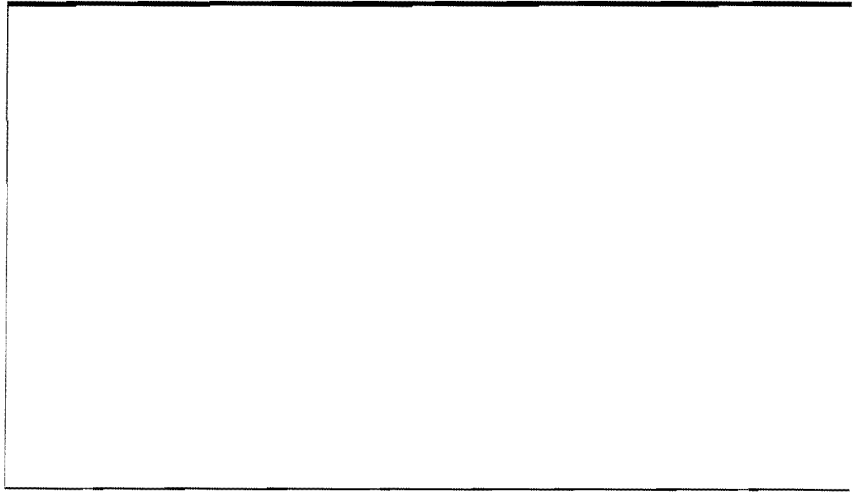


**DECLARATION OF COVENANTS
AND RESTRICTIONS
PLAT NO. 4 OF LINDEN POINTE
SUBDIVISION**



THIS DECLARATION is made this _____ day of _____, 2007, by First Rockford/William Charles I. Where no distinction is required by the context, First Rockford/William Charles I will be referred to in this Declaration as the "Declarant".

Declarant is the owner of fee simple title in and to that certain real property situated in Winnebago County, Illinois, known as Plat No. 4 of Linden Pointe Subdivision, as shown on the plat (the "Plat") of subdivision recorded as Plat of Subdivision in the office of the Recorder of Deeds of Winnebago County, Illinois, on November 3, 2006 in Book 48 of Plats on Page 33B as Document No. 0666392 and which is referred to in this Declaration as the "Subdivision".

The Subdivision consists of residential lots numbering 214 through 234 as shown on the Plat. It is the intention and desire of Declarant that the Subdivision be developed into a first-class, protected community of homes, and it is the present purpose of Declarant in executing this Declaration to subject the Subdivision to the restrictions, conditions and covenants set forth below, each and all of which are for the benefit of each current and subsequent owner of any parcel in the Subdivision.

NOW, THEREFORE, in consideration of the recitals set forth above, Declarant declares and agrees that:

1. RESTRICTIONS. Until December 31, 2027 each lot in the Subdivision shall be held, sold and conveyed subject to the following restrictions and conditions, which shall be construed as covenants running with the land, binding on all parties having any right, title or interest in the Subdivision or any part of the Subdivision and on their heirs, successors and assigns (all of whom are collectively referred to as "Lot Owners" and individually referred to as "Lot Owner") and shall inure to the benefit of each Lot Owner. After December 31, 2027, the restrictions and conditions shall continued to run with and bind the land after that date until and unless the fee owner or owners of at least two-thirds (2/3) in number of the lots in the Subdivision agree in writing to modify or terminate any one, or all of the restrictions and conditions. The modification or termination may be made at any time after December 31, 2027, by a written agreement stating the manner and extent of any modification or the date of termination, signed and acknowledged by the fee owner or owners of at least two-thirds (2/3) in number of the lots of the Subdivision and filed in the Office of the Recorder of Deeds of Winnebago County, Illinois. The Subdivision shall be subject to the following covenants, restrictions and conditions:

(a) No building shall be erected, maintained or used on any lot for manufacturing, commercial, industrial or business purposes and no noxious or offensive activity shall be carried upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance:

(b) No building shall be erected or maintained on any lot unless it is a single-family dwelling house with a 2 or 3 car attached garage designed and equipped for occupancy only as a private residence for a single family. No more than one single-family dwelling shall be maintained on any one lot at the same time. No outbuildings or detached garages shall be approved unless they are of the same architectural style and constructed of the same grade of material as the dwelling located on the lot. A blacktop, concrete or other mat surface driveway shall be installed and maintained in accordance with the applicable standards. The restrictions set forth in this paragraph shall not apply to any temporary facility used by a contractor during the course of construction which temporary facility is removed at the completion of construction;

(c) No above ground swimming pools shall be constructed or maintained on any lot;

