

CSL Community Association, Inc.

Architectural Package

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Disclaimer

Before you are issued a permit, a Country Squire Lakes Community Association, Inc. inspector will inspect your lot. The fact that your lot is inspected and a permit issued DOES NOT create a warranty or guarantee of any kind. Particularly, the inspection does not guarantee that the proposed structure will be properly located on your lot or that it will be constructed on your lot. Further, the fact that a permit is issued does not guarantee that the structure will meet building code requirements or is structurally sound. Therefore, the Association strongly recommends that you consult with qualified persons, such as surveyors, engineers, and contractors, in planning the placement of your structure and in the building of your structure.

**READ THIS PACKAGE CAREFULLY BEFORE MAKING YOUR
APPLICATION FOR A PERMIT.**

I. Administration

1. Purpose:

The purpose of this code is to carry into effect the Restrictions, Conditions, Covenants and Agreements contained in the Contracts of Purchase and Deeds of Conveyance of lots in Country Squire Lakes Sub-division, and to provide specific minimum standards for preserving the original nature and intent of Country Squire Lakes by regulating the type and locations of residential construction to comply with the original resort theme in a private, owner regulated development; and in conjunction with the above, include by reference the CABO One (1) and Two (2) family dwelling Code, As adopted or amended by the State of Indiana, as the basis written body of construction regulations. Hereafter, it will be referred to as CABO Building Code. It is also the purpose and intent that all property and buildings must be properly maintained in a fashion which is consistent with the original theme of Country Squire Lakes.

2. Scope:

The provisions of this code apply to the construction, alteration, repair, use, placement on lot, occupancy, and maintenance of detached single-family dwellings, and other structures. The provisions also apply to construction, use and alteration of lot, and preservation of the original nature of the development. This code applies to the restrictions administered by Country Squire Lakes Community Association, Inc. Approval by the Country Squire Lakes Community Association, Inc. Architectural Committee does not imply or indicate compliance with regulations of any governmental agencies.

3. Authority:

The Architectural Committee is hereby authorized and directed to administer and enforce all of the provisions of this code.

4. Plans:

Plans shall include a list of exterior building materials and be drawn to scale. They shall be of sufficient clarity to indicate the nature and extent of the work proposed and shall show in detail that it will conform to the provisions of the Code and all relevant laws, ordinances, rules, and regulations. Plans shall include plot plans drawn to scale showing the location of all easements, drainage facilities, adjacent grades, property lines, and the proposed building(s).

5. Right of Appeal:

All persons shall have the right to appeal the Architectural Committee's decisions to the Board of Directors.

6. Permit:

A Country Squire Lakes Community Association, Inc. permit shall be obtained and is required before beginning any construction, alteration, or repair, using application forms furnished by the Architectural Committee and payment of permit fees, if the Architectural Committee shall establish any. The Association has the right to refuse a permit to any owner who has a complaint not resolved, or is in violation of any regulation on his or her property or properties. This includes payment of dues and assessments.

7. Entry:

Upon presentation of proper credentials, Architectural Committee or its duly authorized representatives may enter at reasonable times any building, structure, or premises in the jurisdiction to perform any duty imposed upon them by the Code.

8. Intent:

The intent of the Code is to promote continuity and completion of the construction of all individual single-family dwellings, and other structures. To that end, all persons applying for a construction permit shall execute and deliver personal performance bonds in the amount as from time to time established by the Board of Directors of Country Squire Lakes Community Association, Inc. A condition for such bond shall be that once a mobile home is set, the skirting shall be completed within sixty (60) days of the day the mobile home is set or once the permanent home is completed. The building exterior and lot improvement, as authorized by the permit, shall be completed within eighteen (18) months of the day construction begins. A further condition of such bond shall be that if construction is not begun within six (6) months of the date of issuance of the permit then both the permit and the bond shall be void and held for naught.

II. Building Planning

1. Lot Restriction

- A. **Residential Use of Lots:** Said lots shall be used exclusively for residential purposes, except those lots that may be designated, subject to rezoning (if any) and zoned as business or commercial areas on the plat records of the Country Squire Lakes Sub-division.
- B. **Structures per Lot:** No more than one single-family dwelling house may be erected or constructed on any one lot, nor more than one building for garage or storage purposes. No building or structure of any kind may be erected prior to the erection of the dwelling.

C. **Set Back Requirements:** The distance set back from the property lines determines the area where structures may be located. Any above-ground building projection must be at least the following distance from the lot line not the roadway:

1. Front-Thirty (30) feet
2. Street-Side of corner lot-Thirty (30) feet
3. Sides-Ten (10) feet
4. Rear-Twelve (12) feet
5. Normal water line of any lake-Forty (40) feet
6. Eighty (80) feet from the center of a cul-de-sac

Deck and step construction and use of any exits of any structure should be considered before submitting an application for permit.

No portion of any building shall be constructed at a point below six hundred fifty-five (655) feet elevation.

No visual obstruction shall be closer than fifteen (15) feet to the pavement at any intersection.

2. Building Restrictions:

A. **Design Approval:** Said Association shall have the right to disapprove any plans, specifications, or details submitted in the event the same are not in accordance with the restrictions, rules, and regulations set forth by and for the Association or when:

1. The design or color scheme or the proposed building or other structure is not in harmony with the general surroundings.
2. The plans and specifications are incomplete.

3. The Association deems the plans, specifications, or details, or any part thereof, to be contrary to the interest, welfare, or rights of any or all of the real property subject hereto or the owners thereof.

The decision of the Board of Directors of the Association shall be final. Neither the Association nor its agents shall be responsible for structural deficiencies or any other defects in plans or specifications, submitted, revised, or approved in accordance with the foregoing provisions.

- B. **Lot Corner Stakes:** The owner or owners or their representatives must stake lot corners before submitting an application for building permits.
- C. **Building Stakes:** The owner or owners or their representatives must stake the building location before submitting an application for building permit.

D. **Square Footage:**

1. House-On the Class "A" lot, no dwelling shall have less than nine hundred sixty (960) square feet of living space. On the Class "B" and Class "C" lot, no dwelling shall have less than eight hundred fifty (850) square feet of living space with ten (10) inch variance. (Jennings County requirements state that no dwelling shall be less than nine hundred fifty (950) square feet. If the dwelling has more than one floor, a minimum of seven hundred twenty (720) square feet of living space shall be on the first floor, with the balance of square feet, to total the minimum square feet of living space on the remaining floors. Square footage requirements are exclusive of basements, porches, decks, and garages. Any other square footage requirements specifically restricted by Warranty Deed must be met.

