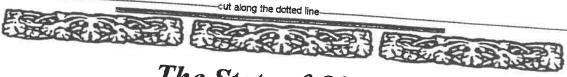
Return To: HANS H. SOLTAU CO ATTN C L LARKINS **6776 LOOP RD** CENTERVILLE, OH 45459-0000



The State of Ohio & Certificate

Secretary of State - J. Kenneth Blackwell 1113322

It is hereby certified that the Secretary of State of Ohio has custody of the business records for FOREST WALK HOMEOWNERS' ASSOCIATION INC and that said business records show the filing and recording of

<u>Document(s)</u> DOMESTIC ARTICLES/NON-PROFIT

Document No(s): 199929800093

United States of America State of Ohio Office of the Secretary of State



Witness my hand and the seal of the Secretary of State at Columbus, Ohio, This 1st day of September, A.D. 1999

> J. Kenneth Blackwell Secretary of State

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DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS **FOR FOREST WALK**

THIS INSTRUMENT PREPARED BY:

HANS H. SOLTAU **Attorney at Law** 6776 Loop Road Centerville, Ohio 45459

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

THIS DECLARATION, creating covenants, conditions and restrictions is made on the date hereinafter set forth by CHARLES V. SIMMS DEVELOPMENT CORPORATION, an Ohio corporation, hereinafter referred to as "Declarant", under the circumstances summarized in the following Recitals which utilize capitalized terms as defined in Article I of this Declaration.

RECITALS:

- A. Declarant is the owner of the Property and it is the desire and intent of the Declarant to develop the Property into a single family residential community consisting of Lots on which Dwelling Units are to be constructed, together with Common Areas for the use, enjoyment and benefit of the Owners.
- B. Declarant is also the owner of the Additional Property and contemplates submitting parts or all of such Additional Property to the provisions hereof by an Amendment.
- C. Declarant desires to establish a plan of covenants, conditions, restrictions, and private assessments to provide for the preservation of the values and amenities in the Property. To accomplish these ends, Declarant is making this Declaration and has formed the Association to own the Common Area and to enforce and administer the provisions hereof.

DECLARATIONS:

NOW, THEREFORE, Declarant hereby declares that all of the Property, and any Additional Property added to this plan shall be held, sold and conveyed subject to the following easements, restrictions, covenants, conditions and assessments, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Property. These easements, covenants, conditions, restrictions and assessments, unless otherwise specifically limited herein, shall run with the Property submitted hereby and any additions thereto, and shall be binding on all thereof and additions thereto, and shall inure to the benefit of each Owner.

ARTICLE I

DEFINITIONS

- 1.01 <u>General</u>. The following terms used herein are defined as hereinafter set forth. The singular wherever used shall be construed to mean the plural when applicable.
- 1.02 Additional Property shall mean property adjoining the Property which the Declarant owns and/or has a right to acquire, and which, together with improvements thereon, may be added to the Property.
- 1.03 <u>Amendment and/or Amendments</u> shall mean an instrument executed with the same formalities of the Declaration and Recorded for the purpose of amending the Declaration, the By-Laws or any other Exhibits.
- 1.04 <u>Annual Assessments</u> shall mean those assessments levied and assessed against all Owners for the purpose of paying the Common Expenses.
- 1.05 Articles and Articles of Incorporation shall mean the articles filed with the Secretary of State of Ohio incorporating the Association as an Ohio not-for-profit corporation under the provisions of Chapter 1702 of the Ohio Revised Code, as the same may be lawfully amended from time to time.
- 1.06 <u>Association</u> shall mean Forest Walk Homeowners' Association, Inc., an Ohio not-for-profit corporation, its successors and assigns.
- Association Easements shall mean any easements granted to or reserved by the Association pursuant to the provisions of this Declaration or the Plat.
 - 1.08 <u>Builder</u> shall mean any Person who has been conveyed a Lot for the purpose of constructing a Dwelling Unit and attendant improvements thereon.
 - 1.09 By-Laws shall mean the By-Laws of the Association which also serve as the code of regulations of the Association under and pursuant to the provisions of Chapter 1702 of the Ohio Revised Code.
 - 1.10 Common Area shall mean that part of the Property which shall be conveyed to and owned by the Association for the common use, enjoyment, and benefit of the Association and shall include without limitation any detention or retention areas and to the extent applicable any Association Easements.
 - 1.11 <u>Common Expenses</u> shall mean those costs and expenses set forth in Section 5.02.
 - 1.12 <u>Declarant</u> shall mean Charles V. Simms Development Corporation, an Ohio corporation, its successors and assigns.
 - 1.13 <u>Declaration</u> shall mean this instrument and unless the context prohibits, any and all Amendments hereto.
 - 1.14 <u>Design Review Committee</u> shall mean the committee created and established pursuant to Article XII for the purposes stated therein.

- 1.15 <u>Design Standards</u> shall mean the standards or criteria set forth in Exhibit "B" and any amendments thereto.
- 1.16 Development Period shall mean a period of time ten (10) years from the date on which this Declaration is Recorded, or when the Declarant voluntarily relinquishes control of the Association, or when Declarant has sold all of the Lots to Owners, whichever first occurs.



- 1.17 <u>Dwelling Unit</u> shall mean a building and other improvements situated upon a Lot designed and intended for the use and occupancy by a person or persons as a residence.
- 1.18 Eligible First Mortgagee shall mean any First Mortgagee who has provided the Association with written notice of its right to receive notices or other information from the Association.
- 1.19 Exhibit shall mean any document or instrument attached to the Declaration.
- 1.20 <u>First Mortgagee</u> shall mean the holder of any valid Recorded mortgage on the Property.
- **1.21** Landscaping shall mean the landscaping installed by the Declarant and/or the Association on any Landscaping Easement.
- 1.22 Landscaping Easement shall mean the Landscaping Easement depicted on any Plat and granted to the Association.
- 1.23 Lot shall mean those parcels of real property on which Dwelling Units are to be constructed.
- 1.24 <u>Majority of Owners</u> shall mean those Owners holding fifty-one percent (51%) of the voting power of the Association.
- 1.25 <u>Managing Agent</u> shall mean a person or entity retained or employed by the Association to act as a manager or managing agent for the Association.
- 1.26 <u>Member</u> shall mean an Owner that is subjected hereto.
- 1.27 Occupant shall mean any Person who resides in a Dwelling Unit.
- 1.28 Organizational Documents shall mean this Declaration, the Articles, the By-Laws, Rules and Regulations, and the Plat Restrictions, including any amendments thereto.
- 1.29 Owner shall mean the Owner of any Lot on which Dwelling Units have been or are to be constructed thereon and for purposes thereof shall include any Builder.
- 1.30 <u>Person</u> shall mean a natural individual, corporation, partnership, trustee or other legal entity capable of holding title to real property.
- 1.31 Plat shall mean a Recorded plat or subdivision of the Property and any amendments thereto.

