

Note: Refer to property deed for covenants applicable to specific property.

EXHIBIT F

This conveyance is made under and subject to the following covenants, conditions and restrictions, which shall run with the land, viz:

- (1) The premises hereby conveyed shall be used for residential purposes only. No building shall be erected, altered, placed or permitted to remain on the premises hereby to be conveyed other than one detached single-family dwelling, not to exceed one and one-half stories in height, and a private garage for not more than two cars. The residential building, exclusive of garage, shall have a minimum floor space of 528 feet.
- (2) No building shall be located on any lot nearer than 10 feet to the front lot line, or nearer than 20 feet in any side street line, or greater than 15 feet to an interior lot line.
- (3) Easements for installation and maintenance of utilities and drainage facilities are reserved over the front 10 feet of each lot and side and rear 5 feet of each lot.
- (4) No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any lot at any time as a residence, either temporarily or permanently.
- (5) No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a dog, cat or other household pet may be kept provided that they are not kept, bred or maintained for any commercial purpose.
- (6) No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall be kept in sanitary containers.
- (7) No individual water supply system shall be permitted on any lot or building site unless such system is located, constructed and equipped in accordance with the requirements, standards and recommendations of the State and/or local public health authorities.
- (8) No individual sewage disposal system shall be permitted on any lot or building site unless such system is designed, located and constructed in accordance with the requirements, standards and recommendations of the State and/or local public health authorities.
- (9) No building or structure, including water system and sewage disposal system shall be erected upon the premises hereby conveyed without first obtaining the approval, in writing, of the Seller, as to locations, elevation, plan and design. The Seller shall approve or disapprove the said location, elevation, plan and design within 15 days after the same have been submitted.
- (10) No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without the written consent of the Seller.
- (11) No Purchaser shall clear his lot of brush or trees or do any burning of any nature whatever except after having first obtained the approval of the Seller in writing, such approval to specify the time and manner in which such clearing or burning shall be done.
- (12) An Association of property owners is to be formed by or with the approval of the Seller and designated by such name as may be deemed appropriate, and (when formed) the Purchaser covenants and agrees that he, his executors or assigns, shall be subject to the payment of annual dues and assessments in compliance with by-laws, rules and regulations to be promulgated by the property owners Association.
- (13) The Purchaser agrees not to sell, rent, lease or permit the premises hereby to be conveyed, excepting to persons first approved for membership in the aforementioned association, or in the event the association has not yet been formed excepting to persons first approved by the INDIAN MOUNTAIN LAKE DEVELOPMENT CORP. or its successors, nor shall signs for advertising purposes be erected or maintained on the premises.
- (14) The portion of the lands of the Seller laid down on the map as streets are not dedicated to public use and title thereto shall remain in the Seller subject to the right to convey to the association aforementioned with reservations, subject to the right of the Purchaser and those claiming under them to use the same for ingress and egress to and from the public roads, and if and when dedicated for public use shall be made subject to the right of the Seller to maintain or grant the right to maintain water mains, sewer pipes, street drains, gas mains, fixtures for street lighting, telephones and electric poles, within the lines of such roadways.
- (15) The restrictions as herein provided shall apply only to the premises hereby conveyed and may be changed by the Seller when desired by it or its successors, said restrictions being imposed for the benefit of the remaining lands of the Seller and lands which may be hereafter acquired.
- (16) The Purchasers, their heirs and assigns, are hereby granted the right and privilege of boating, bathing, fishing and ice skating in the Lake of the Seller, known as INDIAN MOUNTAIN LAKE. None of the forgoing activities are to be engaged in for any commercial purpose whatsoever.
- (17) Only boats, canoes or water crafts propelled by either oars or paddles, shall be permitted upon the water of INDIAN MOUNTAIN LAKE. No motor boats, out-board motors or kickers of any description shall be permitted on the water of INDIAN MOUNTAIN LAKE.
- (18) The conveyance is subject to mineral rights, heretofore reserved by deed or otherwise, and all other mineral rights are hereby reserved to Seller.

Restrictive Covenants of Indian Mountain Lake

Restrictive Covenants Applicable to all Sections except LL-1, LL-2, LL-3, MM, and NN, QQ-1 and QQ-2, RR-1 and RR-2, SS-1 and SS-2 TT-1 and TT-2, UU-1 and UU-2.

