

Beverly Gard, Summerset HOA President
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July 28, 2021

Dear Summerset homeowner,

Mission accomplished! We want to report to you that we have filed the petition to amend our covenants to require that our homeowners carry the insurance on their own homes. Beginning September 1, 2021, the HOA will no longer carry the insurance on Summerset homes. The HOA will continue to carry the insurance on the common areas.

It is required that all homeowners submit a Certificate of Insurance to the Board of Directors no later than September 15, 2021. This is a common request that your insurance agent will be able to provide.

Attached are the amendments to the Summerset covenants. Please attach them to your copy of the covenants.

We urge you to use the Summerset website to keep up on what is happening in Summerset. You can find it at SummersetGreenfield.com.

Thank you to all of our residents for supporting the HOA Board in this endeavor. Beginning with researching this complicated issue to filing the petition this week has been about a year's endeavor.

Our best,

Summerset HOA
Beverly Gard, President
Joyce Smith, Vice President
Marisue Galm, Secretary
David Medved, Treasurer
Kris Moore, Architecture Committee Chairman

SUMMERSET COVENANT AMENDMENTS

The Covenants set out in the Summerset Declaration of Covenants, Conditions and Restrictions recorded in the Office of the Hancock County Recorder as Instrument # 070001038, and also in Summerset plat, Instrument # 070001037, and also in Summerset, Phase 2, Instrument #201714551, and also in the Summerset-Replat An Addition to the City of Greenfield, Indiana, recorded as Instrument No. 201905068 are amended as follows:

Subsections 9.2(a) and (c) of Article IX are deleted.

Subsection 9.4 of Article IX is deleted.

Subsection 9.5 of Article IX is amended to read as follows:

Section 9.5 Insurance by Owners. Each owner shall be solely responsible for and ~~may~~ shall obtain such insurance as he deems necessary or desirable, at his own expense ~~, affording coverage for living expenses, coverage on his personal property, the contents of his Dwelling Unit, his personal property stored anywhere on the property, and for his personal liability, but all such insurance shall contain the same provisions for waiver of subrogation as referred to in the foregoing provisions for the master casualty insurance policy to be obtained by the association . Each lot owner shall deliver to the Board a certificate of insurance no later than September 15, 2021, and at such subsequent dates as the Board shall determine.~~

Article X is deleted.

(The deleted and amended portions had provided that the Association would carry insurance on the lots owned by members of the Association, together with the improvements thereon and, in the case of condemnation, represent the lot owner. Hereafter, each lot owner is responsible for providing all insurance for their lot, improvements thereon, and contents therein, etc.)

These amendments to the covenants are effective September 1, 2021.

These covenant amendments are hereby executed by more than the required 75% of lot owners in Summerset, Summerset Phase 2 and all Summerset replats.