

SUPPLEMENTARY DECLARATION XXIV
TO THE
DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS
OF

TIPTON LAKES COMMUNITY ASSOCIATION, INC.

(Cluster #24, Commonly Known as Turtle Bay)

THIS DECLARATION made this 15th day of November, 1994, by Tipton Lakes Company, Inc., an Indiana Corporation (hereinafter referred to as the "Developer")

Preamble

WITNESSETH:

WHEREAS, Developer is the owner of the land contained in Turtle Bay, as recorded in Plat Book Q, Page 25B of the Bartholomew County Recorder's Office which may in whole or in part be subjected to the provisions of the Declaration of Covenants, Conditions, and Restrictions of Tipton Lakes Community Association, Inc., hereinafter the "Declaration," recorded in the Office of the Recorder of Bartholomew County, Indiana in Record 59, Page 992;

NOW THEREFORE, the Developer hereby declares that Lots 1 through 68 plus Blocks A, B, C, and D and any other areas serving as Common Areas or Cluster Common Areas in Turtle Bay and any additions thereto as may be made pursuant to Article III hereof, shall be annexed to Tipton Lakes Community Association, Inc. and shall be held transferred, sold, conveyed, and occupied subject to the covenants, restrictions, easements, charges and liens of the Declaration and of this Supplementary Declaration each of which is for the benefit of said Property and each Owner thereof.

Article I

Definitions

The definitions as set forth in the Declaration and Bylaws of Tipton Lakes Community Association, Inc. are hereby incorporated in full by reference.

Article II

Cluster and Neighborhood Designation

Section 1. Cluster Designation. The aforementioned land in Turtle Bay is hereby designated as a Cluster of the Tipton Lakes Community Association, Inc. and is identified as Cluster #24.

Section 2. Neighborhood Service District Designation. The aforesaid Cluster or any portion thereof may be incorporated into a Neighborhood Service District in accordance with the Declaration, at which time the Neighborhood Service District shall be established and designated by Supplementary Declaration.

Article III

Property Subject to this Supplementary Declaration

Section 1. Existing Property. The aforementioned Lots, Blocks and Common Areas, are hereby subjected to the Declaration and this Supplementary Declaration.

Section 2. Common Areas. The Common Areas hereby subjected to the Declaration by this Supplementary Declaration shall include Blocks A, B and C, which shall be owned by the Association and which shall be reserved solely for use as a natural landscape buffer, for entry signage and for landscaping.

Blocks A, B and C may not be used for residential lots. In addition the entry landscaping on these Blocks and the cul-de-sac islands to be owned by the City of Columbus as shown on the plat, shall be deemed Cluster Common Areas and maintained as further defined herein out of Cluster Assessments. No other Common Areas to be owned by the Association and for general Association use and enjoyment, nor Limited Common Areas are currently planned for this Cluster. The foregoing listing of Common Areas within this Cluster may be changed from time to time in accordance with the Governing Documents.

Section 3. Additions to Existing Property. All or any part of the land described in the Development Plan, or land which is contiguous thereto, may be added to this Cluster by the Developer, without the consent of the Owners, within five years of the date of this instrument, by the filing of record a Supplementary Declaration with respect to such land which designates it as part of this Cluster and by filing with the Association the plat plans for such addition. For this purpose, "Contiguous" land shall also mean land which is separated from land already described in the Development Plan by an area dedicated to public use.

Article IV

Cluster Assessments

Section 1. Purpose of Assessments. The Board of Directors may establish an Annual Cluster Assessment as provided for in the Declaration and impose such upon the Lots and Living Units subjected to this Supplementary Declaration which may be used to defray the costs of construction, maintenance, repair or replacement of Cluster Common Areas and facilities and to provide for differentials in services and benefits unique to this Cluster which may include but shall not be limited to the following, and which may be changed from time to time in accordance with the Governing Documents:

- A. Special Cluster signage, mailbox cluster structures and entryway landscaping serving primarily this Cluster, if any, and not otherwise the responsibility of the Association generally, any specific Owner or Owners, or any other entity.
- B. Landscaping and improvements in Blocks A, B and C as further defined herein.
- C. Others as provided for in the Governing Documents.

Section 2. Method of Assessment. The method of assessment shall be in accordance with that established in Section 5.01(d) of the Declaration.