- 1.32 Plat Restrictions shall mean any covenants, conditions or restrictions set forth in the Plat.
- 1.33 Property shall mean the real property subject to this Declaration as described in Section 2.01.
- 1.34 Quorum shall mean the presence in person or by proxy of a Majority of
- 1.35 Ohio. Recorded shall mean the filing with the Recorder of Montgomery County,
- 1.36 Rules and Regulations shall mean those rules and regulations, as may be amended from time to time, adopted by the Board of Trustees pursuant to the provisions set forth in the Declaration.
- 1.37 Signage Area Easement shall mean the Signage Area Easement depicted on any Plat and granted to the Association.
- 1.38 <u>Special Individual Lot Assessment</u> shall mean those assessments levied and assessed against a particular Owner pursuant to Section 5.13.

ARTICLE II DESCRIPTION OF PROPERTY

- **General**. The Property is described in Sections 2.02 and 2.03.
- 2.02 <u>Dwelling Units</u>. The Dwelling Units are to be or have been constructed on the following described property with one (1) Dwelling Unit per Lot:

Situate in the City of Centerville, County of Montgomery, State of Ohio and being Lots 1 through 21 inclusive of Forest Walk, Section One, as recorded in Plat Book 176, Page 27 of the Plat Records of Montgomery County, Ohio.

2.03 Common Areas. The Common Areas shall consist of the following described property and to the extent applicable any Association Easements:

Situate in the City of Centerville, County of Montgomery, State of Ohio and being Reserve Areas A, B, C and D of Forest Walk, Section One, as recorded in Plat Book 176, Page 27 of the Plat Records of Montgomery County, Ohio.

2.04 Conveyance of Common Areas. Declarant agrees that prior to the expiration of the Development Period it will convey the Common Area to the Association, free and clear of all liens and encumbrances, except general real estate taxes not then due and payable, easements granted for public utilities, or for other public purposes consistent with the intended use of the Property under this Declaration. All improvements to the Common Area shall be fully installed, completed and operational at the time of such conveyance.

ARTICLE III ASSOCIATION

- 3.01 Organization. The Association was formed as an Ohio not-for-profit corporation pursuant to the provisions of Chapter 1702 of the Ohio Revised Code, by the filing of its Articles with the Secretary of the State of Ohio. On the date of its incorporation, the Association duly adopted a set of administrative operating rules called By-Laws. The By-Laws are attached hereto as Exhibit "A".
- 3.02 <u>Membership</u>. Each Owner upon acquisition of title to a Lot, shall automatically become a Member of the Association. Membership is appurtenant to and shall not be separated from ownership of a Lot. Such membership shall terminate upon the sale or other disposition by such Member of his Lot ownership, at which time the new Owner automatically shall become a Member of the Association. When more than one Person is an Owner of a Lot, all such Persons shall be Members.
- 3.03 Voting Rights. Each Owner shall be entitled to the number of votes in the affairs of the Association that equals the number of Lots owned by that Owner. If such Lots are owned by more than one Person, each such Person shall have a fraction of a vote equal to his, her or its undivided interest in that Lot.
- 3.04 Administration of Property. The administration of the Property shall be in accordance with the provisions of the Organizational Documents. Each Owner, tenant, or occupant of a Lot shall comply with the provisions of the Organizational Documents, and the decisions and resolutions of the Association or its representative.
- Board of Trustees. The Board of Trustees, elected as provided by the By-Laws, shall exercise the powers, discharge the duties and be vested with the rights conferred by operation of law, the Organizational Documents, except as otherwise specifically provided; provided however, that in the event any such power, duty, or right shall be deemed exercisable or dischargeable by, or vested in a member of the Board of Trustees, he shall be deemed to act in such capacity to the extent required to authenticate his acts and to carry out the purposes of the Organizational Documents.
- 3.06 <u>Declarant's Rights</u>. During the Development Period the powers, rights, duties and functions of the Association shall be exercised by a Board of Trustees selected by Declarant. Declarant reserves the right to relinquish such right to control at any time.
- 3.07 <u>Delegation to Managing Agent</u>. The Association may delegate all or any portion of its authority to discharge its responsibility to a Managing Agent; subject to the limitations that:
 - (a) Any such delegation be by a written contract with a term of no longer than one (1) year in duration.
 - (b) That any such contract be terminable by either party without cause upon sixty (60) days written notice without any termination charges or other penalties.

- (c) That any such contract entered into by the Declarant prior to the time it releases or relinquishes control of the Association shall terminate when the Declarant releases or relinquishes such control unless such contract is renewed by a vote of the Unit Owners at the Association
- 3.08 First Meeting. The first meeting of the Association shall occur within thirty (30) days after the expiration of the Development Period. (PAGE 3, 1.16)

ARTICLE IV EASEMENT(S)

- 4.01 Easements for Repair, Maintenance and Restoration. The Association shall have a right of access and an easement to, over and through each Lot during reasonable hours and upon giving reasonable notice for ingress and egress and all other purposes which enable the Association to perform its obligations, rights and duties with regard to maintenance, repair, restoration or servicing of any items, Lots, things or areas of or on the Property, including the removal, correction or abatement of any violation or breach of any attempted violation or breach of the covenants and restrictions herein.
- 4.02 <u>Easement for Telephone, Utilities and Cable Television</u>. The Association may hereafter grant easements on behalf of Owners to entities for telephone and utility purposes for the benefit of the Property, and also the installation and maintenance of cable television lines for the benefit of the Property and/or individual Lots.
- Association Easements. The Owner of any Lot hereby grants, conveys and assigns to the Association an easement and right-of-way over his Lot for the purpose of operating, maintaining, repairing and replacing the storm water detention areas and basins, the undedicated park areas, the entranceway feature, signage, fencing, lighting and landscaping installed or constructed by the Declarant and/or the Association for the benefit of the Association on his Lot within those specifically designated easement areas depicted on any Plat.
- 4.04 <u>Service Easement</u>. Declarant and each Owner hereby grants a non-exclusive easement to all law enforcement officers, firemen, ambulance operators, mailmen, deliverymen, garbage and trash removal personnel, and all other similar persons, and to local governmental authorities, but not to the public in general, to enter upon the Common Area in the performance of their duties.
- 4.05 Consent to Easements. Each Owner hereby grants, and the transfer of title to an Owner shall be deemed to grant, the Declarant and/or the Association an irrevocable power of attorney to execute, acknowledge and record, for and in the name of such Owner and his mortgagee or mortgagees, such instruments as may be necessary to effectuate any easements granted or reserved by the Declarant and/or the Association in this Article.

easements appurtenant, running with the land, perpetually in full force and effect, and at all times shall inure to the benefit of and be binding on the Declarant, and of any Owner, purchaser, mortgagee and any other person having an interest in the Property or any part or portion thereof. Failure to refer specifically to any or all of the easements described in this Declaration in any deed of conveyance or in any mortgage or other evidence of obligation shall not defeat or fail to reserve said easement but same shall be deemed conveyed or encumbered along with the Lot.

