the Association and prior to the date of the annual meeting of the Association next following the end of such fiscal year, the Board of Directors of the Association shall cause to be prepared and to be furnished to each Owner a financial statement of all receipts and expenses received, incurred and paid during the preceding fiscal year.

ARTICLE VII

MEETINGS OF MEMBERS

Section 1. Place of Meetings. The Owners shall hold meetings within the State of Indiana at the principal office of the Association, or at such place as the Board of Directors shall duly authorize.

Section 2. Annual Meetings. The annual meetings of the Association shall be held at a date and time selected at the first meeting of the Owners, provided that the meeting shall be held within six months after the close of each fiscal year of the Association. At such annual meetings, the Owners shall elect a Board of Directors of the Association in the manner herein provided, and may transact such other business as may properly come before the meeting.

Section 3. Special Meetings. After the first annual meeting, special meetings of the Owners may be called by the President of the Association or by a majority of the Board, and must be called upon receipt of written request from the voting Owners of 10% or more of the total number of the Lots. Such written request shall state the purpose or purposes of the proposed meeting. Business transacted at a special meeting shall be confined to the purposes stated in the notice.

Section 4. Fixing Record Date. For the purpose of determining the Owners entitled to notice of any meeting of the Owners or any adjournment thereof, or for the purpose of any other action,

the Board shall fix, in advance, a date as the record date for such determination. Such date shall not be more than 30 nor less than 10 days before the date on which the meeting or other action takes place. If no record date is fixed, then the date shall be deemed to be fixed 10 days before the date on which the meeting or other action takes place.

Section 5. Notice of Meetings. Notice of all meetings of the Owners shall be in writing and state the place, day and hour of the meeting. Notice of the meetings other than the annual meeting shall additionally indicate the purpose of the meeting and state that it is being issued by or at the direction of the person or persons calling the meeting. Such notice shall be mailed or delivered not less than 10 days prior to the date of the meeting to each Member. Where disposition is to be made of assets, or rights or easements are to be granted in the Properties, notice must also be given to the holders of the first mortgages affected thereby.

Section 6. Waiver of Notice. Notice of the meetings need not be given to any Owner who signs a waiver of notice either in person or by proxy whether before or after the meeting. The attendance of any Owner at a meeting, in person or by proxy, shall constitute a waiver of notice of the meeting by him.

Section 7. Action of the Members. The Members present shall constitute a quorum and a vote of the majority of those present shall constitute the action of the Members, except as to those matters where law or the Documents of the Addition or Article V hereof require a different majority.

Section 8. Proxies. A vote may be cast in person or by proxy. To be valid, proxies must be duly signed and acknowledged by the Owner and must be filed with the Secretary before the meeting. A proxy is valid only for the particular meeting designated therein except as given to a first mortgagee by an Owner pursuant to a mortgage by the Owner. A proxy, except as given to a first mortgagee by an Owner pursuant to a mortgage by the Owner may be revoked by the Owner by appearance in person at the meeting and there and then filing with the Secretary at that time notice of the revocation. A proxy given to a first mortgagee by an Owner pursuant to a mortgage shall be deemed to be coupled with an interest and not revokable by the Owner until the mortgage is satisfied. When a proxy is voted it shall be deemed to be the vote of the Owner. A proxy may be voted by delivering it or mailing it certified or registered mail to the Secretary. A proxy will be deemed received by the Secretary if it is deposited in the mails, certified or registered mail, three days prior to the meeting at which it is to be voted.

Section 9. Written Consent. Any action required by the Documents of the Addition to be taken at a meeting of the Members, or any action which may be taken at a meeting of the Members, may be taken without a meeting, if prior to such action a consent in writing, setting forth the actions so taken, shall be signed by all of the Members entitled to vote with respect to the subject matter

thereof, and such written consent is filed with the minutes of the proceedings of the Members. Such consent shall have the same effect as a unanimous vote of the Members.

Section 10. Order of Business.

(a) **Annual Meetings.** The order of the business at the annual meeting of the Owners shall be:

(1) Calling the roll and certifying of proxies (optional).

(2) Proof of notice of the meeting or certificates as to waivers.

(3) Reading and disposing of unapproved minutes.

(4) Reports of the officers of the Association.

(5) Reports of the Board of Directors of the Association.

(6) Reports of committees.

