# RESTRICTIONS AND PROTECTIVE COVENANTS COPPERFIELD SUBDIVISION AND COPPERFIELD COVE

(Residential and Commercial)
Updated < MONTH 2022>

Harbison Development, Inc., (the "Developer") being the owner and developer of the property known as Copperfield Subdivision/Copperfield Commons/Copperfield Cove (collectively "Copperfield Development") in the Town of Georgetown, Floyd County, Indiana, of which is shown in Plat Book No. \_\_\_\_\_\_, Page \_\_\_\_\_\_\_, in the office of the recorder of Floyd County, Indiana, does hereby impose the following restrictions and protective covenants upon all real property comprising Copperfield Development for the mutual benefit of all persons, firms and corporations who may now or hereafter have any vested interest, legal or equitable, in any lot/parcel within Copperfield Development. These Restrictions and Protective Covenants, where not designated specifically as to "Residential" or "Commercial/Business," shall apply to the whole Copperfield Development.

## RESIDENTIAL

Copperfield Subdivision and Copperfield Cove

#### 1. Primary Use Restrictions

No lot in Copperfield Subdivision or Copperfield Cove shall be used except for private single family residential purposes. No structure shall be erected, placed or altered or permitted to remain on any lot except one single family dwelling designed for the occupancy of one family (including domestic servants living on the premises), not to exceed two (2) stories in height and containing a private garage for the sole use of the owner and occupants of the lots.

# 2. Approval of Construction and Landscape Plans.

No structure may be erected, placed or altered on any lot until the construction plans and building specifications and a plan showing the (a) location of improvements on the lot; (b) the building elevation (including rear, front and side elevations); (c) the type of exterior material (including deliveryy of a sample thereof); (d) the location and size of the driveway (which shall be asphalt or concrete); and (e) the grade elevation of the foundation; shall have been approved in writing by the <a href="Homeowners Association of Copperfield">Homeowners Association of Copperfield</a>, LLC (referenced as HOA in the balance of this document). Developer.

In addition to the plans referenced in the previous paragraph, a landscape plan shall be submitted to the <u>HOADeveloper</u> for its approval in writing, which plan shall show trees, shrubs and other plantings.

References to "<u>HOADeveloper</u>" in these Restrictions and Protective Covenants shall include any <u>duly elected official of the HOA, or any person, firm, corporation or association to whom <u>the HOADeveloper</u> may assign the right of approval. References to "structure" in these Restrictions and Protective Covenants shall include any building (including a garage, fence, wall or other improvement).</u>

<u>The HOA"Developer"</u> is hereby granted the right, but is not obligated, to approve or reject all plans and specifications for the erection and/or alteration of improvements on all lots in Copperfield Subdivision/Copperfield Cove in accordance with these Restrictions and Protective Covenants.

# 3. Building Materials: Roof: Builder.

- A. The exterior building material of all structures shall be either brick, stone, stucco, vinyl siding, wood siding or combination of the same. When brick and/or stone is utilized as the final finished exterior building material(s), it shall extend to a minimum of three (3) inches above ground level of the final/finished grade. When any other approved exterior material is utilized as the final finished exterior building material(s), it shall extend to a minimum of nine (9) inches above ground level of the final finished grade. The HOADeveloper recognizes that the appearance of other exterior building materials may be attractive and innovative and reserves the right to approve in writing the use of other exterior building materials.
- B. The roof pitch of any residential structure shall not be less than six (6) inches vertical for every twelve (12) inches horizontal.
- C. The general contractor constructing a residential structure on any lot shall have been in the construction business for a period of one year and must have supervised the construction of or built a minimum of six (6) homes. <u>The HOADeveloper</u> makes this requirement to maintain high quality of quality construction within the subdivision, and <u>the HOA</u> reserves the right to waive these standards of experience, <u>with a</u> <u>majority vote of all board members</u>.

## 4. -Setbacks

No structure shall be located on any lot nearer to the front lot line or the side street line than the minimum building set-back lines shown on the recorded plat.

Developer may vary the established building lines, in its sole discretion, where not in conflict with applicable zoning regulations during the development of the subdivision. For purposes of this section, the development of the subdivision shall be from the date that these Restrictions and Protective Covenants are executed by the

Developers to the date of the sale of the last remaining lot in each section of Copperfield Subdivision and/or Copperfield Cove, to any person, firm or corporation other than the Developer.