ARTICLE V ASSESSMENTS

- owned within the Property, Declarant hereby covenants, and each Owner, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agrees to pay the Association: (a) Annual Assessments; and (b) Special Individual Lot Assessments, such assessments to be established and collected as hereinafter provided. Such assessments, together with interest, costs shall be a charge on the land and shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest and costs, shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment became due.
- **Purpose of Annual Assessment**. The Annual Assessments shall be used exclusively to promote the recreation, health, safety and welfare of the residents of the Property and the enforcement of these restrictions. The assessments shall include, without limitation, the following Common Expenses:
 - (a) Maintenance and repair of those items which have been assigned to the Association hereunder.
 - (b) Insurance premiums for insurance obtained by the Association.
 - (c) Taxes and assessments on the Common Area, if any.
 - (d) Costs for the operation, management and administration of the Association, including without limitation, fees for property management, fees for legal and accounting services, fidelity bonds, cost of mailing and postage.
 - (e) A general operating reserve to assure the availability of funds for the purposes hereunder.
- 5.03 Owner's Share of Annual Assessments. Each Owner's share of the Annual Assessment shall be equal to a fraction; the numerator of which is the total number of Lots owned by such Owner, and the denominator of which is the total number of all Lots on the Property. As Additional Property is subjected to this Declaration the denominator shall be increased by the number of Lots on such Additional Property at the time of filing an Amendment hereto adding such Additional Property.

- 5.04 Preparation of Estimated Budget. On or before December 1st of every year, the Association shall prepare an estimate of the total amounts necessary to pay the cost of wages, materials, insurance, services and supplies which will be required during the ensuing calendar year for the rendering of all services, together with a reserve for contingencies and replacements. On or before December 15th each Owner shall be notified in writing as to the amount of such estimate, with reasonable itemization thereof. On or before the date of the annual meeting in each calendar year, the Association shall supply to all Owners an itemized accounting of the maintenance expenses actually incurred for the preceding calendar year, together with a tabulation of the amounts collected pursuant to the estimate provided, and showing the net amount over or short of the actual expenditures plus reserves. Any amount accumulated in excess of the amount required for actual expenses and reserves shall be credited according to each Owner's share of the assessments to the next payment due from the Owners during the current year's estimate, until exhausted, and any net shortage shall be added according to each Owner's share of the assessments to the payment next due after rendering of the accounting.
- 5.05 Fiscal Year Option. In lieu of the calendar year format, the Board of Trustees may elect to adopt a fiscal year. In such event, the requirement for the preparation of the estimated budget shall be the first day of the month immediately preceding the beginning of such fiscal year and notices of such estimate shall be forwarded on or before the fifteenth day of such month. In such event, assessments shall commence on the first day of the fiscal year and payments shall be adjusted accordingly.
- Extraordinary expenditures not originally included in the annual estimate which may be necessary for the year shall be charged first against such reserve. If said estimated cash requirement proves inadequate for any reason, including non-payment of any Owner's assessment, the same shall be assessed to the Owners according to each owner's share of the assessments. The Association shall serve notice of such further assessment on all Owners by a statement in writing giving the amount and reasons after the delivery or mailing of such notice of further assessment. All Owners shall be obligated to pay the adjusted amount.
- **5.07** Budget for First Year. When the first Board of Trustees hereunder takes office, the Association shall determine the estimated cash requirement, as hereinabove defined, for the period commencing thirty (30) days after said election and ending on December 31st of the calendar year in which such election occurs.
- 5.08 Failure to Prepare Annual Budget. The failure or delay of the Association to prepare or serve the annual or adjusted estimate on the Owner shall not constitute a waiver or release in any manner of such Owner's obligation to pay the maintenance costs and necessary reserves, as herein provided, whether the same owner shall continue to pay the maintenance charge at the existing rate established for the previous period until the maintenance payment which occurs more than ten (10) days after such new annual or adjusted estimate shall have been mailed or delivered

- 5.09 Books and Records of the Association. The Association shall keep correct and complete books and records of account, specifying the receipts and expenditures relating to common receipts and expenses, together with records showing the allocation, distribution and collection of the common profits, losses and expenses among and from the Owners; minutes of the proceedings of the Owners and Board of Trustees. Such books and records shall be open for inspection by any Owner or any representative of an Owner duly authorized in writing, at reasonable times and upon request by an Owner. If by terms of a first mortgage an Owner has authorized such mortgagée to inspect such books and records, the presentation to the Secretary of the Association by a representative of such mortgagee of a copy of the mortgage containing such authorization shall constitute written authorization of such inspection. Upon ten (10) days notice to the Board of Trustees and upon payment of a reasonable fee, any Owner shall be furnished a statement of his account setting forth the amount of any unpaid assessments or other charges due and owing from such Owner.
- **Commencement of Assessments**. Annual Assessments shall begin with respect to each Lot on the date on which the deed transferring title to such Lot from Declarant to an Owner is Recorded. On such date, the amount payable shall be a pro-rated amount determined as of such date until the next payment date.
- **5.11** Payment of Assessments. Annual Assessments shall be payable in monthly installments commencing on the first day of each month or, on a quarterly, semi-annual or annual basis as determined by the Board of Trustees.
- provisions hereof, Declarant shall have no obligation to pay Annual Assessments for the Lots owned by it, except that Declarant will pay to the Association an amount equal to the difference between the actual operating expenses of the Association and the aggregate of the yearly assessments paid by the Owners, other than Declarant. Declarant's obligation to pay said deficiency shall cease when Declarant relinquishes control of the Board of Trustees, at which time Declarant shall pay the yearly assessment for each Dwelling Unit owned by it which either has been issued an occupancy certificate, or is being offered for sale or rent.
- 5.13 Special Individual Lot Assessment. Notwithstanding anything to the contrary herein, if the Association shall incur any cost or expense for or on account of any item of maintenance, repair or other matter directly or indirectly occasioned or made necessary by any wrongful or negligent act or omission of any Owner, such cost or expense shall be borne by such Owner and not by the Association, and if paid by the Association shall be paid or reimbursed to the Association by such Owner as a Special Individual Lot Assessment.
- **5.14** Abandonment. No Owner may exempt himself from liability for his contribution toward the Common Expenses by the abandonment of his Lot.