Section 3. Maximum Cluster Assessment. The initial maximum allowable Annual Cluster Assessment is hereby established in the amount of \$248.00 per assessment year per Lot or Living Unit situated within this Cluster, which shall be effective until the first day of the fiscal year following the establishment of this Cluster.

Section 4. Lake Maintenance Contribution. The initial maximum allowable Lake Maintenance Contribution is \$7.00 per assessment per month for Lots 42 through 64.

Section 5. Change in Maximum. Changes in the maximum allowable Annual Cluster Assessment for this Cluster shall be effected in accordance with Section 5.04(iv) of the Declaration.

Article V

Protective Covenants

Section 1. Land Use and Building Type. No Lot shall be used except for residential purposes. No structure shall be erected, altered, placed, or permitted to remain on any Lot other than one detached Single Family dwelling not to exceed two and one-half stories in height, a private garage

for not more than three cars, and other outbuildings incidental to residential use of the premises. Duplexes, apartment buildings, and similar construction are expressly prohibited.

Section 2. Design.

- A. Design. House and landscape plans must be approved by the Design Review Committee. Design Review includes decks, docks, and finish floor elevation.
- B. Garages. All garages shall be attached two or three-car garages and have a separate pedestrian door to the side or rear yard. Garage doors may not contain glass or glazing. Garage entries that either face the street or face a front court yard are considered front entry garages. Side entry garages are defined as garage entries that face the side yard lot line.
 - 1. Front Entry Garages. Front entry garages shall have single doors only. Three door front entry garages shall have one door offset (in a different plane) from the other two doors by a minimum of eight inches. The front wall of the garage must not be closer than 35 feet to the property line if the garage doors face the street. Driveways shall not exceed 20 feet in width at the point of entry to the Lot but may widen gradually to accommodate a wider garage entry.
 - 2. Side Entry Garages. Lots 23 through 36 shall have side entry garages only. Double doors may be used on side entry garages. Driveways for side entry garages may not exceed 12 feet in width at the point of entry to the Lot.
- C. Materials. For each home no more than three basic exterior materials, in addition to glass, will be used, unless this is specifically waived by the Design Review Committee. Vinyl and aluminum siding will not be permitted on any lot. Materials shall be subject to Design Review Committee review.
- D. Color. External color schemes are subject to review and Approval by the Design Review Committee. Secondary colors for doors, windows, window shutters, architectural trim, or other details are also subject to Approval.
- E. Buildable Area. Houses shall be sited to enhance the overall Cluster design and maximize natural views.
- F. Driveways and Sidewalks. Special attention will be given to driveway materials and design related to overall Cluster consistency. All driveways must be paved with asphalt, concrete or brick unless otherwise approved by the Design Review Committee. Each Owner shall build a concrete sidewalk five feet in width along all street frontages as a part of the residential building. Sidewalks must be installed within

24 months from date of Lot purchase or as a part of the house construction, whichever is first to occur. Cross slope shall not exceed 2% (1/4 inch per foot) or in accordance with local, state and federal laws. The sidewalk should continue through the driveway and be discernible by use of materials, edges and joints. Sidewalks along Box Turtle Court and Channel Drive shall be eight feet from back of curbs, sidewalks along Leatherback Drive and Leatherback Court shall be five feet from back of curbs, and sidewalks along Turtle Bay Parkway shall be eight and one-half feet from back of curbs.

- G. Fences. No fences are allowed except fences that are required by City Ordinance, e.g., swimming pools. All fences must be open type "wrought iron" look fences. Fences may only be of materials and design approved by the Design Review Committee. Chain link and similar fences are not acceptable. No fences shall be placed between the principal residence and the local street right-of-way, without the Approval of the Design Review Committee.
- H. Landscaping. The landscaping plan shall include at least two deciduous trees of 2 1/2 inch minimum caliper in the front yard. No existing trees more distant than ten feet from the planned improvements and greater than 3 inch caliper shall be removed without the specific Approval of the Design Review Committee. Landscaping which identifies side lot lines is encouraged. No landscaping shall be removed from right-of-way.
- I. Out Buildings. Storage sheds and other buildings or structures, such as gazebos, greenhouses, kennels, swimming pools and their accompanying facilities must be of a design and location approved by the Design Review Committee. No wholly above-ground pools will be allowed.
- J. Dwelling Size. Lots 1 through 22 shall contain a primary residential building having a total finished area of at least 2,200 square feet. Lots 23 through 68 shall contain a primary residential building having a total finished area of at least 3,000 square feet. Finished area for this purpose is defined as heated space exclusive of garages, basements, attics, decks, breezeways, open or enclosed porches.
- K. Building Coverage. Building coverage shall not exceed 25% of the Lot's acreage. Driveways and parking areas are not included in this ratio. All buildings, garages, storage sheds and similar facilities are included.
- L. Signs. No sign of any kind shall be displayed to the public view on any Lot or the Common Areas, except ordinary 2'x 2' "For Sale" signs, without the prior Approval of the Design Review Committee.