While the purpose of the setback line is to establish the closest distance a residential structure may be erected in relation to the right-of-way, it is also established as a line to determine the placement of the residential structures, as no residential structure may be placed further than eight (8) feet behind the minimum building set back lines shown on the recorded plat.

## 5. Minimum Floor Areas

- A. The ground floor area of a one-story house, with an attached two (2) car garage on the same level, shall be a minimum of 1250 square feet. The ground floor area of a one-storyone-story house, with a two (2) car garage in the basement, in lieu of an attached garage on the same level, shall be a minimum of 1450 square feet.
- B. The ground floor area of a one and one-half (1 1/2) story or two (2) story house shall be a minimum of 800 square feet, with the total ffloor area a minimum of 1400 square feet, when an attached two (2) car garage is on the same ground floor level. The ground floor area of a one and one-half (1 1/2) story or two (2) story shall be a minimum of 1000 square feet with the total floor area a minimum of 1600 square feet, when a two (2) car garage is located in the basement, in lieu of an attached two (2) car garage on the ground floor level.
- C. The required increased floor area would not apply to a home that had an attached two (2) car garage in addition to a garage in the basement.
- D. Finished basement areas, garages and open porches shall not be included in computing total floor area of any residential structures.

# 6. Style of Home

- A. All houses to be constructed within the subdivision/cove shall be one story ranches or conventional two-story houses, unless otherwise approved by the <u>HOADeveloper</u> in accordance with Section I hereof.
- B. No underground homes or log cabins will be allowed.
- C. No mobile homes or manufactured homes will be allowed to be placed on

**Formatted:** Font: (Default) Arial, 12 pt, Font color: Custom Color(RGB(59,59,59))

Formatted: Normal, Indent: Left: 0"

## 7. Completion Time requirements for any Construction

- A. Once construction or any remodel has commenced on a lot within the subdivision, it shall be completed within twelve (12) months.
- B. After completion of a residence, the lot owner shall grade and seed or sod the lot within three (3) months even if the residence is not yet occupied.
- C. After the completion of a residence, the lot owner (*including builders building spec homes*) shall furnish landscaping and have the driveway paved (concrete or asphalt) within three (3) months.
- D. Upon an owner's failure to comply with the provisions of this Section 7, the HOADeveloper, any Lot owner or any person or association to whom it may assign the right, may take action, as may be necessary, to force owner to comply therewith, and the owner shall immediately, upon demand, reimburse the HOADeveloper or other performing party for all expenses incurred in so doing, including, but not limited to, reasonable attorneys' fees.

# 8. Garages, Swimming Pools and Driveways

- A. All lots shall have at least a two (2) car attached (at ground level) or a two (2) car garage (at basement level), but not more than a three (3) car garage, unless otherwise approved in writing by <a href="the HOA-Developer">the HOA-Developer</a> or any person, firm, corporation or association to whom it may assign such right.
- B. Garages, as separate structures, and any other detached building, shall be subject to prior plan approval under Section 2 hereof, and may be rejected by the <a href="HOADeveloper">HOADeveloper</a>, as there is no absolute right to construct garages and/or outbuildings on the lots in the subdivision/cove.
- C. No carports shall be constructed on any lot, unless it is in addition to a private garage, and is properly approved under Section 2 hereof.
- D. Any swimming pools must be fully in-ground and shall be to the rear of the lot and screened from the street and have appropriate fencing as required by local and/or state laws.
- E. Driveways shall be double width, a minimum of sixteen (16) feet wide at its narrowest point or provide a turnaround or parking area for a minimum of two cars. The combination of driveway turn around or parking area provided

shall accommodate off-street parking for a minimum of four (4) cars.

F. Prior to the start of construction on any dwelling, the contractor and/or owner will be required to install a gravel driveway so that it can be used during construction as a temporary construction entrance. The amount of gravel used should be sufficient quantity to keep dirt and mud from leaving the confines of the subdivision lot onto the streets.

## 9. Fences Walls, Solar Units, Clothes Lines, Satellite Dishes, and Mailboxes.

- A. No fence, wall or hedge of any nature may be extended toward the front or side street side property line beyond the front or side wall of the residences. No fence taller than six (6) feet in height will be permitted.
- B. No chain link fence shall be erected on any lot in the subdivision unless the fencing is coated with green or black vinyl or other color approved by developer or any person or association to whom it may assign the right.
- C. No satellite dish/special radio-telephone transmitting antenna may be constructed or placed on any lot without approval of the <u>HOADeveloper</u> or his authorized representative. Principal <u>Developer</u> concerns are with regard to location, aesthetic and elecffective measures to screen such equipment from public view and safety. The maximum size satellite dish allowed shall be 30" diameter.
- D. No outside clothes lines shall be erected or placed on any lot.
- E. No tennis court(s) shall be erected on any residential lot.
- F. No solar unit may be visible from the street of said subdivision.
- G. No mailboxes or paper holders shall be placed on any lot unless its design and placement are approved in writing by the <u>HOAdeveloper</u> or their assigns. All mailboxes and posts to be the same style, to be determined by the <u>HOAdeveloper</u>.