(d) Each Lot Owner shall comply with all applicable requirements of the governmental bodies having jurisdiction over the property;

(e) No visible tank for the storage of oil, gas, or any other material shall be erected or maintained on any lot;

(f) No stables, kennels, or other quarters shall be erected, maintained or used on any lot for stabling or accommodating any horses, dogs, cats, cattle, swine, goats, sheep, bees, fowl, or any other animals;

(g) Each single-family dwelling construction on Lots 214 through 234 in the Subdivision shall comply with the following minimum area requirements (exclusive of the area of any open porches, garage or basement): (1) 900 square feet finished on the main floor for any ranch or exposed ranch; (2) 1,300 square feet finished for any two-story residence; and (3) 1,300 square feet finished for any tri-level residence. With respect to tri-levels, unfinished family rooms shall be included for purposes of determining square footage. A 10% reduction of the minimum area requirements may be allowed by Declarant based on the architectural merit of other proposed plans;

(h) With the exception of houses constructed by Three Hammer Construction, Inc., no dwelling house shall be erected or placed on any lot until and unless the plans and specifications for the same have been first submitted to and approved in writing by the Declarant before the construction building permit is issued. Declarant, in its sole discretion, shall determine whether or not the nature, shape, color, height, exterior elevations and building materials are appropriate and acceptable for the Subdivision;

(i) No fences of any kind shall be allowed (except for a fence around the pool area in the event an inground pool is installed), provided however, that a single dog run fenced enclosure ("Run") shall be permitted on a lot, provided the Run complies with the following requirements:

1. The Run must be attached to the rear of the house or garage and no portion of the run shall extend into the side yard of the lot;
2. The Run must be constructed of chain link fence material;
3. The Run shall not exceed twenty (20) feet in length, ten (10) feet in width and six (6) feet in height;
4. The Lot Owner shall provide Declarant a drawing showing the dimensions and location of the proposed Run in accordance with the above requirements no less than ten (10) days prior to installation of the Run.

(j) With the exception of improvements constructed by Three Hammer Construction, Inc., all plans and specifications for any improvements must be submitted in writing by the Lot Owner and approved by Declarant before commencement of any construction. If the Declarant fails to approve or reject any plans or specifications within thirty (30) days after its submission, the plans and specifications in question shall be deemed not to have been approved;

(k) No advertising sign or billboard, other than a single temporary "For Sale" or "For Rent" advertising sign of not greater than three (3) square feet in size shall be erected or maintained on any lot. A sign displaying the name of the general contractor and/or architect of the house may be erected during construction of said home provided that the sign does not exceed eight (8) square feet in area and is removed immediately after the completion of construction;

(l) No lot may be resubdivided.

2. COVENANTS RUN WITH THE LAND. Each grantee of Declarant, by the acceptance of a deed of conveyance, accepts the same subject to all the restrictions, conditions, covenants and reservations set forth in this Declaration, and to the jurisdiction, rights and powers of Declarant created or reserved by this Declaration. All of the impositions and obligations imposed under this Declaration shall run with the land and bind every Lot Owner of any interest in each lot or part of any lot in the Subdivision and inure to the benefit of every owner in like manner. Each Lot Owner in the Subdivision and the Declarant shall be entitled to enforce any provision of this Declaration by proceedings at law or in equity against any person or persons violating or attempting to violate any of the provisions either to restrain violations, to remove such violations, or to recover damages.

3. WAIVERS. No restrictions imposed under this Declaration shall be abrogated or waived by any failure to enforce any of the provisions, no matter how many violations or breaches may occur.

4. PARTIAL INVALIDITY. The invalidity of any restriction or of any provision of this Declaration, or of any part of any restriction or provision, shall not impair or affect in any manner the validity, enforceability or effect of the remainder of this Declaration.

5. ASSIGNMENT. The rights, privileges and power retained by Declarant shall be assignable to, and shall inure to the benefit of, its successors and assigns.

6. RELEASE. Notwithstanding anything to the contrary contained herein, Declarant shall preserve the right to waive, in whole or in part, any covenant or restriction set forth in this declaration.

The Declarant has executed this Declaration on the date set forth above.

FIRST ROCKFORD/WILLIAM CHARLES I

By: _____
Sunil Puri, General Partner

State of Illinois)
) SS
County of DeKalb)

I, the undersigned, a Notary Public in and for the DeKalb County and State of Illinois, and residing in DeKalb County, do certify that Sunil Puri, personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes hereinabove set forth.

Given under my hand and notarial seal this _____ day of _____, 2007

Notary Public

Document Prepared by and Return to:
Marvin L. Keys
6801 Spring Creek Rd.
Rockford, IL 61114

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