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BERNARD J. YOUNGBLOOD, REGISTER OF DEEDS
WAYNE COUNTY, MI

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CENTRAL PARK ESTATES SUBDIVISION NO. 2

**DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS**

This Declaration of Covenants, Conditions and Restrictions is made this 20th
day of FEBRUARY, 2001, by **PULTE LAND DEVELOPMENT CORPORATION**, a
Michigan corporation, whose address is 26622 Woodward Avenue, Suite 204, Royal Oak, Michigan
48067 (hereinafter sometimes referred to as "Developer").

RECITALS:

A. Developer is the owner of certain real property located in Canton Township,
County of Wayne, State of Michigan, which is described on Exhibit A attached hereto and made a
part hereof.

B. Developer desires to develop said property as a single family residential
subdivision in phases pursuant to one or more subdivision plats recorded by Developer. The phases
are intended to be part of an overall development known as Central Park Planned Development.

C. Developer desires to: promote the proper use and appropriate development
and improvement of the above-referenced property; protect the owners of the property against
improper use of surrounding lots as may depreciate the value of the property; guard against the
construction of buildings with improper or unsuitable materials; promote adequate and reasonable
development of said property; encourage the construction of attractive improvements thereon and
establish appropriate locations thereof to secure and maintain proper setbacks from the streets and
adequate free spaces between structures; promote high standards of maintenance and operation of
community facilities, open areas and services for the benefit and convenience of all owners of the
property and all residents; and, in general, provide for a residential subdivision of the highest quality
and character.

NOW, THEREFORE, Developer hereby declares that the real property described on
Exhibit A attached hereto is, and any parcels and/or lots into which said property may be divided is,
and shall be, held, transferred, sold, conveyed and occupied subject to the conditions, covenants,
restrictions, reservations and grants hereinafter set forth, together with such other conditions,
covenants, restrictions, reservations and grants which are hereafter recorded with respect to said

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property; all of which conditions, covenants, restrictions, reservations and grants are for the benefit of and shall run with and bind the property and all parties having any right, title or interest in the property or any part thereof, or improvements thereon, as well as their heirs, successors and assigns.

ARTICLE I
DEFINITIONS

Section 1.01 "Association" shall mean Central Park II Homeowners Association, a Michigan non-profit corporation to be formed by Developer for the purposes described herein, and its successors and assigns.

Section 1.02 "Common Areas" shall mean those portions of the Subdivision for the common use and enjoyment of the Owners, which are designated on the recorded plat with respect to the Subdivision or as otherwise referenced in this Declaration, as Parks, Entrance Way, Landscaping and Perimeter Improvements, Storm Drainage Facilities, and any improvements constructed within the foregoing areas, including without limitation, any Irrigation Improvements.

Section 1.03 "Entrance Way, Landscaping and Perimeter Improvements" shall mean any entrance way monuments, landscaping and related improvements, and any perimeter landscaping or fencing installed by Developer within the Subdivision.

Section 1.04 "Developer" shall mean Pulte Land Development Corporation, a Michigan corporation, its successors and assigns.

Section 1.05 "Irrigation Improvements" shall mean any irrigation systems and related facilities, including meters and back flow protectors, that may be installed by Developer in the Parks, Entrance Way, Landscaping and Perimeter Improvements and/or elsewhere within the Subdivision.

Section 1.06 "Lot" shall mean each unit of land designated for residential use and the construction thereon of a single family dwelling unit, as identified on the recorded plat(s) with respect to the Subdivision.

Section 1.07 "Member" shall mean a member of the Central Park Homeowners Association.

Section 1.08 "Owner" shall mean the holder or holders of the record fee simple title to, and/or the land contract purchaser of, a Lot, whether one or more persons or entities. The term "Owner" shall not include any mortgagee or any other person or entity having an interest in a Lot merely as security for the performance of an obligation, unless and until such mortgagee or other person or entity shall have acquired fee simple title to such Lot by foreclosure or other proceeding or conveyance in lieu of foreclosure. If more than one person or entity owns fee simple title to a Lot,

or in the event any Lot is subject to a land contract, then the interests of all such persons or entities, and the interest of the land contract seller and purchaser, collectively shall be that of one Owner.

Section 1.09 "Parks" shall mean all private parks which are located within the Subdivision as shown on the recorded plat(s) with respect to the Subdivision.

Section 1.10 "Property" shall mean that certain real property described on Exhibit A attached hereto and previously made a part hereof, as the same may be amended.

Section 1.11 "Storm Drainage Facilities" shall mean all storm drainage facilities located on the Property, including but not limited to the storm water detention basins located within the Parks and within the easement areas or land to be conveyed to the Township for use as a golf course (regardless of whether that conveyance actually occurs or not), any storm sewer lines, manhole covers, and storm drainage grates, as more fully described in the Storm Drainage Facilities Maintenance Agreement.

Section 1.12 "Storm Drainage Facilities Maintenance Agreement" shall mean the Agreement for Maintenance of Storm Drainage Facilities between the Township and Developer and recorded in the Wayne County Records.

Section 1.13 "Subdivision" shall mean the single family residential subdivision known as Central Park No. 2 pursuant to the plat(s) recorded by Developer with respect to the Property.

Section 1.14 "Subdivision Landscaping Maintenance Agreement" shall mean the Agreement for Maintenance of Subdivision Landscaping between the Township and Developer and recorded in the Wayne County Records.

Section 1.15 "Township" shall mean the Charter Township of Canton, a Michigan municipal corporation.

Section 1.16 "Wetlands" shall mean those portions of the Property, if any, which are designated as wetlands on the recorded plat(s) for the Subdivision and/or which are designated as such by any governmental unit or agency having jurisdiction over the Property.

Section 1.17 "Central Park Community Association" shall mean the Central park Community Association, a Michigan non-profit corporation established pursuant to that certain Declaration of Covenants, Conditions and Restrictions dated June 18, 1999, as amended by the Amendment to Declaration of Covenants, Conditions and Restrictions dated as of that date, both of which have been recorded with the Wayne County Register of Deeds and affect and encumber the Property (together the "Master Declaration").

Section 1.18 "Master Declaration" the Master Declaration as defined in Section 1.17, above.

ARTICLE II
PROPERTY SUBJECT TO THIS DECLARATION

The Property which is subject to and which shall be held, transferred, sold, conveyed and occupied pursuant to this Declaration is more particularly described on Exhibit A attached hereto as the same may be amended.

ARTICLE III
HOMEOWNERS ASSOCIATION

Section 3.01 Creation and Purposes. Developer shall form a non-profit corporation in accordance with the Michigan Non-Profit Corporation Act, Act No. 162 of the Public Acts of 1982, which shall be known as the Central Park Homeowners Association or such other name as may be designated by Developer. The Association and its Members shall have those rights and obligations which are set forth in this Declaration and in the Articles of Incorporation and By-Laws of the Association. The purposes of the Association shall be to maintain the Common Areas for the common use of all residents and Owners, and to arrange for the provision of services and facilities of common benefit, and in general to maintain and promote the desired character of the Subdivision.

Section 3.02 Membership. Developer and every Owner shall be a Member of the Association. Every Owner shall become a Member commencing on the date on which said Owner is conveyed fee simple title to a Lot or, if applicable, the date on which a land contract purchaser enters into a land contract to purchase a Lot. All membership rights and obligations shall be appurtenant to and may not be separated from the ownership of any Lot.

Section 3.03 Voting Rights. The Association shall have two (2) classes of Voting Members, which are as follows:

(a) Class A Members shall consist of all Owners other than Developer. Each Class A Member shall be entitled to one vote on each matter submitted to a vote of Members for each Lot owned by the Class A Member. Where title to a Lot is held by more than one person or entity, all such persons or entities shall be Members and jointly shall be entitled to only one vote per Lot. Where a Lot has been sold pursuant to a land contract, the purchaser under said land contract shall be entitled to the vote for said Lot. Multiple Owners (including co-purchasers under a land contract) may exercise said one vote per Lot as they may mutually agree, and such co-owners or co-purchasers shall notify the Association in writing of the person entitled to exercise such vote. In the event any multiple Owners fail to provide such notice to the Association within thirty (30) days prior to the date set for a meeting, the Owner whose name first appears on record title shall be deemed to be the Member authorized to vote on behalf of all the multiple Owners and any vote cast in person or by proxy by said Owner, or the failure of said Owner to vote, shall be binding upon all such multiple Owners.

