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DECLARATION

048156

OF COVENANTS, CONDITONS, VOLUME 92
RESTRICTIONS, EASEMENTS OF Misc
AND CHARGES AND LIENS OF PAGE 147
BLUFF RIDGE CLUSTER HOME
OWNER'S ASSOCIATION, PHASE II,
A NOT FOR PROFIT CORPORATION

[Signature]
COUNTY RECORDER

THIS DECLARATION, made on the date hereinafter set forth by J. Churchill Construction, Inc., hereinafter referred to as "Declarant."

WITNESSETH:

WHEREAS, Declarant is the owner of certain property in the County of Adams, State of Illinois, which is more particularly described in Exhibit A, attached hereto and expressly incorporated herein by reference; and

WHEREAS, Declarant will convey the real estate described in Exhibit A, Subject to certain protective covenants, conditons, restrictions, easements, charges and liens as hereinafter set forth;

NOW THEREFORE, Declarant hereby declares that all of the real estate described in Exhibit A shall be held, sold and conveyed subject to the following covenants, conditions, restrictions, easements, charges and liens, all of which are for the purpose of enhancing and protecting the value, desirability, and attractiveness of the real property. These covenants, conditons, restrictions, easements, charges and liens shall run with the real property and shall be binding on all parties having or acquiring any right, title or interest in the real estate described in Exhibit A or any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

Section 1. "Association" shall mean and refer to the BLUFF RIDGE CLUSTER HOME OWNER'S ASSOCIATION, PHASE II, ITS SUCCESSORS and assigns.

Section 2. "Properties" shall mean and refer to that certain real property described in the Declaration of Covenants, Conditions and Restrictions.