(7) Election of the Directors of the Association.

(8) Unfinished business.

(9) New business.

(10) Adjournment.

(b) **Special Meetings.** The order of business at all other meetings of the Owners shall as far as practicable conform to the order of business at the annual meeting insofar as the special purpose of the meeting will permit.

ARTICLE VIII

BOARD OF DIRECTORS

Section 1. Qualifications. The Association shall be managed by the Board of Directors, each of whom shall be over the age of 21 years. The Directors shall be Owners, officers, directors, shareholders, partners, trustees or members of Owners.

Section 2. Number and Term of Office. The initial Board shall consist of three persons. Members of the Board shall be elected for a term of one year, or otherwise until their successor is elected and qualified. The number of members of the Board may be changed by a majority vote of the Association Members.

Section 3. Election.

(a) The initial members of the Board shall serve the Association for a term of one year, or otherwise until their successor is elected and qualified.

(b) Thereafter, the Board of Directors shall be elected at the annual meetings of the Members of the Association, or as required at a Special Meeting called for that purpose by the Members so entitled to vote.

Section 4. Removal and Resignation.

(a) Any or all of the members of the Corporation's Board of Directors may be removed, with or without cause, by a two-thirds vote of a quorum of Members entitled to vote at a meeting called for that purpose.

(b) Directors may not be removed without cause unless notice of the request for their removal and their resignation has been given to them and a meeting has been called for that purpose.

(c) A Director may resign at any time by giving written notice to the Board, the President or the Secretary. Unless otherwise specified in the letter of resignation, the resignation shall take effect immediately upon receipt thereof by the Board or by the officers designated to receive the same and acceptance of the resignation shall not be necessary to make it effective. Resignation shall not relieve the Director resigning from his liability by reason of malfeasance or negligence while in office.

Section 5. Vacancies. Any vacancy occurring in the Board caused by death, resignation or otherwise, shall be filled until the next date of the next annual meeting of the Owners by a majority vote of the remaining members of the Board.

Section 6. Quorum. A majority of the prescribed number of Directors shall constitute a quorum for the transaction of business or for any specific item of business. If at any meeting there is less than a quorum present, the majority of those present may adjourn the meeting from time to time unless a quorum is present. At an adjourned meeting any business which could have been transacted at the meeting originally called may be transacted without further notice. The joinder of a Director in the action of a meeting by signing and concurring in the minutes thereof shall constitute the presence of such Directors for the purpose of determining the presence of a quorum.

Section 7. Conference Calls. Any or all of the Directors or a committee designated by the Board may participate in a meeting of the Board or committee by means of a conference telephone or similar communications equipment by which all persons participating

in the meeting can communicate with each other, and participation in this matter constitutes presence in person at the meeting.

Section 8. Action of the Board. A quorum of the Board being present, a vote of the majority of those present shall constitute the action of the Board of Directors, except as to those matters where law or the Documents of the Addition require a different majority.

Section 9. Written Consent. Any action required or permitted to be taken at any meeting of the Board of Directors or of any committee thereof may be taken without a meeting, if prior to such action a written consent to such action is signed by all members of the Board or of such committee, as the case may be, and such written consent is filed with the minutes of proceedings of the Board or committee.

Section 10. Time and Place of Meetings. The Board of Directors shall meet at such times and places as the Board may determine, provided that the annual meeting be held within six months after the close of each fiscal year of the Corporation. It may hold its meetings at the office of the Association or at such other places within the State of Indiana as it may determine. A special meeting of the Board may be called by the President, or Vice President, on two days' notice given either in writing, in person, by telephone or by wire to each Director. Such special meeting must be called on the demand or request of two members of the Board.

Section 11. Notice. Regular meetings once established may thereafter be held without notice at the time and place agreed upon by the Board. If the time or the place of a regular meeting be changed by circumstances beyond the control of the Board, notice of the change shall be given in the same manner as for a special meeting. Notice of a meeting need not be given to any Director who submits a waiver of notice, whether such waiver be before or after the meeting. Attendance at the meeting shall be deemed to be a waiver of notice thereof.

Section 12. Order of Business. The order of business at all meetings of the Board of Directors shall be as follows:

- (1) Reading of the minutes of the preceding meeting and action thereon.
- (2) Reports of officers.
- (3) Reports of committees.
- (4) Unfinished business.
- (5) New business.
- (6) Adjournment.