- (1) The premises hereby conveyed shall be used for residential purposes only. No building shall be erected, altered, placed or permitted to remain on the premises hereby to be conveyed other than one detached single-family dwelling, not to exceed one and one-half stories in height, and a private garage for not more than two cars. The residential building, exclusive of garage, shall have a minimum floor space of 768 square feet except on lots of one acre or more the minimum floor space shall be 800 square feet. No lot may be further subdivided.
- (2) No building shall be located on any lot nearer than 50 feet to the front lot line nor nearer than 50 feet to rear lot line or nearer than 20 feet to any side lot line. On lots of one acre or more no building shall be located nearer than 60 feet to front lot line nor nearer than 25 feet to any side street line, nor nearer than 25 feet to an interior lot line nor nearer than 50 feet to any rear lot line.
- (3) Easements for installation and maintenance of utilities and drainage facilities are reserved over the front 10 feet of each lot and side and rear 5 feet of each lot.
- (4) No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any lot at any time as a residence, either temporarily or permanently.
- (5) No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a dog, cat or other household pet may be kept provided that they are not kept, bred or maintained for any commercial purposes.
- (6) No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste shall be kept in sanitary containers.
- (7) No individual water supply system or waste disposal system shall be permitted on any lot or building site unless such system is designed, constructed and equipped in accordance with the requirements, standards and recommendations of the State and/or local public health authorities, and its location approved by the Seller.
- (8) No building or structure shall be erected upon the premises hereby conveyed without first obtaining the approval in writing of the Seller as to location, elevations, plan and design. The Seller shall approve or disapprove the said location, elevations, plan and design within 30 days after the same have been submitted in proper form to the Sellers offices at 881 Allwood Road, Clifton, New Jersey 07012.
- (9) No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without written consent of the Seller.
- (10) No Purchaser shall clear his lot of brush or trees or do any burning of any nature whatever except after having first obtained the approval of the Seller in writing, such approval to specify the time and manner in which such clearing or burning shall be done.
- (11) The Purchaser covenants and agrees that no signs for advertising purposes, or otherwise, shall be erected or maintained on the premises.
- (12) The portion of lands of the Seller laid down on the map as streets are not dedicated to public use and title thereto shall remain in the Seller together with title to beaches, lake bottoms, club houses, if any, and recreational areas, subject to the right to convey to the Indian Mountain Lake Civic Association, with reservations. Seller grants to Purchaser the right of ingress and egress to and from all roads in Indian Mountain Lake subdivisions and warrants that each lot sold will front on and be contiguous with a shale road. It and when the aforesaid roads are dedicated for public use, same shall be made subject to the right of the Seller to maintain water mains, sewer pipes, street drains, gas mains, fixtures for street lighting, telephones and electric poles, within the lines of such roadways.
- (13) The Purchasers, their heirs and assigns, are hereby granted the right and privilege of boating, fishing and ice skating in the lake of the Seller, known as INDIAN MOUNTAIN LAKE. None of the foregoing or any other activities are to be engaged in for any commercial purpose whatsoever.
- (14) Only boats, canoes, or water crafts propelled by either oars or paddles, shall be permitted on the waters of INDIAN MOUNTAIN LAKE. No motor boats, out-board motors or kickers of any description shall be permitted on waters of INDIAN MOUNTAIN LAKE.
- (15) The conveyance is subject to mineral rights, heretofore reserved by deed or otherwise, and all other mineral rights are hereby reserved to Seller.
- (16) Upon execution of this contract by the parties, Purchaser hereby shall be entitled to membership in the Indian Mountain Lake Civic Association and does covenant and agree that he, his executors, heirs and assigns shall be subject to, bound by, the by-laws, rules and regulations of said association and the payment of annual dues and assessments provided for therein.
- (17) The Purchaser agrees not to sell, rent, lease or permit the premises hereby to be conveyed, excepting to persons first approved for membership in the aforementioned association.
- (18) The restrictions as herein provided shall apply only to the premises hereby conveyed.

EXHIBIT F (continued)

Restrictive Covenants Applicable Sections LL-1, LL-2, MM and NN, QQ-1 and QQ-2, RR-1 and RR-2, SS-2, TT-1 and TT-2.