# 10. Gardens

Vegetable gardens for private use shall be permitted only in the rear lot of a dwelling and in no event shall be greater than five hundred (500) square feet.

# 11. Underground Utility Service and Fuel Tanks

A. Utility service lines serving each lot shall be underground and shall be located only in those areas reserved on the plat for utility easements. The utility easements shown on the plat shall be maintained and preserved in their present condition and no encroachment therein, and no change in the grade or elevation thereof, shall be made by any person, firm or corporation owning any legal or equitable interest in any lot in the subdivision without the expressed consent in writing of the utility service companies providing utility service to the subdivision.

- B. All tanks used for any purpose, be it heating of a single-family dwelling or inground pools, must be buried.
- C. Copperfield Development will be served by the Town of Georgetown Sanitary Sewer System. Each home in Copperfield Development, will be required to connect to the Town of Georgetown Sanitary Sewer System and pay all associated fees required by the Town of Georgetown.
- D. No individual water system shall be permitted on any lot unless such system is located, constructed, and equipped in accordance with the requirements, standards, and recommendations of local and state public health officials.

# 12. Drainage

Drainage of each lot shall conform to the general drainage plans of the Developer for the subdivision, and no Owner may alter the drainage of any lot in the subdivision, which affects the general drainage plans of the HOADeveloper.

# 13. Easements for Utilities, Sewers and Drainage

All property in this subdivision shall be conveyed subject to the easements shown or noted on the recorded plat. The easements created on the plat grant certain rights over and across the real estate of an owner and may include, but not be limited to:

- A. The right of ingress and egress over all lots to and from the easements shown for construction, operation, and maintenance of said facilities over and under said land which is subject to said easements.
- B. The right to cut down or trim any trees within the easement.
- C. The right of any utility company or agent using said easement to remove permanent obstacles within the easement.

## 14. Nuisances

No noxious or offensive activities shall be conducted on any lot, nor shall anything be done which may be or become an annoyance or nuisance to the

neighborhood.

# 15. Use of Other Structures and Vehicles.

- A. No structure of a temporary character shall be permitted on any lot except temporary tool sheds or field offices used by a builder or Developers, which shall be removed when construction or development is completed.
- B. No outbuilding, trailer, basement, tent, shack, garage, barn or structure other than the main residence erected on a lot shall at any time be used as a residence, temporarily or permanently.
- C. No unlicensed or inoperable trailer, truck, motorcycle, commercial vehicle, camper trailer, camping vehicle or boat shall be parked or kept on any lot any time unless housed in a garage or basement for a period in excess of forty eightforty-eight (48) hours. No inoperable or junk automobiles shall be habitually or repeatedly parked or kept on any lot (except in the garage) or on any street. No trailer, boat, truck or other vehicle, except automobile, shall be parked on any street in the subdivision for a period in excess of twenty-four (24) hours.
- D. No vehicle or trailer shall be continuously or habitually parked on any street or public right-of-way, except during periods of construction.

# 16. Business: Home Occupations

No trade or business of any kind (and no practice of medicine, dentistry, chiropody, osteopathy and like endeavors) shall be conducted on any lot in Copperfield Subdivision or Copperfield Cove, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood. Notwithstanding the provisions hereof or of paragraph 1, a new house may be used by a builder thereof as a model home for display or the builder's own office, provided said use terminates within forty-eight (48) months from completion of the house or upon such additional period of time as may be expressly agreed to in writing by the HOADeveloper or any person, firm, corporation or association to whom it may assign such right.

## 17. Signs

With respect to Copperfield Subdivision and Copperfield Cove, no sign for advertising or any purpose shall be displayed on any <u>yard or easement with the following exceptions:</u> For on a building or structure on any lot, except one sign for advertising the sale or rent thereof, which shall not be greater in area than nine (9) square feet, provided however, Developer (1) shall have the right to erect larger signs when advertising the subdivision, (2) to place signs on lot designating the lot

number of the lots, and (3) following the sale of a lot, to place signs on such lot indicating the name of the purchaser of the lot. This restriction shall not prohibit placement of occupant name signs and lot numbers as allowed by applicable zoning application.

