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AFTER RECORDING MAIL TO:
David J. O'Keefe, Esq.
Schain, Burney, Ross & Citron, Ltd.
222 N. LaSalle St., Suite 1910
Chicago, IL 60601

**DECLARATION OF COVENANTS, CONDITIONS,
EASEMENTS AND RESTRICTIONS FOR
DEARBORN VILLAS HOMEOWNERS ASSOCIATION**

THIS DECLARATION (the "Declaration") made this 21 day of February, 2000, by **DEARBORN VILLAS, L.L.C.**, an Illinois limited liability company (hereinafter referred to as the "Declarant").

PREAMBLES:

- A. Declarant is the owner in fee simple of a certain parcel of real estate in the Village of Mount Prospect, County of Cook, State of Illinois, legally described in Exhibit "A", attached hereto and incorporated herein (the "Property");
- B. Declarant desires to develop an attached single family residential development on the Property to be known as **Dearborn Villas** (the "Development"); and
- C. Declarant is desirous of submitting the Property to the provisions of this Declaration.

NOW, THEREFORE, Declarant hereby declares that the Property shall be held, sold, transferred, occupied and conveyed subject to the following covenants, conditions, easements and restrictions, all of which shall run with the Property and be binding on all parties having or acquiring any right, title or interest in the Property or any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE I

**DECLARATION PURPOSES AND
PROPERTY SUBJECT TO DECLARATION**

- 1.1. The Declarant desires to create on the Property a single family development for future owners of Lots (as hereinafter defined) for the following general purposes:

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- a. The Declarant, by the imposition of covenants, conditions and restrictions and the reservation of certain powers unto itself, does intend to provide for the property a plan for development which is intended to enhance and to protect the values of Declarant's single-family residential community; and
- b. Declarant desires to provide for the maintenance of the Common Area (as hereinafter defined) portions of which may be owned by the Association (as hereinafter defined) and used in common by the Owners (as hereinafter defined) of the Property.

1.2 To further the general purposes herein expressed, Declarant, for itself, its successors and assigns, hereby declares that the Property at all times is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions and restrictions herein set forth.

ARTICLE 2

DEFINITIONS

The following words, when used in this Declaration or in any supplemental Declaration shall, unless the context shall prohibit, have the following meanings:

2.1 "Association" shall mean and refer to the Dearborn Villas Homeowners Association, an Illinois not-for-profit corporation and a Common Interest Community as defined in Section 9-102(a)(8) of the Illinois Code of Civil Procedure as from time to time amended, its successor and assigns.

2.2. "Board" shall mean and refer to the Board of Directors of the Dearborn Villas Homeowners Association, an Illinois not-for-profit corporation; said entity shall govern and control administration and operation of the Property.

2.3. "By-Laws" shall mean and refer to the By-Laws of the Dearborn Villas Homeowners Association, the document recorded immediately after this Declaration, as subsequently amended from time to time. The By-Laws are incorporated into this Declaration by this reference.

2.4. "Common Area" shall mean and refer to all real property and improvements thereon to be owned or maintained by the Association for the common use and enjoyment of all members of the Association.

2.5. "Declarant" shall mean and refer to Dearborn Villas, L.L.C. an Illinois limited liability company.

2.6. "Lot" shall mean and refer to that portion of the Property indicated upon the recorded subdivision plat or plats of the Property improved or intended to be improved as set forth on exhibit "B" attached hereto.

2.7. "Owner" shall mean and refer to the record owner, whether one or more Persons, individuals or entities, of fee simple title to any Lot, including contract purchasers, but excluding those having such interest merely as security for the performance of an obligation.

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2.8. "Member" shall mean and refer to every person or entity who holds membership in the Association.

2.9. "Mortgage" shall mean and refer to either a Mortgage or Deed of Trust creating a lien against a portion of the Property given to secure an obligation of the Owner of such portion of the Property.

2.10. "Person" shall mean and refer to a natural individual, corporation, partnership, trustee or other legal entity capable of holding title to real property.

2.11. "Property" shall mean and refer to the real estate legally described in Exhibit "A" attached hereto and made a part hereof.

2.12. "Subdivision Plat" shall mean and refer to the Plat of Subdivision for the Dearborn Villas Subdivision as recorded with the office of the Recorder of Deeds of Cook County, Illinois, attached hereto and made a part hereof as Exhibit "B".

2.13. "Single Family" shall mean and refer to one or more Persons, each related to other by blood, marriage or adoption, or a group of not more than three (3) Persons not all so related maintaining a common household.

2.14. "Turnover Date" shall have the meaning set forth in Section 4.6 hereof.

ARTICLE 3

GENERAL RESTRICTIONS

3.1. Permitted Use. All Lots shall be used only for attached Single Family dwellings (duplex). Each Owner shall maintain his Lot and all Improvements located thereon in a clean, sightly and safe condition and shall at all times cause the prompt removal of all papers, debris and refuse therefrom and the removal of snow and ice from paved areas when and as required. Each Owner is responsible for the maintenance of their own driveway, sidewalk and lawn maintenance within the property that falls between the center line of the party wall of the duplex unit to the center line of the seperation of the adjacent building. If there is not an adjacent building, then to the boundary line as identified in Exhibit "C". Exhibit "C" shows the lot area to be maintained by each owner.

3.2. Prohibited Uses. No noxious or offensive activity shall be carried on, in or upon the Property, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood. No plants or seed or other conditions, harboring or breeding infectious plant diseases or noxious insects shall be introduced or maintained upon any part of a Lot.

3.3. Temporary Improvements. No temporary building, trailer, mobile home, recreational vehicle, tent, shack or other similar Improvement shall, except as otherwise herein provided, be located upon any Lot.

3.4. Garbage and Debris; No Farming. No person shall accumulate on any Lot any abandoned or junked vehicles, litter, refuse or other unsightly materials. Garbage shall be placed in receptacles provided by

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each Owner therefore; and if outside, shall be properly screened. Vacant Lots shall not be used for the purpose of raising crops thereon.

3.5. Vehicles. Trucks, boats, recreational vehicles or trailers shall at all times be parked in the garage of a dwelling located on a Lot. The repair or maintenance of any motorized vehicle shall not be permitted except within the confines of the garage of a dwelling.

3.6. Access. There shall be no obstruction in the driveways or other portions of the Common Area, nor shall ready access to a garage or entrance to a Lot be obstructed or impeded in any manner.

3.7. Animals and Pets. No animals other than inoffensive common domestic household pets such as dogs and cats shall be kept on any Lot. The breeding or keeping of dogs or cats for sale or profit is expressly prohibited.