(b) Developer shall be a Class B Member. In order to assure the orderly development and maintenance of the Property and the Common Areas, the Class B Member shall be entitled to three (3) votes for each Lot owned by Developer as shown on the final preliminary plat for the Subdivision as approved by the Township Board. Class B membership shall terminate as to any Lots owned by Developer at the time any such Lot is sold and conveyed to an Owner other than Developer, which Owner shall thereafter be a Class A Member.

Section 3.04 Articles and By-Laws. The Association shall be organized, governed and operated in accordance with its Articles of Incorporation and By-Laws, which shall be consistent with the provisions and purposes of this Declaration. In the event there exists any conflict between the provisions contained within the Association's Articles of Incorporation and By-Laws and the provisions contained within this Declaration, the provisions of this Declaration shall control.

Section 3.05 Directors. The right to manage the affairs of the Association shall be exclusively vested in the Association's Board of Directors. The Developer or its designated representative shall be the sole Director of the Association until such time as one hundred (100%) percent of the Lots within all phases of the Subdivision have been sold and conveyed by Developer, or until such earlier time as Developer may elect, in its discretion. Thereafter, the Board of Directors shall be elected by the Members of the Association in accordance with the provisions of the Articles of Incorporation and By-Laws of the Association.

ARTICLE IV COMMON AREAS

Section 4.01 Right of Members to Use Parks. Each Member of the Association shall have the right and non-exclusive easement to use the Parks for the purposes provided herein. Such right and easement shall be appurtenant to, and shall pass with the title to, every Lot. The Association shall be responsible for the maintenance, repair and upkeep of the Parks and any Irrigation Improvements located therein, subject to the ordinances, rules and regulations of the Township and the provisions of this Declaration and the Subdivision Landscaping Maintenance Agreement and any amendments thereto. The Parks shall be retained as open space areas and shall be used solely for storm water detention and open space purposes, and no dwellings shall be erected thereon. There shall be no activity within any Wetlands except as permitted by applicable statutes, ordinances, rules and regulations of those governmental units having jurisdiction. The Association shall have the right to establish rules and regulations as the Board of Directors may be deemed necessary or desirable for the safe, orderly and convenient operation and use of the Parks and any improvements, equipment or facilities located thereon.

Section 4.02 Storm Drainage Facilities. The Association shall be responsible for the maintenance and repair of the Storm Drainage Facilities, (including but not limited to those facilities constructed within the easement areas on land adjacent to the Property that is to be conveyed to the Township for development as a golf course whether or not that conveyance takes place and whether or not the development of the golf course occurs) to the extent those facilities are

not otherwise maintained, in accordance with the ordinances, rules and regulations of any governmental entities having jurisdiction over the Storm Drainage Facilities, this Declaration and the Storm Drainage Facilities Maintenance Agreement and/or any other maintenance agreements entered into between Developer and any governmental entity with respect to the maintenance, upkeep and repair of the Storm Drainage Facilities. The storm water detention basins located within the Parks shall be used only for storm water detention and open space purposes. No improvements or structures shall be installed within the storm water detention basin, other than improvements and structures which are necessary for the proper functioning of the storm water detention basin. The Association shall have the right to establish additional rules and regulations with respect to the preservation and upkeep of the Storm Drainage Facilities as the Board of Directors may deem necessary or desirable to insure the continued proper operation of the Storm Drainage Facilities.

Section 4.03 Boulevard Islands. With the consent and approval of any governmental agencies having jurisdiction over the streets and rights-of-ways within the Subdivision, the Association shall be responsible for the maintenance, repair and replacement of any landscaping and/or irrigation improvements installed by Developer within the boulevard and/or cul de sac islands located within the roads within the Subdivision, in accordance with the ordinances, rules and regulations of such governmental agencies having jurisdiction over the streets and rights-of-ways within the Subdivision and subject to this Declaration, the Subdivision Landscaping Maintenance Agreement and any other maintenance agreements entered into by Developer and any governmental entity having jurisdiction.

Section 4.04 Entrance Way, Landscaping and Perimeter Improvements. The Association shall be responsible for the maintenance, repair and upkeep of all Entrance Way, Landscaping and Perimeter Improvements installed by Developer within the Subdivision and all Irrigation Improvements located therein. The Association shall have the right to establish rules and regulations as the Board of Directors may deem necessary or desirable for the maintenance, upkeep and beautification of all such improvements in order to insure an aesthetically pleasing appearance for the benefit of all Owners within the Subdivision.

Section 4.05 Title to Common Areas. At such time as the Association has been formed and organized, Developer may, in its discretion, convey to the Association title to the Common Areas. In any event, Developer shall convey to the Association title to the Common Areas at or before such time as Developer conveys to an Owner the last Lot within the last phase of the Subdivision in which Developer holds a fee title interest. The conveyance of the Common Areas shall be subject to any easements reserved, dedicated or granted by Developer, this Declaration, the Storm Drainage Facilities Maintenance Agreement, the Subdivision Landscaping Maintenance Easement Agreement, and any open space maintenance agreements or other maintenance and/or easement agreements entered into with the Township or other governmental entity prior to the date of conveyance.

Section 4.06 Storm Drainage Facilities Maintenance Agreement. Developer has entered in the Storm Drainage Facilities Maintenance Agreement with the Township to provide for the maintenance of the storm water retention basin situated in the Subdivision, as established by the Plant. The Storm Drainage Facilities Maintenance Agreement is binding upon the Developer and

the Association and each Owner of any Lot. Notwithstanding any limitation on assessments to the contrary, the Township shall have the right, but not the duty, pursuant to the Storm Drainage Facilities Maintenance Agreement, to assess the Owners of any Lot, including the Developer or any builder, for the costs of maintaining the Storm Drainage facilities upon the failure of the Developer or the Association to maintain the same. Any charge imposed by the Township on the Developer for failure of the Association to maintain the storm water retention facilities may be charged by the Developer to the Association and shall be payable as an additional assessment by the Owners, including builders. In addition to the other methods of collection, the Township shall have the right to place such assessment on the municipal tax rolls of the properties and the Lots and collect the same in the same manner as any property tax or assessment. The foregoing shall not be the exclusive right or remedy of the Township and the rights and remedies provided to the Township by statute, ordinance, agreement, or other provisions of the Declaration shall be preserved. Upon the recording of this Declaration, the Association will be committed to (i) the perpetual maintenance, operation, improvement, and repair and replacement of the Storm Drainage Facilities; (ii) the payment of all costs and expenses in connection with the maintenance, operation, improvement, repair and replacement of the Storm Drainage Facilities; (iii) obtain insurance in the types and amounts required in the Storm Drainage Facilities Maintenance Agreement; and (iv) the duty to levy appropriate and sufficient assessments (both annual and special) to defray such costs and expenses.

