

**DEDICATION, PROTECTIVE RESTRICTIONS, COVENANTS & EASEMENTS**  
**AS PART OF THE PLAT OF**  
**BELL FARM ESTATES SECTION THREE,**  
**AN ADDITION TO THE CITY OF DECATUR**  
**ADAMS COUNTY, INDIANA**



THIS DEDICATION, made on the day hereinafter set forth by BIGGS, INC, an Indiana corporation, as the owner in fee simple of Lots Numbered 29 through 63 (plus future undeveloped lots), consecutive and inclusive, in Bell Farm Estates, Adams County, Indiana, according to the Plat thereof recorded on February 3, 2023, in the Office of the Recorder of Adams County, Indiana, as Instrument Number 2023000347.

WHEREAS, Biggs, Inc. desires to impose upon each and all of said Lots in Bell Farm Estates, Adams County, Indiana, the protective restrictions, covenants and easements hereinafter set forth:

NOW THEREFORE, Biggs, Inc. hereby declares that all of the aforesaid Lots Numbered 29 through 63, as originally platted and as may be further divided or replatted, in Bell Farm Estates, Adams County, Indiana, shall be impressed with and shall be held, sold, and conveyed subject to all of the following protective restrictions, covenants and easements which shall run with said Lots and be binding on all parties now having or hereafter acquiring any right, title or interest in the same or any part thereof, their heirs, successors and assigns and shall inure to the benefit of and be enforceable by each owner thereof, the Developer and/or the Association (as such terms are hereinafter defined).

**ARTICLE I**

**DEFINITIONS**

Section 1. “Developer” shall mean Biggs, Inc., an Indiana corporation, its successor(s) and assign(s).

Section 2. “Association” shall mean and refer to Bell Farm Estates Homeowners Association, Inc., an Indiana not-for-profit corporation, its successors and assigns. The membership of the Association shall consist of the Owners of the Lots in Bell Farm Estates.

Section 3. “Owner” and “Owners” shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 4. “Plat” shall mean and refer to the Plat of Bell Farm Estates, including any and all amendments and/or re-plats thereof, as recorded in the Office of the Recorder of Adams County, Indiana.

Section 5. “Lot” shall mean and refer to any of Lots 29 through 63, inclusive, as originally shown on the Plat.

Section 6. "Living Unit" and/or "Dwelling Unit" shall mean and refer to the portion of a building erected on any Lot which is constructed and intended for the use and occupancy as a residence by a single family.

Section 7. "Board of Directors" shall mean and refer to the Board of Directors of the Association.

Section 8. "Street" shall mean any street, avenue, roadway, cul-de-sac or boulevard of whatever name which is shown on the Plat and which has been heretofore and is dedicated to the public for use as a public street.

Section 9. Other capitalized terms shall have the meaning(s) assigned to them in the remainder of this Dedication.

## ARTICLE II

### PERMITTED LOT USE

Section 1. Permitted Lot Use. All Lots may only be used for single-family residential purposes.

Section 2. Driveways. All driveways from the street to the garage of each Living Unit shall be poured concrete and not less than twenty (20) feet in width.

Section 3. Minimum Area. No Living Unit shall be erected or permitted on any Lot having a ground floor area, exclusive of open porches, breezeways or garage, of less than 1,200 square feet in the case of a one-story dwelling, nor less than 1,400 square feet for a dwelling of more than one story. All Living Units must have at least a 2 car garage attached to it.

Section 4. Building Lines. Each Living Unit, garage or other building of any kind (collectively "Building"), fence or wall of any type shall be erected, placed or located on any Lot according to both local zoning ordinance and the Plat. No tree, shrub, planting or other obstruction shall be permitted which obstructs a clear view at intersections. The Plat sets forth drainage and utility easements and set back requirements that may impose other restrictions on the location of Buildings, fences, walls or other improvements on a Lot.

