



DAVID BRENTON'S TEAM

RE/MAX Select, REALTORS

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www.move2indy.com

The covenants provided may or may not include any amendments made due to governing agencies (ie: national, state, city, local and neighborhood agencies). Please contact the Recorder's office for the county where the property is located to receive updated information.

The information is deemed reliable, but not guaranteed.

1811

BOOK 189 PAGE 592

MSE Corporation

SURVEYOR'S CERTIFICATE OF CORRECTION

I, the undersigned, do hereby certify that I am a Registered Land Surveyor with MSE Corporation, who prepared the plat of Crystal Springs, Section II, a subdivision in Hendricks County, Indiana, the plat of which was recorded in the Office of the Recorder of Hendricks County, Indiana, as instrument Number 4878, recorded in Book PC1, page 2, slide 162. Said plat was certified by Richard L. Fidler on October 14, 1991.

I further certify that said plat was recorded with an incorrect description of the lead-in line from the Quarter-Quarter Section as shown in Exhibit "A".

I further certify that the amended plat should reflect the correct description of the lead-in line from the Quarter-Quarter Section as shown in Exhibit "B".



Certified this 4th day of January, 1994.

Jeffrey A. Meyerrose
Registered Land Surveyor 890003 - Indiana

State of Indiana)
) SS:
County of Marion)

Before me, the undersigned Notary Public, in and for said the County and State, personally appeared Jeffrey A. Meyerrose, Registered Land Surveyor, and acknowledged the execution of the foregoing instrument as his voluntary act and deed for said company, for the purpose therein expressed.

Witness by Hand and Notarial Seal this 4th day of January, 1994.



Susan R. Schonegg
Notary Public

Susan R. Schonegg
Printed

My Commission Expires: March 21, 1996

County of Residence: Marion

ENTERED FOR RECORD

JAN 24 1994 At 3:15
Page 592-594
HENDRICKS COUNTY RECORDER

THIS INSTRUMENT PREPARED BY MSE CORPORATION

MSE Corporation 941 North Meridian Street Indianapolis, IN 46204 (317) 634-1000
Engineering, Digital Mapping, Surveying, Landscape Architecture

Col C. Miller, P.E., L.S. President

EXHIBIT 'B'

BOOK 39 PAGE 59-1

PLAT FOR CRYSTAL



- LEGEND**
- BUILDING SETBACK LINE
 - UTILITY & DRAINAGE EASEMENT

County Drainage Board has been filed with the Subdivision's storm drainage system and the the public. ingal drainage system so that a by assessor under the authority of the Indiana may ex... .. power and duties as provided