Section 13. Presiding Officer. The President shall preside at all meetings of the Board of Directors and of the Owners.

Section 14. Fees. The fees, if any, to be received by the members of the Board as fair and reasonable compensation for services rendered shall be determined by the Owners at a meeting of the Association.

Section 15. Duties. As a means of exemplifying the powers of the Board designated in the Documents of the Addition, but not as a means of limiting them, the duties of the Board are enumerated as follows:

(a) To levy and collect assessments against the Owners for the purposes set forth herein, and to use the same in the exercise of its powers and duties.

(b) To maintain, repair, replace and operate the Common Areas.

(c) To enforce by legal means all of the provisions of the Documents of the Addition, the rules and regulations of the Properties and the resolutions and decisions rendered in pursuance thereof.

(d) To prevent loss or damage to the Properties by paying taxes, assessments or other liens against any part of the Common Areas and to assess the same against the Unit or Units subject to such liens.

(e) To pay the cost of all power, water, sewer or other utility services rendered to the Association or other parts of the Properties which are not separately billed to the Owners.

(f) To employ legal, accounting, maintenance or other personnel for reasonable compensation to perform the services required for the proper administration of the Properties.

(g) To hire and discharge personnel for the operation of the Properties on such terms and conditions as the Board may deem advisable.

(h) To supervise all officers, agents and employees of the Association, and to see that their duties are properly performed.

(i) To take possession of any abandoned Dwelling Unit to prevent damage to the other Dwelling Units or to the Common Areas.

(j) To procure and maintain adequate liability and hazard insurance on property owned by the Association.

(k) To do all other acts required by the Documents of the Addition.

Section 16. Powers. As a means of exemplifying the powers of the Board designated in the Documents of the Addition, but not as a means of limiting them, the powers of the Board are enumerated as follows:

(a) To reconstruct and reestablish the Common Areas and to make improvements thereon in the case of casualty, if approved by the Association.

(b) To engage the services of a manager or managing agent.

(c) To fix and assess charges for reasonable admission and other fees the use of parking areas or any recreational facility situated upon the Common Areas.

(d) To temporarily close public places in the Common Areas when required for special use.

(e) To make or amend rules and regulations respecting the use and operation of the Common Areas not inconsistent with the other Documents of the Addition.

(f) To foreclose the lien against any Lot for which assessments are not paid within 30 days after due date or to bring an action at law against the Owner personally obligated to pay the same.

(g) To purchase at a foreclosure sale, or from a defaulting Owner in lieu thereof, any Lot, and to hold, mortgage or lease the same.

(h) To accept a deed from an Owner who desires to relieve himself from the payment of future assessments.

(i) To adopt a resolution designating two or more Members to constitute an executive committee, which shall have and exercise all the authority of the Board to the extent limited by the resolution, provided that the designation of a committee and the delegation of authority to it shall not operate to relieve the Board or any member thereof of any responsibility imposed upon it by law and by the Documents of the Addition.

(j) To cause any officers or employees to be bonded, as it may deem appropriate.

(k) To suspend the voting rights and the right to use of the recreational facilities by an Owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed 30 days for any infraction of its published rules and regulations after a hearing by the Board of Directors of the Association.

(1) To do any and all things which their duties and prudent administration of the Properties would require.

ARTICLE IX

OFFICERS

Section 1. Election and Term. At the annual meeting of the Board there shall be elected a President, Secretary, Treasurer and such Vice Presidents to assist the President as may be required but not exceeding three. These officers shall all serve for a term of one year, or until their successor has been duly elected and qualified. Any two or more offices may be held by the same person, except that the duties of the President and the Secretary shall not be performed by the same person.

Section 2. Compensation. The compensation of all the officers and employees of the Association shall be fixed by the Board. This provision shall not preclude the Board from engaging a manager or managing agent of the Association nor preclude the contracting with him for his full-time service.

Section 3. Removal. All employees of the Association may be removed peremptorily by the board. The officers may be removed as provided in Article VIII, Section 4.

Section 4. Vacancies. Whenever any vacancies shall occur in any office by death, resignation, increase in the number of offices of the Association, or otherwise, the same shall be filled by the Board, and the officer so elected shall hold office until his successor has been chosen and qualified.