Section 4.07 Subdivision Landscaping Maintenance Agreement. The Developer has entered into the Subdivision Landscaping Maintenance Agreement with the Township to provide for maintenance of landscaping in the Subdivision and in rights-of-way within the Subdivision. The Subdivision Landscaping Maintenance Agreement is binding upon the Developer and the Association and each Owner of any Lot. Notwithstanding any limitation on assessments to the contrary, the Township shall have the right, but not the duty, pursuant to the Subdivision Landscaping, to assess the Owners of any Lot, including the Developer, or any builder, for the cost of maintaining the landscaping and upon the Developer of the Association to maintain the same. Any charge imposed by the Township on the Developer for failure of the Association to maintain the landscaping may be charged by the Developer to the Association and shall be payable as additional assessment by the Owners, including builders. In addition to the other methods of collection, the Township shall have the right to place such assessment on the municipal tax rolls of the properties and the Lots and collect the same in the manner as any property tax or assessment. The foregoing shall not be the exclusive right or remedy of the Township and the rights and remedies provided to the Township by statute, ordinance, agreement, or other provisions of the Declaration shall be preserved. Upon the recording of this Declaration the Association shall be committed to (i) the perpetual maintenance, operation, improvement, repair and replacement of the Common Areas; (ii) the payment of all costs and expenses in connection with the maintenance, operation, improvement, repair and replacement of the Common Areas; (iii) obtain insurance in the types and amounts required in the Subdivision Landscaping Maintenance Agreement; and (iv) the duty to levy appropriate and sufficient assessments (both annual and special) to defray such costs and expenses.

Section 4.08 Insurance. The Association shall maintain liability insurance in sufficient amounts for the purpose of protecting itself as well as the Owners, the Developer, builders, and the Township from the burden of any liability resulting from accidents which may cause death

or injury to anyone or damage or casualty to personal property while in the Common Areas or on any property under the jurisdiction or control of the Association. Any liability insurance shall name the Owners, the Developer, builders, and the Township as additional insureds. The Township shall be insured in an amount which is reasonably acceptable to it. Proof of insurance shall be provided to the Township on an annual basis.

Section 4.09 Amendments to Sections. No amendment to these Declarations may be adopted without the consent of the Developer at any time so long as it owns one (1) or more Lots in the Subdivision. No provisions of the Declaration which specifically applies to or grants rights to the Township may be released, changed, modified, or amended without the express written consent of the Township.

ARTICLE V
COVENANTS FOR MAINTENANCE AND CAPITAL CHARGES

Section 5.01 Creation of the Lien and Personal Obligation for Assessments. Each Owner, other than Developer, by accepting title to such Lot, or, by entering into a land contract for the purchase of such Lot, shall be deemed to covenant and agree to pay to the Association, when due, the assessments described below, regardless of whether or not such covenant shall be expressed in such Owner's instrument of conveyance or land contract:

(a) annual assessments to meet regular Association expenses, which shall include such assessments necessary for the Association to perform its maintenance obligations under Article IV above and as may be necessary to maintain any easement referenced in this Declaration; and

(b) special assessments for capital improvements, to be established and collected as set forth below; and

(c) Annual and special assessments to meet the Association's obligations as a member of the Central Park Community Association pursuant to the Master Declaration, which includes such assessments as are necessary for the Central park Community Association to perform its maintenance obligations of the entryway landscaping, signage and sprinkler irrigation systems, the primary connector road and common open space, under the terms and provisions of the Master Declaration.

(d) special assessments for the maintenance of Owners' premises, to be established and collected as set forth below; and

(e) all other assessments for taxes, levies, assessments or other charges lawfully imposed or charged to the Association with respect to the Common Areas.

The foregoing assessments, together with such interest thereon and costs of collection thereof (including court costs and reasonable attorneys' fees) which are described below,

shall be a lien on the Lot against which they are made and all improvements thereon. Each such assessment, together with interest thereon, and the costs of collection thereof, in addition to constituting a lien on such Lot and improvements, shall also constitute a joint and several personal obligation of the person or persons who was/were the Owner(s) of the Lot on the date the assessment was established.

Section 5.02 Purpose of Annual Assessments. The Association shall use the annual assessments levied under this Article V for the purpose of: (i) promoting the recreation, health, welfare and safety of the residents of the Subdivision; (ii) improving, landscaping and maintaining the Common Areas and any Irrigation Improvements located therein; (iii) maintaining and repairing the Storm Drainage Facilities; (iv) providing services and facilities for the benefit of residents of the Subdivision; (v) maintaining, beautifying and improving the streets, walkways, rights-of-way, entrance ways and other common improvements within the Subdivision; (vi) discharging any taxes, insurance premiums and mortgage installments relating to the Common Areas and improvements thereon; and (vii) discharging the Association's obligations as a member of the Central Park Community Association, pursuant to the Master Declaration.

Section 5.03 Annual Assessments. Commencing in the year the Association is formed, and for each fiscal year of the Association thereafter, annual assessments shall be levied and paid in the following manner:

(a) The Board of Directors of the Association shall levy against each Lot an assessment, based upon the projected costs, expenses and obligations of the Association for the ensuing fiscal year, which assessment shall be a specified amount per Lot. In the event the actual costs, expenses and obligations of the Association exceed the amount projected, the Board of Directors of the Association shall have the right to levy against each Lot such additional assessments as may be necessary to defray such costs, expenses and obligations.

(b) For the first year in which the Association is formed, the annual assessment shall be Four Hundred (\$400.00) Dollars per Lot. The Board may, at its discretion, raise the annual assessment to Five Hundred Fifty (\$550.00) Dollars after said first year. Within thirty (30) days following the beginning of each fiscal year of the Association thereafter, the Board of Directors shall send a written notice of assessment to each Owner stating the amount of the assessment established by the Board of Directors for the ensuing year. Any annual assessment may not be increased by an amount in excess of twenty-five (25%) percent of the annual assessment for the preceding year without the affirmative vote of sixty (60%) percent of the total combined Class A and Class B votes, cast in person or by proxy at a meeting of Association Members called for such purpose. The quorum requirements for such meeting shall be the same as those specified in Section 5.04 below. Each Owner shall pay said assessment within thirty (30) days from the date said written statement is mailed. Assessments not paid within said thirty (30) day period shall be deemed delinquent and interest shall accrue on delinquent assessments at the interest rate established by resolution of the Association's Board of Directors, which interest rate shall not exceed the highest rate allowed by law.

(c) Any Owner who acquires a Lot from Developer or from a person or entity exempt from the payment of assessments under Section 5.07 below, shall pay to the Association, on the date said Lot is conveyed to the Owner an amount equal to the prorated balance of any annual assessment and special assessment, if any, established for the then current assessment period, based upon the number of days remaining in the then current assessment period from the date of conveyance. For each fiscal year thereafter, such Owner shall be liable for any and all assessments levied in accordance with this Article V.

(d) The fiscal year of the Association shall be established in the manner set forth in the Association's By-Laws.

(e) The Board of Directors, in its discretion, may establish an installment program for the payment of any regular, special or deficit assessment and may charge interest in connection therewith.

Section 5.04 Special Assessments for Capital Improvements. In addition to the annual assessments authorized by Section 5.03 above, the Association may levy a special assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of any improvements on the Common Areas, (including the Association's obligation as a member of the Central Park Community Association, pursuant to the Master Declaration) including any fixtures, equipment and other personal property relating thereto provided, however, that no such special assessment shall be levied unless first approved by sixty (60%) percent of the total combined Class A and Class B votes, cast in person or by proxy at a meeting of the Association Members duly called for such purpose. Written notice of such meeting shall be sent to all Members at least thirty (30) days in advance of the meeting, which notice shall set forth the purpose of the meeting. Any such special assessments shall be due and payable according to the terms and conditions and in the manner specified in the resolution of the Association. Any special assessment not paid when due shall be deemed delinquent and interest shall accrue on such delinquent assessment at the interest rate established by resolution of the Association's Board of Directors, which interest rate shall not exceed the highest rate allowed by law. The quorum required for the first meeting called for the purpose of voting on a special assessment shall be at least ninety (90%) percent of all the then authorized votes present, either in person or by proxy. If the required quorum is not present at the first meeting called for the purpose of considering the special assessment, another meeting may be called for said purpose, with notice thereof to be given as provided for in this Section 5.04 and the required quorum at any such subsequent meeting shall be reduced to sixty (60%) percent of all then authorized votes present, provided that such second meeting is held within sixty (60) days from the date of the first meeting.

Section 5.05 Uniform Assessment Rate; Assessments Against Specific Properties.

(a) Subject to Section 5.05(b) below, all annual and special assessments shall be fixed and established at the same rate for all Lots within the Subdivision.