2. "A" Frame-Frame buildings will be measured from inside knee-wall to inside wall or inside knee-wall or inside truss at a point on the truss thirty (30) inches from finish floor grade.

3. Mobile Home-The mobile home shall have no less than six hundred seventy-two (672) square feet of living space. To meet this requirement, a twelve (12) feet wide mobile home must be fifty-six (56) feet long (without hitch), and a fourteen (14) feet wide mobile must be forty-eight (48) feet long (without hitch). No mobile home less than twelve (12) feet wide will be permitted.

E. **Ceiling Height:** One third (1/3) of the area on each floor, except the basement, must have a minimum of seven feet six inches (7'6") of headroom between finished floor and ceiling.

F. **General:** The following items are prohibited:

1. No structure shall have tarpaper, roll brick siding or similar materials on outside walls.
2. No outside toilets shall be allowed on the premises. No untreated waste shall be allowed to enter into any lake located in Country Squire Lakes Sub-division. No individual septic tank system shall be allowed on the premises.
3. No individual water wells shall be allowed on the premises, each resident shall use the central water supply.
4. No building or structure of any kind shall be located on any lot nearer to the property lines than the minimum building setback lines of this covenant. Eaves, steps, and open porches shall be considered as a part of the building. All construction on a right of-way is to be approved by the Architectural Committee.

III. Building Construction

In addition to the requirements set forth in the CABO Building Code, the following private restrictions shall apply at Country Squire Lakes:

1. Foundation

- A. **Stepped Footing:** Hillside footings requiring steps shall be stepped a minimum of thirty (30) inches into sub-grade.
- B. **Foundation Types:** Foundation will be of three (3) basic types: Slabs, concrete blocks or poured concrete. Post or pier type foundation of steel or concrete will be used only for porch or balcony support or partial building support, providing they only comprise twenty (20) percent of the linear measurement of the total outbuilding line. Poured concrete footings and concrete block foundation is highly recommended for mobile homes as well as houses. To prevent heaving, the base of pads or runners will be a minimum of twenty-four (24) inches below ground level, and pads shall be a minimum of twenty-four (24) inches wide by twenty-four (24) inches long. To meet country code, all footers shall be twenty-four (24) inches deep by sixteen (16) inches wide and eight (8) inches thick with double re-bar for single story building. For two (2) story they must be twenty-four (24) inches deep and twenty-four (24) inches wide and ten (10) inches thick.
- C. **Crawl Space Enclosure:** A building utilizing crawl space construction will have the total crawl space, to the outside building line, enclosed with masonry or other suitable materials.

2. Structural Detail

- A. **Exterior Materials:** Any and all exterior construction must be finished with manufacturer's approved exterior material. A complete listing of all building materials must be submitted to the building inspector.
- B. **Landing:** Primary and secondary porches must meet Jennings County APC Code (Section 312-1.2) by being not less than thirty-six (36) inches by thirty-six (36) inches ; and not more than eight (8) inches below the threshold of the door. A landing is required if the threshold of the door is greater than sixteen (16) inches from the ground. Failure to comply with this regulation could result in a fine of \$50.00.
- C. **Railing:** Porch railing must be installed where the height above adjacent finished grade exceeds twenty-four (24) inches. Railing shall be installed around open sides of all stairwells.

IV. Lot Improvements and Grading

1. Grading

- A. **Grading and Drainage:** When a lot is graded at a higher or lower level than the natural grade, the owners shall provide suitable slopes or retaining walls or other natural protection on his or her own property. Grading shall be done so that the existing natural ground drainage of the area is not impeded. Grading shall be done so that the natural amount of existing storm water run-off to adjoining property is not increased or is not concentrated to spill off the property at new locations. No garage apron, runway, or entrance area below ground level, nor any area subject to

receiving storm drainage, shall be permitted unless it has gravity drainage to the street or a natural drainage course.

2. Retaining Walls-Design

- A. Low Walls: Low retaining walls (up to four (4) feet high, adjacent to and retained by hard surface paving at the front of the walls, may be built with the bottom of the footings at least two (2) feet six (6) inches below the finished grade at the front of the wall.
- B. High Walls: All other retaining walls shall be built with footing; with the bottom of the footings at least two (2) feet six (6) inches below the finished grade at the front of the wall.
- C. Gravity Walls: In lieu of engineered design, gravity walls with level backfill and level grade at the front of the wall shall have a minimum width at the top of eight (8) inches if pound concrete or twelve (12) inches of brick or stone. The solid thickness of the wall shall be no less than two-thirds ($2/3$) the distance from grade point to the top of the wall if the wall is poured concrete, or two-fifths ($2/5$) of the distance if the wall is brick, solid concrete, block or stone.
- D. Block Construction: Hollow core concrete block units will not be permitted for the construction of curb walls or retaining walls.
- E. Wall Backfill: A granular backfill shall be placed behind the wall at an elevation coinciding with the finished grade in front of the wall extending to within eight (8) inches of the top wall. This backfill shall be at least twelve (12) inches thick against the back of the retaining wall. Earth backfill shall be made sufficiently wide to assure a full twelve (12) inches thick drainage strata. The effectiveness of all granular backfill shall be hose tested

before application of the final eight (8) inches of cover soil. The backfill may be of any relatively free-draining granular material. Non-porous (clay) backfill may be used if the wall thickness is doubled over that otherwise required.

- F. Backfill Drainage: Provision for drainage of backfill shall be either by means of weep holes in the wall or with perforated pipe of four (4) inch minimum diameter laid at the base of the backfill and having a proper gradient to an outlet.
- G. Block Construction-Reinforcing: No hollow blocks without reinforcing rod and poured concrete shall be used. Solid block shall not be used in construction of retaining wall.
- H. Erosion Control: Silt fencing is required to be staked in place at the downhill edge of the lot, where ever run off may occur as a result of any disturbance of the ground. On flat lots, this is at the discretion of the Architectural Inspector. If the lot is not virtually flat, silt fencing is required. Staked hay bales and drainage points maybe required at the discretion of the Architectural Inspector.

