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COOK COUNTY, ILLINOIS
PROPERTY RECORD

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DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS
OF OAKWOOD TERRACE SUBDIVISION
JANSING, ILLINOIS

WHEREAS, First National Bank of Illinois as Trustee under Trust Agreement dated November 19, 1990, and known as Trust No. 3998, hereinafter called Declarant, is the owner in fee simple of certain real property located in Cook County, Illinois, legally described as:

Legal Description Rider attached hereto as Exhibit "A" and made a part hereof.

WHEREAS, the development of the above-described premises is contemplated;

NOW THEREFORE, for the purpose of enhancing and protecting the value, attractiveness and desirability of the lots or tracts constituting such subdivision, Declarant hereby declares that all of the real property described above and each part thereof shall be held, sold and conveyed only subject to the following covenants, conditions and restrictions which shall constitute covenants running with the land and shall be binding on all parties having any right, title or interest, their heirs, successors and assigns and shall inure to the benefit of each owner thereof.

1. Each lot shall be used as a residence for a single family and for no other purpose.

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2. No noxious or offensive activity shall be carried on in or any lot, with the exception of Declarant in developing the property.

3. No animals, livestock or poultry of any kind shall be raised, bred, or kept on any lot or on the common area. However, dogs, cats and other household pets may be kept on lots so long as they are not kept, bred or maintained for commercial purposes.

4. No rubbish, trash, garbage or other waste material shall be kept or permitted on any lot or in any common area except in sanitary containers located in appropriate areas concealed from public view.

5. No fence, hedge, wall or other dividing instrumentality over 5 feet in height measured from the ground on which it stands shall be constructed or maintained on any lot, and said fence, hedge and wall must be built in accordance with the Village of Lansing Building Code in effect from time to time. Two (2) trees shall be provided on each lot, in accordance with Section 502.3 of the Village of Lansing Subdivision Control Regulations Ordinance.

6. No outbuilding, basement, tent, shack, garage, trailer, shed or temporary building of any kind shall be used as a residence either temporarily or permanently.

7. The minimum square footage of each home, exclusive of garage, shall be 1,400 square feet.

8. All garages shall be attached to the principal residence, and shall have a minimum capacity for housing 2 automobiles.

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9. The first level of each single family residence shall be constructed of brick on all sides. Where appropriate, this restriction may be modified, however, written approval of any such modification shall be obtained from the Architectural Review Committee, in accordance with Paragraphs 15 & 16 hereof.

10. This subdivision is located near Lansing Municipal Airport, and therefor, will be within an area where noise generated by aircraft could constitute an annoyance to residents; and neither the municipal or airport authorities nor the aircraft operators shall be responsible for such noise. Developers and builders in the subdivision shall give due consideration to this potential unusual noise source in the design and orientation of homes erected herein.

11. If all or any portion of a residence is damaged or destroyed by fire or other casualty, it shall be the duty of the owner thereof with all due diligence, to rebuild, repair or reconstruct such residence in a manner which will substantially restore it to its appearance and condition immediately prior to the casualty.

12. These covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of 5 years from the date these covenants are recorded, after which time said covenants shall automatically be extended for successive periods of 5 years unless an instrument agreeing to change said covenants in whole or in part, signed by a majority of the then owners of the lots has been recorded.

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13. The restrictions set forth herein shall run with the land and bind the parties and their successors and assigns and all parties claiming by, through or under the parties shall be taken to hold, agree and covenant with the parties, their successors and assigns and with each of them to conform to and observe the restrictions as to the use of the lots and the construction of improvements thereon, but no restrictions herein shall be personally binding on any corporation, person or persons except in respect to breaches committed during its, his or their seizing of the title of the land, and the owner or owners of any of the above land shall have the right to sue for and obtain an injunction, prohibitive, or mandatory to prevent the breach of or to enforce the observance of the restrictions, in addition to ordinary legal actions for damages, and failure of the parties or owner or owners of any other lot or lots shown on this Plat to enforce any of the restrictions set forth at the time of its violation shall in no event be deemed to be a waiver of the right to do so thereafter.

14. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way effect any of the other provisions which shall remain in full force and effect.

15. Architectural Controls:

No building, fence, wall or other structure shall be commenced, erected, nor shall any addition to or change or alteration therein be made, except interior alterations,

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until the construction plans and specifications, showing the nature, kind, shape, height and materials, have been submitted to and approved in writing by the Architectural Review Committee. The Architectural Review Committee shall have the right to refuse to approve any such construction plans or specifications, which are not suitable or desirable in the opinion of the Committee, for aesthetic or other reasons. It is understood and agreed that the purpose of architectural controls is to secure an attractive harmonious residential development having continuing appeal.