- i. Sign for sale of primary residence during time the property is actively listed FOR SALE
- ii. Sign for advertisement for currently ongoing work to the home for a period of no longer than two (2) weeks or while work is being performed whichever is shorter
- iii. Congratulatory or Well Wish signs such as birthday, wedding, new baby or graduation for a period of no longer than two (2) weeks or as long as said sign remains in good condition, whichever is shorter
- iv. Political signs during an election season for a period of no longer than four weeks prior to an election and must be removed within 48 hours of election results being delivered or if sign is no longer in good condition

All signs as mentioned above are permitted at the discretion of the HOA and may be required to be removed at any time if it is determined by a majority vote of the board that said signs are becoming a nuisance.

## 18. Duty to Maintain Lot

- A. Before the date of construction of a single-family residence is started, it shall be the duty of each lot owner to keep and maintain the grass at a level not to exceed twelve (12) inches in height.
- B. -From and after the date construction of a single-family residence is started, it shall be the duty of each lot owner to keep and maintain the grass on the lot properly cut and trimmed, at a level not to exceed six (6) inches in height, and also, to keep the lot free and clear from all weeds and trash, (other than normal useable building materials used during construction) and to keep it otherwise neat and attractive in appearance. Should any owner fail to do so, the HOAn Developer may take such action as it deems appropriate, including mowing, in order to make the lot neat and attractive, and the owner shall, immediately upon demand, reimburse the HOADeveloper for all costs incurred in taking such action. Failure to make such reimbursement shall entitle the HOADeveloper to bring an enforcement action, and the non-reimbursing owner shall be responsible for all costs of such action, including, but not limited to, reasonable attorneys' fees.

## 19. Disposal of Trash.

Formatted: Font color: Auto

Formatted: Numbered + Level: 1 + Numbering Style: A, B, C, ... + Start at: 1 + Alignment: Left + Aligned at: 0.5" + Indent at: 0.75" No lot shall be used or maintained as a dumping ground for rubbish, trash, or garbage. Trash, garbage or other waste shall not be kept on any lot, except in sanitary containers to be picked up regularly by an approved service provider.

# 20. Erosion Control.

Prior to the construction of single-family residence on each individual lot, it shall be the responsibility of the <a href="HOADeveloper">HOADeveloper</a>, or his assigns, to maintain erosion control on each lot to prevent erosion slide into any road or curb improvements. After the transfer of ownership-from Developer to resident or builder, it shall be the duty of each individual lot owner to prevent any erosion of earth onto said improvements. Should any owner fail to do so, then <a href="the HOADeveloper">the HOADeveloper</a> (or any person, firm, corporation, or association in which it may assign the right) may take such action as it deems appropriate, and immediately, upon demand, reimburse <a href="the HOADeveloper">the HOADeveloper</a> or other performing parties for all expenses incurred in so doing.

## 21. Animals

No animals, including reptiles, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets in this geographic area may be kept provided they are not kept, bred or maintained for any commercial or breeding purposes. All household pets, including dogs and cats, shall at all times be confined to the lot occupied by the owner of such pets<u>or in accordance with local, county and/or state leash laws when off owner's property</u>.

## 22. Restrictions Run with Land

Unless altered or amended under the provisions of this paragraph, these covenants and restrictions are to run with the land comprising Copperfield Subdivision and Copperfield Cove and shall be binding on all parties claiming under them for a period of Thirty (30) years from the date this document is recorded, after which time they shall be extended automatically for successive periods of ten years, unless an instrument signed by a majority of the then owners of the lots in Copperfield Subdivision and Copperfield Cove has been recorded, agreeing to change said covenants in whole or in part. Failure of any owner to demand or insist upon observance of any of these restrictions, or to proceed for restraint of violation shall not be deemed a waiver of the violation, or the right to seek enforcement of these restrictions.

## 23. Sidewalks

A four (4) foot concrete sidewalk, four (4) inches thick shall be constructed by the builder/owner within three (3) months after completion of the residence. Said sidewalk is to be placed four (4) foot from the back of the curb, or to be in a location directed by the <a href="HOADeveloper">HOADeveloper</a>, and to line up with other sidewalks in the subdivision, and to be approved by the <a href="HOADeveloper">HOADeveloper</a> as to the quality and materials. Maintenance, including repair and/or replacement, of the sidewalks shall be the responsibility of the individual lot owners.