V. Home Building and mobile home setting at Country Squire Lakes

The procedure of building a home or setting a mobile home at Country Squire Lakes is much the same as in your own city or town. You will need plans for your home and a plot plan of your lot showing the location of the structure(s) you intend to build or place on the lot.

A building permit from the Jennings County, Indiana is required. A permit from CSL Community Association, Inc. Architectural Committee is mandatory. Your house plans will have to be prepared to conform to the CABO One (1) and Two

(2) Family Dwelling Code, as well as the Country Squire Lakes Code. The CABO Code is available from your builder or architect. The Country Squire Lakes Building Code is incorporated in this handbook and Deed Restrictions.

A complete set of building codes is provided in Association Publication CA-A-01 under the title "Architectural Package." Obtain a copy of this at Member Services. A permit is required for each improvement you make on your property, except for trees, shrubs, or plants. The permit must be obtained prior to starting work on your structure(s). The permit fee for a home, mobile home or garage is thirty-five dollars (\$35.00); the permit fee for other items is fifteen dollars (\$15.00). You will be asked to submit a minimum of four (4) items when applying for a permit.

We suggest you do the following:

1. Select a house plan of your choice and present it to a reputable building contractor. Get his or her recommendations and opinions of your plan and have him or her check it for compliance with our restrictions and code.
2. After deciding upon a suitable house plan or mobile home, obtain the services of a qualified engineer or surveyor to survey your lot for placement of your home, draw your plot plan, and stake the corners of your proposed home on the lot. Cost for services is quite reasonable and should be considered as one of the critical steps in proper home construction.
3. After your building contractor has satisfied him or herself that your plan will meet all of our building requirements and your surveyor has drawn your plot plan to comply with our layout requirements, you should submit the necessary documents to Association office. The Association will process your plans, and you will be notified of your plan approval or disapproval. Usually, permits are approved or disapproved within ten (10) working days after you have filed for the

permit to build. If a problem exists, you will be asked to come to an Architectural Committee meeting to resolve the issue. The Architectural Committee meets the Saturday of Committee Weekend at 12:00 p.m. in the Clubhouse.

NOTE: Your building must be staked out on the lot before plan approval is granted. In order that all the required plot plan information is properly documented and correctly designed, it is recommended that all plot plans be stamped by a registered surveyor, engineer or architect.

VI. Homebuilder Plan Procedure

Home construction plans submitted shall consist of the following items:

A. Plot Plan (drawn to scale)

1. Location, diameter and length of culvert for drive.
2. Location of house on lot.
3. Exterior dimensions of house, including overhang on any decks or porches.
4. Drainage plan (detail any anticipated change in natural terrain).

B. House Plans

1. Floor plan(s) should consist of basement floor and all other levels.
2. Exterior elevations of four (4) sides.
3. Cross section shall indicate materials to be used in building, such as frame, masonry, etc., including a list of exterior building materials.
4. Cross sections of footings and foundations should be shown in detail.

VII. Mobile Home Plan Procedure

Mobile Home plans submitted for approval shall consist of the following items:

A. Plot Plan One (1) copy showing:

1. Scale location of mobile home on lot with location of pads or runners and any decks or porches to be added.
2. Location of tie downs per code.
3. Locations, length and diameter of culvert pipe for drive.
4. Detail any anticipated change in natural drainage.
5. Type of skirting to be used, supports for the same.
6. Details of foundation and supports of mobile home must be shown for hillside lots or sloping sites.

B. Pictures and Boundaries

1. Four (4) colored views of mobile home taken within last thirty (30) days of application if mobile home is used.
2. Lot staked to show corners of mobile home plus any additions to the mobile home.

C. Bonds

1. A \$600.00 Performance bond will be posted. The bond will be returned upon completion of all work required, if completed within time limits outlined, and no damage has occurred to any road right-of-way. Due to extenuating circumstances, time limits may be extended upon approval of the Architectural Committee.

D. Performance Bonds:

1. A performance bond will be required before any teardown of mobile home, unless contracted by the Association. Bond will be refunded when all work is completed to the satisfaction of the Inspector or the Architectural Committee.

VIII. Mobile Home Age Limitation

1. Any mobile home five (5) years old or younger may be approved to enter Country Squire Lakes Sub-division upon presentation of four (4) pictures, one (1) each showing the front, rear, left, and right side of the mobile home. If the appearance of the mobile home in the pictures is such that an on-site inspection is deemed necessary to verify the condition of the home that inspection will be made in accordance with item number two (2) below.
2. Any mobile home six (6) years to ten (10) years old may be permitted to enter Country Squire Lakes Sub-division upon presentation of four (4) pictures, one (1) each showing the front, rear, left, and right side of the mobile home, and an on-site inspection to include interior. Copies of the inspection report, pictures, Exhibit F, and title are to be presented to the committee before the permit is issued.
 - A. No mobile home which is older than ten (10) years will be permitted to enter Country Squire Lakes Sub-division. No permit may be applied for.
 - B. Mobile homes which are presently within the Country Squire Lakes Sub-division and are ten (10) years old or older, will not be permitted to move around within the sub-division from lot to lot. Age to be determined by title.

3. Proof of age is required at time of submission of permit application.
4. There is a fee for on-site inspection of the mobile home in accordance with policy number two (2) above. The fee schedule is Fifty dollars (\$50.00) base fee, which includes inspection, plus thirty-nine cents (\$0.39) per mile for any mileage.
5. The fee is calculated as follows, based upon the inspection report (mileage is calculated starting from the Country Squire Lakes Clubhouse):

Base fee.....Fifty dollars (\$50.00)
 Mileage.....Total Miles-Base Mileage times
 (x) thirty-nine cents (\$0.39) per mile _____
 Total Fees Payable _____

6. The base fee is payable at time of filing for a permit application. The mileage will be calculated at time of inspection, and a bill sent with a copy of the approved or denied permit. The mileage charge is payable within ten (10) days of the notice to applicants.
7. Non-payment of the mileage charge will result in it being attached to your membership fees. Interest will accrue at the rate of ten percent (10%) per annum.
8. Should a home fail inspection, and the property owner wants to correct any problems, another inspection is required and fees again charged for the inspection per number four (4) above.