- (1) The premises hereby conveyed shall be used for residential purposes only. No building shall be erected, altered, placed or permitted to remain on the premises hereby to be conveyed other than one single-family dwelling, not to exceed two stories in height, and a private garage for not more than two cars. The residential building, exclusive of garage, on the first floor shall have a minimum floor space of 800 square feet. No lot shall be further subdivided.
- (2) No building shall be located on any lot nearer than 60 feet to the front lot line, nor nearer than 75 feet to rear lot line, nor nearer than 30 feet from side lot line.
- (3) Easements for installation and maintenance of utilities and drainage facilities within section LL-1 and MM are reserved over the front, side and rear 10 feet of each lot and within Section NN over the front 20 feet of each lot and 10 feet side and rear of each lot, except as set forth as shown on the plot map of Section NN filed in Monroe County Courthouse in Plot Book 46, Page 7 and within Sections QQ-1, QQ-2, LL-2, RR-1 and RR-2, SS-2, TT-1 and TT-2 over the front 20 feet of each lot and 10 feet side and rear of each lot, except as set forth as shown on the plot map of said sections filed in Monroe County Courthouse as follows: Sections QQ-1, QQ-2 in Plot Book 51, pages 29 and 31 respectively; Section LL-2 in Plot Book 52, Page 113; Section RR-1 and RR-2 in Plot Book 53, Pages 109 and 111 respectively; Section SS-2 Plot Book 57, Page 161, Sections TT-1 and TT-2 Plot Book 57, Pages 144 and 145 respectively.
- (4) No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any lot at any time as a residence, either temporarily or permanently.
- (5) No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a dog, cat or other household pet may be kept provided that they are not kept, bred or maintained for any commercial purposes.
- (6) No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste shall be kept in sanitary containers.
- (7) No individual water supply system or waste disposal system shall be permitted on any lot or building site unless such system is designed, constructed and equipped in accordance with the requirements, standards and recommendations of the State and/or local public health authorities, and its location approved by the Seller.
- (8) No building or structure shall be erected upon the premises hereby conveyed without first obtaining the approval in writing of the Seller as to location, elevations, plan and design. The Seller shall approve or disapprove the said location, elevations, plan and design within 30 days after the same have been submitted in proper form to the Sellers offices at 881 Allwood Road, Clifton, New Jersey 07012.
- (9) No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without written consent of the Seller.
- (10) No Purchaser shall clear his lot of brush or trees or do any burning of any nature whatever except after having first obtained the approval of the Seller in writing, such approval to specify the time and manner in which such clearing or burning shall be done.
- (11) The Purchaser covenants and agrees that no signs for advertising purposes, or otherwise, shall be erected or maintained on the premises.
- (12) The portion of lands of the Seller laid down on the map as streets are not dedicated to public use and title thereto shall remain in the Seller together with title to beaches, lake bottoms, club houses, if any, and recreational areas, subject to the right to convey to the Indian Mountain Lake Civic Association, with reservations. Seller grants to Purchaser the right of ingress and egress to and from all roads in Indian Mountain Lake subdivisions and warrants that each lot sold will front and be contiguous with a paved road surface within Sections LL-1, LL-2, NN, QQ-1, QQ-2, RR-1, and RR-2, SS-2, TT-1 and TT-2 and a shale road surface within Section MM. It and when the aforesaid roads are dedicated for public use, same shall be made subject to the right of the Seller to maintain water mains, sewer pipes, street drains, gas mains, fixtures for street lighting, telephone and electric poles, within the lines of such roadways.
- (13) The Purchasers, their heirs and assigns, are hereby granted the right and privilege of boating, fishing and ice skating in the lake of the Seller, known as INDIAN MOUNTAIN LAKE. None of the foregoing or any other activities are to be engaged in for any commercial purpose whatsoever.
- (14) Only boats, canoes, or water crafts propelled by either oars or paddles, shall be permitted on the waters of INDIAN MOUNTAIN LAKE. No motor boats, out-board motors or kickers of any description shall be permitted on waters of INDIAN MOUNTAIN LAKE.
- (15) The conveyance is subject to mineral rights, heretofore reserved by deed or otherwise, and all other mineral rights are hereby reserved to Seller.
- (16) Upon execution of this contract by the parties, Purchaser hereby shall be entitled to membership in the Indian Mountain Lake Civic Association and does covenant and agree that he, his executors, heirs and assigns shall be subject to, bound by, the by-laws, rules and regulations of said association and the payment of annual dues and assessments provided for therein.
- (17) The Purchaser agrees not to sell, rent, lease or permit the premises hereby to be conveyed, excepting to persons first approved for membership in the aforementioned association.
- (18) The restrictions as herein provided shall apply only to the premises hereby conveyed.