3.8. Communications. The operation of a "ham" or other amateur radio stations or the erection of any satellite dish, radio antennae, communication antennae, mast antennae (or similar device on the roof of a Dwelling) shall not be allowed unless approved in writing in advance by the Declarant prior to the Turnover Date or by the Board.

3.9. Drainage and Detention. All areas of the Lots designed or intended for the proper drainage or retention of storm water, including swale lines and ditches, shall be kept unobstructed and shall be mowed regularly. Trees, plantings, shrubbery, fencing, patios, structures, landscaping treatment or other like improvements may be planted, placed or allowed to remain in any such areas so long as they do not substantially obstruct or alter the rate or direction of flow of storm water from any Lot. No Owner shall alter the rate or direction of flow of storm water from any Lot by impounding water, changing grade, blocking or redirecting swales, ditches or drainage areas or otherwise. Each owner acknowledges, by acceptance of a deed to a Lot, that each drainage or detention area is for the benefit of the entire Property.

3.10. Hazardous and Illegal Activities. No Owner shall permit anything to be done or kept on his Lot or in the Common Area which will increase the rate charged for or cause the cancellation of insurance carried by the Association on the Common Area improvements or contents thereof, or which would be in violation of any law, nor shall any waste be committed in the Common Area.

3.11. Window Treatments. The covering of windows and other glass surfaces, whether by shades, draperies or other items visible from the exterior of any dwelling, shall be subject to the rules and regulations of the Board.

3.12. Home Offices. The restrictions contained in Paragraph 3.1 shall not be construed in such a manner as to prohibit an Owner of a Lot from: (a) maintaining his personal professional library therein; (b) keeping his personal business records or accounts therein; or (c) handling his personal or professional telephone calls or correspondence therefrom. Such uses are expressly declared customarily incident to the principal residential use and not in violation of said Paragraph.

3.13. Common Areas. Nothing shall be altered in or removed from the Common Area except upon the written consent of the Board.

3.14. Parking. Garages should be used for purposes of parking vehicles. No storage should be done in garage area that would prohibit parking two vehicles in the garage.

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- 3.15. Decks. Decks are permitted to be added in the rear of the residence only, but are restricted to 10' x 12' (120 square feet total). The 10' reflects the measurement from the rear of the building extending outward into the backyard.

ARTICLE 4

MEMBERSHIP AND BOARD OF DIRECTORS

4.1. Membership. Every Owner of a Lot shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Ownership of a Lot shall be the sole qualification for membership.

4.2. Voting Rights. The Association shall have one class of membership and each member shall have one vote for each Lot such member owns, provided that in no event shall more than one (1) vote be cast with respect to any one (1) Lot. If more than one (1) Person is the record owner of any Lot, or if an Owner is a trustee, corporation, partnership or other legal entity, the vote for such Lot shall be exercised as such Owner or Owners of that Lot shall designate. Such designation shall be made in writing to the Board or in such other manner as may be provided in the By-Laws.

4.3. Board of Directors. The Association shall be governed by a Board of Directors comprised of three (3) Persons, or such greater number as may be determined by Board resolution. The Board shall maintain and administer the Common Area and improvements thereon in accordance with the terms and provisions of this Declaration and the By-Laws.

4.4. Officers. The Association shall have such Officers as shall be appropriate from time to time, who shall be elected by the Board and who shall manage and conduct the affairs of the Association under the direction of the Board. Except as expressly provided otherwise by the Articles of Incorporation or By-Laws, all power and authority to act on behalf of the Association, both pursuant to this Declaration and otherwise, shall be vested in its Board, from time to time, and its Officers under the direction of the Board, and shall not be subject to the approval of the Members.

The Articles of Incorporation and By-Laws of the Association may include such additional provisions for the protection and indemnification of its Officers and Directors as shall be permissible by law.

4.5. Director and Officer Liability. Neither the Directors nor the Officers of the Association shall be personally liable to the Owners or the Association for any mistake of judgment or for any other acts or omissions of any nature whatsoever as such directors or officers except for any acts or omissions found by a court to constitute gross negligence or fraud. The Association shall indemnify and hold harmless the Directors and Officers, their heirs and legal representatives, against all contractual and other liabilities to others arising out of contracts made by or other acts of the Directors and Officers on behalf of the Owners or the Association or arising out of their status as Directors or Officers unless any such contract or such act shall have been made fraudulently or with gross negligence. The foregoing indemnification shall include indemnification against all costs and expenses (including but not limited to attorneys' fees, amounts of judgments paid and amounts paid in settlement) actually and reasonably incurred in connection with the defense of any claim, action, suit or proceeding, whether civil, criminal, administrative or other, in which any Director or Officer; provided, however, that such indemnity shall not be operative with respect to (i) any matter as to which such person shall have finally been adjudged in such action, suit or proceeding to be liable for gross negligence or fraud in the

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performance of his duties as such Director or Officer, or (ii) any matter settled or compromised unless, in the opinion of independent counsel selected by or in a manner determined by the Board there is no reasonable ground for such person being adjudged liable for gross negligence or fraud in the performance of his/her duties as such Director or Officer.

4.6. Turnover. The Declarant shall, through the Board appointed by it in accordance with Section 4.2, exercise control over all Association matters, until the first to occur of the following events: (a) twenty (20) years from the date of this Declaration, (b) the sale and conveyance of legal title to all of the Lots to Owners other than Declarant (or an assignee of Declarant as provided in Section 12.7 hereof), or (c) Declarant elects voluntarily to turn over to the Members the authority to appoint the Board, which election it shall evidence by executing and recording in the Office of the Recorder of Deeds of Cook County, Illinois an instrument setting forth its intention to so turn over its authority hereunder. The date upon which the authority to appoint the Board passes to the Members is hereinafter referred to as the "Turnover Date". On or prior to the Turnover Date, Declarant shall convey to the Association, and the Association shall accept, the Common Area to be owned by the Association hereunder and the Association shall undertake to maintain the Common Area pursuant to the terms hereof.