IX. Homebuilders and Mobile home permit procedures

A. You must submit the following items to obtain a Country Squire Lakes Community Association, Inc. permit:

1. Utility company tap receipt
2. CSL permit application-permit for deck or landing
3. Plot plan
4. Set of house plans
5. Four (4) pictures of mobile home if new
6. Set of floor plans of mobile home over five (5) years old
7. Mobile home inspection sheet for mobile home over five (5) years old
8. Six hundred dollars (\$600.00) performance bond
9. Lot and structure(s) must be staked out.
10. Membership fees current, no fines, and no violations.
11. Obtain County Building Permit
12. All mobile homes to be escorted by either Security or Architectural Inspector.
13. Must have proof of insurance from all carriers.
14. All lot owners must have some type of approved storage facility, which must be maintained on lot permanently.
15. Inspection sheet must be attached to permit sheet.

B. Any property owner may file a complaint. Citations will be issued only by Security, Lake Patrol when it applies to their jurisdiction, or the Manager as prescribed by Country Squire Lakes rules and regulations. Also Country Squire Lakes Inspectors may issue citations.

All lots must be kept in a tidy manner.

Example:

Upon recent inspection of your property, a violation of the restrictive covenant number (5) was found. You have fourteen (14) days to comply, or a second warning will be issued.

C. New Citations

1. Trash, garbage, junk, debris, lumber, unlicensed and/or inoperable vehicle equipment.....Fifty dollars (\$50.00)
2. Junk, unlicensed and/or inoperable vehicles.....Fifty dollars (\$50.00)
3. Developed lots that are not mowed.....Fifty dollars (\$50.00)
4. Stop work order ignored..... One hundred dollars (\$100.00)
5. Inspection worksheet (Exhibit H)

X. Special notices regarding mobile homes

1. Do not move your mobile home across another lot. You will be liable for any damages it incurred.
2. No mobile home may be set during the months of January, February, and March. After the first day of April, the Community Manager will determine if the roads are in suitable position to transport the mobile home.
3. Skirting of mobile home must be approved, manufactured material, or concrete blocks. Unapproved wood materials, metals, or straw are not approved skirting items. Skirting must be supported every two (2) feet.
4. Skirting of mobile home must be completed within sixty (60) days of the day the mobile home arrives on your lot.
5. Must have the 40 wire system and a service disconnect within thirty (30) feet of the mobile home, and have in place, at the time of inspection, a three (3) foot landing at each door.
6. Must be inspected by inspector before moving in.

XI. Boat docks

All plans for boat docks must be submitted to the Architectural Inspector. Docks placed on Country Squire Lake may be floating or fixed docks. Docks may not extend farther than twenty (20) feet from the shoreline on the main body of Country Squire Lake nor farther than twelve (12) feet from the shoreline on inlets and coves on Country Squire Lake. Metal barrels or flotation devices are strictly prohibited. Plastic barrels or encased Styrofoam floats are allowed. All flotation devices must be adequately secured. Docks on the small lakes do not have to be floating docks.

XII. Camper restrictions

1. A campsite is a "C" lot.
2. No more than two (2) camping units will be permitted on one (1) lot. The owner must get permission at the Association office for additional temporary units.
3. A camping unit is defined as an unaltered, commercially manufactured camper/recreational vehicle no wider than nine (9) feet, which is pulled or transported by a vehicle without needing a state permit for transportation.
4. Must be licensable by the state.
5. The outside must be in keeping with the Community's surroundings.
6. Must be well kept, with no additions. NOTE: Non-attached decks are not considered additions.
7. Tents will not be left on a lot unattended for more than one (1) week.
8. Unsightly and/or unkempt units may be removed from the lot by the Association.
9. No camping is allowed in greenways or on dams.

XIII. Culverts/Driveways/Washouts

Before any improvements are made on a lot, a culvert and driveway must be installed, and a permit is required. Culverts installed at Country Squire Lakes will

be commercially manufactured culvert pipe of aluminum, galvanized steel, or concrete, to conform to ASTM Designation A 444 and/or AASHO M-218, with a standard length of twenty (20) feet and a minimum diameter of twelve (12) inches, or of such diameter as specified by the Architectural Committee, that will conform to good engineering practices and not impede the flow of surface water in ditches. No barrel, water tank, or plastic culverts will be allowed.

Double walled plastic must have minimum gravel coverage to equal the diameter of pipe (i.e.) 18" pipe needs 18" gravel.

The driveway culvert and maintenance thereof, is the sole responsibility of the property owner. The culvert and ditch must be maintained in such condition as to not impede water flow and level with ditch depth, this includes regular removal of debris and leaves.

Drainage washouts are the sole responsibility of the property owner to correct and maintain on their own property.

XIV. Fences

No fences may be installed which will impair the normal "open view" concept. Solid or semi-solid fences shall not exceed thirty-six (36) inches in height. All fences must be maintained in a neat and tidy manner. Any fence over thirty-six (36) inches in height must permit open vision such as chain link fence.

Special exception may be given to requests for privacy fences.

1. The fence may not exceed six (6) feet in height.
2. The posts are to be treated wood, cedar, or metal.
3. The post must be placed on the inside of the fence facing the property owner erecting said fence.
4. The posts must be cemented individually in place.
5. The fence must be made of treated wood or cedar.
6. The fence must meet building setback restrictions.

7. The fence cannot inhibit utility easements or right-of-ways.
8. The application for a privacy fence must be submitted to the Architectural Inspector, then the Architectural Committee as a whole for approval. It must include completed drawings of the construction and location.
9. The Inspector is to inspect fence upon completion.
10. All fences must be set back from property line six (6) to ten (10) feet as easement.

XV. Fuel Tanks

When fuel tanks are required, the tank is to be installed in accordance with fuel company specifications and may be set in the utility easement. Fuel tanks shall be kept in a good state of repair.

XVI. House Numbers

House numbers must be put on the property so they will be visible from the street.

XVII. Lakeshore Protection

The Association recommends that all waterfront lots have shoreline protection in the form of riprap rock or a sea wall.

XVIII. Mail Delivery

To obtain mail delivery at Country Squire Lakes, you must notify the Postmaster at North Vernon, Indiana and put up a mailbox at the point he/she indicates. The

mailing address will be your lot number and street with the initials CSL after the street.

Example: John Doe
199 Keswick Way, CSL
North Vernon, IN 47265

XIX. Road Weight Restrictions

The normal load limits on the roads at Country Squire Lakes are five (5) tons per axle, with a maximum of fifteen (15) tons. During the months of January, February, and March and until such time in April, to be determined by the Community Manager, the load limit will be two and one half (2 ½) tons per axle, with a maximum of seven and one half (7 ½) tons. The weight restriction is based on the material weight not including the vehicle, and includes both the front and rear axles.