Section 5. Yard Lights. Each Owner of a Living Unit shall install an automatically controlled (photo cell) post yard light or similar illumination device ("Yard Light") in the front yard fifteen (15) feet (plus or minus one foot) from the road right-of-way. The Yard Light shall be kept operational and illuminated during all non-daylight hours. The Yard Light design, wattage and location shall be submitted to, and approved by, the Architectural Control Committee.

Section 6. Signs. No sign shall be erected or permitted on any Lot or in the common areas as shown on the Plat, except (i) subdivision designation and subdivision informational signs (owned by the Developer or the Association) located in the commons area, (ii) one professional sign of not more than one (1) foot square, (iii) one sign of not more than five (5)

square feet advertising the property for sale or for rent, (iv) one security sign (such as ADT) of not more than one (1) foot square, and (v) signs used by a builder to advertise the property during the construction and sales period.

Section 7. Landscaping. Upon completion of the original construction of a Living Unit, the applicable Lot must be landscaped with a minimum of ten (10) shrubs and two (2) trees. These lots must be landscaped with one (1) tree in the front yard.

Section 8. Nuisance. No noxious or unreasonably offensive activity shall be carried on upon any Lot nor shall anything be done thereon which (i) creates a nuisance by reason of odor, fumes, dust, smoke, noise, or pollution, or any other means (ii) which is hazardous by reason of fire or explosion, or (iii) that is in violation of the laws of the State of Indiana or the County of Adams.

Section 9. Animals. No Lot shall be used for the purpose of raising, breeding or keeping animals, livestock or poultry except that dogs, cats and other common domestic household pets may be kept, provided they are not kept, bred or maintained for any commercial purpose.

Section 10. Storage Tanks. No fuel or oil storage tanks in excess of six (6) gallons may be maintained on any Lot. No underground tanks of any kind shall be permitted on a Lot.

Section 11. Antennas/Solar Panels. No radio or television antenna, satellite receiver dish, or similar structures (collectively "Antenna/Panels") shall be allowed on any Lot, or attached to any home, building or structure of any kind, that attains a height of more than three (3) feet above the highest portion of the Living Unit on the Lot. In addition, the Antenna/Panel, individually or in combination with all other Antenna/Panels that are a part of a system, shall not be larger than five (5) feet in height, width and total square footage without approval of the Architectural Control Committee. The location of all Antennas/Panels shall require the approval of the Architectural Control. No solar panel(s) ("Solar Panel") shall be permitted on any Lot, or attached to any home, building, structure of any kind, without the approval of the Architectural Control Committee, which shall review any such request in accordance with the requirements of Indiana Code Section 32-25.5-3.5, as amended or replaced from time-to-time.

Section 12. Pools and Hot Tubs. No above-ground pool, except for spas, whirlpools and similar structures, shall be commenced, erected or maintained on any Lot. All in-ground pools and hot tubs are subject to the Architectural Control Committee review process set forth in Article V of this Dedication.

Section 13. Motor Vehicles. No unlicensed or unregistered automobile or any other type of motorized vehicle ("Motor Vehicle") may be parked or maintained on any Lot except completely enclosed in a garage. No Motor Vehicle may be disassembled or be allowed to remain in a state of disassembly so that it is not legally "road worthy" on any Lot except when the vehicle is completely enclosed within a garage.

Section 14. No Temporary Structures. No structure of a temporary character, house trailer, basement, shack, un-attached garage, barn, tool shed, or other outbuilding shall be constructed, erected or located on a Lot and used as a residence, either temporarily or permanently;

provided, however, that a basement may be constructed in connection with the construction of a Living Unit.

Section 15. Outside Storage. No trailer of any type, boat, camper, recreational vehicle, motor home, four- and three- wheeler, ATV, motorcycle, commercial vehicle, truck, or any other similar wheeled vehicle (excepting passenger cars and similar vehicles designed primarily for the non-commercial transportation of passengers) shall be permitted to be parked ungaraged on a Lot for a continuous period in excess of seventy-two (72) hours, or for a period of which is in the aggregate in excess of nine (9) days per calendar year. The term ‘truck’ as used in this Section means every motor vehicle designed, used, or maintained primarily for the transportation of property, which is rated one (1) ton or more.