4.7. Board Powers. The Association, through the Board, shall have the following powers and duties:

- a. Own, maintain and otherwise manage the Common Area and all Improvements thereon in accordance with the final landscape development plan and own, maintain and otherwise manage all other property acquired by the Association or which the Association agrees to maintain, including any obligation to maintain any landscaping located within the Property and to maintain any signage and lighting located thereon;
- b. Employ a manager or other Persons and contract with independent contractors or managing agents to perform all or any part of the duties and responsibilities of the Association, provided that any contract with a person or firm appointed as a manager or managing agent shall provide for the right of the Association to terminate the same not later than ninety (90) days after the date of the initial meeting of the Members of the Association is held as provided by the By-Laws;
- c. Establish and maintain a working capital and contingency fund in an amount to be determined by the Board;
- d. Provide for the maintenance of landscaping, signs, monuments, fencing, retaining walls, water systems, brick pavers, lighting and other improvements located within the Common Area at the entrance ways to the Property.
- e. Provide for the removal of rubbish from time to time. Rubbish to be stored in individual containers purchased and stored out of sight by lot owners. The Board will reserve the right to approve said containers.
- f. At its option, mow, care for and maintain vacant and unimproved portions of the Property and remove rubbish from same, and do any other things necessary or desirable in the judgment of the Board to keep any vacant or unimproved portions of the Property neat in appearance and in good order. The foregoing rights shall not apply to any Lot or other portion of the Property

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owned by Declarant;

- g. Make such improvements to the Common Area and provide such other facilities and services as may be authorized from time to time by the affirmative vote of two-thirds (2/3) of the Members of the Association acting in accordance with its Articles of Incorporation and By-Laws; provided, however, that any such action so authorized shall always be for the express purpose of keeping Dearborn Villas Subdivision a highly desirable residential community; and
- h. Exercise all other powers and duties vested in or delegated to the Association, and not specifically reserved to the Members by this Declaration, the Articles of Incorporation or the By-Laws.

4.8. Insurance. The Board shall also have the authority to and shall obtain comprehensive liability insurance, including liability for injuries to and death of Persons, and property damage, in such limits as it shall deem desirable, and worker's compensation insurance, and other liability insurance as it may deem desirable, insuring each Owner, the Association, its Officers, members of the Board, the Declarant, and their respective employees and agents from liability and insuring the Officers of the Association and members of the Board from liability for good faith actions beyond the scope of their respective authority. Such insurance coverage shall include cross-liability claims of one or more insured parties against other insured parties. The premiums for such insurance shall be common expenses payable out of the proceeds of the Assessments required by and collected in accordance with Article 6. The Association shall be further responsible for maintaining such policies of insurance for the Common Area against loss or damage by fire and such other hazards contained in the customary fire and extended coverage, vandalism and malicious mischief endorsements as the Association may deem desirable and may also obtain such other kinds of insurance as the Association shall from time to time deem prudent. The coverage shall contain an endorsement to the effect that said coverage shall not be terminated for non-payment of premiums without at least thirty (30) days prior written notice for the Association. The Insurance policies shall contain waivers of subrogation with respect to the Board, its employees, agents, owners and mortgagees.

4.9. Declarant Rights.

- a. Until the Turnover Date, the Declarant shall have all the rights and powers herein granted to the Association and shall be authorized and empowered to take all such actions as the Board would have been authorized and empowered to take as herein provided.
- b. Until the date upon which Declarant elects to convey the Common Areas to the Association, Declarant shall maintain the Common Area and all signs and monuments located thereon and shall pay all expenses and costs in connection with the Common Area, and general real estate taxes payable in connection with the Common Area. Upon conveyance of the Common Area to the Association, the Association shall maintain the Common Area and pay said expenses and taxes. To the extent that any real property taxes payable after the Turnover Date are attributable to the period prior to the Turnover Date, Declarant shall reimburse the Association, on a pro rata basis, for such real property taxes. Declarant shall convey the Common Area to the Association no later than the turnover date.
- c. Declarant shall be entitled at all times to conduct sales of Lots from the Property and shall have the right, for itself and its agents, employees, guests, invitees, to utilize roads, streets, Common

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Area and all other portions of the Property, excluding sold Lots, for such purposes until all Lots are sold. Declarant may at all times utilize signage and lighting and establish temporary construction and sales offices, buildings and trailers and construct model homes to conduct its construction, sales and marketing of the Property.

ARTICLE 5

EASEMENTS AND PROPERTY RIGHTS

5.1. Easements and Use and Enjoyment. An Easement is hereby declared and created over and upon the Common Area for the benefit of the entire Property, and every Owner shall have a right and easement of use and enjoyment and a right of access to and of ingress and egress on, over, across, in, upon and to the Common Area, and such right and easement shall be appurtenant to and shall pass with title to every Lot, subject to the following provisions:

- a. The right of the Association, in accordance with its By-Laws, to adopt rules and regulations governing the use, operation and maintenance of the Common Area.
- b. The right of the Association, in accordance with its By-Laws, to borrow money for the purpose of improving the Common Area. Notwithstanding the foregoing, no mortgage shall be placed upon the Common Area unless such mortgage is approved by the Board and by a majority of the Members, voting at a general or special meeting duly called and held in accordance with the By-Laws.
- c. The right of the Association to dedicate or transfer all or any part of the Common Area or any utility system thereon to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Members, provided that no such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer, signed two-thirds (2/3) of the Members of the Board of Directors, has been recorded.

5.2. Rights of Occupants. All Persons who reside on a Lot shall have the same rights to use and enjoy the Common Area and all improvements situated thereon as the Owner of that Lot, as provided in the By-Laws.

5.3. Utility Easements. The authorized telephone company, Commonwealth Edison Company, the authorized cable television company, Northern Illinois Gas Company, Cook County Public Works Department, Village of Mount Prospect, Illinois, and all other suppliers of utilities serving the Property are hereby granted the right to install, lay, construct, operate, maintain, renew, repair and replace conduits, cables, pipes, wires, transformers, mains, switching apparatus and other equipment, including housings for such equipment, into, over, under, on and through the Property for the purpose of providing utility services to the Property or to any portion of Additional Property, whether or not annexed hereto. Every Owner is also hereby granted an easement of ingress and egress over and upon the Common Area and any other Lot for any and all purposes arising out of the construction, installation, repair, maintenance, replacement and inspection of utilities servicing such Owner's Lot.

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5.4. Easements for Other Utilities. To the extent not undertaken by the Village of Mt. Prospect, the Homeowner's Association shall be solely responsible for all of the maintenance and repair of the sanitary sewer system, storm sewer system, pumping stations, water mains, pipes, retention pond and all related facilities appurtenant thereto, including but not limited to any such utilities which may be located on other than the Premises but which benefit the Premises in whole or in part. The Declarant and/or Homeowners Association may enter into such contracts with other entities it may elect with respect to the maintenance and repair of the above. An easement is hereby granted to such entities for such purposes along and upon the Premises or any portion thereof.