inal rest on open ditches, and **2580** feet of file

REMOVED AND IS HEREBY RELEASED

John J. Bessler III
 ROYAL COUNTY ENGINEER

DESCRIPTION
SPRINGS, SECTION II

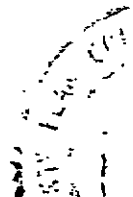
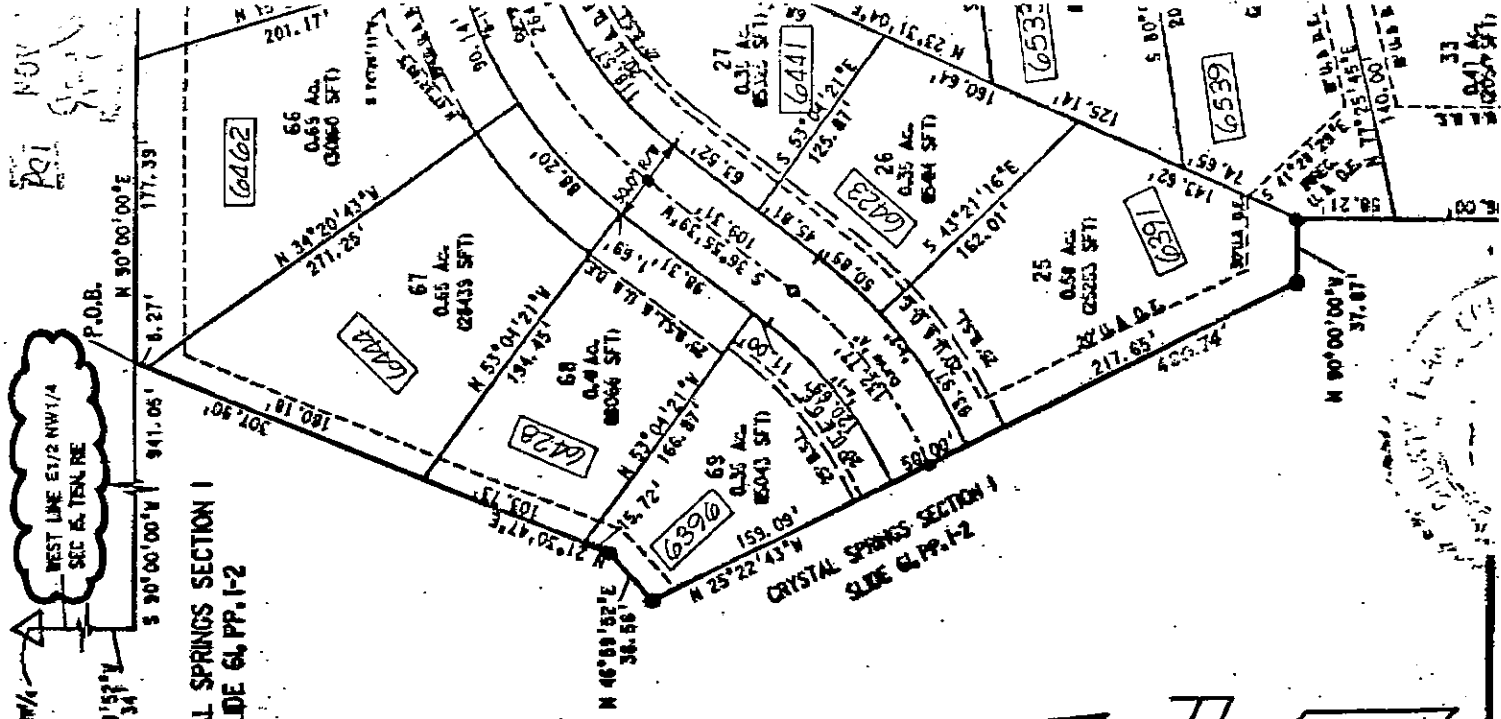
15, Township 15 North, Range 1 East of the Second Indiana, more particularly described as follows:

nor of the East Half of the Northwest Quarter of said Section 15 (assumed bearing) along the West Right of the East 1/2 to the Northwest corner of Crystal Springs, Section II, Slide 51, Pages 1-2 in the Office of the Recorder of Deeds, East parallel with the North line of said Highway 24's subdivision 541.05 feet to the Point of Beginning of the Northwest Quarter of said Section; thence South 89°00'00" East parallel with said North line 417.05 feet to the Northeast Quarter of said Section; thence South line of said Northeast Quarter 470.49 feet; thence North 80°19'55" East 6.94 feet; thence South 90°00'00" West 27.00 feet; thence South 00°00'00" West parallel with the North line of said Northeast Quarter 329.64 feet; thence North 00°59'52" West Northwest Quarter 362.24 feet; thence North line of said Northwest Quarter 37.87 feet to the Point of Beginning of said Section One; (1) North 25°22'43" East 86.55 feet; (2) North 21°30'47" East 307.90 feet to the Point of Beginning of said Section One; (3) North 00°00'00" West 22.40 acres, more or less; subject to highways,

of 45 lots numbered 25 through 69, both hereon. The size of lots and widths of easements are shown by figures denoting feet and decimal parts

11/16/01
 J. J. Bessler III
 Recorder of Deeds, 1981

CRYSTAL SPRINGS SECTION I
SLIDE 64 PP. 1-2



lot 91
 November

ENTERED FOR RECORD

634

BOOK 220 PAGE 840

120 FEB 16 1990 PAGE 840-48

L. M. Mays
HENDRICKS COUNTY RECORDER

RESTRICTIONS OF "CRYSTAL SPRINGS"