Section 16. Free-Standing Poles. No clothes lines or clothes poles, or any other free-standing, semi-permanent or permanent poles, rigs, or devices, shall be permitted on any Lot or attached to any Structure (as defined in Section 18 below) or Living Unit, regardless of purpose, except that, subject to review and approval by the Architectural Control Committee, the following may be permitted: (i) a pole located behind the Living Unit that only supports bird or other animal feeder(s) or house(s), provided any feeder or house does not exceed two (2) cubic feet in size; (ii) a single flag pole displaying the United States flag; and (iii) a basketball goal may be allowed.

Section 17. Dumping. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage and other waste shall not be kept except in sanitary containers. All sanitary containers must be kept inside the Building except for a twenty-four hour period each week when they may be placed outside for pick up. No incinerators shall be allowed on a Lot.

Section 18. Outbuildings. No free-standing sheds, garden house, un-attached garage or any other type of outbuilding that is not otherwise structurally attached to a Living Unit (collectively “Structure”) shall be allowed on any Lot without the approval of the Architectural Control Committee. All Structures otherwise approved by the Architectural Control Committee must have the same style and color of siding and roof as the Living Unit on the Lot and cannot exceed 12’ x 14’.

Section 19. Fencing. No fencing of any type shall be permitted on any Lot except that a wood, vinyl, or wrought iron fence shall be allowed provided it is approved by the Architectural Control Committee as to style, material, color, height and location. Any area that is enclosed by a fence shall be excluded from any maintenance obligation of the Association and the Owner of the area that is enclosed shall maintain that area to the same standard that the Association maintains the other areas in Bell Farm Estates.

Section 20. Individual Utilities. No individual water supply system or individual sewage disposal system shall be installed, maintained, or used on any Lot.

Section 21. Easements. Easements are hereby expressly reserved and dedicated with dimensions, boundaries and locations as designated on the Plat for the installation and maintenance of public utilities (including but not limited to, water, gas, telephone, electricity, cable T.V., and any other utilities of a public or quasi-public nature) and sewer and drainage facilities.

- a. Any utility company and the Developer, and each of their respective successors and assigns, will have the right to enter upon said easements for any lawful purpose. All easements shall be kept free at all times of any Building or other permanent structure except improvements installed by an authorized utility and removal of any obstruction by a utility company shall in no way obligate the company to restore the obstruction to its original form.
- b. No Living Unit, Building or other Structure shall be connected with distribution facilities provided by electrical, television or telephone services, except by means of wires, cables or conduits situated beneath the surface of the ground (except such poles and overhead facilities that may be required at those places where distribution facilities enter and leave Bell Farm Estates subdivision, and except for such housing, pedestals or facilities as may be appropriate for connection of utility services for a Lot). Nothing herein shall be construed to prohibit street lighting or ornamental yard lighting serviced by underground wires or cables.
- c. The utility operating the sewer lines and sewage disposal plant for said subdivision shall have jurisdiction over the installation of all sewer connections and the same shall be installed to the property lines of each Lot by the Developer. No rain or storm water runoff from roofs, street pavements or otherwise, or any other surface water, shall at anytime be discharged into, or permitted to flow into, the sanitary sewer system, which shall be a separate sewer system from the storm water and surface water run-off system. No sanitary sewage shall at any time be discharged or permitted to flow into the storm water and surface water run-off sewer system.

Section 22. Mailboxes. Mailboxes will be located at the location(s) that the Developer along with the U.S. Postal Service designates. No individual mailboxes and/or newspaper boxes will be allowed without the approval of the Architectural Control Committee.

Section 23. Sidewalks. Each Owner shall provide and maintain a concrete public sidewalk across the front of each property (and along the side of each property for corner lots). Sidewalks shall be five (5) feet in width.

Section 24. Front Exteriors. All front elevations may consist of vinyl siding, but must include at least 75 square feet of brick/stone to highlight or complement the vinyl siding.