ARTICLE VI

REMEDIES FOR NON-PAYMENT OF ASSESSMENT

- 6.01 <u>Late Charges</u>. If any assessment is not paid within ten (10) days after the same has become due, the Board of Trustees, at its option and without demand or notice, may charge a late charge not to exceed \$20.00 and/or interest on any unpaid balance, at the rate of twelve percent (12%) per annum.
- Lien of Association. The Association shall have a lien upon the estate or interest in any Lot of the Owner thereof for the payment of the portion of the assessments chargeable against such Lot which remain unpaid for ten (10) days after the same have become due and payable from the time a certificate therefor, subscribed by the President of the Association, is Recorded pursuant to description given by the Board of Trustees. Such certificate shall contain a description of the Lot, the name or names of the record Owner(s) thereof and the amount of such unpaid portion of the assessments. Such lien shall remain valid for a period of five (5) years from the time of filing thereof, unless sooner released or satisfied in the same manner provided by law for the release and satisfaction of mortgages on real property or discharged by the final judgment or order of the court in an action brought to discharge such lien as hereinafter provided.
- priority of Association's Lien. The lien provided for herein shall take priority over any lien or encumbrance subsequently arising or created, except liens for real estate taxes and assessments and liens of First Mortgages which have been filed for record, and may be foreclosed in the same manner as a mortgage on real property in an action brought by the Association. In any such foreclosure action, the Owner(s) of the Lot affected shall be required by pay a reasonable rental for such Lot during the pendency of such action, and the plaintiff in such action is entitled to the appointment of a receiver to collect the same. In any such foreclosure action, the Association shall be entitled to become a purchaser at the foreclosure sale.
- 6.04 <u>Dispute as to Common Expenses</u>. Any Owner who believes that the portion of assessments chargeable to his Lot for which a certificate of lien has been filed by the Association has been improperly charged against him or his Lot, may bring an action in the Court of Common Pleas for Montgomery County, Ohio for the discharge of such lien.
- Mortgagee acquires title to a Lot as a result of a foreclosure of any lien, such First Mortgagee shall not be liable for the share of assessment by the Association chargeable to such Lot which became due prior to the acquisition of title to such Lot by such First Mortgagee. Such unpaid share of assessments shall be deemed to be assessments collectible from all of the Lots, including that of such First Mortgagee.
- 6.06 <u>Liability for Assessments Upon Voluntary Conveyance</u>. In a voluntary conveyance of a Lot the grantee of the Lot shall be jointly and severally liable with the grantor for all unpaid assessments by the Association against the grantor and his Lot for his share of the assessments up to the time of the grant or conveyance, without prejudice to the grantee's right to recover from the grantor the amounts paid by the grantee therefor. However, any such grantee and his mortgagee shall be entitled to a statement from the Board of Trustees setting forth the amount of all unpaid and current assessments against the grantor due the Association, and such

grantee shall not be liable for nor shall the Lot conveyed by subject to a lien for any unpaid assessments made by the Association against the grantor in excess of the amount set forth in such statement for the period reflected in such statement.

ARTICLE VII REMEDIES FOR BREACH OF COVENANTS AND RESTRICTIONS

Organizational Documents shall give the Board of Trustees the right, in addition to the rights hereinafter set forth in this section to: (a) enter upon the Lot as to which such violation or breach exists and to summarily abate and remove, at the expense of the defaulting Owner, any structure, thing or condition that may exist thereon contrary to the intent and meaning of the provisions of the Organizational Documents and the Board of Trustees, or its agents, shall not be thereby deemed guilty in any manner of trespass; or (b) to enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity, the continuance of any breach.

ARTICLE VIII RULES AND REGULATIONS

- 8.01 General. The Board of Trustees may, by majority vote, adopt reasonable Rules and Regulations and amend the same which the Board of Trustees may deem advisable for the maintenance, conservation, protection and beautification of the Property, and for the health, comfort, safety and general welfare of the Owners and occupants of the Property. Such Rules and Regulations may include reasonable fines and penalties for violations. Written notice of the Rules and Regulations will be forwarded to all Owners and copies thereof shall be available to all Owners.
- **8.02** Conflict. In the event of any conflict between the Rules and Regulations and the provisions of the Declaration, the provisions of the Declaration shall govern.
- **8.03** Arbitration. In the event of any dispute between Members as to the application of these restrictions or any Rule or Regulation, the party aggrieved shall submit a complaint in writing to the Board of Trustees specifying the dispute. The Board of Trustees shall set a time, date, and place for hearing thereon within twenty (20) days thereafter, and give written notice to the party thereof no less than three (3) days in advance. The Board of Trustees shall thereupon hear such evidence on the dispute as the board deems proper and render a written decision on the matter to each party within thirty (30) days thereafter. No action of law may be instituted by the party to such dispute unless arbitration pursuant hereto has first been had.

ARTICLE IX MAINTENANCE

9.01 General. Subject to the exceptions and provisions hereof, the general allocation of maintenance, repair and replacement between the Association and the Owners are as follows:

- (a) The Association shall maintain, repair and make all necessary replacements to the Common Area and any improvements thereon.
- (b) An Owner shall maintain, repair and make all necessary replacements to his Dwelling Unit.
- 9.02 <u>Association</u>. The Association shall also be responsible for the following:
 - (a) Exterior maintenance upon each Lot, except for any items which are the responsibility of the Owner hereunder.
- 9.03 Owner. The Owner of each Lot shall furnish and be responsible for the following:
 - (a) All maintenance, repairs and replacements of any shrubs, trees and other landscaping or other improvements installed by such Owner, or his successors, on his Lot.
 - (b) All maintenance, repairs and replacements of the walkways and driveways on his Lot.
- **9.04** Extraordinary Maintenance and/or Repairs. In the event the Association determines that as a result of the type, nature or amount of improvements to a particular Lot, that its maintenance and/or repair responsibilities thereto are greater than the other Lots, then any such additional costs or expenses for such Lot shall be a special individual Lot assessment for such Lot.
- 9.05 Failure to Maintain. In the event an Owner shall fail to maintain his Lot and improvements situated thereon, to such an extent that in the opinion of the Board of Trustees the conditions require maintenance, repair or service for purposes of protecting the public safety or residents in or visitors to the Property, or in order to prevent or avoid damage to or destruction of any part, portion or aspect of the value thereof, the Association shall have the right, upon approval of the majority of the Board of Trustees, to enter upon that Lot and maintain, repair or service the same. The cost of such maintenance, repair or service shall be added to and become a special individual Lot assessment, chargeable to the Lots they maintained, repaired or serviced.

