

SUPPLEMENTARY DECLARATION XXXIII TO THE
DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS
OF
TIPTON LAKES COMMUNITY ASSOCIATION, INC.
(Cluster #33, Commonly Known as Westlake Hills)

THIS DECLARATION made this 29th day of AUGUST, 2005, by Westlake Hills Development, LLC (hereinafter referred to as the "Declarant") and by Tipton Lakes Company, Inc., an Indiana Corporation (hereinafter referred to as the "Developer").

Preamble

WITNESSETH:

WHEREAS, Declarant is the owner and developer of the land contained in Westlake Hills, as recorded in Plat Book R, Page 98C 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 and the Declarant hereby declare that Lots 1 through 47 and any areas serving as Common Areas or Cluster Common Areas in Westlake Hills 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 Westlake Hills is hereby designated as a Cluster of the Tipton Lakes Community Association, Inc. and is identified as Cluster #33.

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 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 B and E, which shall be owned by the Association and which may not be used for residential lots. In addition, Blocks C and D may be owned by the Association. Any cul-de-sac and entry island owned by the City of Columbus as shown on the plat shall be deemed to be Cluster Common Areas and maintained as further defined herein out of Cluster Assessments. Other common areas may exist in this Cluster as defined and provided for in the Governing Documents. The foregoing listing of common areas within this Cluster may be changed from time to time in accordance with the Governing Documents.

Section 3. Blocks A and G. Blocks A and G of the Westlake Hills plat will be developed as a separate residential area and will be a separate Cluster within the Association. Therefore, Blocks A and G are not subjected to this Supplementary Declaration.

Section 4. Block F. Block F will be deeded to the City of Columbus and will be used for a sewer lift station owned and maintained by the Columbus City Utilities. Block F is not a Common Area as defined by the Declaration of Covenants, Conditions, and Restrictions.

Section 5. 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. This shall include but not be limited to the following (which may be changed from time to time in accordance with the Governing Documents):

- A. Special Cluster signage, Cluster mailbox structures, and entryway and cul-de-sac landscaping and improvements serving this Cluster and not otherwise the responsibility of the Association generally, any specific Owner or Owners, or any other entity.
- B. Landscaping and improvements in Block B (and Blocks C and D should they be owned be the Association).
- C. Landscaping and improvements to the berms (including the trees, mulch and grass) along Tipton Lakes Boulevard behind lots 24 – 29. (Tipton Lakes Community Association maintains the landscaping between the pedestrian walkway and Tipton Lakes Boulevard out of the General Assessment.) The owners of lots 24 – 29 are specifically prohibited from making any changes to the existing landscaping berm including the Norway Spruce, grass, and mulch without the specific approval of the Tipton Lakes Community Association.
- D. 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 \$600 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. 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, 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 landscaping plans (including all sides of the house) must be approved by the Design Review Committee. Design Review includes driveways, patios and other concrete areas, decks, docks, and finish floor elevation.
- B. 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. The use of natural materials such as brick, cedar, or redwood is encouraged. Vinyl and aluminum siding will not be permitted to be used. No window glazing of any kind is allowed in overhead garage doors. Only wood-framed windows (including those clad in aluminum or vinyl) are allowed unless otherwise approved by the Design Review Committee. All materials shall be subject to Design Review Committee review.
- C. 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.
- D. Garages. Where possible, side entry garages should be used to reduce the visibility of the garage doors from the streets within Westlake Hills. Garage doors may not contain glass or glazing.
- E. Driveways. 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 and approved by the Design Review Committee.
- F. Fences. All fences must be open type "wrought iron" look fences. Fences may only be of materials, design, and location approved by the Design Review Committee. Chain link and similar fences are not acceptable.
- G. 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 aboveground pools (temporary or permanent) will be

allowed.

- H. Dwelling Size. No Lot shall contain a primary residential building having a total finished area exclusive of open porches, breezeway or garage of less than 2,500 square feet. There is a 1,500 square foot minimum for the first floor of two-story homes.
- I. 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.
- J. Signs. No sign of any kind shall be displayed to the public view on any Lot or the Common Areas, except for one ordinary 2'x 2' "For Sale" sign, without the prior Approval of the Design Review Committee. In order to enforce this restriction, the Association has the right to remove and discard any signs that violate this provision.
- K. 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.
- L. 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.
- M. 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.
- N. Building Location. Building setback lines are hereby established as shown on the plat and by City code. 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 10 feet of side property lines unless specifically approved by the Design Review Committee. Setbacks from the lake water line (elevation 667') will be determined by the Design Review Committee and will be no less than 40 feet.
- O. Access Limitations. No Lot shall have direct access from Tipton Lakes Boulevard or Goeller Road.

