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DECLARATION OF INCLUSION

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THIS DECLARATION OF INCLUSION is made this 15th day of August, 1991 by PULTE HOME CORPORATION, a Michigan corporation (hereinafter referred to as "Pulte").

W I T N E S S E T H:

WHEREAS, pursuant to a certain instrument entitled Authorization for Annexation of Real Estate to Castleford dated February 27, 1990 and recorded April 25, 1990 as Document No. 90-189056 with the Recorder of Deeds of Cook County, Illinois. Castleford Homeowner's Association, an Illinois not-for-profit corporation, did authorize Pulte, by written instrument, to annex from time to time, certain real estate or portions thereof within the Planned Development commonly known as Hearthstone, which included the real estate legally described on Exhibit "A" attached hereto and to subject the real estate legally described on Exhibit "A" to the easements, restrictions, covenants, conditions, reservations, liens and charges set forth in that certain Declaration of Covenants, Conditions and Restrictions for Castleford dated June 11, 1986, and recorded as Document No. 86-249154 with the Recorder of Deeds of Cook County and as amended from time to time (the "Castleford Declaration") and to cause the same to become a part of the "Properties" as described in the Declaration; and

WHEREAS, by this instrument Pulte wishes to subject to the Declaration and annex to the Properties that certain real estate described on Exhibit "A" attached hereto.

[Handwritten signature]

DEPT-01 RECORDING 915.29
145555 TRAM 5739 08/05/91 14:54:00
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COOK COUNTY RECORDER

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NOW, THEREFORE, it is hereby declared as follows:

1. The real estate legally described on Exhibit "A" attached hereto and made a part hereof is, by the execution of this instrument and the recordation thereof with the Cook County Recorder, hereby annexed to the Properties description the Declaration recorded as Document No. 86-249154 pursuant to the authority granted by the aforesaid Authorization for Annexation of Real Estate to Castleford recorded as Document No. 90-189056. That portion of the real estate described as "Lots" on Exhibit "A" shall be "Lots" under the Declaration and that portion of the real estate described as "Common Area" on Exhibit "A" shall be Common Area under the Declaration.
2. From and after the date hereof, the real estate described on Exhibit "A" hereto shall be held, sold and conveyed subject to the easements, restrictions, covenants, conditions, reservations, liens and charges which are set forth in the Castleford Declaration as amended from time to time and the same shall run with the real estate and be binding upon all parties having any right, title or interest therein or any part thereof and their heirs, successors and assigns and shall inure to the benefit of each owner thereof.

IN WITNESS WHEREOF, the undersigned, Pulte Home Corporation, has hereunto set its hand and seal on the date and year first written above.

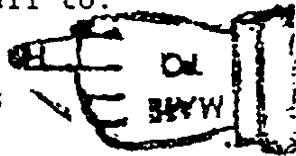
PULTE HOME CORPORATION

By: Edward W. Dulin

Donald W. Strickland
Its: Attorneys-in-Fact

This instrument prepared by and after recording please mail to:

Charles L. Byrum, Esq.
Gardner, Carton & Douglas
321 North Clark Street
Suite 3400
Chicago, Illinois 60610
(312) 644-3000



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EXHIBIT "A"

Lots:

Lots 019 through 028, both inclusive in Hearthstone Unit II, being a subdivision of part of the northwest quarter and the northeast quarter of Section 19, Township 42 North, Range 10 East of the Third Principal Meridian, according to the Plat of Subdivision thereof recorded JAN 4, 1991 as Document No. 91-005615 in Cook County, Illinois.

Common Area:

~~Lots _____ through _____, both inclusive in Hearthstone Unit _____, being a subdivision of part of the northwest quarter and the northeast quarter of Section 19, Township 42 North, Range 10 East of the Third Principal Meridian, according to the Plat of Subdivision thereof recorded _____, 19__ as Document No. _____ in Cook County, Illinois.~~

[STRIKE EITHER PARAGRAPH IF INAPPLICABLE.]

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STATE OF ILLINOIS)
) SS
 COUNTY OF DUPAGE)

I, Anne DeFreece, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Edward W. Daniel L. Star and Dwier personally known to me to be the Attorneys-in-Fact of PULTE HOME CORPORATION, a Michigan corporation, personally known to be to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as Attorneys-in-Fact of said corporation, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 1st day of August, 1991.

Anne DeFreece

 Notary Public

My commission expires:

April 1, 1993
 4840f

"Official Seal"
 Anne DeFreece
 Notary Public, State of Illinois
 DuPage County
 My Commission Expires 4/1/93

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Notary Public, State of Illinois
DuPage County
My Commission Expires 01/15/23
"Official Seal"
Anne DeFeoce

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