ARTICLE X LIABILITY AND OTHER INSURANCE

10.01 <u>Liability Insurance</u>. The Association, as a Common Expense, shall insure itself, the Board of Trustees, all Owners and Members of their respective families and other persons residing with them in the Property, their tenants, and all persons lawfully in the possession or control of any Dwelling Unit, against liability for bodily injury, disease, illness or death and for injury to or destruction of property occurring upon, in or about, or arising from destruction of property occurring upon, in or about, or arising from the Common Area, such insurance to afford protection to a limit of not less than One Million Dollars (\$1,000,000.00) in respect to bodily injury, disease, illness or death suffered by any one person, and to the limit of not less than One Million Dollars (\$1,000,000.00) in respect to any one occurrence, and to the limit

of not less than One Hundred Thousand Dollars (\$100,000.00) in respect to damage to or destruction of property arising out of any one accident. Such policy shall not insure against liability for personal injury or property damage arising out of or relating to the individual Lots or Dwelling Units located thereon.

- 10.02 Other Insurance. As a Common Expense, the Association shall obtain such insurance as the Board of Trustees considers necessary, including without limitation, fidelity bonds for anyone who either handles or is responsible for funds held or administered by the Association. The amount of such fidelity bond shall be equal to, at a minimum, the maximum funds that will be in the custody of the Association at any time such bond is in effect. In addition, such fidelity bond coverage must equal one-quarter (1/4) of the Annual Assessments, together with the reserve funds, if any.
- 10.03 Notice of Cancellation or Substantial Changes. Any insurance coverage obtained by the Association shall contain a provision requiring the insurer to notify the Association and any mortgagee named in the mortgage clause, if applicable, in writing of the cancellation or a substantial change of coverage at least ten (10) days prior to such cancellation or substantial change.
- 10.04 <u>Annual Review</u>. The amounts and coverage of each insurance policy obtained by the Association shall be reviewed annually.

ARTICLE XI AMENDMENT

- 11.01 General. Unless otherwise provided, this Declaration may be amended only with the approval of Owners exercising not less than seventy-five percent (75%) of the voting power of the Association. Any such Amendment shall be in writing and effective on the date when it is Recorded.
- 11.02 <u>Declarant's Rights</u>. Notwithstanding the foregoing, Declarant hereby reserves the right and power, and each Member by acceptance of a deed to a Lot is deemed to and does give and grant to Declarant a power of attorney, which right and power is coupled with an interest and runs with title to a Lot and is irrevocable during the Development Period, to amend this Declaration and any Plat and to execute any and all documents deemed necessary or desirable by Declarant to conform to its present or future development plans, including without limitation the development of the Additional Property or a portion thereof as a multi-family development, to correct scrivener, typographical and drafting errors, and to conform to the requirements of any lending institution.
- 11.03 Right of First Refusal. Any Amendment attempting to or giving the Association or any Owners a right of first refusal on the sale, transfer or other disposition of a Lot shall contain a provision exempting such right of first refusal as to any Lot, the title of which is obtained by a First Mortgagee pursuant to remedies provided in the mortgage, or foreclosure of the mortgage, or a deed to such mortgage in lieu of foreclosure. Notwithstanding any provision hereof, this provision and the requirement herein cannot be amended without unanimous written consent of all Owners and First Mortgagees.

- 11.04 Amendment Affecting Declarant's Rights. Any Amendment affecting or attempting to affect the Declarant's rights in the Declaration must be consented to by the Declarant in writing. These rights include, without limitation, the right to control the Association, the right to add Additional Property.
- 11.05 Mortgage or Mortgagee. Any Amendment which adversely affects the value, priority, or the security of any mortgagee of record shall require the written consent of such mortgagee of record. Any Amendment affecting the underwriting requirements of any mortgagee shall require the written consent of such mortgagee and also F.H.L.M.C. or F.N.M.A., if required by such mortgagee. Any Amendment of language specifically referring to mortgagees shall require the written consent of all mortgagees of record.

ARTICLE XII ARCHITECTURAL CONTROL AND RESTRICTIONS

- 12.01 General. No building, swimming pool, tennis court, fence, wall, patio, deck or other structure or improvement shall be commenced, erected or maintained on the Property, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, color, height, materials and location of the same shall have been submitted to and surrounding structures and topography by the Board of Trustees, or by an architectural committee composed of three (3) or more representatives appointed by the Board of Trustees. In the event said Board of Trustees, or its designated committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.
 - 12.02 <u>Design Review Committee</u>. During the Development Period the rights, powers and functions of the Board of Trustees or its delegated committee as set forth in Section 8.01 shall be exercised by Declarant or its representative. Declarant reserves the right to relinquish such right to the Board of Trustees at any time during the Development Period, at its sole discretion.
 - 12.03 <u>Specific Restrictions and Design Standards</u>. Notwithstanding the foregoing, the restrictions and/or covenants set forth in the Design Standards shall apply to the improvements on the Property as described therein.

ARTICLE XIII ANNEXATION

13.01 <u>Contemplated Annexation by Declarant.</u> Declarant contemplates submitting the Additional Property to the provisions of this Declaration so that the same will become in all respects part of the Property.

- 13.02 Reservation of Right to Annex Additional Property. Declarant hereby reserves the right at any time during the Development Period to take the action so contemplated in submitting the Additional Property and to develop thereon a maximum number of additional Lots equal to that permitted under applicable zoning ordinances so that the same will become, in all respects, part of the Property.
- 13.03 Reservation of Right to Amend Declaration. Declarant hereby reserves the right to amend this Declaration in the manner hereinafter provided in such respects as Declarant may deem advisable in order to effectuate the generality of the foregoing, the right to amend this Declaration so as to include the Additional Property and the improvements constructed thereon as part of the Property.
- 13.04 Consent and Approval for Annexation Amendments. Declarant, on its own behalf as the Owner of all Lots in the Property, and on behalf of all subsequent Owners, hereby consents and approves and each Owner and his mortgagee, by accepting a deed conveying such ownership, or a mortgage encumbering such interest, as the case may be, hereby consents and approves the provisions of this Article, and all such Owners and their mortgagees, upon request of Declarant, shall execute and deliver from time to time all such instruments and perform all such acts as may be deemed by Declarant to be necessary or proper to effectuate said provisions.
- 13.05 Power of Attorney Coupled with an Interest. Each Owner and his respective mortgagees, by the acceptance of a deed conveying such ownership, or a mortgage encumbering such interest, as the case may be, hereby irrevocably appoints Declarant his attorney-in-fact, coupled with an interest for the purpose of adding the Additional Property to the Property, pursuant to the provisions of this Section. Such Owner authorizes such attorney to execute, acknowledge and record for and in his name an Amendment to this Declaration for the purpose of adding such Additional Property. Such mortgagee authorizes such attorney to execute, acknowledge and record for and in its name a consent to any such Amendment.