Larry Campbell and Linda Campbell, husband and wife, as Owners and Developers of Crystal Springs - Section One, a subdivision located in Section 15, Township 15 North, Range 1 East, Washington Township, Hendricks County, Indiana, does hereby restrict and covenant the lots of said subdivision and other areas within the boundary of said subdivision and themselves, their grantees, assigns, successors, legal representatives, and to any person, persons, corporations, banks, and associations and/or anyone who may acquire title to any of said lots or other areas, as to the following terms, stipulations, conditions, restrictions, and covenants which shall apply in their entirety to all of said subdivisions:

1. Definitions.

A. "Committee" shall mean the Architectural and Environmental Control Committee composed of Larry Campbell and Linda Campbell, husband and wife, or their duly authorized representatives; all of whom shall serve without compensation for services performed as committee members. In the event of the death or resignation of any member of said committee, the remaining member or members shall have full authority to perform the duties of the committee, or to designate a representative with like authority, who must be an owner as hereinafter defined.

B. "Owner" shall mean the person or collection of persons who has acquired or is acquiring any right, title, or interest, legal or equitable, in and to a lot or other area in this subdivision, but excluding those persons having such interest merely as security for the performance of an obligation.

C. "Association" shall mean the Crystal Springs Property Owners Association as created by the Developer.

D. "Developer" shall mean Larry Campbell and Linda Campbell, husband and wife, or their assigns.

E. "Plat" or "Plats" shall mean the subdivision plat or plats for Crystal Springs, as originally recorded on the 16 day of December 1990, as Instrument # 6-33, in the Office of the Recorder of Hendricks County, Indiana, as the same may be hereafter amended, revised or supplemented.

F. "Development" shall mean and refer to the residential development which now exists or may hereafter be created within the above described real estate located in Hendricks County, Indiana.

G. "Development Period" shall mean and refer to the period of time during which Developer owns any one (1) Lot within the Development.

H. "Easements" shall mean and refer to certain "Drainage Easements", "Utility and Drainage Easements", "Maintenance Easements" and "Landscaping Easements", which are referenced on the Plat.

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I. "Lot" shall mean any numbered parcel of real estate shown and identified as a lot on the Plat.

J. "Common Areas" There are areas on the Plat marked "Common Area". The Common Areas are hereby created and reserved:

1. solely for the common visual and aesthetic enjoyment of the Owners;
2. for use by the Developer during the Development Period for the installation of entryways and nature areas, if any;
3. for the use as entryways and nature areas, if any; and,
4. for the use of the Association for the management and control of entryways and nature parklands and the installation, maintenance and repair of improvements thereto.

They shall be governed by the Crystal Springs Property Owners Association.

2. Land Use. Lots shall be used only for residential purposes. No structure of any kind on said real estate shall be used for the purpose of carrying on a business, trade or profession. Where an owner acquires adjoining lots for the purpose of building one dwelling across the common lot line, any side lot line set back restrictions or regulations shall not apply to said common lot line. No structure shall be built across lot lines coinciding with sanitary sewer easements, drainage easements, and utility easements. Notwithstanding any provision heretofore, the Developer may maintain a trailer, mobile home or other temporary building for sales and model home purposes during the development period.

3. Dwelling Size. No dwelling shall be erected, altered, placed, or permitted to remain on any lot other than a one single-family residence not to exceed three stories in height. Dwellings on all lots shall have, at a minimum, attached three-car garages and a maximum of four-car garages; the entrances of any garage shall be approved by the committee. The ground floor area of the main structure of any one-story dwelling, excluding garages and one-story porches, shall be not less than 1350 square feet. Any two-story structure shall have a minimum of 1700 square feet of finished floor space.

4. Building Lines. Front building lines are established as shown on the Plat between which lines and the property lines or the street, no structure shall be erected or maintained. Side building lines are established as shown on the Plat with a five foot (5') side set back line.