Section 5. President. The President is the chief executive officer of the Association and has general and active supervision and direction over the business and affairs of the Association and over the Association's several officers, subject, however, to the direction and control of the Board of Directors. The President shall preside at each meeting of the Members and of the Directors. Unless otherwise provided by law, the Documents of the Addition, or by the Board of Directors, the President has the power to sign, execute and deliver in the name of the Association, all deeds, mortgages, bonds, contracts, vouchers for payment or other instruments. The President shall see that all orders and resolutions of the Board shall be carried into effect. In general, the President shall perform all duties incident to the office of the President and such other duties as may from time to time be assigned to him by the Bylaws or by the Board of Directors.

Section 6. Vice President. The Vice President shall perform all duties as shall be delegated to him by the President. He shall serve as chairman of the respective committees which the Board shall deem appropriate. If there is more than one Vice President, they shall exercise the powers and perform the duties of the President in his absence or disability in the order of their appointment.

Section 7. Secretary. The Secretary shall attend all meetings of the Members and of the Directors, and shall keep or cause to be kept in a book provided for such purpose a true and complete record of the proceedings of such meetings, and perform a like duty for all committees appointed by the Board of Directors, when required. He shall attend to the giving of all notices to the Owners, officers and directors, and shall supervise the service thereof. He shall prepare a certified list in alphabetical order of the names of the Members entitled to vote, which list shall be made available at each meeting of the Members, and at any other reasonable time. He shall perform all other duties incident to the office of the Secretary of the Association as may be required by the President, the Board or the Bylaws.

Section 8. Treasurer. The Treasurer shall keep correct and complete financial records and books of account for the Association, showing accurately at all times the financial condition of the Association, furnishing such information upon the request of the Board of Directors. He shall have custody of all property of the Association, including all funds, securities and evidences of indebtedness. He shall keep the assessment roll and the accounts of the Owners. He shall deposit all monies and other valuables in the name of and to the credit of the Association in such depositories as shall be designated by the Board. He shall disperse the funds of the Association as may be ordered and authorized by the Board and shall preserve proper vouchers for such disbursements. He shall render an annual report at the annual meeting of the Owners. The Treasurer and the President shall, as prescribed by the Board, report on the operation of the Common Areas and the payment of expenses. He shall perform such other duties as may be prescribed by the Bylaws, the President or the Board, and may be required to furnish bond in such amounts as shall be determined by the Board.

ARTICLE X

RULES AND REGULATIONS

The Board may adopt rules and regulations concerning the Properties. The rules and regulations shall govern the details of the operation and the use of the Common Areas and facilities, and the restrictions on and requirements for the use and maintenance of the Dwelling Units. They shall be designed to prevent unreasonable interference with the use of the Owner's respective Lots and the Common Areas by other Owners and their guests. The rules and regulations may be amended from time to time by the Board.

ARTICLE XI

AMENDMENTS TO THE BYLAWS

To the extent not inconsistent with the other Documents of the Addition, the Board of Directors shall have the power, without the assent or vote of the Members, to alter, amend or repeal the Bylaws of the Corporation, and the affirmative vote of a majority of the

Board shall be necessary to effect such alteration, amendment or repeal.

ARTICLE XII

INCORPORATION AND CONSTRUCTION OF DOCUMENTS

The Declaration and Articles of Incorporation are incorporated by reference in these Bylaws, and these documents are to be construed together.

ARTICLE XIII

PARLIAMENTARY RULES

Roberts Rules of Order (latest addition) shall govern the conduct of proceedings except where the Declaration or the laws of the State of Indiana require a different method of procedure.

ARTICLE XIV

GENDER, SINGULAR, PLURAL

Whenever the context so permits, the use of the plural shall include the singular, the plural, and any gender shall be deemed to include all genders.

ARTICLE XV

CAPTIONS

Captions used in the Documents of the Association are inserted solely as a matter of convenience and shall not be relied upon or used in construing the effect or meaning of any of the text of the Documents of the Association.

ARTICLE XVI

SEVERABILITY

If any provision hereof, or any section, sentence, clause, phrase or word, or the application thereof in any circumstances be judicially held in conflict with the laws of the State of Indiana, then the said laws shall be deemed controlling and the validity of the remainder hereof and the application of any such provision, section, sentence, clause, phrase or word in other circumstances shall not be affected thereby.