5.5. Encroachments. In the event that (a) by reason of settlement, shifting or movement, any dwelling, garage or other improvement as originally constructed by the Declarant on any Lot or upon the Common Area overhangs or otherwise encroaches or shall hereafter encroach upon any other Lot or upon the Common Area, or (b) by reason of such settlement, shifting or movement it shall be necessary or advantageous to an Owner to use or occupy any portion of the Common Area for any reasonable use appurtenant thereto which will not unreasonably interfere with the use or enjoyment of the Common Area by other Owners, or (c) by reason of settlement, shifting or movement of utility, ventilation and exhaust systems, as originally constructed by Declarant, any mains, pipes, ducts or conduits servicing any Lot or more than one Lot, encroach or shall hereafter encroach upon any part of any Lot or the Common Area, then, in any such case, valid easements for the maintenance of such encroachment and for such use of the Common Area, together with the right to enter upon such other Lot or Common Area to maintain, repair and replace such other Lot or Common Area to maintain, repair and replace such encroachment, are hereby established and shall exist for the benefit of such Lot or the Common Area, as the case may be, so long as such dwelling, garage or other improvement is partially or totally destroyed and thereafter repaired or rebuilt, the same encroachment may be re-established and the easements herein granted for the maintenance, repair and replacement thereof shall continue in force; provided further that in no event shall a valid easement for any encroachment or use in the Common Area be created in favor of any Owner if such encroachment or use was created by the intentional, willful or negligent conduct of any Owner or that of his agent.

5.6. Easements Run With the Land. All easements and rights described herein are easements appurtenant, running with the land, perpetually in full force and effect, and at all times shall inure to the benefit of and binding upon any owner, purchaser, mortgagee or to the person having an interest in the Property, or any part or portion thereof. Reference in the respective deeds of conveyance or in any mortgage or trust deed or other evidence of obligation to the easements and rights described in this Article or in any other part of this Declaration shall be sufficient to create and reserve such easements as fully and completely as though such easements and rights were recited fully and set forth in their entirety in such documents.

5.7. Easement and Agreement for Maintenance and Repair. Declarant will cause the construction and installation of various improvements, including but not limited to detention facilities, ("Proposed Improvements") to serve the Dearborn Villas Development. The Homeowners Association shall have the obligation to perform maintenance and repair work as may be required for the operation of the Proposed Improvements. In the event that the Homeowners Association fails or neglects to perform such maintenance and repair work, the Village of Mt. Prospect may perform such maintenance and repair work as may be required for the operation of the Proposed Improvements and shall then be entitled to reimbursement from the Homeowners Association for all such costs of maintenance and repairs. The Village of Mt. Prospect is granted an easement for access in and through the property as and for maintenance and repairs to the Proposed Improvements. The Homeowner Association shall be responsible for the maintenance of easements and maintenance and repairs of the entry monuments identified on Exhibit "D".

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ARTICLE 6

COVENANT FOR ASSESSMENTS

6.1. Creation of the Lien and Personal Obligation for Assessments. Each Owner of a Lot (excluding Declarant), by acceptance of a Deed therefore, whether or not it shall be so expressed in any such deed or other covenants, hereby covenants and agrees and shall be deemed to covenant and agree to pay to the Association, for each Lot owned by such Owner, all assessments and charges levied pursuant to this Declaration. Such assessments, together with such interest thereon and costs of collection thereof, as hereinafter provided, shall be a charge and a continuing lien upon the Lot against which such assessment is made. Each such assessment, together with such interest and costs, shall also be the continuing personal obligation of the person who was the Owner of such Lot at the time when such assessment fell due. Owners of 1499 Dearborn Court, located in Lot 1 and Owners of 1498 Dearborn Court located in Lot 11, will have a reduced monthly assessment of \$5.00/month for lighting the Entry Monument per location/per owner referenced in Exhibit "D".

6.2. Purpose of Assessments. The Assessments levied by the Association shall be used for the purpose of promoting the recreation, health, safety and welfare of the Members of the Association and, in particular, without limiting the foregoing, for maintenance, repair, replacement, improvement and additions of and to the Common Area and the improvements thereon, for all taxes, insurance, utilities, professional and other services, materials, supplies, equipment and other costs and expenses incident to the ownership of the Common Area and all facilities and improvements thereon, for certain maintenance, and for otherwise carrying out the duties and obligations of the Board and of the Association as stated herein and in its Articles of Incorporation and By-Laws. Assessments may be levied by the Association prior to the conveyance of the Common Areas to the Association to pay and establish reserves for the payment of each Owner's proportionate share of the expenses to be incurred by the Association in connection with the ownership and maintenance of the Common Area's from and after the date of such conveyance.

6.3. Assessment Procedure - Annual Assessments.

- a. Each year, on or before December 1, the Board shall prepare a budget for the Association for the ensuing twelve (12) months which shall include estimated cash expenditures and reasonable amounts as a reserve for repairs to and replacement of the improvements on the Common Area, and for such other contingencies as the Board may deem proper, and shall, on or before December 15, notify each Owner in writing of the amount of such estimate, with reasonable itemization thereof. The budget shall also take into account the estimated net available cash income for the year, if any, that may be received by the Association. On or before the next January 1, following the preparation of the budget, and on the first day of each and every month for the next twelve (12) months, each Owner, jointly and severally, shall be personally liable for and obligated to pay to the Board or as it may direct, one-twelfth (1/12) of the assessment made pursuant to this paragraph. On or before May 1 of each year following the initial meeting, the Board shall supply to all Owners an itemized accounting, on an accrual or cash basis, of expenses for the preceding twelve (12) months together with a tabulation of the assessments and showing net excess or deficit, on an accrual or cash basis, of income over the sum of expenses plus reserves. Any such excess may, at the discretion of the Board, be retained by the Association and shall be placed in a reserve account.

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- b. If said annual assessments prove inadequate for any reason, including non-payment of any Owner's assessment, the Board may, subject to the limitations on the use of capital reserves in Paragraph 6.5, charge the deficiency against existing reserves, or levy a further assessment which shall be assessed equally against all Lots subject to assessment. The Board shall serve notice for such further assessment on all Owners by a statement in writing showing the amount due and reasons therefore, and such further assessment shall become effective with the monthly installment which is due more than ten (10) days after delivery or mailing of such notice of further assessment, All Owners shall be personally liable for and obligated to pay their respective adjusted monthly assessment.
- c. The failure or delay of the Board to prepare or serve the annual or adjusted estimate on any 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. Whenever the same shall be determined, and in the absence of any annual estimate or adjusted estimate, the Owner shall continue to pay his monthly installment at the then existing rate established for the previous period until the monthly installment which is due more than ten (10) days after such new annual or adjusted estimate shall have been mailed or delivered.