### ARTICLE III

#### COMMUNITY ASSOCIATION

Section 1. Association. The Developer shall cause to be incorporated Bell Farm Estates Homeowner's Association, Inc. (hereinafter 'Association'), a not-for-profit association at the Developer's discretion. Only one such association shall be recognized and approved by the Developer.

Section 2. Membership. One membership shall be created for each lot or living unit planned in the Addition. Membership shall be comprised of owners of lots in all sections of Bell Farm Estates. Memberships will transfer from the Developer to his grantee upon delivery of the deed.

Section 3. Continuing Membership. The Owner of any lot or living unit in the Addition shall be a member of said Association and shall continue to be a member of said Association so long as he/she continues to be the Owner of a lot or living unit in the Addition for the purposes herein mentioned. Membership shall pass with the ownership of the land.

Section 4. Maintenance Fund. The “Maintenance Fund” assessment shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of residents of the addition and in particular, for the improvement and maintenance of the sidewalks, surface drainage system, and all other Common Areas, including but not limited to, repair, maintenance, the cost of labor, equipment and materials, supervision, security, lighting, insurance, taxes, and all other things necessary or desirable in the opinion of the Members of the Association in connection therewith.

#### ARTICLE IV

#### CONVENANT FOR ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Except the Developer, each Owner of a Lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association, or the Developer prior to the formation of an association, annual assessments or charges, to be paid on January 1 of each year (hereinafter called “Annual Payment Dates”) or in such other installments as the Board may elect. The Annual Assessments, (collectively “Assessment” or Assessments”), together with interest, costs, and reasonable attorneys’ fees, 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, costs, and reasonable attorneys’ fees, shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment became due. The personal obligation for delinquent Assessments shall not pass to any successor-in-title unless such successor(s) expressly assumes the same.

Section 2. Purpose of Assessments. The Assessments levied by the Association shall be used exclusively to effectuate the duties and purposes of the Association as set forth in this Declaration, its Articles of Incorporation and By-Laws, including without limitation all activities determined by its Board of Directors to be necessary or advisable related thereto such as securing insurance and/or accounting and legal services for the Association.

Section 3. Maximum Annual Assessments.

- a. Until January 1, 2025, the maximum Annual Assessment on any Lot shall be Fifty Dollars (\$50.00).
- b. From and after January 1, 2025, the maximum Annual Assessments may be increased each calendar year by the Board of Directors by a percentage that is

not more than twelve percent (12%) above the Annual Assessment that was charged during the previous calendar year, without a vote of the membership.

- c. From and after January 1, 2025, the maximum Annual Assessment may be increased by a percentage in excess of twelve percent (12%) above the Annual Assessment that was charged during the previous calendar year only upon approval of the Board of Directors and a majority of the votes of the Members who are voting in person or by proxy, at a meeting duly called for this purpose.
- d. As determined by the Board of Directors from time-to-time, a portion of the Annual Assessments may be set aside or otherwise allocated to a reserve fund for the purpose of providing funds for future repairs and maintenance.

Section 4. Special Assessments for Capital Improvements and Operating Deficits. In addition to the Annual Assessments authorized above, the Association may levy a Special Assessment for any capital improvement(s) within the powers or duties of the Association or for the purpose of paying, in whole or in part, any operating deficit(s) which the Association may from time-to-time incur, provided that any Special Assessments shall have the approval of a majority of the votes of the Members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 of this Article IV shall be sent to all Members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting or as otherwise required by the Articles of Incorporation and By-Laws of the Association. At the first such meeting called, the presence of members, in person or by proxy, entitled to cast fifty percent (50%) or more of all the votes of the Members shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. In the event of a conflict between (i) the provisions of this Dedication and (ii) the Articles of Incorporation and/or By-Laws of the Association, the Articles of Incorporation and By-Laws shall control.

Section 6. Uniform Rate of Assessments. Except as provided below, Annual and Special Assessments must be fixed at a uniform rate for all Lots. Assessments shall be collected on an annual basis unless otherwise determined by the Board of Directors from time-to-time. Notwithstanding the foregoing, there shall be no Annual Assessments or Special Assessments assessed against any Lot owned by the Developer.