During the months of January, February, and March and until such time in April, to be determined by the Community Manager, there will be no construction starts or the setting or removal of mobile homes in Country Squire Lakes.

XX. Security Lighting

It is recommended that any security lighting installed by the property owner have some type of shield placed in or on the globe to keep the light on your own property. Area property owners, may not wish to have the light extend onto their property. In addition, when contacting the electric company for security lighting, please remind them that we have requested shielding be placed on the security lights they install.

XXI. Signs

No sign on your property shall exceed four (4) square feet. The Architectural Committee recommends signs be two (2) feet by two (2) feet but other shapes are allowable.

No signs including real estate signs, on easement or Country Squire Lakes property.

XXII. Storage Buildings

1. May only have two (2) electrical outlets and one (1) light bulb.
2. No plumbing in the building.
3. Building may not be used as a residence or sleeping quarter.
4. The minimum size of the building is eight (8) feet by eight (8) feet or sixty-four (64) square feet.
5. The opening of the building cannot exceed six (6) feet.
6. The roof and exterior finish must be compatible with the surroundings.
7. Finished quality exterior material must be used.
8. All lot owners must have some type of storage facility to be maintained permanently on lot.
9. All storage structures (includes un-attached garage) must be kept in a secure and tidy manner.
10. Any storage structure not kept in a secure and tidy manner, after a 30 day notice to property owner to correct or remove, may then be corrected or removed by the Association, at the property owners' expense. This expense will be added to their CSL account.

XXIII. Swimming Pools

1. Must comply with all setback and easement codes.
2. In-ground pools must have a four (4) feet wide by four (4) inch deep concrete deck completely around pool and tied in with pool. Concrete deck must be reinforced.
3. Above ground pools must have a wooden deck completely around them.
4. Chain link fencing or approved privacy fencing at least five (5) feet high must be placed around the entire pool. A gate must be locked when there is no responsible adult in attendance.
5. A filtration and chlorinating system must be included, which will adequately filter the water and keep it safe and pure for the intended use.
6. Plans for adequate drainage must be shown in the permit application.
7. No filling pool from lake.

XXIV. Trash Containers

1. All trash must be kept in containers. Trash containers must be kept off the roadways and easements except those times designated for trash pick-up. These times are; 6:00 p.m. the evening before to 6:00 p.m. the day after trash pick-up.

ALL OTHER TIMES TRASH CONTAINERS MUST BE KEPT OFF ROADWAYS AND EASEMENTS.

XXV. Utility easements

Every lot owner should be aware of the easements that exist on his/her lot. Exhibits "A" and "B" indicate those easements and no structures can be placed upon them. Exception: Country Squire Lakes has an easement across the lot at any point and of sufficient width to permit the installation of sewer collection line and an area seven and one-half (7 1/2) feet on either side as laid. The lot owner should check with

Jennings Northwest Regional Utilities, Inc. for determination on the installation of the utilities. A dwelling cannot be placed within the utility easement.

Within each and every lot the utility easements are: Fifteen (15) feet from the front property line where bonded by a road, twelve (12) feet from the back property line, six (6) feet from the side property line.

XXVI. Water and Sewer Installation

The lot owner is responsible for the installation of water and sewer lines within the boundaries of his/her lot.

The minimum requirement for sewer pipe is three (3) inch PVC schedule 40. The minimum for water lines is three-quarter (3/4) inch CTS (Copper Tube Size) plastic water service tubing rated at least one hundred sixty (160) PSI to fit AWWA (American Water Works Association) fittings.

Mobile homes or houses that do not have proper venting of their sanitary systems may need an auxiliary vent between their traps and sewer lateral.

Property owners should notify all utility companies before any excavation is undertaken to determine if underground utilities exist.

Deposits and/or tap-on fees will be required to cover these services. Jennings Northwest Regional Utilities, Inc., can supply the location of water and sewer lines to the surveyor or engineer used by the property owner.

NOTE: Jennings Northwest Regional Utilities, Inc. performs taps for water and sewer and water meter installation after the appropriate fees are paid.

TAP FEES MUST BE PAID BEFORE A PERMIT CAN BE ISSUED FOR A HOME OR MOBILE HOME.

WATER TAP----- Four Hundred dollars (\$400.00)

SEWER TAP-----Eight Hundred twenty-five dollars (\$825.00)

Agencies to be notified before the setting of a mobile home or home
construction begins:

- CSL Community Association, Inc.
3342 Country Manor East/CSL
North Vernon, IN 47265-8964
Telephone: (812) 346-7841
Fax: (812) 346-7840
Website: www.countrysquirelakes.org

(To obtain CSL Building Permits)

- Area Plan Commission
P.O. Box 400
Vernon, IN 47282-0400
Telephone: (812) 352-3005
Fax: (812) 352-3009
Website: www.jenningscounty-in.gov

(To obtain County Building Permits)

- Jennings Northwest Regional Utilities, Inc.
3847 Country Manor West
North Vernon, IN 47265
Telephone: (812) 346-5500
Website: www.jnru.org

(For location and installation of water and sewer taps. Allow thirty (30) days for installation)

- Jackson County Rural Electric
P.O. Box K
Brownstown, IN 47220
Toll Free: (800) 288-4458
Telephone: (812) 358-4458
Fax: (812) 358-5719
Website: www.jacksonremc.com

(For location of electrical pedestal and installation of electricity for lots 9 - 4007)

- Duke Energy
1000 E. Main St.
Plainfield, IN 46168-6000
Toll Free: (800) 521-2232
Website: www.duke-energy.com

(For location of electrical pedestal and installation of electricity for lots 1 - 8)