(b) In addition to the assessments otherwise authorized in this Article V, the Association may levy a special assessment against one or more specific Lots, for the purpose of

maintaining and caring for the surface thereof and any plantings, landscaping or other vegetation located thereon. A special assessment for such purposes shall not be levied except in compliance with the following procedures:

(i) The Association shall determine that the appearance of a Lot, or a portion thereof, significantly detracts from the appearance and attractiveness of the remainder of the Subdivision or otherwise constitutes a violation of the restrictions set forth in Article VI hereinbelow. Such determination shall be made by the Association's Board of Directors.

(ii) Written notice of such determination which specifies the nature of the unsatisfactory condition and the actions required to remedy the unsatisfactory condition, shall be delivered to the Owner of the offending Lot.

(iii) The Owner shall have a period of not less than thirty (30) days from the date said Owner receives the above referenced notice to commence the required work.

(iv) If the Owner has not commenced the required work within said thirty (30) day period or, if having commenced such work, it is not completed within a reasonable time after commencement, the Association shall have the right to enter upon the Owner's property, complete the required work and assess the cost against such Lot; provided, however, such cost shall not exceed the reasonable cost for performing such work.

(v) Any assessment levied under this Section 5.05(b) shall be due and payable thirty (30) days from the date the Owner receives a statement. Any such assessment not paid when due shall be deemed delinquent and interest shall accrue on such delinquent assessment at the interest rate established by resolution of the Association's Board of Directors, which interest rate shall not exceed the highest rate allowed by law.

Section 5.06 Certificate With Respect to Assessments. Upon the written request of any Owner, the Association shall furnish, within a reasonable time, a written certificate regarding the status of any assessments levied against such Owner's Lot(s). Any such certificate, when properly issued by the Association, shall be conclusive and binding with regard to the status of the assessment as between the Association and any bona fide purchaser of said Lot(s) described in the certificate and the lender who has taken a lien on said property as security for the repayment of a loan.

Section 5.07 Exemptions from Assessments.

(a) All Lots owned by Developer shall be exempt from all regular, special and deficiency assessments. Upon conveyance of any Lot by Developer to a Class A Member, the exemption for each such Lot shall thereupon cease and such Lot shall then be liable for the prorated balance of that year's established annual assessment and special assessment, if any. However, any Lots owned by Developer shall not be exempt from assessments by the Township for real property taxes and other charges.

(b) Builders, developers and real estate companies who own or hold any Lot(s) for resale to customers in the ordinary course of business shall not be liable for the payment of any regular, special or deficit assessments imposed by the terms of this Article V; provided, however, that any exemption established by this Section 5.07(b) shall cease and terminate as to any Lot contained in the Subdivision in the event construction is not commenced within two (2) years from the date the Lot is acquired by such builder, developer or real estate company.

Section 5.08 Subordination of Liens to Mortgages. The lien for assessments provided for in this Article V shall be subordinate to the lien of any mortgage or mortgages held by any bank, savings and loan association, insurance company, mortgage company or other similar institution existing of record at the time the lien for assessments shall be imposed. Sale or transfer of a Lot, or any portion thereof, shall not affect the assessment lien. However, the sale or transfer of any Lot in connection with a mortgage foreclosure proceeding, or any proceeding in lieu thereof, shall extinguish the lien of the assessments, interest and charges, which became due prior to such sale or transfer, but in no such event shall the prior Owner of said Lot be relieved of any liability for such obligations and debts. No sale or transfer pursuant to any foreclosure proceeding, or any proceeding in lieu thereof, shall relieve any Lot from any assessments thereafter levied or from the lien accruing from such assessments, and no subsequent sale or transfer shall release such Lot from liability for any assessment, interest or charges which thereafter become due or from any lien therefor.

Section 5.09 Collection of Assessment and Creation of Lien. If any assessment is not paid within thirty (30) days from the date payment is due, the Association may sue the Owner and obtain a personal judgment against said Owner and/or may enforce the lien in the same manner as, and by following similar procedures which are required for, the foreclosure of mortgages, whether by advertisement or judicial action, including the allowance of such costs and reasonable attorneys' fees as would be taxable in the foreclosure of a mortgage.

ARTICLE VI GENERAL RESTRICTIONS

Section 6.01 Land and Building Use Restrictions. All Lots shall be used for private residential purposes only and no building, except an existing building or as specifically authorized elsewhere in this Declaration, shall be erected, re-erected, placed or maintained or permitted to remain thereon, except one (1) single family private dwelling not to exceed two (2) stories in height and an attached private garage containing no less than two (2) nor more than three (3) parking spaces for the sole use of the Owner or occupants of the dwelling. No other accessory building or structure including, but not limited to carports, may be erected in the Subdivision without the prior written consent of Developer. Notwithstanding the foregoing, Developer and/or a builder(s) designated by Developer may erect and maintain model homes on any Lots owned by Developer or such designated builder(s) until such time as all Lots which Developer, or such designated builder, respectively, own are sold.

Section 6.02 Dwelling Quality and Size. It is the intention and purpose of this Declaration to insure that all dwellings in the Subdivision shall be of quality design, workmanship and materials approved by Developer. All dwellings shall be constructed in accordance with the applicable governmental building codes, ordinances and/or regulations and with such further standards as may be required by this Declaration or by Developer, its successors and/or assigns. The minimum square footage of floor area of a dwelling, exclusive of basements, unfinished attics, attached garages, steps, opened and/or closed porches, breezeways and similar facilities, shall be not less than one thousand eight hundred (1,800) square feet. Notwithstanding the foregoing, Developer or the Architectural Control Committee referred to in Section 7.03 below, as the case may be, shall be entitled to grant exceptions to the above-referenced minimum square footage restrictions to the Owner of a Lot who applies for such exception; provided said Owner demonstrates to the satisfaction of Developer or the Architectural Control Committee, as the case may be, that a reduction in the square footage requirement as to said Owner will not adversely affect the quality of the Subdivision or lessen the value of the homes surrounding the home to be constructed by the Owner on such Lot. Any such exception granted to an Owner shall be evidenced by a written agreement and no such exception shall constitute a waiver of any minimum square footage requirement as to any other Lot or Lot Owner.

Section 6.03 Building Location. All buildings and structures shall be located on each Lot in accordance with the Township's requirements set forth in its zoning ordinance. In addition to the foregoing, dwellings constructed upon the following Lots within the Subdivision shall be located on the respective Lot so as to face the designated street:

<u>Lot No.</u>	<u>Orientation to face/front upon:</u>
282	Rockefeller Drive
332	Greenwich Circle
360	Greenwich Circle
361	Stanton Street
384	Stanton Street
395	Rockefeller Drive
403	Stanton Street

Section 6.04 Driveways. Access driveways and other paved areas for vehicular use on a Lot shall have a base of compacted sand, gravel, crushed stone or other approved base material and shall have a wearing surface of concrete or the equivalent thereof. Plans for driveways, pavement edging or markers must be approved by Developer in writing prior to commencing any construction in accordance with such plans.

Section 6.05 Natural Drainage Ways. Where there exists on any Lot(s) a condition of accumulation of storm water remaining over an extended period of time, the Owner may, with the written approval of Developer and the Township, take such steps as shall be necessary to remedy such condition, subject to the provisions of Section 6.26 below and provided that no ob-

structions or diversions of existing storm drain swales and channels, over and through which storm water naturally flows upon or across any Lot, shall be made by an Owner in such manner as to cause damage to other property.

Section 6.06 Building Materials. Exterior building materials may be stone, brick, wood, siding or any other material blending with the architecture and natural landscape which is approved by Developer.