16. Architectural Review Committee

A. Creation

The Architectural Review Committee is hereby created. It consists of three members as follows:

Edmund Krysinski
Duane Fritz
Kenneth Krysinski

In the event of death or resignation of any member of the Committee, Declarant shall designate a successor. The Architectural Committee shall be in effect until January 1, 1997.

B. Procedures

All plans, specifications, and other material shall be filed in the office of the Declarant, Lansing, Illinois for referral to the Architectural Review Committee. The Architectural Review Committee's approval or disapproval on matters required by this Declaration shall be a majority vote of the Committee. A report in writing setting forth the

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decisions of the Committee and the reasons therefore shall thereafter be transmitted to the applicant by the Architectural Review Committee within 30 days after the date of filing the plans, specifications and other material by the applicant. The Architectural Review Committee will aid and collaborate with prospective builders and make suggestions from preliminary sketches for informal comment prior to the submittal of architectural drawings and specifications for approval. In the event: (a) the Architectural Review Committee fails to approve or disapprove within 60 days after submission, the final plans, specifications and other material, as required in this Declaration; or (b) no suit to enjoin construction has been filed within 60 days after commencement of such construction, approval shall not be required and the related requirements of this Declaration shall be deemed to be complied with.

17. IN WITNESS WHEREOF, the First National Bank of Illinois as Trustee Under Trust Agreement dated November 19, 1990, and known as Trust No. 3998, has caused its corporate seal to be hereto affixed, and has caused its name to be signed by its _____ President and attested by its _____ Secretary this _____ day of _____, 1993.

FIRST NATIONAL BANK OF ILLINOIS
 As Trustee as Aforesaid
 SEE SIGNATURE LINE ATTACHED HERETO
 AND INCORPORATED BY REFERENCE HEREIN

By: _____

Attest: _____

Mail this instrument to:
 THIS INSTRUMENT PREPARED BY:
DALE A. ANDERSON
 Attorney at Law - #00244
 18225 Burnham Avenue
 Lansing, Illinois 60438
 (708) 895-6663

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BOX 333

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THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated November 19th, 1990, creating Trust No. 2058 and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended, not as personal covenants, undertakings, representations and agreements of the Trustee, individually, or for the purpose of binding it personally but this instrument is executed and delivered by the FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and not personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforced against FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, on account hereof, or on account of any covenant, undertaking, representation or agreement herein contained, either expressed or implied, all such personal liability, if any being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof.

IN WITNESS WHEREOF, said FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, has caused its name to be signed to these presents by a Sr. Vice Pres. & T.O. and its corporate seal to be hereunto affixed and attested by its Trust Officer

FIRST NATIONAL BANK OF ILLINOIS,
LANSING, ILLINOIS As Trustee aforesaid
and not personally.

ATTEST:

BY *Thomas C. Cornwell*
Thomas C. Cornwell
Sr. Vice Pres. & T.O.

Carol J. Brandt
Carol J. Brandt
Trust Officer

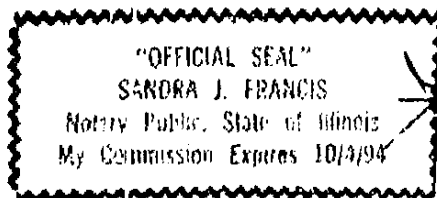
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Sandra J. Francis, a Notary Public in and for said County in the state aforesaid, DO HEREBY CERTIFY, that Thomas C. Cornwell, of the FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, a National Banking Association, and Carol J. Brandt, of said National Banking Association, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Sr. V.P. & T.O. and Trust Officer respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said National Banking Association, as Trustee, for the uses and purposes therein set forth and the said Carol J. Brandt, did also then and there acknowledge that he, as custodian of the corporate seal of said National Banking Association, did affix the said corporate seal of said National Banking Association to said instrument as his own free and voluntary act, and as the free and voluntary act of said National Banking Association, as Trustee, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 21st day of January, 1993.

MY COMMISSION EXPIRES:

October 4, 1994



Sandra J. Francis
Notary Public
Sandra J. Francis

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LEGAL DESCRIPTION RIDER

Lots 1 to 22, both inclusive, and Outlots "A" and "B" in Oakwood Terrace Subdivision, being a Subdivision of part of the East 1/2 of the Northeast 1/4 of Section 7, Township 35 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 32-07-201-041 (affects this land and other property)

Address: Vacant property - Glenwood/Lansing Road
Lansing, Illinois 60438

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EXHIBIT A

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