#### 24. Plan of Development of Copperfield

Copperfield Development is a planned development of both residential and commercial sections, and such residential and commercial development sections are subject to this declaration as it pertains to common areas reflected on the plan ("Common Area"). It is intended the common areas of all sections, including commercial, are to be mutually shared by the Copperfield Homeowners Association. Each owner in all sections, including commercial, share the use of Common Areas; and such owners shall be assessed for common expenses in the same manner as all the owners in Copperfield Development.

## 25.24. Homeowners Association

# A. Membership and voting rights

- Every owner of a lot/parcel in Copperfield Development shall be a
  member of the Association. Membership shall be appurtenant to and may
  not be separated from ownership of any lot/parcel in Copperfield
  Development.
- The Association shall have two classes of voting membership. <u>Class A</u> and Class B.

MClass A. Class A members shall be all owners; each owner, excepting the developer and shall be entitled to one vote for each lot owned. When more than one person owns an interest in any lot, all such persons shall be members. The vote for such lots shall be exercised as they among themselves agree, but in no event shall such vote be split into fractional votes nor shall more than one vote be cast with respect for any lot. Each vote cast for a lot shall be presumptively valid. But if such vote is questioned by any member holding any interest in such lot, if all such members are not in agreement, the vote of such lot which is questioned shall not be counted.

<u>Class B.</u> Class B members shall be the Developer and the Class B member shall be entitled to three (3) votes for each lot owned. A Class B membership shall cease and be converted to Class A membership upon

the happening of either of the following events, whichever occurs first: a. The total votes outstanding in the Class A membership of all sections of Copperfield equals the total votes outstanding in the Class B membership; or b. The 31 day of December 2011.

- B. Creation of the lien and personal obligations of the assessments.
  - 1. The owner of any lot within Copperfield Development, including commercial lots excepting a Builder with an unoccupied spec home, by acceptance of a Deed to any such lot, whether or not it shall be expressed in such Deed, is deemed to covenant and agrees to pay to the homeowners' association an annual assessment or charge which is initially in the sum of One Hundred Fifty and no/100 Dollars (\$150.00) per lot beginning with the initial conveyance of the lot-from the Developer, and a pro-rata amount being due at closing based upon a calendar year and being paid in advance. All installments thereafter shall be due January 1 in a like manner on January 1 of each year. The annual assessment, together with interest, cost, arid reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the property on which such assessment is made.

Each assessment, together with interest, cost, and reasonable attorney fees shall also be the personal obligation of the person who was the owner of such property at the time the assessments are due. The personal obligations for delinquent assessments shall not pass to his successors in title unless expressly assumed by them in the Deed to such lot.

- 2. The purpose of the assessments levied by the homeowners' association shall be exclusively to promote the recreation, health, safety, and welfare of the residents of the development and for the improvements and maintenance of the Common Areas, any taxes or assessments imposed upon the common grounds and Copperfield Homeowners Associations insurance premiums. The assessments shall also include any and all costs for Common Area lighting (i.e. street lights, landscape lights), including, but not limited to, utilities, lease and/or purchase payments.
- The homeowners' association, (previously referred to as the "Association" or "HOA") by vote of the majority of the members of said homeowners' association, may increase the annual assessment.
- 4. Effect of nonpayment of assessments: remedies of the <u>HOAAssociation</u>: any assessments not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of Fifteen Percent (15%) per annum. The <u>HOAAssociation</u> may bring an action at law against the owner primarily to pay the same or foreclose the lien against the property. No owner may waive or otherwise escape liability for the assessment