6.4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Board may levy special assessments for the purpose of defraying, in whole or in part, the cost of constructing or purchasing a specified capital improvement upon or to the Common Area and for the necessary fixtures and personal property related thereto, provided that, unless otherwise provided in the By-Laws, any such assessments which in one (1) year exceed Five Thousand Dollars (\$5,000.00) for all Lots involved shall first be approved by a majority of the Board and thereafter by a majority of the votes cast by the Members present at a general or special meeting duly called for the purpose or, in lieu of such Member's meeting, by an instrument signed by the Members owning two-thirds (2/3) of the Lots. Special assessments levied hereunder shall be due and payable at such time or times and in such manner as shall be fixed by the Board or, where applicable, as approved by the Members, and shall be used only for the specific purpose for which such assessment was levied.

6.5. Capital Reserves. To the extent the annual budget includes an amount specifically designated as a capital reserve, that proportion of each installment of the annual assessments paid to the Association as the amount so designated as a capital reserve bears to the total annual budget shall be segregated and maintained by the Association in a special capital reserve account to be used solely for making repairs and replacements to the Common Area and the improvements thereon which the Association is obligated to repair and replace in accordance with the provisions of this Declaration, and for the purchase of equipment to be used by the Association in connection with its duties hereunder. At the closing of a sale to an initial Owner of a Lot, said Owner shall deposit with the Association an amount equal to Three Hundred Dollars (\$300.00) as a start up deposit to be applied to capital reserves.

6.6. Notice and Quorum. Written notice of any meeting called for the purpose of authorizing special assessments which requires approval of the Members shall be sent to all Members not less than thirty (30) days nor more than sixty (60) days in advance of such meeting. At the first such meeting called, the presence of voting Members in person or by proxy having sixty percent (60%) of the votes entitled to be cast 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.

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6.7. Uniform Assessments. Both annual and special assessments shall be fixed at a uniform rate for all Lots.

6.8. Collection of Assessments. Any installment of an assessment which is not paid when due shall be delinquent. If said installment is not paid within thirty (30) days after the due date, the Board may, upon notice to such Owner of such delinquency, accelerate the maturity of all remaining installments due with respect to the current assessment year, and the total amount shall become immediately due and payable and commence to bear interest from the date of acceleration at the maximum rate permitted by law. The Board may determine a late charge not to exceed Fifty Dollars (\$50.00) per month for all delinquent assessments. The Association may bring an action against the Owner personally obligated to pay assessments and recover the same, including interest, costs and reasonable attorneys' fees for any such action, which shall be added to the amount of such assessment and included in any judgment rendered in any such action. To the extent permitted by any decision or any statute or law now or hereafter effective, the amount of any delinquent and unpaid charges or assessments, and any such accelerated installments, together with interest, late charges as determined by the Board costs and attorneys' fees as above provided, shall be and become a lien or charge against the delinquent Owner's Lot when payable and may be foreclosed by any action brought in the name of the Association. To the extent permitted by statute, the Board may bring an action in Forcible Entry and Detainer to collect any delinquent assessments.

6.9. No Waiver of Liability. No Owner may waive or otherwise escape liability for assessments provided for herein by non-use of the Common Area or abandonment of his Lot. Any claim by an Owner against the Association shall be by separate action and shall not be used as a defense or counterclaim to an action by the Association to collect assessments.

6.10. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage placed at any time on a Lot by a bona fide lender. Each holder of a first mortgage on a Lot who obtains title or comes into possession of that Lot pursuant to the remedies provided in the mortgage, foreclosure of the mortgage, or by deed (or assignment) in lieu of foreclosure, or any purchaser at a foreclosure sale, will take the Lot free of any claims for unpaid assessments or charges which become payable prior to such acquisition of title, possession, or the filing of a suit to foreclose the mortgage.

ARTICLE 7

EXTERIOR MAINTENANCE BY ASSOCIATION AND OWNERS

In addition to other rights, powers and duties of the Association under applicable law or as otherwise set forth in this Declaration and in the By-Laws of the Association, the Association shall have the following rights, powers and duties with regard to the Common Area and the cost and expense of which shall be paid for by the Association from assessment funds:

Common Area. The Association shall maintain, repair, replace and manage the Common Area and all facilities, improvements and equipment thereon, and pay for all expenses and services in connection therewith, including without limiting the generality of the foregoing: landscape maintenance, comprehensive liability, hazard and other insurance, payment of all taxes, assessments and other liens and encumbrances which are assessed to or charged against the Common Area or other property owned by the Association, and such other services for the Common Area as the Board deems to be in the best interests of the Association and its

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Members. The Association shall snow plow the street known as Dearborn Court. The Association shall maintain the detention basin, and the landscaping around the detention basin. The Association shall maintain the fence on the North and East property line. The Association shall maintain the Entry Monument and the Association shall maintain the landscaping along the South property line adjacent to Algonquin Road.

ARTICLE 8

RIGHTS OF FIRST MORTGAGEES

8.1. Rights Reserved. In addition to all other rights of first mortgagees pursuant to this Declaration, and notwithstanding any other provisions herein to the contrary:

Unless at least fifty-one percent (51%) of the first mortgagees (based upon one vote for each first mortgage owned) of individual Lots (hereinafter referred to as "First Mortgagees") have given their prior written approval, the Association shall not be entitled to:

- a. By act or omission seek to abandon, partition, subdivide, encumber, sell or transfer any real estate or improvement thereon which are owned, directly or indirectly, by the Association for the benefit of the Lots and the Owners. The granting of easements for public utilities or for other purposes consistent with the intended use of such property by the Association shall not, for purposes of the foregoing, be deemed to be a transfer.
- b. Change the method of determining the obligations, assessments, dues, reserves for maintenance, repair and replacement of Common Areas, or other charges which may be levied against a Lot and the Owner thereon as provided in Article 6, subject, however, to the provisions in Paragraph 8.05 hereof.
- c. By act or omission waive, abandon or materially change any scheme or regulations or enforcement thereof pertaining to the architectural design or the exterior appearance of any dwelling or garage on a Lot, the exterior maintenance of any such dwelling or garage, the maintenance of common fences and driveways, if any, or the upkeep of lawns and plantings on the Property.
- d. Fail to maintain fire and extended coverage insurance on the insurable improvements in the Common Area in an amount not less than one hundred percent (100%) of the full insurable replacement cost.
- e. Use hazard insurance proceeds for losses to any improvements to the Common Area for other than the repair, replacement or reconstruction of such improvements.
- f. Change the responsibility for maintenance and repairs of the Common Area and/or Lots thereof as provided in Article 7.
- g. Change the interests in the Common Area or rights to their use.
- h. Change the voting rights of any Member of the Association.

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- i. Impose any restrictions on an Owner's right to sell or transfer his or her Lot.
- j. By act or omission, seek to terminate the legal status of the Association after substantial destruction or condemnation.

8.2. Books and Records. First Mortgagees shall have the right to examine the books and records of the Association at reasonable times upon reasonable notice.