Section 6.07 Home Occupations, Nuisances and Livestock. No home occupation, profession or commercial activity that requires members of the public to visit Owner's home or requires commercial vehicles to travel to and from the Owner's home shall be conducted in any dwelling located in the Subdivision with the exception of model homes owned by, and the sales activities of, the Developer or builders, developers and real estate companies who own or hold any Lots for resale to customers in the ordinary course of business. No noxious or offensive activities shall be carried on in or upon any Lots or the Property nor shall anything be done thereon which may be, or may become, an annoyance or nuisance to the neighborhood, other than normal construction activity. No chickens or other fowl or livestock shall be kept or harbored on any Lot. No animals or birds shall be maintained on any Lot except customary house pets for domestic purposes only. All animal life maintained on any Lot shall have such provisions and care so as not to become offensive to neighbors or to the community on account of noise, odor or unsightliness, and no household pets shall be bred, kept or maintained for any commercial purposes whatsoever. No animal may be permitted to run loose at any time within the Subdivision and any animal shall at all times be leashed and accompanied by a responsible person while in the Subdivision. No burning of refuse shall be permitted outside the dwelling, except that the burning of leaves shall be permitted if allowed by ordinance of the Township, provided that it does not become offensive or a nuisance. No occupied or unoccupied Lot shall be used or maintained as a dumping ground for rubbish or trash.

Section 6.08 Plant Diseases or Noxious Insects. No plants, seeds or other things or conditions harboring or breeding infectious plant diseases or noxious insects shall be introduced or maintained upon any part of a Lot.

Section 6.09 Temporary Buildings, Damaged Dwellings and Reconstruction. No trailer, mobile home, van, tent, shack, garage, barn, out-building or structure of a temporary character shall be used at any time as a temporary or permanent residence; provided however, that the foregoing restriction shall not apply to any activities by Developer or any builder, developer or real estate company during any sales and/or construction periods. All permanent dwellings shall be completed within two (2) years from the commencement of construction. No old or used buildings of any kind whatsoever shall be moved or reconstructed on any Lot. Any building damaged or destroyed by any cause, for which repair or reconstruction has not commenced within six (6) months from the date of damage or destruction, shall be removed so that there are no ruins or debris remaining within six (6) months from the date of damage or destruction. Any building which is not completed within two (2) years from commencement of construction or any damage or destruction not promptly remedied shall be deemed a nuisance and may be abated as provided by law. Any and all property within any public or private road or right-of-way which is disturbed by reason of any work performed by an Owner, or said Owner's agents, servants, employees or independent contractors, in erecting any building or structure on said Owner's Lot shall be restored by said Owner, at his sole expense, to its condition immediately prior to the commencement of such work. Said restoration shall be performed immediately following the completion of said work or, if such work is not completed, within a reasonable time following the date the work stopped.

Section 6.10 Soil Removal. Soil removal from Lots shall not be permitted, except as required for construction purposes and as permitted by Developer. In addition, all construction shall be subject to the requirements of the Michigan Soil Erosion and Sedimentation Control Act, as amended, and all other applicable statutes, ordinances, rules and regulations of all governmental agencies having jurisdiction over such activities.

Section 6.11 Underground Wiring. No permanent lines or wires for communication or other transmission of electrical or power (except transmission lines located on existing or proposed easements) shall be constructed, placed or permitted to be placed anywhere above ground on a Lot other than within buildings or structures.

Section 6.12 Maintenance of Side Strips. Owners of Lots shall be responsible for the maintenance of parkways or public rights-of-way located between their lot lines and edges of street pavements on which said Lots abut.

Section 6.13 Tree Removal. Clear-cutting or removal of trees greater than six (6") inch caliper at breast height by any person other than Developer shall not be permitted unless such clear-cutting or tree removal is in compliance with all applicable municipal ordinances, and approved by Developer. Prior to commencement of construction, each Lot Owner shall submit to Developer for its approval, a plan for the preservation of trees in connection with the construction process. It shall be the responsibility of each Lot Owner to maintain and preserve all large trees on his Lot, which responsibility includes welling trees, if necessary.

Section 6.14 Performance of Construction. No building shall be erected on any Lot except by a contractor licensed by the State of Michigan for such purpose.

Section 6.15 Vehicular Parking and Storage. No trailer, mobile home, bus, boat trailer, boat, camping vehicle, motorcycle, recreational vehicle, commercial or inoperative vehicle of any description shall at any time be parked, stored or maintained on any Lot, unless stored fully enclosed within an attached garage or similar structure; provided, however, that builders' sales and construction trailers, trucks and equipment may be parked and used on any Lot during construction operations. No commercial vehicle lawfully upon any Lot for business shall remain on such Lot except in the ordinary course of business and in conformity with all applicable laws and/or ordinances.

Section 6.16 Garbage and Refuse. Trash, garbage or other waste shall be kept only in closed, sanitary containers and shall be promptly disposed of so that it will not be objectionable to neighboring property owners. No outside storage for refuse or garbage shall be maintained or used unless the same shall be properly concealed. The burning or incineration of rubbish, trash, construction materials or other waste outside of any residential dwelling is strictly prohibited.

Section 6.17 Fences and Obstructions. With the exception of any fencing improvements installed by Developer, no perimeter fences, walls or similar structures shall be erected on any Lot within the front yard area formed by the front Lot line, the side Lot lines and a connecting line which shall be the rearmost exterior wall of the residential dwelling. No other fences, walls or similar structures shall be erected on any Lot without the prior written approval of Developer. Such approval shall be granted for enclosing swimming pools permitted under Section 6.20.

Section 6.18 Landscaping and Grass Cutting. Upon completion of a residential dwelling on any Lot, the Owner thereof shall cause such Lot to be finish graded, sodded and suitably landscaped as soon after such completion as weather permits, and in any event within six (6) months from the date of completion. When weeds or grass located on any Lot exceed six (6") inches in height, the Owner of said Lot shall mow or cut said weeds and grass over the entire Lot except in wooded areas, and Wetlands. If said Owner fails to mow or cut weeds or grass within ten (10) days after being notified in writing, the Developer or the Association may perform such work and the cost thereof shall become a lien upon the Lot(s) involved until paid. All Lots owned by Developer or a builder who owns Lots for resale in the ordinary course of business shall be exempt from the foregoing restrictions contained in this Section 6.18. Upon conveyance of any Lot by Developer or a builder to an Owner other than Developer or a builder, the exemption for said Lot shall thereupon cease and such Lot shall be subject to all of the restrictions contained in this Section 6.18.

Section 6.19 Motorized Vehicles. No trail bikes, motorcycles, snowmobiles or other motorized recreational vehicles shall be operated on any Lot or in any drain easement, side strip, or Common Areas within the Subdivision.

Section 6.20 Swimming Pools, Tennis Courts and Other Structures. No swimming pools, tennis courts, or other similar recreational structures shall be constructed on any Lot until such time as the Developer or its designated representative has resigned as the sole director of the Association and the Members of the Association have elected successor directors. Thereafter, no swimming pool or other recreational structure shall be constructed on any Lot unless approved

by the Association. Any swimming pool or similar structure which has been approved in writing by the Association shall be constructed in accordance with this Declaration and with all applicable local ordinances and/or state laws. No above ground swimming pools shall be permitted. Swimming pools, tennis courts, and other similar recreational structures, if permitted in writing by the Association, shall be screened from any street lying entirely within the Subdivision, by wall, solid fence, evergreen hedge or other visual barrier as approved in writing by the Association and in compliance with all laws and governmental regulations and ordinances pertaining thereto.

Section 6.21 Lawn Fertilization. The Township may regulate the type of fertilizers that may be used on any Lot.

Section 6.22 Signs; Illumination. No signs of any kind shall be placed upon any Lot or on any building or structure located on a Lot, or any portion thereof, unless the plans and specifications showing the design, size, materials, message and proposed location(s) have been submitted to, and approved in writing by, Developer, with the exception of: (i) non-illuminated signs which are not more than four (4) square feet in area pertaining only to the sale of the premises upon which it is maintained; and (ii) non-illuminated signs which are not more than four (4) square feet in area pertaining only to a garage sale conducted on the premises, which garage sale and sign placement shall not exceed three (3) days. The foregoing restrictions contained in this Section 6.22 shall not apply to such signs as may be installed or erected on any Lot by Developer or any builder who owns Lots for resale in the ordinary course of business, during any construction period or during such periods as any residence may be used as a model or for display purposes. No exterior illumination of any kind shall be placed or allowed on any portion of a Lot other than on a residential dwelling, unless first approved by Developer. Developer shall approve such illumination only if the type, intensity and style thereof are compatible with the style and character of the development of the Lot.