ARTICLE XIV GENERAL

- 14.01 Covenants Running with Land. The covenants, conditions, restrictions, easements, reservations, liens and charges created by this Declaration shall run with and bind the land, and each part thereof, and shall be binding upon and inure to the benefit of all parties having any right, title or interest in or to all or any part of the Property, and their respective heirs, executors, administrators, successors and assigns, for a term of fifty (50) years from the date this Declaration is Recorded, after which time it shall automatically extend for successive periods of ten (10) years, unless amended as hereinafter provided.
- 14.02 <u>Enforcement</u>. In addition to any other remedies provided in this Declaration, Declarant, the Association or any Member shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, easements, reservations, liens and charges set forth herein or now or hereafter imposed by or through the Rules and Regulations and the Plat Restrictions. Failure by Declarant, the Association or by any Member to proceed with such enforcement shall in no event be deemed a waiver of the right to enforce at a later date the

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original violation or a subsequent violation nor shall the doctrine of laches nor any statute of limitations bar the enforcement of any such restriction, condition, covenant, reservation, easement, lien or charge. The Association shall not deliberately refuse to enforce the provisions hereof or discontinue operations, or attempt to terminate its operation without giving thirty (30) days prior written notice to all Eligible First Mortgagees.

- 14.03 <u>Notice to Mortgagees</u>. Notwithstanding any other provisions hereof, the Association shall notify any Eligible First Mortgagee in writing of any default by the Owner of such Lot in performance of that Owner's obligations under the Organizational Documents which is not cured within thirty (30) days.
- 14.04 <u>Severability</u>. Invalidation of any one or more of these covenants, conditions, restrictions or easements by judgment or court order shall not in any way affect any other provisions hereof, all of which shall remain in full force and effect.
- 14.05 <u>Gender and Grammar</u>. Any necessary grammatical changes required to make the provisions hereof apply either to corporations, partnerships or individuals, male or female, shall in all cases be assumed as though in each case fully expressed herein.
- 14.06 <u>References</u>. Unless otherwise specified, all references to a particular Article or Section shall refer to such Article or Section of the Declaration.
- 14.07 <u>Compliance with Requirements</u>. The Declaration and the plan of ownership created hereby, has been created and is existing in full compliance with all applicable requirements of local, state and all other applicable ordinances and laws.

IN WITNESS WHEREOF, Charles V. Sim this instrument to be executed this do	nms Development Corporation has caused ay of <u>factories</u> , 1999.
Signed and acknowledged in the presence of:	CHARLES V. SIMMS DEVELOPMENT CORPORATION
DHUD R BART	By: Hans H. Soltau Vice President
The foregoing instrument was acknown control of the foregoing instrument was a	owledged before me this <u>MTM</u> day of
	Notary Public CYNTHIA L. LARKINS, Notary Public In and For the State of Ohio My Commission Expires Nov. 6, 2001
THIS INSTRUMENT PREPARED BY:	

HANS H. SOLTAU Attorney at Law 6776 Loop Road Centerville, Ohio 45459

EXHIBIT "A"

BY-LAWS OF FOREST WALK HOMEOWNERS' ASSOCIATION, INC.

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HOMEOWNERS' ASSOCIATION BY-LAWS

The within By-Laws are executed and attached to the Declaration creating covenants, conditions and restrictions for Forest Walk. Their purpose is to provide for the establishment of an Association for the administration of the Property in the manner provided by the Declaration and these By-Laws. All present or future Owners or tenants or their employees, and any other person who might use the facilities of the Property in any manner, shall be subject to any restrictions, conditions or regulations hereafter adopted by the Board of Trustees of the Association. The mere acquisition or rental of any of the Dwelling Units located on the Lots within the Property or the mere act of occupancy of any of the Dwelling Units will constitute acceptance and ratification of the Declaration and of these By-Laws. The terms used herein shall have the same meaning as defined in Article I of the Declaration.

ARTICLE I THE ASSOCIATION

- 1.01 Name of the Association. The Association shall be an Ohio not for-profit corporation and shall be called Forest Walk Homeowners' Association, Inc..
- 1.02 <u>Membership</u>. Each Owner upon acquisition of title to a Lot shall automatically become a member. Such membership shall terminate upon the sale or other disposition by such Member of his Lot at which time the new Owner of such Lot shall automatically become a Member. Membership in the Association is limited to Owners within the Property.
- 1.03 <u>Voting Rights</u>. There shall be one vote for each of the Lots within the Property. The Owner or Owners of each Lot shall be entitled to one vote for their Lot. In the event a Lot has been acquired by the Association in its own name or in the name of its agent, designee or nominee on behalf of all Owners, the voting rights of such a Lot shall not be exercised so long as it continues to be so held. If two or more Persons, whether fiduciaries, tenants in common or otherwise, own undivided interests in a Lot, each may exercise the proportion of the voting power of all the Owners of his Lot that is equivalent to his proportionate interest in the Lot.
- 1.04 Proxies. Votes may be cast in person or by proxy. The person appointed as proxy need not be an Owner. Proxies must be in writing and filed with the Secretary of the Association before the appointed time of each meeting or action taken. Unless otherwise provided, all proxies shall be revocable at any time by delivering written notice of such revocation to the Secretary of the Association. If, by the terms of a first mortgage, an Owner has designated such mortgagee as his proxy, the presentation to the Secretary of the Association by a representative of such mortgagee of a copy of the mortgage containing such proxy designation shall constitute notice of such proxy designation, and if the mortgage so states, notice of the irrevocability of such designation.