8.3. Payment of Charges. First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Area and may pay overdue premiums on hazard insurance policies or secure new hazard insurance coverage on the lapse of a policy for the Common Area and First Mortgagees making such payments shall be owed immediate reimbursement therefore from the Association.

8.4. Notices of Default. Any First Mortgagee, at its written request, shall be entitled to written notice from the Board of any default by the mortgagor of such Lot in the performance of such mortgagor's obligations hereunder or under the By-Laws or rules and regulations of the Association which is not cured within thirty (30) days.

8.5. Other Notices. First Mortgagees are entitled to timely written notice, if requested in writing of:

- a. Any condemnation or casualty loss that affects either a material portion of the project or the Lot securing its mortgage;
- b. Any sixty (60) day delinquency in the payment of assessments or charges owed by the Owner of any Lot on which it holds the mortgage;
- c. A lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the owner's association; and
- d. Any proposed action that requires the consent of a specified percentage or eligible mortgage holders.

The request must include the Owner's Association, stating both its name and address and the Lot address of the Lot it has a mortgage on.

This Article 8 may be amended only with the written consent of fifty-one percent (51%) of the First Mortgagees (based upon one vote for each first mortgage owned).

ARTICLE 9

ARCHITECTURAL CONTROL

9.2. General Review and Approval. Except for improvements constructed by Declarant, no building, fence, wall or other structure shall be commenced, erected or maintained upon the Property or upon any Lot,

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dwelling, garage or other improvement thereon, nor shall any exterior addition to or change or alteration therein be made, except such as are erected or approved by the Declarant, until written plans and specifications showing the nature, kind, shape, height, materials, color scheme and location of the same and the approximate cost thereof shall have been submitted to and approved in writing by the Board.

9.2. Television Antenna. Notwithstanding the provisions of paragraph 9.1 herein, no outdoor television antenna shall be affixed to or placed upon the exterior walls or roof of any dwelling, garage or other improvement on a Lot or upon any other portion of a Lot, or on any portion of the Common Area, without the express written consent of the Board.

9.3. Repair and Reconstruction. In the event of damage to or destruction of any dwelling, garage or other improvement installed by Declarant on any Lot, the Owner or Owners from time to time of any such improvement covenant and agree that they will within a reasonable time after such destruction, repair or rebuild the same in a substantial and workmanlike manner with materials comparable to those used in the original structure, and shall conform in all respects to the laws or ordinances regulating the construction of such structures in force at the time of such repair or reconstruction. The exterior of such structure, when rebuilt, shall be substantially the same as and of architectural design conformable with the exterior of such structure immediately prior to such damage or destruction. If an Owner fails to make the necessary repairs or reconstruction within thirty (30) days after written notice is sent, the Board may cause the same to be done and the cost thereof shall be charged to such Owner as his personal obligation and shall be a lien on his Lot.

9.4 Lawn Maintenance. In the event that the Homeowner does not maintain their property, the Association has the right to do all required lawn maintenance and recover all costs from Homeowner. The Homeowner's Association can place a lien on the property until satisfactory payment is achieved.

ARTICLE 10

LEASE OF LOTS

Any lease agreement between an Owner and a lessee shall be in writing and shall provide that the terms of such lease are subject in all respects to the provisions of this Declaration, the Articles of Incorporation, By-Laws and rules and regulations of the Association, and that failure by the lessee to comply with the terms of such documents shall be a default under the lease. To verify this, a Rider, which can be obtained from the Board, must be signed and attached to every lease and returned to the Board. Notwithstanding, no lease is to be less than thirty (30) days. Other than the foregoing, there is no restriction on the right of any Owner, including Declarant, to lease any Lot it owns.

ARTICLE 11

ADDITIONAL PROPERTY

11.1. In General. Declarant reserves the right at any time and from time to time prior to ten (10) years from the date of Recording of this Declaration to annex, add and subject Additional Property as indicated on Exhibit "C" to the provisions of this Declaration as additional premises by recording a supplement to this Declaration ("Supplemental Declaration") as hereinafter provided. Any portion of Additional property which is subjected to this Declaration by a Supplemental Declaration shall be referred to as "Added Premises"; any

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portion of any Added Premises which is made part of the Common Area shall be referred to as "Added Common Area"; and any Lots contained in the Added Premises shall be referred to as "Added Lots". After the expiration of said ten (10) year period, Declarant may exercise the rights described herein to annex, add and subject Additional Property to the provisions of this Declaration, provided that the consent of two-thirds (2/3) (by number) of the Owners of all Lots then subject to this Declaration is first obtained.

11.2. Power To Amend. Declarant hereby retains the right and power to Record a Supplemental Declaration, at any time and from time to time as provided in Section 11.1, which amends or supplements Exhibit A. Exhibit A may only be amended or supplemented pursuant to this Article to add Additional Property to Exhibit A and shall not be amended to reduce or remove any real estate which is described in Exhibit A immediately prior to the Recording of such Supplemental Declaration. A Supplemental Declaration may contain such additional provisions affecting the use of the Added Premises or the rights and obligations of Owners of any part or parts of the Added Premises as the Declarant deems necessary or appropriate.

11.3. Effect of Supplemental Declaration. Upon the Recording of a Supplemental Declaration by Declarant which annexes and subjects Added Premises, Added Common Area, or Added Lots to this Declaration, as provided in this Article, then:

- a. The easements, restrictions, conditions, covenants, reservations, liens, charges, rights, benefits and privileges set forth and described herein shall run with and bind the Added Premises and inure to the benefit of and be binding on any person having at any time any interest or estate in the Added Premises in the same manner, to the same extent and with the same force and effect that this Declaration applies to the Property, and Persons having an interest or estate in a Lot, subjected to this Declaration prior to the date of the Recording of the Supplemental Declaration.
- b. Every Owner of an Added Lot shall be a Member of the Association on the same terms and subject to the same qualifications and limitations as those Members who are Owners of Lots immediately prior to the Recording of such Supplemental Declaration;
- c. In all other respects, all of the provisions of this Declaration shall include and apply to the Added Premises (including the Added Common Area or the Added Lots, if any) made subject to this Declaration by any such Supplemental Declaration and the Owners, mortgagees, and the lessees thereof, with equal meaning and of like force and effect and the same as if such Added Premises were subjected to this Declaration at the time of the Recording hereof;
- d. The Recording of each Supplemental Declaration shall not alter the amount of the lien for any charges made to a Lot or its Owner prior to such Recording;
- e. The Declarant shall have and enjoy with respect to the Added Premises all rights, powers and easements reserved in this Declaration, plus any additional rights, powers and easements set forth in the Supplemental Declaration; and
- f. Each Owner of an Added Lot which is subject to assessment hereunder shall be responsible for the payment of assessments pursuant to Section 6.3 or Section 6.8, as the case may be, but shall not be responsible for the payment of any special assessment which was levied prior to the time that the Added Lot became subject to the Declaration hereunder.