P. Performance Deposit. Upon the submission of a design review application for the initial construction of a home in Westlake Hills, each lot owner shall be required to submit a one thousand dollars (\$1,000.00) performance deposit to the Tipton Lakes Community Association. This deposit will be held by the Tipton Lakes Community Association, and no interest shall be paid on this deposit. The purpose of this performance deposit is to ensure that the lot owner complies with all rules, regulations, and covenants as set forth in Tipton Lakes Community Association documents and to ensure that the home, landscaping, and all other improvements are completed as submitted in the design review application. Upon 100% completion of all improvements as submitted for approval to the Design Review Committee, the lot owner may request the release of the performance deposit. The Design Review Committee will inspect the improvements and decide, in their sole opinion, if the improvements were completed as approved and the improvements were executed in full compliance with all rules, regulations, and covenants. In the event that the Design Review Committee concludes that the improvements were not completed as submitted, and/or rules, regulations, or covenants were violated during the construction process, the performance deposit will be forfeited to the Tipton Lakes Community Association. Forfeiture of the performance deposit shall not diminish the obligation of the lot owner to comply with all rules, regulations and covenants, and to complete all improvements as submitted in a timely way. Tipton Lakes Community Association reserves the right to pursue all remedies available to them with respect to lot owners who do not comply with the Association's rules, regulations, and covenants.

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 or other erosion control barriers 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. The landscape plan shall include at least 1 deciduous hardwood tree (minimum 2½" caliper) and 1 coniferous (evergreen) tree (minimum 6'-0") for each 10,000 square feet of lot area (up to a maximum of 50,000 square feet of lot area). Generally at least 50% of these trees shall be planted in the front yard or front right of way at the direction of the Design Review Committee. Generally, no living trees more than 3 inches in caliper and beyond 15 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 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.
- 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.
- 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 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 Boathouses. Those Owners in this Cluster whose Lots directly abut the lakes and canals of Tipton Lakes may be entitled to construct docks and boathouses for the purpose of mooring boats Approved by the Association and similar Approved uses. The design and location of such docks and boathouses must be Approved by the Design Review Committee. The construction and use of such docks and boathouses 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 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.

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 and the Declarant so long as the Developer and/or Declarant continues to hold Developer's rights as provided in the Declaration and owns not less than two-thirds of the remaining 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 and the Declarant reserve 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 way affect any other provision, which shall remain in full force and effect.

IN WITNESS WHEREOF, witness the signatures of the Developer and the Declarant this 29th day of August, 2005.

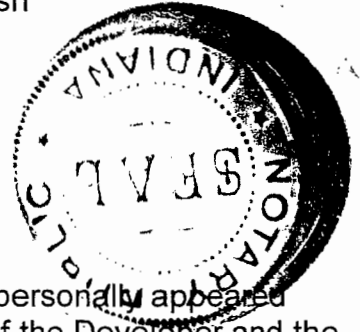
Tipton Lakes Company, Inc. ("Developer")

Westlake Hills Development, LLC
("Declarant")

By William D. Chambers
William D. Chambers
Secretary

By Jeffrey N. Bush
Jeffrey N. Bush
Member

STATE OF INDIANA)
) §:
COUNTY OF BARTHOLOMEW)



Before me, a Notary Public in and for said County and State, personally appeared William D. Chambers and Jeffrey N. Bush, who, for and on behalf of the Developer and the Declarant, acknowledged the execution of the foregoing Supplementary Declaration XXXIII to the Declaration of Covenants, Conditions, and Restrictions of Tipton Lakes Community Association, Inc.

Subscribed and sworn to before me this 29th day of August, 2005.

Shannon G. Hampton
Notary Public
SHANNON G. HAMPTON
Printed

County of Residence: BARTHOLOMEW

My Commission Expires: JUNE 17, 2008

This instrument was prepared by W. D. Chambers, Attorney at Law, #3179-03, 301 Washington Street, Columbus, Indiana 47201.

FILED

AUG 29 2005

Randy McKinney
Auditor Bartholomew Co., Indiana