Section 6.23 Objectionable Sights. Exterior fuel tanks, above ground, shall not be permitted. The stockpiling and storage of building and landscape materials and/or equipment shall not be permitted on any Lot, except such materials and/or equipment as may be used within a reasonable length of time. In no event shall the storage of landscape materials extend for a period of more than thirty (30) days. No laundry drying equipment shall be erected or used outdoors and no laundry shall be hung for drying outside of the dwelling. No television or radio antennae or satellite dishes (except those which are less than twenty-four (24") inches in diameter) shall be constructed or erected upon the exterior of any dwelling on any Lot, without the prior written approval of Developer. All air conditioning units must be located at the rear of the dwelling on any Lot, unless otherwise approved by Developer.

Section 6.24 Maintenance. The Owner of each Lot and the occupants of any portion of the Property shall keep all buildings and grounds in good condition and repair.

Section 6.25 Real Estate Sales Office. Notwithstanding anything to the contrary contained in this Declaration, Developer, and/or any builder which Developer may designate, may construct and maintain on any Lot(s) a real estate sales office, with such promotional signs as Developer or said builder may determine and/or a model home or homes for such purposes; Dev-

eloper and any such designated builder may continue such activity until such time as all of the Lots in which Developer and such builder have an interest are sold.

Section 6.26 Wetlands. No Wetlands shall be modified in any manner by any person or entity other than Developer or its authorized representatives unless a permit for such modification has been issued by all governmental units or agencies having jurisdiction over such Wetlands within the Property.

Section 6.27 Reciprocal Negative Easements. Unless otherwise expressly provided for in this Declaration, no mutual or reciprocal negative easements shall be deemed to arise or be created hereunder with respect to any land situated outside the boundaries of the Subdivision.

Section 6.28 Floodplain Restrictions. The recorded plat for the Subdivision identifies the elevations defining the limits of the floodplain within the Subdivision. A portion of the Lower Rouge River lies within a portion of the Subdivision and the one hundred (100) year flood elevation of the Lower Rouge River floodplain varies from 698 N.G.V. Datum, on the east side of the Subdivision to 701.8 N.G.V. Datum on the west side of the Subdivision, as shown on the plat(s) for the Subdivision (the "Floodplain Area"). No dwellings, structures or improvements of any kind may be constructed within the Floodplain Area. No filling or occupation of the Floodplain Area shall take place without prior written approval of the Michigan Department of Environmental Quality (the "MDEQ") and any building used or capable of being used for residential purposes and occupancy on Lots 116, 117, 119, 120, 122 through 128, inclusive, 229, 230 and 231 shall comply with the following requirements following MDEQ approval:

(a) The building shall have lower floors, excluding basements, not lower than the elevation defining the floodplain limits.

(b) The building shall have openings into the basement not lower than the elevation defining the floodplain limits.

(c) The building shall have basement walls and floors, if below the elevation defining the floodplain limits, which are watertight and designed to withstand hydrostatic pressures from a water level equal to the elevation of the contour defining the floodplain limits following methods and procedures outlined in Chapter 5 for Type A construction and Chapter 6 for Class 1 loads found in the publication entitled "*Flood Proofing Regulations*," E.P. 1165 2 314, prepared by the Office of the Chief of Engineers, United States Army, Washington, D.C., June, 1972. Figure 5 on Page 14-5 of the Regulations shows typical foundation drainage and waterproofing details.

(d) The building shall be equipped with a positive means of preventing sewer backup from sewer lines and drains which serve the building.

(e) The building shall be properly anchored to prevent floatation.

Notwithstanding anything to the contrary contained in Section 8.01, regarding the amendment of this Declaration, the restrictions contained in this Section 6.28 shall be observed in perpetuity and may not be amended without the prior written approval of the MDEQ.

In addition, any such building shall comply with the requirements of MDEQ Subdivision Rule 560.304(3), including compliance with any one of three following alternative requirements:

(a) The lowest floor, including the basement, will be constructed above the 100-year floodplain elevation.

(b) A licensed professional engineer schooled in the science of soil mechanics states all of the following:

(i) That the building site has been filled with soil of a type and in a manner that hydrostatic pressures are not exerted upon the basement walls or floor while the watercourse is at or below the 100-year flood elevation.

(ii) That the placement of the fill will prevent settling of the building or buckling of floors or walls.

(iii) That the building is equipped with a positive means of preventing sewer backup from sewer lines and drains that serve the building.

(c) A licensed professional engineer or architect certifies all of the following:

(i) That the basement walls and floors are designed to be watertight and to withstand hydrostatic pressure from a water level equal to the 100-year flood elevation.

(ii) That the building is properly anchored or weighted to prevent flotation.

(iii) That the building is equipped with a positive means of preventing sewer backup from sewer lines and drains that serve the building.

Section 6.29 Easements. Easements for the construction, installation, maintenance and replacement of public utilities, service drainage facilities, sanitary sewer, storm sewer and ingress and egress are indicated on the recorded plat(s) for the Subdivision. No structure, landscaping or other materials shall be placed or permitted to remain within any of the foregoing easements which may damage or interfere with the installation or maintenance of the aforesaid utilities or which may change, obstruct or retard the flow or direction of water in, on or through any drainage channels, if any, in such easements, nor shall any change be made by any Owner in the finished grade of any Lot once established by the builder of any residential dwelling thereon, without the prior written consent of Developer. Developer and its successors and assigns shall have access over each Lot for the maintenance of all improvements in, on, over and/or under any easement which burdens such Lot, without charge or liability for damages. Except as may otherwise be provided in

this Declaration, or in any maintenance agreement made between Developer and any municipal or governmental authority, the Owner of each Lot shall maintain the service area of all easements within his Lot, keep grass and weeds cut, keep the area free of trash and debris and take such actions as may be necessary to eliminate or minimize surface erosion. The Owner of each Lot shall be liable for any damage to any improvements which are located in, on, over and/or under the subject easement, including, but not limited to, damage to electric, gas, telephone and other utility and communication distribution lines and facilities, which damage arises as a consequence of any act or omission of the Owner, his agents, contractors, invitees and/or licensees.

Section 6.30 Golf Course Property. Certain lots within the Subdivision abut or adjoin the adjacent municipal golf course. It is understood and agreed that the Lots are subject to an easement, twenty (20) feet in width, immediately adjacent to the golf course, in which golfers are permitted to retrieve their golf balls. Lot Owners shall not do anything to obstruct or interfere with those rights. It is also acknowledged and agreed that the Lots may be subject to lawn sprinkling overspray from the golf course, and Lot Owners shall not in any way interfere with such lawn sprinkling, nor shall the owners or operators of the golf course have any liability (absent gross negligence or wilfull misconduct) for such overspray. Ownership of a Lot gives no right to use any part of the golf course property for any purpose. Every owner of a Lot, by acceptance of a deed or a land contract for a deed, agrees not to trespass on such adjoining property and to restrain pets, family members and guests from trespassing on such adjoining property. It is understood that golf balls may be hit into or upon the Lots from time to time, and that each Lot Owner assumes the risk thereof. Each Lot Owner, by virtue of purchase of a Lot, acknowledges the inherent risks and dangers of living in close proximity to a golf course, and assumes that risk.

ARTICLE VII ARCHITECTURAL CONTROLS

Section 7.01 Architectural Controls. It is understood and agreed that the purpose of architectural controls is to promote an attractive, harmonious residential development having continuing appeal. Accordingly, unless and until the construction plans and specification are submitted to, and approved in writing by, Developer in accordance with the provisions of Section 7.02 below, (i) no building, fence, wall or other structure shall be commenced, erected or maintained, and (ii) no addition, change or alteration therein shall be made, except for interior alterations.

