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MARY ANN LAMM
RECORDER
SANGAMON CO. IL.

RESTRICTIVE COVENANT

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WHEREAS, Roosevelt National Life Insurance Company of America (hereinafter "Roosevelt") is the owner of two parcels of real estate upon which they are going to develop two subdivisions, namely Crows Mill and Toronto Terrace, whose legal descriptions are contained in Exhibit A and B respectively, which Exhibits are attached hereto and incorporated by this reference;

WHEREAS, the City of Springfield has requested written assurance that there will be, in perpetuity, adequate and appropriate storm water drainage for Crows Mill and Toronto Terrace;

WHEREAS, Roosevelt is the owner of real estate which is east of Crows Mill and south of Toronto Terrace and is legally described as part of the East one-half of the Northeast one-fourth of Section 34, T 15N, R 5W laying West of the right-of-way of the Illinois Central Railroad, T 15N, R 5W containing 74.76 acres more or less (hereinafter "Subject Property").

NOW, THEREFORE, in consideration of the above premises, and other good and valuable consideration the receipt of which is hereby acknowledged, Roosevelt, the fee simple owner of all the real estate previously described above, now agrees with and declares to any and all persons, firms, corporations or any

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other entities, and their successors and assigns, hereafter acquiring any of the Subject Property, that the same shall be and is hereby subject to the following Restrictive Covenant relating to the use and occupancy thereof, said Restrictive Covenant is intended and shall be construed to be a Covenant running with the land which shall be binding upon all persons, firms, corporations, or any other entity capable of holding title to real property in fee simple or under a leasehold interest and their successors and assigns, having or acquiring any right, title or interest in the Subject Property, or any part thereof, and which shall inure to the benefit of each owner thereof, as well as to any owner of Crows Mill, Toronto Terrace or the City of Springfield. Every such person, firm, corporation, or other entity hereafter acquiring any of the Subject Property by acceptance of a deed, contract for deed, or other conveyance of any interest to said property, and irrespective of whether the same shall be signed by such person, firm, corporation or entity, and whether such person, firm, corporation or entity shall otherwise consent in writing, shall take Subject Property subject to the following Restrictive Covenant.

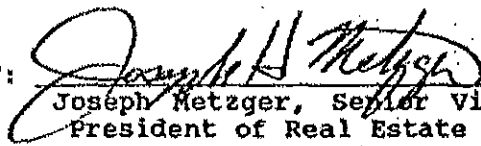
Restrictive Covenant. Subject Property shall have located thereon storm water retention ponds that provide adequate and appropriate drainage for Crows Mill and Toronto Terrace in

perpetuity or until such time that the City of Springfield declares that said retention ponds are no longer necessary.

IN WITNESS WHEREOF, Roosevelt National Life Insurance Company of America has executed this Restrictive Covenant this 27th day of August, 1990.

ROOSEVELT NATIONAL LIFE
INSURANCE COMPANY OF AMERICA,

BY:


Joseph Metzger, Senior Vice
President of Real Estate

ATTEST:

Its:

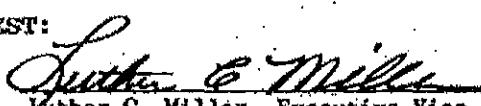

Luther C. Miller, Executive Vice
President, Secretary

EXHIBIT A

Lots 2, 3, 4 and 5 of the Josephus Gatton Estate in the West Half of the Northeast Quarter of Section 34, Township 15 North, Range 5 West of the Third Principal Meridian in Sangamon County, Illinois. Also, that portion of a public right of way known as North Cotton Hill Road, east of and adjacent to the above mentioned property, and also that portion of a public right of way known as Hoecheester Road lying south of and adjacent to the above mentioned property, located in Sangamon County, Illinois, and further identified as Index #22-34.0-201-008.

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EXHIBIT B

South 1566.28' of the East one half of the Southeast one fourth of Section 27, T 15N, R 5W, 3rd Principal Meridian exclusive of the rights of way of Illinois Central Railroad Company and subject to all easements of record, containing, exclusive of railroad right of way, 45.00 acres more or less.

Gary Collins
725 S. 4th Street
Springfield IL. 62703

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