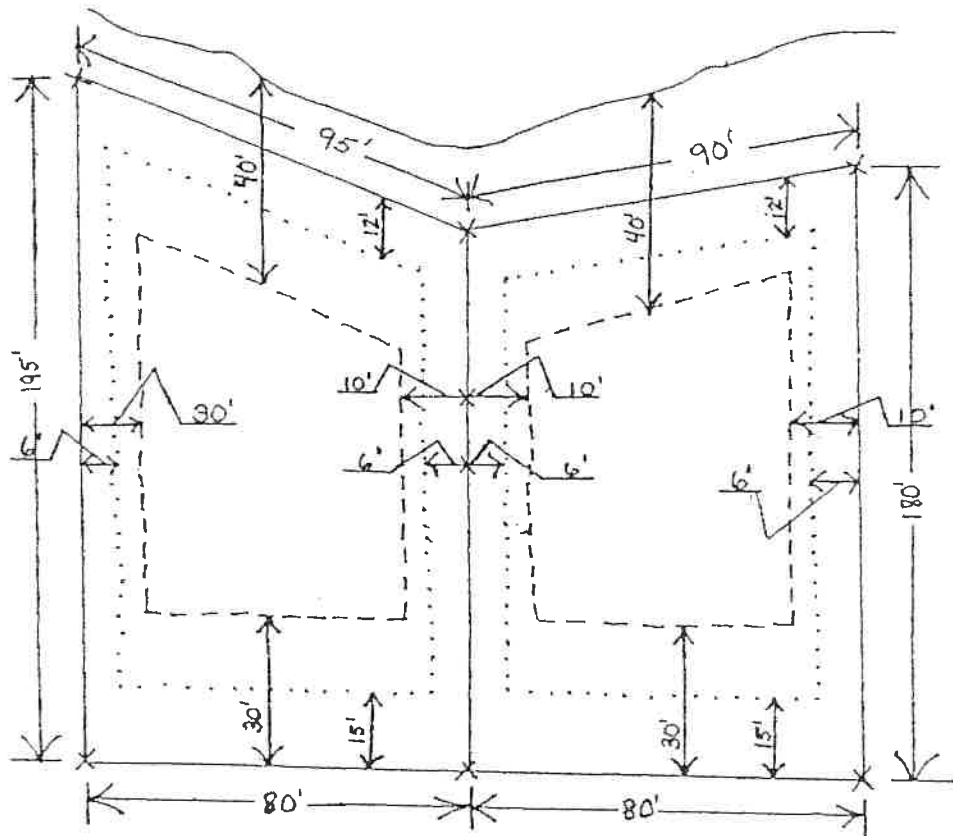
- Verizon
To establish service:
(800) 483-4600
Repairs:
(800) 483-1000

(For installation of telephone service)

- Comcast Cable
Toll Free: (800)Comcast

(For installation of cable television)

Exhibit A



LEGEND

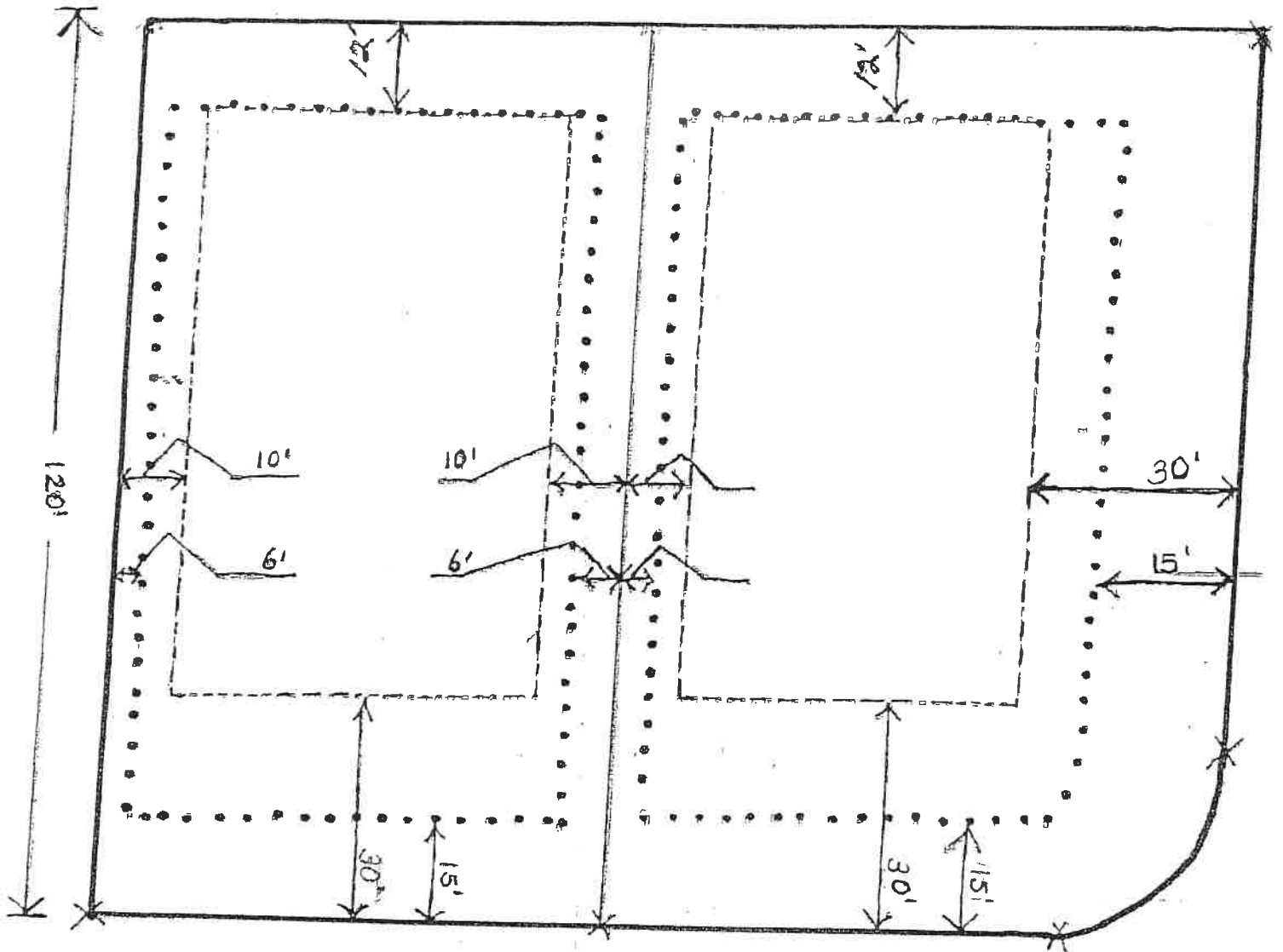
- X Lot plot locations
- Lot lines or property lines
- ***** Easements-Within each and every lot
 - Fifteen (15) feet from front property line where bounded by a road
 - Twelve (12) feet from back property line
 - Six (6) feet from side property line
- Building restriction where structures may be located
 - Thirty (30) feet from front property line where bounded by the road
 - Ten (10) feet from side property line
 - Twelve (12) feet from back property line