- M. Exterior Lighting. Any exterior lighting installed on any Lot shall either be indirect or of such controlled focus and intensity as not to disturb the residents of adjacent property. Ornamental post lights shall be designed to be in harmony with the lighting fixtures at the street or road corners. Exterior lighting must be approved by the Design Review Committee.
- N. Mechanical and Electrical Equipment. Objects, such as air conditioning compressors, gas meters, electric meters, and vents shall be architecturally compatible with the buildings or screened from public view, and approved by the Design Review Committee.
- O. Building Placement. Building placement should take into consideration existing site conditions. Features such as changes in terrain elevation and interesting views should be exploited where they occur, and every effort should be made to preserve existing plant materials. Building placement should show consideration for neighbors.
- P. Building Location. Building setback lines are hereby established as shown on the plat. The building setback line shown on the plat may not be varied without the written Approval of the Design Review Committee. No Living Unit shall be constructed within 40 feet of the lake water line (elevation 667') or within 10 feet of side property lines unless approved by the Design Review Committee.
- Q. Chimneys. Internal and external chimneys shall be masonry only.
- R. Access Limitations. No Lot shall have direct access from Tipton Lakes Boulevard or Goeller Road.
- S. Special Conditions.
- Lot 13 shall front on and have driveway access to Leatherback Drive.
 - Lots 30 and 31 shall front on Turtle Bay Parkway.
 - Lot 38 shall front on and have driveway access to Box Turtle Court.
 - Lot 55 shall have a driveway to Leatherback Court.

Section 3. Construction Regulations. Trailers, field offices, etc. shall be parked in approved locations and removed upon completion of construction. Contractors are permitted to store construction materials on their site, but all materials shall be neatly stacked and any such storing shall be at the contractor's risk.

No tracked vehicle shall be permitted on any paved road. Contractors shall clean up all debris on their construction sites on a regular basis. Loose paper, cardboard, etc. shall be covered or weighted down to prevent its blowing across the site. No trash shall be dumped, burned, or buried. All dirt, mud, or debris shall be promptly removed from public and private streets. Upon completion the contractor shall remove any unused materials, equipment, and debris and shall clean all streets and repair all property damaged by him including, but not limited to, restoration of grades, grass, trees, repair to all streets, pathways, curbs, drains, signs, lighting and fencing.

Topsoil shall be separated from subsoil and be stockpiled in a mound and will be replaced where needed after construction is complete. Temporary berms shall be constructed around the topsoil to prevent erosion. The contractor shall establish erosion control measures which will prevent sedimentation of materials off site. A minimal amount of existing vegetation shall be disturbed during excavation and grade. Dikes, benches, berms, checkdams, level spreaders, straw bale barriers or other common erosion control measures shall be used where necessary and appropriate.

All homes and original landscaping and other structures shall be completed within 12 months of the beginning of such construction on the Lot, unless otherwise approved by the Design Review Committee.

Section 4. Trees. Generally, no living trees more than 3 inches in caliper and beyond 10 feet of any planned physical improvement shall be removed without the express written Approval of the Design Review Committee. The Design Review Committee may require that these clearing limits be staked with continuous tape and that significant trees be protected by snow fence barriers. The Design Review Committee may require replacement of any excessive loss of trees due to carelessness or accident by an equal number of 3-1/2 to 4 inch trees. These must be of a species recommended by the Design Review Committee.