- provided for herein by non-use of the Common Aarea or abandonment of such lot.
- 5. Subordination of the liens and mortgages. The liens of the assessment provided for herein shall be subordinated to the lien of any first mortgage in existence at the time that the assessment becomes a lien. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to any mortgage foreclosure or any proceedings in lieu thereof, shall extinguish the lien of such assessments as to payment which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for the assessment thereafter becoming due or from the lien thereof.
- 6. Exempt property. All properties dedicated to and accepted by a local public authority, the common area, shown on the Plat or dedicated herein and all properties owned by the developer shall be exempt from the assessment created herein, except no land or improvements devoted to dwelling use shall be exempt from the said assessments.
- 7. Notice and guorum for any action. Written notice of any meetings called for the purpose of taking any action shall be sent to all members not less than thirty (30) nor more than sixty (60) days in advance of the meeting. At the first meeting called, the presence of members or of proxies entitled to vote shall be fifty percent (50%) of all votes of each class of membership and the same shall constitute a quorum. If the required quorum is not present at the first meeting, another meeting may be called subject to the same notice requirements. The required quorum at the second meeting shall be one-half (½) of the original required quorum, or twenty-five (25%) percent of those entitled to vote, at the second meeting. If a required quorum is not met by the second meeting after proper notice has been given, then, in that event, the HOA Board Developer may take such action as is necessary to take complete the business as stated on the agenda of the meeting presented on the notice such action as is necessary to transfer and assign its interest to the homeowners' association. No subsequent meeting shall be held more than (60) days following the preceding meeting. A majority vote of the quorum shall be required to take any action, excepting the third meeting as described herein.
- 8. Directors and incorporation. The homeowners' association is an unincorporated entity and has not been incorporated. The homeowners association pursuant to the regulations as set forth herein may take by proper vote the action to incorporate the homeowners association or they may decide to stay as an

unincorporated entity. They may also take the action of appointing a Board of Managers to act on behalf of the homeowners association, and to set forth by-laws to guide the homeowners association and/or its Director.

- 9. Owners easements and rights of enjoyment. Every owner shall have the right and easement of enjoyment in and to the Common Area which right and easement shall be appurtenant to and shall pass with the title to every lot subject to the following provision: The HOA has the right to dedicated or transfer any or all parts of the Common Area to any public agency, authority or utility for such purpose and subject to such conditions as may be agreed to by the members.
- a.8. The right of the Association to dedicate or transfer any or all party of the Common Area to any public agency, authority or utility for such purpose and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer is signed by two-thirds (2/3) of each class of members and recorded.

<del>26.</del>25. Invalidation

Invalidation of any of these covenants by judgement or court order shall in no way affect any of the other provisions which shall remain in full force and effect.

# 27. Obligation to Construct or Reconvey.

Each lot owner shall within twelve (12) months after the date of conveyance of a lot without a dwelling thereon, commence in good faith the construction of a single-family dwelling approved according to paragraph two (2), upon each lot conveyed; provided, that should said construction not commence within the specified period of time, if the lot owner has not complied with all of the restrictions herein or from this time forth does not comply with such restrictions then the Developer may elect to repurchase any and all lots on which construction has not commenced for 90% of the agreed purchase price of said lot or lots hereunder, in which event said lot or lots to the Developer by warranty deed. Failure of the Developer to elect to repurchase any lot on which construction has not commenced under the terms of this provision shall not be deemed a waiver of the Developer's right to elect to repurchase in the future any or all of such lots on which construction has not commenced.

Formatted: Font: (Default) Arial, 12 pt

Formatted: Right: 0.43", Space Before: 0.4 pt, Line spacing: Multiple 1.03 li, Numbered + Level: 1 + Numbering Style: 1, 2, 3, ... + Start at: 1 + Alignment: Left + Aligned at: 0.5" + Indent at: 0.75", Tab stops: 2.33", Left + 2.34", Left

**Formatted:** Numbered + Level: 1 + Numbering Style: 1, 2, 3, ... + Start at: 1 + Alignment: Left + Aligned at: 0.5" + Indent at: 0.75"

# 28. Reservation by Developer to Alter or Amend Restrictions and Protective Covenants

The Developer, its successors and assigns, reserves the right to alter or amend these restrictions and protective covenants during the development period of each residential section of Copperfield Development (i.e. Copperfield Subdivision and Copperfield Cove). For purposes of each section, the development period shall be from the date that these restrictions and protective covenants are executed and recorded in the Office of the Recorder of Floyd County, Indiana, to the date of the recording of a deed to the first lot in each respective section of Copperfield Development to any person, firm or corporation other than the Developer.

# 29. Enforcement

Enforcement of these restrictions shall be proceeding of law or in equity, brought by any owner of residential real property in Copperfield Development, by the homeowners' association formed under paragraph 25 or by Developer itself, against any party violating or attempting to violate any covenant or restriction, either to restrain violation, to direct restoration or to recover damages.

## 30. Waiver of Remonstrance

By acceptance of a deed, or other means of transfer, to any residential lot, lots or parcel of real estate in Copperfield Development, each owner waives all rights, both present and future, to remonstrate to any future development by Developer of additional sections of Copperfield Development, residential and commercial.