



Why Do I Need to Understand My Covenants?

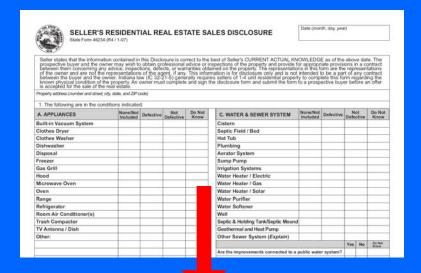


- Designed to preserve an area's safety, appearance, quality of life and property value.
- Govern such issues as decks, fences, swing sets, swimming pools, association dues, signage and activities.
- Perhaps the single largest source of conflict between neighbors and homeowners' associations.
- A contractual agreement between you and your association.
- Enforced by civil courts.



Why Covenants Are A Mystery to Most:

- Owners lose track of their covenants or never got them.
- Sellers don't always provide buyers with a copy.
- NO legal requirement for the seller to provide buyer a copy of covenants.
- Seller must inform a buyer about the existence of restrictive covenants.



litigation regarding the property?

Is the property subject to convenants, conditions and/or restrictions of a homeowner's association?

Is the property located within one (1)



Why Covenants Are A Mystery to Most:

 Requirement to provide association documents IS part of the Indiana Association of REALTORS® standard purchase agreement.

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lling Broker (Co.)		office code	Ву	individual code
		PURCHASE AGREE		2001000
Dat	te:	_		
1.	BUYER:			("Buyer"
	agrees to buy the following property from the owner ("Seller") for the consideration and subject to the following terms, provisions, and conditions:			
2.	PROPERTY: The property ("Property") is known as in Township, County, Indiana, (zip code) legally described as:			
	in (zip c	Township, code) legally described as:	County,	
	together with any existing permanent improvements and fixtures attached (unless leased or excluded), including but not limited to, electrical and/or gas fixtures, home heating fuel, heating and central air-conditioning equipment and all attachments thereto, built-in kitchen equipment, sump pumpes, water softener, water purifier, gas grills freplace inserts, gas logs and grates, central vaccum equipment, window shades/blinds, curtain rods, drapery pole and fixtures, ceiling fans and light fixtures, towel racks and bars, storm doors, windows, awnings. Ya attennate satellite dishes and controls, storage barns, all landscaping, mailbox, garage door opener with controls AND TH FOLLOWING:			
	EXCLUDES THE FOLLOWING:			

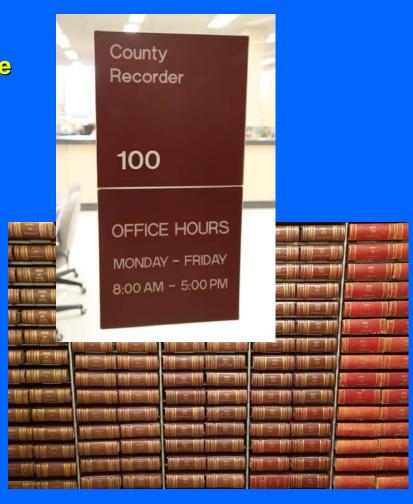
20.HOMEOWNERS ASSOCIATION/CONDOMINIUM ASSOCIATION: Documents for a mandatory membership association shall be delivered by the Seller to Buyer within ______ days after acceptance of this Agreement. If the Buyer does not make a written response to the documents within ______ days after receipt, the documents shall be deemed acceptable. In the event the Buyer does not accept the provisions in the documents and such provisions cannot be waived, this Agreement may be terminated by the Buyer and the earnest money deposit shall be refunded to Buyer promptly. Any approval of sale required by the Association shall be obtained by the Seller, in writing, within _____ days after Buyer's approval of the documents.

Buyer acknowledges that in every neighborhood there are conditions which others may find objectionable. Buyer shall therefore be responsible to become fully acquainted with neighborhood and other off-site conditions that could affect the Property.



Where Can I Find My Restrictive Covenants?

- The Allen County Recorder's Office
- Single location where information about real estate can be filed and searched by interested parties.
- Provides a means of public notice for those establishing a claim on real estate.
- First records date back to 1817.





How Do You Find Your Covenants?

- Several types of documents may contain covenants.
- Hand-written, hand-drawn plats.
- Some date from the early 1900s; contain obsolete provisions.
- Standalone restrictive covenant documents.
- Modern subdivision plat records with covenants attached.