Section 7.02 Submission of Plans and Plan Approval.

(a) All plans, specifications and other related materials shall be filed in the office of Developer, or with any agent specified by Developer, for approval or disapproval. Said construction plans and specifications shall show the nature, kind, shape, height, materials (including samples of exterior building materials upon request), approximate cost of such building or other structure, proposed drainage of surface water, location and grade of all buildings, structures and improvements, as well as utilities and parking areas for the subject Lot. Developer shall have sole authority to review, approve or disapprove the plans or specifications and/or any part thereof.

Developer shall have the right to refuse to approve any plans or specifications or grading plans, or portions thereof, which are not suitable or desirable in the sole discretion of Developer, for aesthetic or other reasons. In considering such plans and specifications, Developer shall have the right to take into consideration compatibility of the proposed building or other structures with the surroundings and the effect of the building or other structure on the view from adjacent or neighboring properties. It is desired that the natural landscape and trees be left in their natural state as much as possible or practical.

(b) A report in writing setting forth the decision of Developer, and the reasons therefor, shall be furnished to the applicant by Developer within thirty (30) days from the date of filing of complete plans, specifications and other materials by the applicant. Developer will aid and cooperate with prospective builders and Owners and make suggestions based upon its review of preliminary sketches. Prospective builders and Owners are encouraged to submit preliminary sketches for informal comment prior to the submission of architectural drawings and specifications. If Developer fails to give written notice of approval of any final architectural plans and/or specifications submitted to Developer under this Article VII, within thirty (30) days from the date submitted, such architectural plans and/or specifications shall be deemed disapproved by Developer. Developer shall be entitled to charge each applicant a review fee in an amount not to exceed Two Hundred Fifty and 00/100 (\$250.00) Dollars, to reimburse Developer for any actual costs incurred in connection with the review of said applicant's plans, specifications and related materials.

(c) Neither Developer nor any person(s) or entity(ies) to which it delegates any of its rights, duties or obligations hereunder, including, without limitation, the Association and Architectural Control Committee referenced in Section 7.03 below, shall incur any liability whatsoever for approving or failing or refusing to approve all or any part of any submitted plans and/or specifications. Developer hereby reserves the right to enter into agreements with the grantee (or vendee) of any Lot(s) (without the consent of grantees or vendees of other Lots or adjoining or adjacent property) to deviate from any or all of the restrictions set forth in this Declaration, provided that said grantee or vendee demonstrates that the application of the particular restriction(s) in question would create practical difficulties or hardships for said grantee or vendee. Any such deviation shall be evidenced by a written agreement and no such deviation or agreement shall constitute a waiver of any such restriction as to any other Lot or Owner.

Section 7.03 Architectural Control Committee. At such time as the fee simple interest in one hundred (100%) percent of the Lots in all phases of the Subdivision have been conveyed by Developer, or, at such earlier time as Developer may elect, Developer shall delegate and assign all of its rights, duties and obligations as set forth in Articles VI and VII, to an Architectural Control Committee representing the Owners or to the Association, provided that such assignment shall be accomplished by a written instrument wherein the assignee expressly accepts such powers and rights. Such instrument, when executed by the assignee shall, without further act, release Developer from the obligations and duties in connection therewith. If such assignment or delegation is made, the acts and decisions of the assignee or delegatee as to any matters herein set forth shall be binding upon all interested parties. If Developer assigns its rights and obligations under Articles VI and VII to an Architectural Control Committee, said Architectural Control Committee shall consist of no less than three (3) Members and no more than five (5) Members, to

be appointed by Developer. Developer may transfer this right to appoint members of the Architectural Control Committee to the Association. Until such time, however, Developer reserves the right to appoint and remove members of the Architectural Control Committee in its sole discretion.

ARTICLE VIII
GENERAL PROVISIONS

Section 8.01 Amendment.

(a) Developer may amend the covenants, conditions, restrictions and agreements of this Declaration after one or more final plats for the Subdivision has/have been recorded, without the consent of any other Owner or any other person or entity whatsoever (whether or not any such person or entity shall now or hereafter have any interest in any Lot or portion of the Property, including mortgagees and others), at any time prior to the sale of the first Lot in the Subdivision, subject to the approval of the Township if such approval is required.

(b) Developer may unilaterally amend the Declaration to add additional land to the Property at any time, without the consent of any other Owner or any other person or entity whatsoever (whether or not any such person or entity shall now or hereafter have any interest in any Lot or portion of the Property, including mortgagees and others), in which event, the covenants, conditions, restrictions and agreements of this Declaration shall apply to such additional land and Lots therein, except as may be otherwise specified in the Amendment recorded by Developer. In addition, provided that Developer has an ownership interest in all, or any part, of the Property, Developer, without the consent of any other Owner or any other person or entity whatsoever (whether or not any such person or entity shall now or hereafter have an interest in any Lot or portion of the Property, including mortgagees and others), may amend this Declaration as may be necessary or required to comply with the requirements of any federal, state, county or local statute, ordinance, rule, regulation or formal requirement relating to all or any part of the Property.

(c) In addition to the foregoing, the covenants, conditions, restrictions and agreements of this Declaration may be amended at any time following the date on which a Lot has been sold and conveyed by Developer, by a written instrument signed by: (i) the Owners (including Developer) of seventy-five (75%) percent of the total Lots within the Subdivision; and (ii) Developer, in the event Developer then continues to own any Lots or any portion of the Property. Notwithstanding the foregoing, any and all such amendments shall be subject to the approval of the Township if such approval is required.

Section 8.02 Term. The covenants, conditions, restrictions and agreements of this Declaration shall continue in full force and effect and shall run with and bind the land for a period of thirty (30) years from the date this Declaration is recorded and shall thereafter automatically be extended for successive periods of ten (10) years each, unless terminated by written instrument executed by: (i) the Owners of not less than seventy-five (75%) percent of the total Lots in the Subdivision and (ii) Developer, in the event Developer then continues to own any Lots or any portion of the Property. Notwithstanding anything to the contrary contained in this Declaration, the provisions of Sections 4.06, 4.07, 4.08, 6.21 and 6.26 of this Declaration, shall run forever, without right of termination or amendment unless modified or deleted pursuant to an amendment authorized by Section 8.01.

Section 8.03 Enforcement. Developer, the Association and any Owner shall have the right to enforce, by proceedings at law or in equity, all covenants, conditions, restrictions, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by Developer, the Association or any Owner to enforce any covenants or restrictions herein contained shall in no event be deemed a waiver thereof or a waiver of any right to enforce the same at any time thereafter.

Section 8.04 Insurance Proceeds. All proceeds of any insurance maintained with respect to any assets of the Association, and the Common Areas (if said Common Areas have been conveyed to the Association), and all proceeds of any condemnation proceedings or sales in lieu of condemnation relating to the assets of the Association or the Common Areas (if said Common Areas have been conveyed to the Association) shall be paid to the Association and shall be the property of the Association and not of its Members or any other persons or entities.

Section 8.05 Severability. The invalidation of any one or more of the covenants, conditions, restrictions and agreements of this Declaration by judgment or court order, shall in no way affect the validity of any of the other provisions of this Declaration, and the same shall remain in full force and effect.

Section 8.06 Notices. Each Owner shall file the correct mailing address of such Owner with Developer and shall promptly notify Developer in writing of any subsequent change of address. Developer shall maintain a file of such addresses and make the same available to the Association. A written or printed notice, deposited in the United States Mail, postage prepaid and addressed to any Owner at his last known address shall be sufficient and proper notice to such Owner, wherever notices are required in this Declaration.

Section 8.07 Number and Gender. As used in this Declaration, any gender shall include any other gender, the plural shall include the singular and the singular shall include the plural, whenever appropriate.

Section 8.08 Execution of Additional Documents. Each of the Owners, at no expense to itself, hereby agrees, at the request of Developer or the Association, to perform such further acts and execute all such further documents as may be required or desirable in the sole discretion of Developer or the Association, to carry out the purposes of this Declaration.