Section 5. Parking. The parking of junk or disabled vehicles or vehicles which are not properly registered or licensed on the Lots or Common Areas is expressly prohibited unless such vehicles are kept from public view in private garages. The Board may issue additional regulations pertaining to parking.

Section 6. Damage or Destruction of Living Unit. In the event of damage to or destruction of a Living Unit or other improvements situated in a Lot by fire or other means, any repair or replacement of such Living Unit or improvement shall be done in accordance with the original approved plans and specifications therefor unless otherwise approved by the Design Review Committee.

Section 7. Temporary Structures. No house trailer or mobile home, either with or without wheels, shall be permitted to remain on any Lot other than for, and during such reasonable period of, construction of the Living Units or for bona fide visits by guests of the Occupants of the main house and then only one such vehicle at a time.

After the construction period, such vehicles may not be present on any Lot for more than such reasonable period of time as the Board by resolution

may establish. Any use of house trailers and mobile homes must be in accordance with local zoning ordinances. No trailer, tent, shack, garage, barn, or other outbuilding shall at any time be used for human habitation temporarily or permanently, nor shall any structure of a temporary character be used for human habitation. Recreational vehicles, motor boats, house boats and similar water borne vehicles may be maintained, stored, or kept on any Lot only if housed completely within a permanent structure. No Lot shall at any time be used for the parking of semi-trailer trucks.

Section 8. Garbage and Refuse Disposal. Trash, garbage or other waste shall be kept in sanitary containers. All incinerators or other equipment for the storage or disposal of such materials shall be kept in a clean and sanitary condition and shall be located in areas concealed from view from outside the Lot. All rubbish, trash, or garbage shall be regularly removed from the premises, and shall not be allowed to accumulate thereon. All Living Units must be equipped with garbage disposals. Trash, leaves and other similar material shall not be burned without the written Approval of the Association, and any such burning shall be in accordance with all local, state or federal laws. The Board may promulgate additional regulations for waste disposal procedures.

Section 9. Maintenance by Owner.

A. Lot Maintenance. As further provided herein, every Owner shall promptly perform all maintenance and repair within his own Lot, which, if neglected, would affect the value of the Property, or any Lot or Living Unit thereon, and which is the responsibility of the Owner to perform personally. Each Lot shall be maintained neat and clean and free of paper, trash, uncut weeds or unsightly growth or other debris. No Owner or Occupant shall cause or permit anything to be hung or displayed on the outside of the windows or placed on the outside walls of any building, and no sign, awning, canopy, shutter or other attachment or thing shall be affixed to or placed upon the exterior walls or roof or any other parts of any building without the prior Approval of the Design Review Committee. No permanent clotheslines, equipment, service yards, or storage piles visible from outside the Lot shall be permitted upon any Lot, Living Unit or Common Area. Owners of Lots abutting Tipton Lakes Boulevard and the respective rights-of-way and vegetation easements, if any, are responsible for maintaining, but may not alter, the trees and landscaping in place there up to the nearest hard surface, be it road surface or pedestrian walkway. Tipton Lakes Community Association maintains the landscaping between the pedestrian walkway and the road surface out of the General Assessment.

B. Maintenance of Common Areas and Other Areas. No clothes, sheets, blankets, rugs, laundry or other things shall be hung out or exposed on any part of the Common Areas. The Owners and Occupants shall endeavor to keep the Common Areas free and clear of rubbish, debris, and other unsightly materials. The Owner of each Lot shall be responsible for the maintenance of

the unpaved right-of-way adjacent to his Lot, except for the cul-de-sac island.

- C. Shoreline Maintenance. Each Owner of a Lot which abuts a lake or canal or other body of water within Tipton Lakes shall maintain the shoreline and water's edge adjacent to the Lot neat and clean and free of paper, trash, uncut weeds or unsightly growth or other debris.

Section 10. Utilities. All utilities along the internal roads and serving individual Lots shall be placed underground.

Section 11. Sewage Disposal. No Living Unit shall be erected unless it contains inside flush toilets connected with sewage disposal services provided by the City of Columbus, or other systems approved by the City of Columbus and by the Design Review Committee.

Section 12. Water Supply. No individual primary water supply system shall be permitted on any Lot. Primary water shall be obtained from the City of Columbus. Water may not be removed from the lakes without written permission from the Board.