DEDICATION AND DECLARATION OF PROTECTIVE RESTRICTIONS, COVENANTS, LIMITATIONS, EASEMENTS, AND APPROVALS APPENDED TO AS PART OF THE DEDICATION AND PLAT OF KENSINGTON DOWNS EAST, SECTION IV, A SUBDIVISION OF ST. JOSEPH TOWNSHIP, ALLEN COUNTY, INDIANA

CHESTNUT GROUP, INC., an Indiana Corporation, by Roger L. Delagrange, its President, hereby declares that it is the Owner and Developer of the real estate which includes Konsington Downs East, Section IV, and which is shown and described in this Plat and does hereby layoff, plat and subdivide said real estate in accordance with the information shown on the final plat, being the certified plat to be appended hereto and incorporated herein. The Subdivision shall be known and designate as Kensington Downs East, Section IV, a Subdivision in St. Joseph Township, Allen County, Indiana.

The Lots shall be subject to and impressed with the covenants, agreements, restrictions, easements and limitations hereinafter set forth, and they shall be considered a part of every conveyance of land in Kensingion Downs East, Section IV, without being written therein. The provisions herein contained are for the mutual benefit and protection of the owners present and future of any and all land in the Subdivision, and they shall run with and beind the land and shall inure to the benefit of and be enforceable by the owners of land included therein, their respective legal representatives, successors, creates and a serious.

The Lots are numbered from 96 through 133, inclusive; and all dimensions are shown in feet and decimals of a foot on the Plat. All streets and easements specifically shown or described are hereby expressly dedicated to public use for their usual and intended purposes.

PREFACE

Kensington Downs East, Section IV, is a portion of a tract of real estate which ultimately will be subdivided into approximately two hundred twenty-five (225) residential Lots, all to be included in and known as Kensington Downs East, by its various numerical sections. There has been organized in connection with the development of Kensington Downs East an incorporated non-profit entity known as Kensington Downs East Community Association, Inc., it being the platters's intention that each Owner of a Lot in Kensington Downs East, Section IV, as well as Owners of Lots in other subdivisions of Kensington Downs East, shall become a member of said Community Association and shall be bound by its Articles of Incorporation and Shy-Laws.

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AUDITOR'S OFFICE of contents for taxation. Subject to final acceptance for transfer.

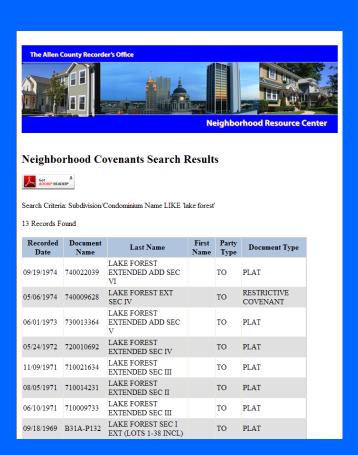
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Searching For Your Covenants:

- County Recorder's Office is the only complete database of neighborhood covenants.
- Covenants and amendments must be recorded in order to be enforceable.
- Electronically available and searchable in the County Recorder's Office.
- Over 8,000 documents in all.





Searching For Your Covenants:

- Available online via our Neighborhood Resource Center:
 www.allencountyrecorder.us/neighborhoods
- Downloadable as PDFs.
- Search for covenants by subdivision name.
- Subdivision maps, association contact information and more.
- Service is free.



The Neighborhood Resource Center Tools for Making Better Neighborhoods in Allen County

Welcome to the Allen County Recorder's Office Neighborhood Resource Center!

This site is designed to provide you with a variety of tools designed to help promote understanding and a higher quality of life in Allen County neighborhoods. Below you will find maps, contact information and other information relating to most Allen County subdivisions. This site is also the gateway to a FREE online tool for finding and viewing covenants and restrictions for hundreds of subdivisions and condominium developments in our community.

We hope that this site proves to be a powerful tool for preventing and resolving conflicts between neighbors and homeowners' associations.

Our office is continuously looking for ways to serve you better and to provide more value for the dollars all of us invest in local government. We hope that this resource contributes to building better neighborhoods and a better community.

(Many documents on this site or by linked sites are in Adobe Acrobat PDF format)

Search Restrictive Covenants Online

Keyword search over 7,500 documents for information about your subdivision

NOTE: These documents are very large and may take several minutes to download.

Need to find the name of your subdivision?

Downloadable maps (by quadrant) of Allen County subdivisions

City of Fort Wayne Neighborhood Information

Links to maps, association contact information and a community resource guide

2012 Regional Neighborhood Network Conference

In September 2012, Fort Wayne will host a 5-state conference designed to strengthen leadership at the grassroots level.



Contact The County Recorder's Office:

- Open:8 a.m.-5 p.m. Monday-Friday
- Edwin J. Rousseau Centre: Room 100
- Phone: (260) 449-7165
- E-Mail: recorder@allencounty.us
- On the Web: www.allencountyrecorder.us