Section 7. Date of Commencement of Monthly Assessments. The due dates for all Assessments shall be established by the Board of Directors. The Association shall upon demand, and for a reasonable charge, furnish a certificate in recordable form signed by an officer of the Association setting forth whether the Assessments on a specified Lot have been paid or are delinquent. A properly executed certificate from the Association regarding the

status of Assessments chargeable against any Lot shall be binding upon the Association as of the date of its issuance.

Section 8. Effect of Nonpayment of Assessments: Remedies of the Associations. If any Assessment (or installment of such Assessment, if applicable) is not paid on the date when due, then the entire unpaid assessment shall become delinquent and shall become, together with interest thereon and cost of collection, including reasonable attorney's fees, a continuing lien on the applicable Lot assessed and it shall be the personal obligation of the person who was the Owner of such Lot at the time when the Assessment became due. The personal obligation of the Owner to pay such Assessments shall remain the Owner's personal obligation and shall not pass to successors in title unless expressly assumed.

If the Assessment is not paid within thirty (30) days after the due date, the Assessment shall bear interest from the due date at the rate of twelve percent (12%) per annum, and the Association may bring legal action against the Owner to collect all sums due and/or to foreclose the lien against the Lot. In any successful legal proceeding, the Association shall be entitled to recover all its reasonable attorney's fees, costs and expenses incurred.

No Owner may waive or otherwise escape liability for the Assessments provided for herein by non-use of the Common Area, refusal to allow the Association to perform its maintenance obligations or by abandonment of the Lot.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first lien mortgage and any purchase money mortgage. Sale or transfer of any Lot shall not affect the Assessment lien. No sale or transfer shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof, provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any such mortgage on such Lot (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all Assessments becoming due prior to the date of such sale or transfer.

## ARTICLE V

### ARCHITECTURAL CONTROL COMMITTEE

Section 1. Composition. The Architectural Control Committee ("Committee") shall be composed of three members. During the time that the Developer owns any Lot, the Architectural Control Committee ("Committee") shall be appointed by the Developer. Thereafter, the members shall be appointed by the Board of Directors of the Association. The Committee may appoint one member to act for it in any or all matters, as the Committee may in its absolute discretion decide from time-to-time.

Section 2. Authority. No Living Unit, Building, Structure, Antenna/Panel, fence, wall, pole, pool, trampoline, or other improvement or structure of any kind, temporary or permanent, ("Improvement") shall be constructed or placed on any Lot or attached in any manner to a Living Unit, Building or Structure, nor shall any exterior addition, change or alteration ("Alteration") be made to an existing Living Unit, Building, Structure or Improvement until plans and specifications ("Plans") for the Improvement and/or Alteration



showing the nature, kind, shape, dimensions, height, materials, color and location (collectively “Specifications”) are submitted to and approved by the Committee in writing as to the harmony of the Improvement’s/Alteration’s Specifications with Bell Farm Estates subdivision, in general, and, more specifically, to the other Living Units therein. The Committee may not approve any Improvement or Alteration that is otherwise specifically prohibited by the terms of this Dedication without properly amending the Dedication according to the provisions of Article VII.

Section 3. Timing. Within thirty (30) days after receipt of written Specifications that clearly set forth all of the information required to be submitted under section 2 above, the Committee must approve or reject the Plans in writing delivered to the Owner requesting the approval. In the event that the Committee fails to act within the thirty (30) day time frame, no approval will thereafter be required for the exact Plans submitted provided the Owner that submitted the Plans has an appropriately dated delivery receipt signed by a current member of the Committee and a copy of such receipt is delivered to the Association prior to beginning the Improvement or Alteration.

## ARTICLE VI

### INSURANCE

Section 1. Liability Insurance. The Association (once formed) shall purchase and maintain comprehensive liability insurance policy in such amount or amounts as the Board of Directors shall deem appropriate from time-to-time. Such comprehensive liability insurance shall provide coverage to the Association, its Board of Directors, any committee of the Association or Board of Directors, the Architectural Control Committee and all persons acting as agents or employees of any of the foregoing with respect to the Association.