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ARTICLE 12

GENERAL PROVISIONS

12.1. Enforcement. In addition to all other rights herein granted to the Association, the Association may enforce the provisions of this Declaration, the Articles of Incorporation, By-Laws and rules and regulations of the Association by any proceeding at law or in equity against any Person or Persons violating or attempting to violate any such provisions. All rights and remedies may be exercised at any time and from time to time, cumulatively or otherwise, and failure of the Association to enforce any such provisions shall in no way be deemed a waiver of the right to do so thereafter. All expenses incurred by the Association in connection with any such proceeding, including court costs and attorney's fees, together with interest thereon at the highest interest permitted by law, shall be charged to and assessed against any Owner violating any such provisions and shall be added to and deemed a part of his assessment and constitute a lien on his Lot and be enforceable as provided in Article 6. If any Owner, or his guests, violates any provisions of this Declaration, the Articles of Incorporation, the By-Laws, or the rules and regulations of the Association, the Board may, after affording the Owner an opportunity to be heard, levy a reasonable fine against such Owner, and such fine shall be added to and deemed a part of his assessment and constitute a lien on his Lot and be enforceable as provided in Article 6.

12.2. Severability. Invalidation of any provision of this Declaration by judgment or court order shall not affect any other provision hereof, all of which shall remain in full force and effect.

12.3. Title in Land Trust. In the event title to any Lot is conveyed to a title-holding trust under the terms of which all powers of management, operation and control of the Lot remain vested in the trust beneficiary or beneficiaries thereunder from time to time shall be responsible for payment of all obligations, liens or indebtedness and for the performance of all agreements, covenants and undertakings chargeable or created under this Declaration against such Lot. No claim shall be made against any such title-holding trustee personally for payment of any lien or obligation hereunder created and the trustee shall not be obligated to sequester funds or trust property to apply in whole or in part against such lien or obligation. The amount of such lien or obligation shall continue to be a charge or lien upon the Lot and the beneficiaries of such trust, notwithstanding any transfer of the beneficial interest of any such trust or any transfers of title of such Lot.

12.4. Amendments. The provisions of Article 5 and Paragraph 6.1, and this Paragraph may be amended only by an instrument in writing setting forth such amendment signed and acknowledged by all Owners. Subject to Article 8, the remaining provisions of this Declaration may be amended by an instrument in writing setting forth such amendment signed and acknowledged by the voting Members having at least fifty-one percent (51%) of the total votes of the Members or that is approved at a duly called and held general or special meeting of Members by the affirmative vote, either in person or by proxy, of the voting Members having a majority of the total votes of the Members and containing a certification by an officer of the Association that said instrument was duly approved as aforesaid. No amendment shall be effective until duly recorded in the Office of the Recorder of Deeds of Cook County, Illinois.

12.5. Special Amendment. Declarant reserves the right and power to record a special amendment ("Special Amendment") to this Declaration at any time and from time to time which amends this Declaration (a) to comply with requirements of the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Federal Housing Association, the Veteran's Administration, or any other governmental agency

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or any other public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities, (b) to induce any of such agencies or entities to make, purchase, sell, insure, or guarantee first mortgages encumbering any Lot, or (c) to correct clerical or typographical errors in this Declaration or any Exhibit hereto or any supplement or amendment thereto. In addition, a Special Amendment shall also be deemed to include, until the Turnover Date, such amendment to this Declaration as Declarant elect to record at any time and from time to time for any other purpose, so long as such amendment will not materially impair the rights of the Owners hereunder or materially increase the expenses to be borne by them hereunder. In furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to the Declarant to vote in favor of, make, or consent to a Special Amendment on behalf of each Owner as proxy or attorney-in-fact, as the case may be. Each deed, mortgage, trust deed, other evidence of obligation, or other instrument affecting a Lot and the acceptance thereof shall be deemed to be a grant and acknowledgment of, and a consent to the reservations of, the power to the Declarant to vote in favor of, make, execute and record Special Amendments.

12.6. Headings. All headings set forth herein are intended for convenience only and shall not be given or construed to have any substantive effect on the provisions of this Declaration. The singular shall include the plural wherever the Declaration so requires, and the masculine the feminine and neuter and vice versa.

12.7. Assignment. Notwithstanding anything herein to the contrary, Declarant reserve(s) the right to transfer, assign, mortgage or pledge any and all privileges, rights, title and interests hereunder, or in the Property, by means of recording an assignment of such with the Office of the Recorder of Deeds of Cook County, Illinois. Upon such assignment, Declarant shall be relieved from any liability arising from the performance or non-performance any obligations accruing from and after the recording of such assignment. No such successor assignee of the rights of Declarant shall have or incur any liability for the obligations or acts of any predecessor in interest.

12.8. Addresses. Each Owner of a Lot shall file the correct mailing address of such Owner with the Association and shall notify the Association promptly in writing of any subsequent change of address; provided, however, that if any Owner shall fail to so notify the Association, the mailing address for such Owner shall be the common street address of the Lot owned by such Owner. The Association shall maintain a file of such addresses. A written or printed notice, deposited in the United States mails, postage prepaid, and addressed to any Owner at the last address filed by such Owner with Declarant shall be sufficient and proper notice to such Owner shall be deemed delivered on the third (3rd) day after deposit in the United States mails.

12.9. Notices. Any notice required or desired to be given under the provisions of this Declaration to any Owner shall be deemed to have been properly delivered when deposited in the United States mail, postage prepaid, directed to the person who appears as the Owner at his last known address, all as shown on the records of the Association at the time of such mailing.

12.10. Binding Effect. Except for matters discussed in Article 8 of this Declaration, the easements created by this Declaration shall be of perpetual duration unless cancelled in a written document signed by ninety percent (90%) of the Owners. The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors and assigns.

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ARTICLE 13

COMMON INTEREST COMMUNITY


The Association shall act and operate as a Common Interest Community as defined in 735 ILCS 5/9-012, as from time to time amended. The Declaration and By-Laws shall be deemed to be amended as necessary to comply with any statute relating to Common Interest Communities, and the Declarant or Board may record such documents as are necessary to effect this compliance.

IN WITNESS WHEREOF, DEARBORN VILLAS, L.L.C., an Illinois limited liability company, has caused its name to be signed to these presents by its Manager as of the date and year first above mentioned.

DEARBORN VILLAS, L.L.C.