As to Sections SS-1, UU-1, UU-2 and LL-3

- (1) The premises hereby conveyed shall be used for residential purposes only. No building shall be erected altered, placed or permitted to remain on the premises hereby to be conveyed other than a single-family dwelling not to exceed two stories in height, and a private garage for not more than two cars. A one-story dwelling shall have a minimum floor space of 960 sq. ft. exclusive of basement area and garage. A two-story dwelling shall have a minimum floor space of 800 sq. ft. on the first floor and 400 sq. ft. on the second floor, exclusive of basement area and garage. No lot may be further subdivided.
- (2) No building shall be located on any lot nearer than 60 feet to the front lot line, nor nearer than 75 feet to rear lot line, nor nearer than 30 feet from side lot line.
- (3) Easements for installation and maintenance of utilities and drainage facilities are reserved over the 20 feet on each lot adjacent to a street and over 10 feet on each adjacent to another lot line and further as shown on the plot maps of said sections filed in the Monroe County Courthouse on October 3, 1986. Section SS-1, Book 58, page 248; Section UU-1, Book 58, page 250; Section UU-2, Book 58, page 249 and Section LL-3, Book 58, page 247.
- (4) No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any lot at any time as a residence, either temporarily or permanently.
- (5) No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a dog, cat or other household pet may be kept provided that they are not kept, bred or maintained for any commercial purposes.
- (6) No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste shall be kept in sanitary containers.
- (7) No individual water supply system or waste disposal system shall be permitted on any lot or building site unless such system is designed, constructed and equipped in accordance with the requirements, standards and recommendations of the State and/or local public health authorities, and its location approved by the Seller.
- (8) No building or structure shall be erected upon the premises hereby conveyed without first obtaining the approval in writing of the Seller as to location, elevations, plan and design. The Seller shall approve or disapprove the said location, elevations, plan and design within 30 days after the same have been submitted in proper form to the Sellers offices at 881 Allwood Road, Clifton, New Jersey 07012.
- (9) No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without written consent of the Seller.
- (10) No Purchaser shall clear his lot of brush or trees or do any burning of any nature whatever except after having first obtained the approval of the Seller in writing, such approval to specify the time and manner in which such clearing or burning shall be done.
- (11) The Purchaser covenants and agrees that no signs for advertising purposes, or otherwise, shall be erected or maintained on the premises.
- (12) The portion of lands of the Seller laid down on the map as streets are not dedicated to public use and title thereto shall remain in the Seller together with title to beaches, lake bottoms, club houses, if any, and recreational areas, subject to the right to convey to the Indian Mountain Lake Civic Association, with reservations. Seller grants to Purchaser the right of ingress and egress to and from all roads in Indian Mountain Lake subdivisions and warrants that each lot sold will front and be contiguous with a paved road surface within Sections SS-1, UU-1, UU-2 and LL-3. If and when the aforesaid-roads are dedicated for public use, same shall be made subject to the right of the Seller to maintain water mains, sewer pipes, street drains, gas mains, fixtures for street lighting, telephone and electric poles, within the lines of such roadways.
- (13) The Purchasers, their heirs and assigns, are hereby granted the right and privilege of boating, fishing and ice skating in the lake of the Seller, known as INDIAN MOUNTAIN LAKE. None of the foregoing or any other activities are to be engaged in for any commercial purpose whatsoever.
- (14) Only boats, canoes, or water crafts propelled by either oars or paddles, shall be permitted on the waters of INDIAN MOUNTAIN LAKE. No motor boats, out-board motors or kickers of any description shall be permitted on waters of INDIAN MOUNTAIN LAKE.
- (15) The conveyance is subject to mineral rights, heretofore reserved by deed or otherwise, and all other mineral rights are hereby reserved to Seller.
- (16) Upon execution of this contract by the parties, Purchaser hereby shall be entitled to membership in the Indian Mountain Lake Civic Association and does covenant and agree that he, his executors, heirs and assigns shall be subject to, bound by, the by-laws, rules and regulations of said association and the payment of annual dues and assessments provided for therein.
- (17) The Purchaser agrees not to sell, rent, lease or permit the premises hereby to be conveyed, excepting to persons first approved for membership in the aforementioned association.
- (18) The restrictions as herein provided shall apply only to the premises hereby conveyed.

EXHIBIT F (continued)

This conveyance is made under and subject to any municipal ordinance or regulation, including zoning, subdivision, or other regulations, and the following restrictive covenants, for the benefit of all lot purchasers, which shall run with the land, viz:

As to lots in Section LL-4.