Section 2. Other Insurance. The Association (once formed) shall obtain all insurance required by law to be maintained and such other insurance as the Board of Directors shall from time-to- time deem necessary, advisable or appropriate. Such insurance coverage shall also provide for and cover cross liability claims of one insured party against another insured party. Such insurance shall inure to the benefit of each Owner, the Association, its Board of Directors and any managing agent acting on behalf of the Association.

Section 3. Monthly Assessment for Insurance. The premiums for all such insurance maintained by the Association shall be paid from the Annual Assessment set out in Article IV.

## ARTICLE VII

### GENERAL PROVISIONS

Section 1. Right of Enforcement. In the event of a violation, or threatened violation, of any of the covenants, restrictions or other provisions set forth in this Dedication (“Covenants”), Developer, Association and/or any Owner shall have the right to enforce the Covenants and pursue any and all remedies, at law or in equity, available under applicable Indiana Law, with or without proving any actual damages, including the right to secure injunctive relief. In any such successful legal proceeding, the Association, Developer and/or

the Owner bringing the successful action shall be entitled to recover reasonable attorney's fees and the costs and expenses incurred.

Section 2. Amendment. Except as hereinafter limited, this Declaration may be amended at any time by an instrument recorded in the Office of the Recorder of Adams County, Indiana, signed by the Owners (as of the date of the recording) of at least two-thirds (2/3) of the Lots; provided, however, none of the rights, interests, benefits, obligations or any other provision relating to the Developer may be amended or changed in any manner without also having the Developer's written consent on the amending instrument that is recorded with the Recorder of Adams County, Indiana. In addition, this Declaration may be amended at any time within thirty (30) months after the initial recordation thereof by the Developer - provided it has an ownership interest in any Lot at the time the amending instrument is recorded.

Section 3. Effective Period. This Declaration shall be effective and binding for a period of twenty (20) years from the date of recordation in the Office of the Recorder of Adams County, Indiana, and shall automatically extend for successive periods of ten (10) years each unless prior to the expiration of any such ten-year period it is amended or changed in whole or in part as hereinabove provided. Invalidation of any of the covenants, conditions and restrictions of this Declaration by judgment or decree shall in no way affect any of the other provisions hereof, but the same shall remain in full force and effect.

Section 4. Permission. Each owner by accepting a deed therefore hereby covenants and agrees to grant permission to such companies, and their respective employees, hired or engaged by the Association to access the Owner's Lot for such purposes as is the responsibility of the Association pursuant to this Dedication.

IN WITNESS WHEREOF, the undersigned have caused this Declaration of Covenants to be executed on this 19th day of September 2023.

**BIGGS, INC.**

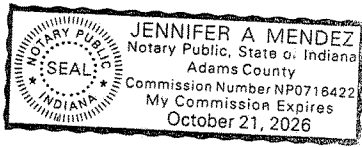
By: Kimberly Davis

Its: Director of Sales

STATE OF INDIANA     )  
  )     SS  
COUNTY OF ADAMS    )

Before me, the undersigned Notary Public, in and for said County and State, this 19th day of September, 2023, personally appeared Kimberly Davis, Director of Sales of Biggs, Inc., over the age of eighteen (18) years, and acknowledged the execution of the foregoing Declaration of Covenants as his voluntary act and deed on behalf of said corporation for the uses and purposes set forth in this document.

Witness my hand and notarial seal this 19th day of September, 2023.



Jennifer A. Mendez  
\_\_\_\_\_  
Jennifer A. Mendez  
Printed Name

My Commission Expires: 10/21/2026

**Pursuant to IC 36-2-11-15(d):** I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law, Michael T. Blee.

**This Instrument Prepared by: Michael T. Blee, Biggs, Inc., 522 South 13<sup>th</sup> Street, Decatur, IN 46733**