OR

30

Forty (40) feet from the normal water line of any lake

Exhibit B



LEGEND

- X Lot plot locations
- Lot lines or property lines
- ***** Easements-Within each and every lot
 - Fifteen (15) feet from front property line where bounded by a road
 - Twelve (12) feet from back property line
 - Six (6) feet from side property line
- Building restriction where structures may be located
 - Thirty (30) feet from front property line where bounded by the road
 - Ten (10) feet from side property line
 - Twelve (12) feet from back property line

Exhibit B

Exhibit C

Country Squire Lakes Community Association, Inc.
Items needed to complete permit application process

- Proof of Ownership (Contract, Deed, Mortgage, Closing Statement)
- Must pay membership fees in full
- Must pay fines in full
- Resolve complaints on file on lot # _____
- Provide receipts for water and sewer tap payments
- Complete and sign CSL/CA permit application
- Draw a plot plan showing lot corners & set back footage
- Provide pictures or drawings to scale of structures
- Provide building materials list
- Apply for driveway and culvert permit
- Provide 1 set of house plans
- Provide 4 pictures of used mobile home
- Provide floor plan for new mobile home
- Provide directions to mobile home over 5 years old
- Provide proof of age of mobile home
- Provide performance bond of \$600.00 to be deposited upon receipt
- Stake out where structures will be located
- Stake out lot corners where property pins are located

Payment of permit application fee

Initials: _____

Lot number: _____

Date given to property owner: _____

Revised 06/28/07

Corrected form 05/13/99

Exhibit D

Country Squire Lakes Community Association, Inc.

APPLICATION FOR PERMIT

MAILING ADDRESS

CSL Community Association, Inc.
3342 Country Manor East
North Vernon, IN 47265

PHONE NUMBERS

Office: (812) 346-7841
Fax: (812) 346-7840

.....

Application Number: _____ Fee Paid: _____
CSL Lot Number: _____ Lot Classification: _____ Application Date: _____
Owner's Name: _____ Mailing Address: _____
City: _____ State: _____ Zip: _____ Phone: _____

.....

Permit Request Information- Complete all blanks that pertain to the improvement(s) being made. All lot owners must have some type of approved storage facility.

Beach: _____ ft. wide by _____ ft. long Lake: _____
Boat Dock: _____ ft. wide by _____ ft. long Lake: _____
Carport: _____ ft. wide by _____ ft. long Aluminum frame Wood Frame
Driveway: _____ ft. wide by _____ ft. long Culvert size: _____ by _____ ft. long
Deck: (1) _____ ft. wide by _____ ft. long Lake: _____
(2) _____ ft. wide by _____ ft. long Lake: _____
Fence: _____ ft. wide Chain link Split Rail Wire Mesh Wood Slat
Garage: _____ ft. wide by _____ ft. long
House: _____ ft. wide by _____ ft. long Type: _____ Siding: _____
Mobile home roof: Gutter Insulated flat roof Truss roof with overhang
Patio (concrete) _____ ft. wide by _____ ft. long
Pavillion _____ ft. wide by _____ ft. long
Room Addition _____ ft. wide by _____ ft. long
Satellite dish _____ ft. in diameter Mesh Solid
Shoreline Protection _____ ft. Lake: _____ lake frontage rip-rap
Seawall min. footage
Storage building _____ ft. wide by _____ ft. long wood frame siding Metal
Storm Shelter _____ ft. wide by _____ long by _____ ft. deep
Skirting support every two (2) feet

Other (Please describe) _____
 Foundation: Concrete Concrete pads Poured concrete Other
 All permanent structures (home, mobile home, or garage) permit.....\$ 35.00
 All other items.....\$ 15.00

NOTICE TO LOT OWNERS

- Attach a plot plan of your lot showing the structure location and setback measurements
 - Attach a picture or complete structural plans of the proposed structure showing all sides
 - Stake all corners of the proposed structure visibly on your lot
 - Stake all corner markers of your lot. We suggest you have your lot surveyed by a surveyor.
-

PLEASE READ-SIGNATURE OF LOT OWNER REQUIRED

Application is hereby made for a permit to erect or alter a structure as described herein and shown in accompanying plans and specifications, with the representations therein contained, are made a part of this application in reliance upon which the Country Squire Lakes Community Association, Inc. Architectural Committee is asked to issue permit. It is understood and agreed by this applicant, that any error, misstatement, or misrepresentation of material fact, either with or without intention on part of this applicant, such as might, or would, operate to cause a refusal of the application, or any material alteration or change in the accompanying plans, specifications, or structure made subsequent to the issuance of a permit in accordance with his application, without the approval of the Country Squire Lakes Community Association, Inc. Architectural Committee, shall constitute sufficient grounds for revocation of the issued permit. Must be a lot owner and in good standing before application can be approved. No permit will be issued to ANY property owner who has violation on any of his/her lots. THE FACT THAT THE LAND IS INSPECTED AND A PERMIT ISSUED DOES NOT CREATE A WARRANTY OR GUARANTEE OF ANY KIND BY Country Squire Lakes Community Association, Inc. OR ITS REPRESENTATIVES.

Lot owner sign here

FOR OFFICE USE ONLY

Date of Approval: _____

Approved by: _____

Rejected by: _____

Date of rejection: _____

Permit is good for : _____ Months from Approval

Exhibit E

Performance Bond

_____ (Hereinafter referred to as "owners" desire to place or remove improvements on Lot No. _____ in Country Squire Lakes Sub-division, Jennings County, Indiana. During the course of construction or removing the improvement it will be necessary to move equipment and materials to or from owner's lot across and over lands and roads owned by Country Squire Lakes Community Association, Inc.

This performance bond is for the purpose of providing security to Country Squire Lakes Community Association, Inc. and to help pay for damages sustained by Country Squire Lakes Community Association, Inc.