Section 8.09 Assignment of Developer's Rights. Developer shall have the right to assign, in whole or in part, its rights and obligations under this Declaration, including the power to approve or disapprove any act, use or proposed action, to any other person or entity or to the Association. Any such assignment shall be made by appropriate instrument in writing duly recorded in the office of the Wayne County Register of Deeds.

ARTICLE IX
CENTRAL PARK COMMUNITY ASSOCIATION

Section 9.01 Master Declaration. The Association shall be a member of the Central Park Community Association, pursuant to the terms and conditions of the Master Declaration, and to the extent applicable, the Property shall be subject to and encumbered by the Master Declaration.

Section 9.02 Master Common Facilities. Notwithstanding anything to the contrary contained herein, the Central Park Community Association shall have the first and prior right and authority, and the primary responsibility to repair, replace and maintain the following common facilities constructed or installed within the Central Park Community (as defined within the Master Declaration) or upon portions of the Central Park Approved Planned Development that may be added to the Central Park Community (pursuant to Article XX of the Master Declaration): (i) landscaping and signage installed at the four (4) entryways into the Central Park Approved Planned Development; (ii) sprinkler irrigation system installed to support the landscaping at those four entry ways; (iii) the primary connector road within the Central Park Community and the landscaping associated therewith as defined pursuant to Article II of the Master Declaration (including but not limited to snow removal therefrom); and (iv) common open space (and any facilities constructed thereon) that would otherwise comprise the public golf course to be constructed by the Township.

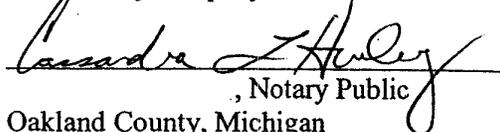
Section 9.03 Governing Provisions. Capitalized terms used within this Article IX and not otherwise defined within this Declaration shall have the meaning ascribed thereto pursuant to the Master Declaration. The provisions of this Article IX are for informational and notice purposes only, and for specific information reference must be made to the Master Declaration which shall in all events govern with respect to the subject matter thereof.

Section 9.04 Assessments. The Master Declaration provides for the imposition of assessments by the Central Park Community Association, which assessments shall be collected by the Association and remitted to the Central Park Community Association. Either the Association and the Central Park Community Association has the right to record a lien against the respective residential lots in the event the assessments are not paid in accordance with the terms and provisions of the Declaration and the Master Declaration.

STATE OF MICHIGAN)
) SS
COUNTY OF OAKLAND)

The foregoing instrument was acknowledged before me this 27 day of February, 2001, by Steven Friedman, its Manager, on behalf of The Selective Group, L.L.C, a Michigan limited liability company.

DEVELOPMENT


_____, Notary Public
Oakland County, Michigan
My Commission Expires: _____

CASSANDRA L. HURLEY
NOTARY PUBLIC - WAYNE COUNTY, MI
MY COMMISSION EXP. 08/15/2001

DRAFTED BY AND WHEN RECORDED RETURN TO:

ACTING IN Oakland COUNTY

Clark G. Doughty, Esq.
Bodman, Longley and Dahling LLP
100 Renaissance Center
34th Floor
Detroit, MI 48243
(313) 259-7777

EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

That part of the Southwest ¼ of Section 20, and the Northwest ¼ of Section 29, Town 2 South, Range 8 East, Canton Township, Wayne County, Michigan; being more particularly described as commencing at the Southwest Corner of said Section 20, for a POINT OF BEGINNING; thence North 00°23'05" West, 1277.25 feet, along the West line of said Section 20, and the centerline of Denton Road, to the Southerly line of Central Park Drive, and the Southerly line of "Central Park Estates Sub. No.1" as recorded in Liber 115 of plats on Pages 17 through 36 both inclusive, Wayne County Records; thence North 89°13'30" East, 163.54 feet, along the Southerly line of said "Central Park Estates Sub. No. 1"; thence 538.07 feet along a curve to the left, said curve having a radius of 470.00 feet, a central angle of 65°35'39", and a chord bearing and a distance of North 56°25'41" East, 509.17 feet, along the Southerly line of said "Central Park Estates Sub. No. 1"; thence North 23°37'51" East, 161.50 feet, along the Southerly line of said "Central Park Estates Sub. No. 1"; thence South 45°17'01" East, 233.63 feet; thence South 54°06'37" East, 366.45 feet; thence South 37°11'52" East, 39.51 feet, thence South 83°04'29" East, 300.43 feet; thence South 73°10'41" East, 272.83 feet; thence South 18°28'06" East, 654.54 feet; thence South 18°38'55" East, 68.43 feet; thence South 39°58'06" East, 169.25 feet; thence South 24°28'36" East, 284.37 feet; thence South 72°48'13" East, 21.94 feet; thence South 62°59'12" East, 118.14 feet; thence South 46°25'13" East, 118.14 feet; thence South 31°45'19" East, 91.14 feet; thence South 73°10'15" East, 78.41 feet to Traverse Point "A"; thence South 31°25'43" East, 4 feet to the water's edge of unnamed pond; thence Southeasterly and Northerly, 299 feet, more or less, along the water's edge of unnamed pond; thence South 31°25'43" east, 7 feet, to Traverse Point "B"; (said Traverse Point "B" described from Traverse Point "A" as South 10°50'22" East 243.33 feet and North 54°04'54" East, 49.43 and North 00°33'22" East, 68.52 feet to said Traverse Point "B"); thence South 31°25'43" East, 5.74 feet; thence South 00°53'28" West, 107.44 feet to Traverse Point "C"; thence South 00°53'28" West, 29 feet to the water's edge of unnamed pond; thence Northwesterly and Southerly, 596 feet, more or less along the water's edge of unnamed pond; thence South 00°42'56" West, 16 feet, to Traverse Point "D"; (said Traverse Point "D" described from Traverse Point "C" as South 86°04'57" West, 43.64 feet and South 04°53'03" West, 329.63 feet and South 01°31'26" East, 261.78 feet and South 76°48'17" East, 39.38 feet, to said Traverse Point "D"); thence South 00°42'56" West, 45.43 feet; thence 62.48 feet along a curve to the right, said curve having a radius of 660.00 feet, a central angle of 05°25'26", and a chord bearing and distance of South 78°09'05" East, 62.45 feet; thence South 14°33'38" West, 218.06 feet; thence South 70°04'12" East, 129.82 feet, to the North and South ¼ line of said Section 29; thence South 00°07'31" East, 661.64 feet, along an extension of and the Westerly line of "River Woods Sub'n", as recorded in Liber 111 of Plats, on Pages 48 through 52, both inclusive Wayne County Records to a point on the North and South ¼ line of said Section 29 (said point being North 00°07'31" West, 661.04 feet from the Center of said Section 29); thence South 89°37'34" West, 1335.37 feet; thence South 00°04'22" East, 660.75 feet, to a point on the East and West ¼ line Section 29 (said point being South 89°38'19" West, 1335.97 feet from the Center of said Section 29); thence South 89°38'19" West, 1035.97 feet, along an extension of and the Northerly line of "Nancy's Sub'n, as recorded in Liber 72 of Plats, on Page 45, Wayne County Records, to a point on the East and West ¼ line of said Section 29 (said point being North 89°38'19" East, 300.01 feet from the West ¼ Corner of said Section 29); thence North 00°01'12" West, 200.00 feet; thence South 89°38'19" West, 300.01 feet, to a point on the West line of said Section 29, and the centerline of said Denton Road, (said point being North 00°01'12" West, 200.00 feet from the West ¼ Corner of said Section 29); thence N 00°01'12" West, 2441.86 feet, along the West line of said Section 29, and the centerline of said Denton Road, to the Southwest Corner of said Section 20, and the to POINT OF BEGINNING. All of the above containing 193.735 acres, more or less. All of the above being subject to the rights of the public in Denton Road. All of the above being subject to easements, restrictions and rights-of-way of record.