Section 13. Oil and Mining Operations. No gas, oil, mineral, quarry, or gravel operations shall be engaged in on any Lot except as provided in the Declaration.

Section 14. Animals. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot or in the Common Areas, except that dogs, cats, or customary household pets may be kept on a Lot, provided that such pets are not kept, bred or maintained for any commercial purpose, and do not create a nuisance. An Owner shall be fully liable for any damage to the Common Areas caused by his pet. The Board may adopt such other rules and regulations regarding pets as it deems necessary from time to time. Any pet which, in the judgment of the Board based on a decision of the Covenants Committee following procedures ensuring due process, is causing or creating a nuisance or unreasonable disturbance or noise, shall be permanently removed from the Property upon three (3) day's written notice from the Board to the respective Owner.

Section 15. Antennas. Exterior antennas are discouraged, particularly in areas served by Cable TV. All such antennas must be specifically approved by the Design Review Committee. Such Approvals, if given, will be limited to antennas not exceeding thirty square feet of grid area and not extending more than ten (10) feet above the highest point of the roof, unless unusual circumstances prevail. Satellite dishes are subject to Design Review.

Section 16. Nuisances. No noxious or offensive activity shall be carried on or permitted upon any Lot, nor shall anything be done therein which may be or may become an annoyance or nuisance to the neighborhood.

Section 17. Applicable Laws. All applicable Federal, state and Local codes, regulations, ordinances, and laws shall be complied with.

Section 18. Hazardous Use. Nothing shall be done or kept on or in any Lot or in the Common Areas which will create a hazard, threat thereof, or actual damage to other Lots, Living Units or the Common Areas.

Section 19. Structural Soundness. Nothing shall be done or permitted on any Lot or in any Living Unit which will impair the structural integrity of any building, structurally change any building or impair any easement or hereditament, except as otherwise provided in the Declaration, the Bylaws, or this Supplementary Declaration.

Section 20. Garage Doors. For security, energy efficiency, and the appearance of the neighborhood, garage doors shall be maintained closed to the extent it is reasonably convenient in the actual use of the garage.

Section 21. Mailboxes and Newspaper Tubes. Mail delivery shall be to the designated mailboxes in the installed mailbox clusters. The mailbox cluster housings are maintained by the Cluster; however, the operational aspects of the individual mailboxes are the individual's responsibility. The Association does not keep extra mailbox keys and is not responsible for locksmith functions. Newspaper tubes are not permitted unless specifically approved by the Design Review Committee.

Section 22. Lake Use - Regulations and User Fees. The Association may assign any or all of the rights it may have in the use of the Lakes and Lake Property to the Members of the Association, their families and guests. Such use of the Lake and Lake Property may be subject to rules and regulations promulgated by the Board and to user fees for such activities as constructing boat docks along the lakes, placing boats upon the lakes, and fishing upon the lakes, among others. Such rules and regulations may include limitations on the types and sizes of boats permitted on the lakes and specifications for the type, size and location of boat docks, if permitted, as further provided herein.

Section 23. Boat Docks and Boat Houses. Those Owners in this Cluster whose Lots directly abut the lakes and canals of Tipton Lakes may be entitled to construct docks and boat houses for the purpose of mooring boats approved by the Association and similar approved uses. The design and location of such docks and boat houses must be approved by the Design Review Committee. The construction and use of such docks and boat houses shall be in accordance with rules and regulations which may be imposed by the Association and may be subject to user fees so imposed.

Section 24. Lake Pollution Control. The Board may adopt regulations prohibiting or restricting activities in Clusters in reasonably close proximity to the lake system which may, in the Board's judgment, pose a threat of pollution to the lake system. Among other activities, the Board may so regulate landscape fertilization, bug spraying, and other activities which may result in the contamination of the lake system and activities which may result in the flow of sediments into the lake system.

Section 25. Use of Lake Water Prohibited. Lake or pond water is not to be used for pet consumption, landscape irrigation, water supply for open loop geothermal systems, or other household uses.