By: 
Christopher F. Coleman, Manager

ATTEST:

By: 
Adel Sotolongo

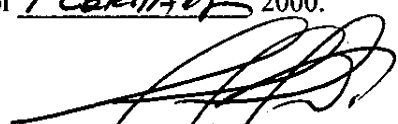
STATE OF ILLINOIS)

) SS.

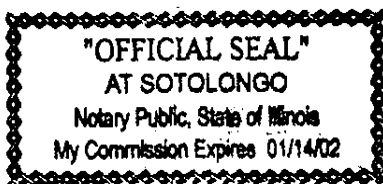
COUNTY OF COOK)

I, Adel SOTOLONGO a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Christopher F. Coleman, Manager of Dearborn Villas, L.L.C., Manager of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing Declaration of Covenants, Conditions, Easements and Restrictions for the Dearborn Villas Homeowners Association, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Declaration, on behalf of the Corporation and Company and as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 21 day of FEBRUARY 2000.



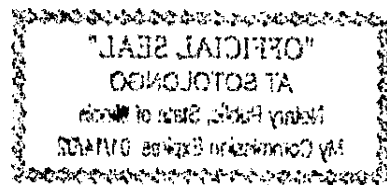
Notary Public



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EXHIBIT "A"

LEGAL DESCRIPTION

LOT 1 IN INSIGNIA PLACE SUBDIVISION BEING A RESUBDIVISION OF THE WEST 229.10 FEET OF LOT 2 (EXCEPT THE NORTH 703.70 FEET) OF EDWARD BUSSE'S DIVISION OF PART OF THE SOUTHEAST ¼ OF SECTION 15 AND THE NORTHEAST ¼ OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBERS: 08-15-400-036 AND 08-15-400-038

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EXHIBIT "B"

(SUBDIVISION PLAT)

RECORDED WITH THE RECORDER OF DEEDS
OF COOK COUNTY, ILLINOIS AS DOCUMENT
NUMBER: 99147036

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EXHIBIT "C"

"ADDITIONAL PROPERTY"

HOMEOWNER LOT MAINTENANCE AREA

Property of Cook County Clerk's Office

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EXHIBIT "D"

(GRANT OF EASEMENT)

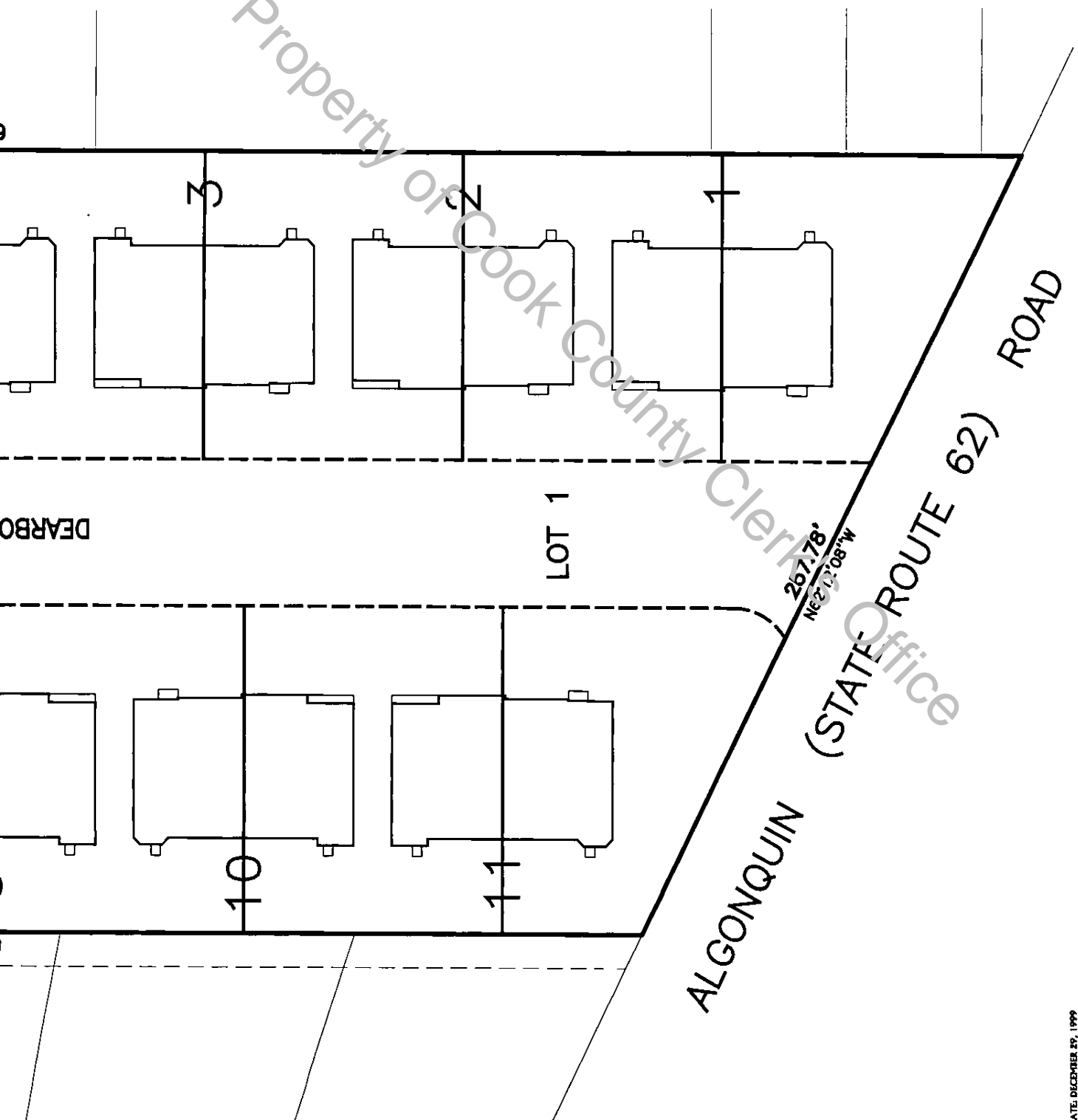
RECORDED WITH THE RECORDER OF DEEDS
OF COOK COUNTY, ILLINOIS AS DOCUMENT
NUMBER 99422930

Property of Cook County Clerk's Office

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Property of Cook County Clerk's Office



DATE: DECEMBER 19, 1999
ORDER NO. 991315
PROJ. NO. 424
FOR THE DEARBORN GROUP
PROJ. NAME: DEARBORN VILLAS
BY: [Signature]

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TFW SURVEYING U
& MAPPING Z
LAND SURVEYING, TOPOGRAPHIC MAPPING, CONSTRUCTION LAYOUT
847-548-6600 FAX 548-6699

SITE PLAN
FOR
DEARBORN VILLAS

00848865