- 1.05 Place of Meetings. Meetings of the Association shall be held at such place upon the Property or at such other place as may be designated by the Board of Trustees and specified in the notice of the meeting, at 8:00 P.M., or at such other time as may be designated by the Board of Trustees and specified in the notice of the
- First Meeting. The first meeting of Members shall be held within the 1.06 time limits prescribed by the Declaration and shall be considered the first annual
- Special Meetings. It shall be the duty of the President of the Association 1.07 to call a special meeting of the Owners as directed by resolution of the Board of Trustees or upon a petition signed by a majority of the Owners and having been presented to the Secretary. The notice of any special meeting shall state the time and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice unless by consent of four-fifths (4/5) of the Owners present, either in person or by proxy.
- 1.08 Notice of Meeting. It shall be the duty of the Secretary of the Association to mail a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held, to each Owner of record at least fourteen (14) days but not more than twenty-eight (28) days prior to such meeting. The Owners of record will be determined as of the day preceding the day on which
- Waiver of Notice. Notice of the time, place and purpose of any meeting 1.09 of Members may be waived in writing, either before or at the commencement of such meeting, by any Members, which writing shall be filed with or entered upon the records of the meeting. The attendance of any Member at any such meeting without protesting the lack of proper notice, prior to or at the commencement of the meeting, shall be deemed to be a waiver by him of notice of such meeting.
- 1.10 Action by Unanimous Written Consent of the Owners. Any action which may be authorized or taken at a meeting of the Owners may be authorized or taken without a meeting in a writing or writings signed by all of the Owners. The writing or writings evidencing such action taken by the unanimous written consent of the Owners shall be filed with the records of the Association. Written notice of any action proposed to be taken by the unanimous written consent of the Owners shall be sent to all persons entitled to notice at least five (5) days prior to the circulation of the action for unanimous written consent among the Owners and shall specify the action proposed to be so taken.
- Order of Business. The order of business at all meetings of the Owners shall be as follows:

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- (a) Roll call
- Proof of notice of meeting or waiver of notice (b)
- Reading of minutes of preceding meeting (c)
- (d) Reports of officers
- (e) Reports of committees
- (f) Election of Inspectors of Election
- (g) (h) **Election of Trustees**
- Unfinished business
- (i) New business
- (i) Adjournment

ARTICLE II BOARD OF TRUSTEES

- **2.01** Number and Qualification. The affairs of the Association shall be governed by a Board of Trustees composed of three (3) persons, all of whom must be Owners or Occupants who are related to an Owner by a marital or fiduciary relationship.
- 2.02 <u>Election of Trustees</u>. The required Trustees shall be elected at each annual meeting of Members. Only persons nominated as candidates shall be eligible for election as Trustees and the candidates receiving the greatest number of votes shall be elected. Each Member may vote for as many candidates as there are vacancies in the Board of Trustees due to the expiration of their terms.
- **2.03** Vacancies During the Term. In the event of the occurrence of any vacancy or vacancies in the Board of Trustees during the term of such Trustee or Trustees, the remaining Trustees though less than a majority of the whole authorized number of Trustees may, by the vote of a majority of their number, fill any such vacancy for the unexpired term.
- 2.04 Term of Office; Resignation. Each Trustee shall hold office until his term expires, or until his earlier resignation, removal from office, or death. Any Trustee may resign at any time by oral statement to that effect made at a meeting of the Board of Trustees or in a writing to that effect delivered to the Secretary of the Association; such resignation to take effect immediately or at such other time as the Trustee may specify. At the first annual meeting of the Members, the term of office of one (1) Trustee shall be fixed so that such term will expire one year from and after the date of the next following annual meeting of Members. The term of office of the remaining two (2) Trustees shall be fixed so that such term will expire at the date of the next following annual meeting of Members. At the expiration of such initial term of office of each respective Trustee, his successor shall be elected to serve for a term of two (2) years.
- 2.05 Removal of Trustees. At any regular or special meeting duly called, any one or more of the Trustees may be removed with or without cause by the vote of members entitled to exercise at least seventy-five percent (75%) of the voting power of the Association. Any Trustee whose removal has been proposed by the Members shall be given the opportunity to be heard at such meeting. In the event that a Trustee is removed by such vote, his successor shall then and there be elected to fill the vacancy thus created.
- 2.06 Organizational Meeting. Immediately after each annual meeting of Members the newly elected Trustees and those Trustees whose terms hold over shall hold an organizational meeting for the purpose of electing officers and transacting any other business. Notice of such meeting need not be given.
- 2.07 <u>Regular Meetings</u>. Regular meetings of the Board of Trustees may be held at such times and places as shall be determined by a majority of the Trustees, but at least two (2) such meetings shall be held during each year.

- 2.08 Special Meetings. Special meetings of the Board of Trustees may be held at any time upon call by the President or any two (2) Trustees. Written notice of the time and place of each such meeting shall be given to each Trustee either by personal delivery, mail, telegram or telephone at least two (2) days before the meeting, which notice shall specify the purpose of the meeting; provided however, that attendance of any Trustee at any such meeting without protesting the lack of proper notice prior to or at the commencement of the meeting, shall be deemed to be a waiver by him of notice of such meeting and such notice may be waived in writing either before or at the commencement of such meeting, by any Trustee, which writing shall be filed with or entered upon the records of the meeting. If all the Trustees are present at any meeting of the Board of Trustees, no notice shall be required and any business may be transacted at such meeting.
- 2.09 Board of Trustees Quorum. At all meetings of the Board of Trustees, a majority of the Trustees shall constitute a quorum for the transaction of business and the acts of the majority of the Trustees present at a meeting at which a quorum is present shall be the acts of the Board of Trustees. If at any meeting of the Board of Trustees there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At the continuation of any such adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice.
- 2.10 Action by Unanimous Written Consent of the Board of Trustees. Any action which may be authorized to be taken at a meeting of the Board of Trustees may be taken or authorized without a meeting in a writing or writings signed by all of the members of the Board of Trustees. The writing or writings evidencing such action taken by the unanimous written consent of the Board of Trustees shall be filed with the records of the Association.
- **2.11** Fidelity Bonds. The Board of Trustees shall require that all officers and employees of the Association handling or responsible for Association funds shall furnish adequate fidelity bonds. The premiums on such bonds shall be paid by the Association.

ARTICLE III OFFICERS

- 3.01 Designation. The principal officers of the Association shall be a President, and Treasurer, all of whom shall be elected by and from the Board of Trustees.
- 3.02 Term of Office: Vacancies. The officers of the Association shall hold office until the next organizational meeting of the Board of Trustees and until their successors are elected, except in case of resignation, removal from office, or death. The Board of Trustees may remove any officer at any time, with or without cause, by a majority vote of the Trustees then in office. Any vacancy in any office may be filled by the Board of Trustees.

- 3.03 President. The President shall be the chief executive officer of the Association. He shall preside at all meetings of the Association and of the Board of Trustees. Subject to directions of the Board of Trustees, the President shall have general executive supervision over the business and affairs of the Association. He may execute all authorized deeds, contracts and other obligations of the Association and shall have such other authority and shall perform such other duties as may be determined by the Board of Trustees, or otherwise provided for in the Declaration or in these By-Laws.
- 3.04 Secretary. The Secretary shall keep the minutes of all meetings of the Board of Trustees and the minutes of all meetings of the Association. He shall have charge of such books and papers as the Board of Trustees may direct and he shall, in general, perform all the duties incident to the office of secretary.
- 3.05 Treasurer. The Treasurer shall have responsibility for Association funds and securities and shall be responsible for keeping full and accurate accounts of all receipts and disbursements in books belonging to the Association. He shall be responsible for the deposit of all monies and other valuable effects in the name and to the credit of the Association, in such depositories as may, from time to time, be designated by the Board of Trustees.