Section 26. Shoreline Treatment. The individual Owner(s) in this Cluster are required to properly maintain their lakefront shoreline treatments which were designed and installed to prevent the erosion of the shoreline and help control the growth of aquatic weeds, in accordance with rules on this matter adopted from time to time by the Board. All shoreline treatments are expressly subject to Approval of the Design Review Committee. (Note: The Association's Regulations on Shoreline Treatment and Erosion Control contained in the Design Guidelines may indicate certain pre-approved shoreline treatments.)

Section 27. Damage to Common Areas by Owner. In the event that the need for maintenance or repair of Common Areas is caused through the willful or negligent act of the Owner, Occupant, his family or guests, or invitees, as determined by the Board or Covenants Committee, and not covered or paid for by insurance on such Common Areas, the cost of such maintenance or repairs shall be added to and become a part of the assessment to which the applicable Lot or Living Unit is subject.

Section 28. Exceptions. The Board of Directors may issue temporary permits to except any prohibitions expressed or implied by this Supplementary Declaration, provided the Board can show good cause and acts in accordance with adopted guidelines and procedures.

So long as the Developer is engaged in developing or improving any portion of the Properties, it shall be exempted from the provisions of this Supplementary Declaration affecting movement and storage of building materials and equipment, erection and maintenance of directional and promotional signs and conduct of sales activities, including maintenance of model Living Units. Such exemption shall be subject to such rules as may be established by the Developer to maintain reasonable standards of safety, cleanliness and the general appearance of the Properties.

Article VI

Easements

Section 1. General. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat or plats. Within these easements no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction of flow of natural drainage channels in the easements. The easement areas of each Lot and all improvements within it shall be maintained continuously and kept free of debris by the Owner of the Lot, except for those improvements for which a public authority or utility company or the Association is responsible.

Section 2. Pedestrian Easements. There are hereby created easements for pedestrian rights-of-way, if any, over and across Lots as shown on the plat.

Section 3. Vegetation. Vegetation easements, if any, are shown on the aforementioned plat or plats. The Association may enter said areas to maintain, alter or replace vegetation within the easement. No Lot Owner

may alter, remove or replace any shrub or tree within the easement without the express written Approval of the Design Review Committee.

Section 4. Encroachment Easements. Each Lot shall be subject to an easement for encroachments created by construction, settling and overhangs for all fences built on or near the side yard property lines, if any. A valid easement for said encroachments and for the maintenance for same, so long as such encroachments stand, shall and does exist. In the event such a fence is partially or totally destroyed and then rebuilt, the Owners so affected agree that minor encroachments due to construction shall be permitted, and that a valid easement for said encroachment and the maintenance thereof shall exist.

Article VII

General Provisions

Section 1. Duration. The foregoing Supplementary Declaration is to run with the land and shall be binding on all parties and all persons claiming under it until January 1, 2030, at which time said Declaration shall be automatically extended for successive periods of ten years unless changed in whole or in part by an instrument signed by at least two-thirds of the Owners in this Cluster, approved by the City of Columbus and recorded.

Section 2. Amendment. This Supplementary Declaration may be amended by an instrument signed by the Developer so long as the Developer continues to hold Developer's rights as provided in the Declaration and not less than two-thirds of the remaining Owners of Lots or Living Units in this Cluster.

Any amendment must be recorded in the Office of the Recorder of Bartholomew County, Indiana. No such Agreement shall be effective unless written Notice of the proposed agreement is sent to every Owner of a Lot or Living Unit in the Cluster at least thirty (30) days in advance of any action taken and no such agreement shall be effective with respect to any permanent easement or other permanent rights or interests relating to the Common Area, Cluster Common Area, Limited Common Area, or Lake Property created in the Declaration or this Supplementary Declaration. However, because development and recordation of this Supplementary Declaration preceded final results of marketing and budget analysis and final Approval of Federal Mortgage Agencies, for a period of two years from the date of recordation of this Supplementary Declaration the Developer reserves the right to amend the provisions of this Supplementary Declaration including but not limited to modifying the stated maximum Annual Cluster Assessments or other changes in response to changes in requirements of government agencies and financial institutions. Such amendments shall be effected by: (1) giving Notice to the Association and Cluster Owners other than Developer of proposed changes; (2) securing the Approval of appropriate local governmental bodies; and (3) securing Approval of the Federal Mortgage Agencies.

Section 3. Severability. Invalidation of any one of the provisions of this Supplementary Declaration by judgment or court order shall in no

