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DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR SANCTUARY COVE

THIS DECLARATION (the "Declaration") is made this 3rd day of JUNE, 1991, HARRIS BANK ROSELLE, (hereinafter referred to as the "Declarant") an ~~individual~~ Corporate Trustee, under Trust #12321, dated 8-1-1985;

PREAMBLES:

A. Declarant is the owner in fee simple of a certain parcel of real estate in the Village of Palatine, County of Cook, State of Illinois, legally described in Exhibit "A" attached hereto and incorporated herein (the "Property");

B. Declarant and Developer (hereinafter defined) desire to develop a single family residential development on the property to be known as Sanctuary Cove (the "development") for the purpose of maintaining and administering certain portions of the Property and the improvements thereon, as hereinafter provided: and

C. Declarant is desirous of submitting the Property to the provisions of the Declaration.

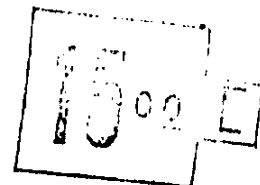
NOW, THEREFORE, Declarant hereby declares that the Property shall be held, sold, transferred, occupied and conveyed subject to the following covenants, conditions, easements and restrictions, all of which shall run with the Property, and be binding on all parties having or acquiring any right, title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

ARTICLE II

9:14 All lots in the Sanctuary Cove Subdivision must only have continuous brick paver driveways surface to the curb line, The property owner is responsible for maintaining and restoring the brick pavers in event of removal or damage due to utility or street repairs by the Village of Palatine.

DEPT-01 REC-01 115 00
INDEXED 11:01:00 06/05/91 11:01:00
#0000 014 #91-307171
COOK COUNTY RECORDER

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EXHIBIT "A"
LEGAL DESCRIPTION

LOT 1 PAR 13 IN SANCTUARY COVE SUBDIVISION, BEING A RESUBDIVISION OF LOT 2 IN EZIO GIORGI SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE EAST 1/2 OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPLE MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO.: 02-10-104-008-0000
COMMON ADDRESS: LOT 1 IN EZIO GIORGI SUBDIVISION
PALATINE IL 60067

AFTER RECORDING MAIL TO: CAROL DEVELOPMENT CORP.
402 SO. BARRINGTON RD.
BARRINGTON, IL 60010

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ARTICLE 10

COMMON INTEREST COMMUNITY

The association shall act and operate as a Common Interest Community as defined in Illinois Revised Statutes, (1985), Chapter 110, Section 9-102, as from time to time amended. The Declaration and Bylaws shall be deemed to be amended as necessary to comply with any statute relating to Common Interest Communities, and the Developer or Board may record such documents as are necessary to effect this compliance.

FOR CORPORATE OR TRUST SIGNATURE

IN WITNESS WHEREOF the Grantor, HARRIS BANK ROSELLE, Trustee
as aforesaid

sets its hands and seals hereto this 3rd day of
June, 1991 has caused this instrument to be
executed on its behalf and its corporate seal to be affixed
hereto this 3rd day of June, 1991.

ATTEST:

Beth J. Wray

Asst

Secretary

Cassell A. Shockey

Vice Presy

Trust Officer

This instrument is executed by HARRIS BANK ROSELLE, not personally but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder by said bank are undertaken by it solely as Trustee, as aforesaid and not individually, and no personal liability shall be asserted or be enforceable against said bank by reason of any of the covenants, statements, or representations contained in this instrument.

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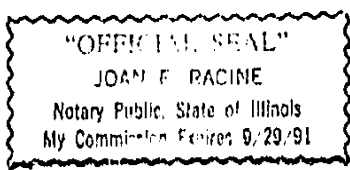
IF GRANTOR IS A CORPORATION OR TRUST, COMPLETE THE FOLLOWING

State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for the said County and State aforesaid, do

hereby certify that Russell C. Shockey V.P.,
(Trust Officer) of the _____, and
Ruth I. Mayerhofer Asst Secretary of said Corporation, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered this instrument as their own free and voluntary and as the free and voluntary act of said corporation for the uses and purposes therein set forth; and the said Asst Secretary then and there acknowledged that he/she, as custodian of the seal of said corporation, did affix the seal to the foregoing instrument as his/her free and voluntary act and the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and NOTARIAL SEAL this 3rd
day of June, 1991.



Joan F. Racine
Notary Public

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RETURN MAIL TO :

CAROL DEVELOPMENT CORP
402 S. BARRINGTON RD.
BARRINGTON, ILL. 60010