



ARTICLE VII MAINTENANCE OBLIGATION OF PARCEL OWNERS .....	6
Section 1. Parcel Owner Responsibility.....	6
Section 2. Parcel Owner Liability.....	6
ARTICLE VIII EASEMENT FOR ENCROACHMENTS .....	7
ARTICLE IX RIGHTS OF DEVELOPER .....	7
Section 1. Sales Office.....	7
Section 2. Developer Exempt.....	7
Section 3. Common Areas.....	7
Section 4. Access for Construction and Sales Purposes.....	7
Section 5. Right to Alter.....	7
Section 6. Indemnification.....	7
ARTICLE X ASSIGNMENT OF POWERS.....	7
ARTICLE XI GENERAL PROVISIONS .....	7
Section 1. Enforcement.....	7
Section 2. Severability.....	8
Section 3. Amendment.....	8
Section 4. Notices.....	8
Section 5. Leasing of Parcels.....	8
Section 6. Permits, Licenses and Easements.....	8
Section 7. Litigation.....	8
ARTICLE XII INFORMATION TO LENDERS AND PARCEL OWNERS .....	8
Section 1. Records Available.....	8
Section 2. Financial Statement.....	8
Section 3. Notices.....	8
Section 4. Conflicts.....	9
ARTICLE XIII INSURANCE .....	9
Section 1. Parcels.....	9
Section 2. Common Areas.....	9
Section 3. Liability Insurance.....	9
Section 4. Fidelity Bonds.....	9
Section 5. Directors and Officers Errors and Omissions Insurance.....	10
Section 6. Purchase of Insurance.....	10
Section 7. Cost and Payment of Premiums.....	10
Section 8. Association as Agent.....	10
Section 9. Estimates.....	10
Section 10. Assessments.....	10
Section 11. Authority of Association.....	10
ARTICLE XIV ARCHITECTURAL COMMITTEE .....	11
Section 1. Approval Necessary.....	11
Section 2. Membership to Committee.....	11
Section 3. Endorsement of Plans.....	11
Section 4. Construction to be in Conformance to Plans.....	11
Section 5. Deemed Approval.....	11
Section 6. Right of Entry.....	11
Section 7. Waiver of Liability.....	11
Section 8. Developer Exempt.....	11

ARTICLE XV LAKEFRONT PROPERTY ..... 12

    Section 1. Lakefront Property. .... 12

ARTICLE XVI OPERATIONS, MAINTENANCE AND MONITORING  
OF DRAINAGE FACILITIES ..... 12

ARTICLE XVII PROHIBITED USES ..... 12

    Section 1. Garbage and Trash. .... 12

    Section 2. Temporary Structures. .... 12

    Section 3. Animals. .... 13

    Section 4. Stables. .... 13

    Section 5. Vehicle Parking. .... 13

    Section 6. Signs. .... 13

    Section 7. Business. .... 13

    Section 8. Maintenance. .... 13

    Section 9. Nuisance. .... 13

    Section 10. Unlawful Use. .... 13

    Section 11. Antennas. .... 13

    Section 12. Occupants. .... 13

    Section 13. Use. .... 13

    Section 14. Interference. .... 13

    Section 15. Clothes Line. .... 13

    Section 16. Fences. .... 13

    Section 17. Wells. .... 13

    Section 18. Lake Irrigation. .... 14

    Section 19. Not Applicable to Developer. .... 14

ARTICLE XVIII CABLE TELEVISION ..... 14

    Section 1. Cable Television. .... 14

\*\*\*\*\*

EXHIBITS

EXHIBIT "A" - Legal Description

EXHIBIT "B" - Articles of Incorporation of Association

EXHIBIT "C" - By-Laws of Association