ARTICLE IV

GENERAL POWERS OF THE ASSOCIATION

- 4.01 Payments from Maintenance Funds. The Association shall establish and shall pay for out of the maintenance funds those expenses which the Association is required to secure or pay for, pursuant to the terms of the Declaration or which in its opinion, shall be necessary or proper for the maintenance and operation of the Property as a first class project, or for the enforcement of the Organizational Documents.
- 4.02 No Active Business to be Conducted for Profit. Nothing herein shall be construed to give the Association authority to conduct active business for profit on behalf of the Owners or any of them.
- 4.03 <u>Delegation of Duties</u>. The Association, through its Board of Trustees and officers, has the authority to delegate to persons, firms or corporations of its choice such duties and responsibilities of the Association as the Board of Trustees shall from time to time specify, and to provide for reasonable compensation for the performance of such duties and responsibilities.
- 4.04 <u>Special Services</u>. The Association may arrange for the providing of any special services and facilities for the benefit of any Owner that may desire to pay for the same. Fees for such special services and facilities shall be determined by the Board of Trustees and will be charged directly to the participating Owner.

ARTICLE V COMMITTEES

General. The Board of Trustees may appoint an architectural control committee as provided in the Declaration, and shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE VI AMENDMENT

6.01 General. These By-Laws may be amended at a regular or special meeting of the members by a vote of members exercising a majority of the voting power of members, and if material to the rights of a mortgagee, the approval of all holders of first mortgage liens of Lots has been first obtained.

ARTICLE VII GENERAL PROVISIONS

- Copies of Notices to Eligible First Mortgagees. Upon written request to 7.01 the Board of Trustees, an Eligible First Mortgagee shall be given a copy of any and all notices and other documents permitted or required by the Declaration or these By-Laws to be given to the Owner or Owners whose Lot is subject to such mortgage and a copy of any lien filed by the Association.
- Service of Notices on the Board of Trustees. Notices required to be given to the Board of Trustees or to the Association may be delivered to any member of the Board of Trustees or officer of the Association, either personally or by mail, addressed to such member or officer at his Dwelling Unit.
- Non-Waiver of Covenants. No covenants, restrictions, conditions, 7.03 obligations or provisions contained in the Declaration or these By-Laws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.
- 7.04 Agreements Binding. All agreements and determinations lawfully made by the Association in accordance with the procedure established in the Declaration and these By-Laws shall be deemed to be binding on all Owners, their successors, heirs and assigns.
- Severability. The invalidity of any covenant, restriction, condition, 7.05 limitation or any other provision of these By-Laws or of any part of the same shall not impair or affect in any manner the validity, enforceability or effect of the rest of

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7.06 Gender and Grammar. The singular wherever used herein shall be construed to mean the plural when applicable, and the necessary grammatical changes required to make the provisions hereof apply to either corporations, partnerships or individuals, male or female, shall in all cases be assumed as though in each case fully expressed herein.

7.07 References. Unless otherwise specified, all references to a particular Article or Section shall refer to such Article or Section of the Declaration or these By-Laws, whichever the case may be.

IN WITNESS WHEREOF, Charles V. Simms Development Corporation has caused this instrument to be executed this ATH day of Aceta 57 , 1999.

Signed and acknowledged in the presence of:

CHARLES V. SIMMS
DEVELOPMENT CORPORATION

By:

Hans H. Soltau Vice President

STATE OF OHIO, COUNTY OF MONTGOMERY, SS:

The foregoing instrument was acknowledged before me this 1774 day of Hulaust , 1999 by Hans H. Soltau, Vice President of Charles V. Simms Development Corporation, an Ohio corporation, on behalf of the corporation.

Notary Public

CYNTHIA L. LARKINS, Notary Public In and For the State of Ohio My Commission Excloses Nov. 6, 2001

THIS INSTRUMENT PREPARED BY:

HANS H. SOLTAU Attorney at Law 6776 Loop Road Centerville, Ohio 45459

EXHIBIT "B"

FOREST WALK DESIGN STANDARDS

1.0	GENERAL
1.1	The capitalized terms herein, unless otherwise specified, shall mean and be defined as set forth in the Declaration of Covenants, Conditions and Restrictions for Forest Walk. Said document is therein defined and hereinafter referred to as the "Declaration".
1.2	The purpose of these Design Standards is twofold. First, to establish certain criteria and guidelines for a Dwelling Unit and other improvements on the Property. Second, to establish a procedure and requirement for the plans and specifications to be submitted to the Design Review Committee.
2.0	DWELLING UNIT REQUIREMENTS
2.1	The living area of a Dwelling Unit constructed on any Lot shall not be less than 1,500. For purposes of computing such minimum square footages, the square footage of the basement, garage, attic, porches and decks shall not be considered
2.2	All garages shall be attached and for a minimum of two cars.
2.3	All Dwelling Units shall be served by gas.
3.0	WALKWAYS
3.1	All walkways shall be constructed of concrete or brick and be a minimum of three feet wide.
4.0	DRIVEWAYS
4.1	All driveways shall be constructed of concrete, asphalt, colored, stamped or brick.
5.0	WINDOWS
5.1	Wood windows are preferred but not mandatory. The specifications shall contain a description of the windows.
6.0	EXTERIOR DOORS
6.1	All exterior doors shall be natural wood or metal.

7.0	GARAGE DOORS
7.1	All garage doors shall be natural wood or metal.
8.0	SIDING
8.1	Siding shall be manufactured or natural wood, brick, stone, dryvit or a combination thereof.
8.2	No aluminum or vinyl siding.
9.0	ROOFING
9.1	All roofing material must be medium dark to dark color, or greys and browns. No white. Minimum of 25 year dimensional shingles.
9.2	Minimum pitch shall be 6/12.
9.3	Submitted specifications must show roof color and identify material.
10.0	EXTERIOR LIGHTING
10.1	Submitted specifications must show location of exterior fixtures.
11.0	GUTTERS AND DOWNSPOUTS
11.1	No unpainted aluminum gutters are permitted.
12.0	LANDSCAPING
12.1	All yards must be completely sodded or seeded, or a combination thereof.
12.2	The Design Review Committee may require certain minimum requirements for additional landscaping.
13.0	SWIMMING POOLS
13.1	In ground swimming pools are permitted in the side or rear yard only. No above ground pools are permitted.
14.0	FENCING
14.1	Fences may be permitted on the rear yards subject to prior approval by the Design Review Committee.

No chain link fences shall be permitted.

14.2