- (1) The premises hereby conveyed shall be used for residential purposes only. No building shall be erected, altered, placed, permitted to remain on the premises hereby to be a conveyed other than a one single family dwelling not to exceed two stories in height which shall be no more than 28 feet above the existing natural ground level at the front set back line, and a private garage for not more than two cars. A one-story dwelling shall have a minimum floor space of 1200 square feet exclusive of basement area and garage. A two-story dwelling shall have a minimum floor space of 800 square feet on the first floor and 400 square on the second floor, exclusive of basement area and garage. No lot may be further subdivided.
- (2) No building shall be located on any lot nearer than 60 feet to the front lot line, nor nearer than 75 feet to rear lot line, nor nearer than 30 feet from side lot line, except Lots 1101 through 1109 where no building shall be located on any of said lots nearer than 15 feet to the front lot line. Side and rear line set backs are to be the same as on all other lots in this section.
- (3) Easements for installation and maintenance of utilities and drainage facilities are reserved over the 20 feet on each lot adjacent to a street and over the 10 feet on each lot adjacent to another lot line and further as shown on the plot maps filed in the Monroe County Courthouse for section LL-4 at Plot Book 64, Page 207.
- (4) No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any lot at any time as a residence either temporarily or permanently.
- (5) No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a dog, cat, or other household pet may be kept provided that they are not kept, bred or maintained for any commercial purposes.
- (6) No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall be kept in sanitary containers.
- (7) No individual water supply system or sewage disposal system shall be permitted on any lot or building site unless such system is designed, constructed and equipped in accordance with the requirements, standards, and recommendations of the State and/or local public health authorities, and its location approved by the Seller.
- (8) NO BUILDING OR STRUCTURE SHALL BE ERECTED UPON THE UPON THE PREMISES HEREBY CONVEYED WITH OR FIRST OBTAINING TIIB APPROVAL IN WRITING OF INDIAN MOUNTAIN LAKE DEVELOPMENT CORPORATION (SELLER), ITS SUCCESSORS OR ASSIGNS, AS TO LOCATION, ELEVATIONS, PLAN AND DESIGN, INCLUDING LANDSCAPING PLAN, AND THE TYPE OF EXTERIOR MATERIALS PROPOSED. The Seller shall approve or disapprove the salesman, elevations, plan and design, including landscaping plan, and the type of exterior materials processed within 30 days after the same have been submitted in proper form to the Sellers offices at 881 Allwood Road, Clinton, NJ, 07012.

- (9) No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without written consent from the Seller.
- (10) No Purchaser shall clear his lot of brush or trees or do any burning of any nature whatever except after having first obtained the approval of the Seller in writing, such approval to specify the time and manner in such clearing or burning shall be done.
- (11) The Purchaser covenants and agrees that no signs for advertising purposes or otherwise shall be erected or maintained on the premises. The Purchaser further covenants and agrees that no satellite dish for television reception and no outside clothes lines for drying clothes shall be erected, maintained or used on the premises unless permission in writing is given by the Seller, its successors or assigns.
- (12) The portion of lands of the Seller laid down on the map as streets are not dedicated to public use and title thereto shall remain in the Seller together with title to beaches, lake bottoms, club houses, if any, and recreational areas, subject to the right to convey to the Indian Mountain Lake Civic Association, with reservations. Seller grants to Purchaser the right of ingress and egress to and from all roads in Indian Mountain Lake subdivisions and warrants that each lot sold will front and be contiguous with a paved road surface within Section LL-4. If and when the aforesaid roads are dedicated for public use, same shall be made subject to the right of the Seller to maintain water mains, sewer pipes, street drains, gas mains, fixtures for street lighting, telephone and electric poles, within the lines of such roadways.
- (13) The Purchasers, their heirs and assigns, are hereby granted the right and privilege of boating, fishing and ice skating in the lake of the Seller, known as INDIAN MOUNTAIN LAKE. None of the foregoing or any other activities are to be engaged in for any commercial purposes whatsoever.
- (14) Only boats, canoes or water crafts propelled by either oars or paddles, shall be permitted upon the waters of INDIAN MOUNTAIN LAKE. No Motor boats, out-board motors or kickers of any description shall be permitted on the waters of Indian Mountain Lake.
- (15) The conveyance is subject to mineral rights, heretofore reserved by deed or otherwise, and all other mineral rights are hereby reserved to Seller.
- (16) Upon execution of this contract by the parties purchaser hereby shall be entitled to membership in the Indian Mountain Lake Civic Association and does covenant and agree that he, his executors, heirs and assigns shall be subject to, and bound by, the by-laws, rules and regulations of said association and the payment of annual dues and assessments provided therein.
- (17) The Purchaser agrees not to sell, rent, lease or permit the premises hereby to be conveyed, excepting to persons first approved for membership in the aforementioned association.
- (18) The restrictions are herein provided shall apply only to the premises hereby conveyed.