Owner hereby deposits the sum of Six Hundred Dollars (\$600.00) as security to help cover any damages sustained by Country Squire Lakes Association, Inc, during construction or removal or owners' improvements which are not recovered from the contractor or vendor that actually caused the damages. The security deposit construction set forth in the rules and regulations of Country Squire Lakes Community Association, Inc. including but not limited to the following:

1. All skirting work shall be completed within sixty (60) days of setting home
2. All general construction work shall be complete within six (6) months of issuance of permit.
3. All home construction work shall be completed within eighteen (18) months of issuance of the permit.
4. Acrylic skirting must be used.

In the event all the above conditions are met, the security deposit shall be returned to owner. If the above conditions are not met the security deposit shall be forfeited. If the security deposit is not sufficient to cover all damages sustained by Country Squire Lakes Community Association, Inc. to its prior condition. If it is necessary for Country Squire Lakes Community Association, Inc. to pursue legal action against owner, owner agrees to pay the costs of legal action, including reasonable attorney fees.

Signed and agreed to this _____ days of _____.

Exhibit F

COUNTRY SQUIRE LAKES COMMUNITY ASSOCIATION, INC. MOBILE HOME INSPECTION WORKSHEET

Lot Number: _____

Name: _____

Date of inspection: _____

Inspectors Name: _____

Inspection Location: City _____ State: _____

Mileage Calculation: Ending Mileage _____ Beginning Mileage: _____

Mileage: _____ Total Miles: _____

INSPECTION CHECKLIST: INSPECTOR PLEASE CHECK ONE IN EACH CATEGORY:

1. APPEARANCE- The general appearance of this mobile home is good
Pass Fail

2. DOORS- In good shape. Finish intact. All working property to close tight and lock.
Pass Fail

3. FRAME- Not rusted out or welded repeatedly. Able to support home without sagging.
Pass Fail

4. INSULATION- Not hanging down under mobile home or showing from roof or side coverings.
Pass Fail

5. LIGHT- All lights secured to mobile home. None hanging from wire and none broken.
Pass Fail

6. PIPES- No pipe hanging down. All secure and in place.
Pass Fail

7. ROOF- Roof is rust free. Well-painted and coated. No loose roofing showing.

Pass

Fail

8. SIDING- No loose panels. No buckling. All secure and neat. No rust down sides.

Pass

Fail

9. SIZE- Size of mobile home is as stated on permit application.

Pass

Fail

10. WINDOWS- None are broken out, taped or covered with wood or other material.

Pass

Fail

11. WIRING- No wiring hanging down. All secure and in place.

Pass

Fail

12. SKIRTING- Is approved skirting material and is neat and secure.

Pass

Fail

13. UTILITY SHED- Is in good shape and properly maintained.

Pass

Fail

14. ADDITION- This mobile home has/ does not have a room addition or tip-out. If room addition is not commercially manufactured this mobile home automatically fails inspection and cannot be brought into CSL

- The door of the room addition are good. Finish intact. Work properly.

Pass

Fail

- The frame of the room addition is in good condition. Not rusted.

Pass

Fail

- The room addition can be moved easily without much damage.

Pass

Fail

- The siding on the room addition is in good condition. No buckling.

Pass

Fail

- The windows of the room addition are good. None broken, taped, etc.

Pass

Fail

The mobile home must have a "pass" in all categories in order to pass inspection. If the mobile home has a "fail" in any category, a re-inspection is required at a later date. A new base fee plus any mileage fee will be charged again for the additional inspection(s).

Exhibit G

COUNTRY SQUIRE LAKES COMMUNITY ASSOCIATION, INC.

MOBILE HOME INSPECTION WORKSHEET

FOR EXISTING MOBILE HOMES

Lot Number: _____

Name: _____

Date of inspection: _____

Inspectors Name: _____

INSPECTION CHECKLIST: INSPECTOR PLEASE CHECK ONE IN EACH CATEGORY:

1. APPEARANCE-

a.) No graffiti on any structure or property allowed.

Pass

Fail

b.) Lot number displayed on home, visible from street

Pass

Fail

c.) All signs meet the 15 ft. setback rule.

Pass

Fail

d.) Lots mowed a minimum of 3 times per year.

Pass

Fail

e.) Trash in proper receptacles.

Pass

Fail

f.) Harboring animals or fowl.

Pass

Fail

2. DOORS- In good shape. Finish intact. All working properly to close tight and lock.
- Pass Fail
3. FRAME- Not rusted out or welded repeatedly. Able to support home without sagging.
- Pass Fail
4. INSULATION- Not having down under mobile home or showing from roof or side coverings.
- Pass Fail
5. LIGHTS- All lights secured to mobile home. None hanging from wire and none broken.
- Pass Fail
6. PIPES- No pipes hanging down. All secure and in place.
- Pass Fail
7. ROOF- Roof is rust-free. Well painted and coated. No loose roofing showing.
- Pass Fail
8. SIDING- No loose panels. No buckling. All secure and neat. No rust down sides.
- Pass Fail
9. WINDOWS- None are broken out, taped or covered with wood or other material.
- Pass Fail
10. WIRING- No wiring hanging down. All secure and in place.
- Pass Fail

Exhibit H

SIGNS-YARD, GARAGE, BAKE SALE ETC.

Entrance to the development for yard, garage, bake sales, etc. shall be per SECURITY GUARD JOB DESCRIPTION, GUARDHOUSE DUTY, Paragraph two (2) sub-paragraph "C", i.e. the security guard shall use his/her own discretion about letting persons enter for such activities.

No signs shall be displayed between Highway 7 and Hoosier Drive along Country Squire Boulevard.

No signs are to be erected so that vision of any street sign in the subdivision is obstructed.

No sign is to be erected on Community Association signs.

Signs must be removed from display within 24 hours from closing of sale.

Sales shall be limited to three (3) per year, not to exceed three (3) days per sale, including annual sale.

Advertisement of sale will be considered the same as issuance of a guest pass; therefore, all pass rules apply.

11. ADDITION- This mobile home has/ does not have a room addition or tip-out.

Pass

Fail

12. SKIRTING- Approved manufactured material or concrete blocks. Is supported every two (2) feet.

Pass

Fail

13. UTILITY SHED- Meets all requirements of Architectural Package, XXII, 1 through 8.

Pass

Fail

14. ENTRANCES- All doors have a 3 ft. by 3ft. or larger landing with steps and is in good repair.

Pass

Fail

15. CAMPERS- Class "C" lots with manufactured campers only must meet same criteria as mobile home except for #14 above. No non-manufactured campers will pass inspection.

Pass

Fail