5. No trailer, tent, shack, basement, garage, barn above ground storage tank, or other outbuilding or temporary structure shall be used for temporary residential purposes on the property, and no boat, trailer, recreational vehicle, truck larger than 3/4 ton pick-up, or camper of any kind (including, but not in limitation thereof, house trailers or mobile homes, camping trailers and boat trailers) shall be kept or parked upon said lot except within a garage.

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6. No structure of any kind on said real estate shall be used for the purpose of carrying on a business, trade or profession.
7. Animals. No animals or poultry shall be kept or maintained in this subdivision except common household pets.
8. Architectural Design. No building, wall, fence, or other structure shall be constructed, erected, placed, or altered in the Development until the location plan, building plans, and specifications have been first submitted to, and approved by, the Committee as to harmony with the exterior design, quality, and aesthetic appearance of structures already existing, and as to conformity with grading plans, first floor elevations, destruction of trees and other vegetation, and any other such matter as may affect the environment or ecology of the Development. The Committee's approval or disapproval as required in these covenants shall be in writing. In the event the Committee, or its designated representative, fails to approve or disapprove any plans and specifications within fifteen (15) business days after such plans and specifications have been submitted to it, such plans shall be deemed approved and the provisions of this Covenant satisfied.
9. Covenants for maintenance assessments through Crystal Springs Property Owners Association.

A. Creation of the Lien and Personal Obligation of Assessments.

The Developer, being the owner of Crystal Springs subdivision hereby covenants, and each subsequent owner of all Lots, by acceptance of a deed of conveyance, shall be deemed to covenant and agree to pay to the Association: (1) Annual assessments or charges; (2) Special assessments for capital improvements, such assessments to be fixed, established, and collected from time to time as hereinafter provided, shall be a charge on the land and shall be a continuing lien upon the property against which assessment is made. Each such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fall due.

B. Purposes of Assessments. The Assessments levied by the Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of the owners of all Lots and in particular for the improvement and maintenance of properties, services, and facilities devoted to this purpose and related to the use and enjoyment of the Common Areas and ponds situated upon the development including, but not limited to, the payment of taxes and insurance thereof and repair, replacement, maintenance, and additions thereto, and for the cost of labor, equipment, materials, management and supervision thereof excluding items covered under paragraph 10 herein.

C. Basis and Amount of Annual Assessments. The original assessment pursuant to the Covenants of Crystal Springs subdivision shall be in the amount of \$100.00 per each lot sold by the Developer, its representatives or assigns, by land contract or deed and assessment shall be distributed evenly against each lot. All such assessments shall be paid to the Treasurer of the Crystal Springs Property Owners Association. From all such assessments, the Association shall pay for the cost of maintenance repair, upkeep, management and operation of the pond systems or other properties as required in the By-Laws. In no event shall any assessment or charge or special assessment as provided below be levied against or be due from developer for any lots owned by them or otherwise.

D. Special Assessments for Capital Improvements. In addition to the annual assessments authorized by Section C hereof, the Association may levy in any assessment year on each lot sold by the Developer, its representatives or assigns, a special assessment, applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of capital improvements. Provided any such assessment shall have the affirmative vote of two-thirds (2/3) of the votes of all voting members who are voting in person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all members at least thirty (30) days in advance and shall set forth the purpose of the meeting.

E. Change in Basis and Maximum of Annual Assessments. Subject to the limitations of Section C hereof, and for the periods therein specified, the Association may change the maximum and basis of the assessments fixed by Section C hereof prospectively for any such period provided that any such change shall have the assent of two-thirds (2/3) of the voting members who are voting in person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all members at least thirty (30) days in advance and shall set forth the purpose of the meeting.

F. Quorum for Any Action Authorized under Sections D and E. The quorum required for any action authorized by Sections D and E hereof shall be as follows: At the first meeting called as provided in Sections D and E hereof, the presence at the meeting of Members or of proxies entitled to cast sixty percent (60%) of all votes of the membership shall constitute a quorum. If the votes of the membership shall constitute a quorum, another meeting may be called, subject to the notice requirement as set forth in Sections D and E, and the required quorum at any such subsequent meeting shall be one-half of the required quorum at the preceding meeting, provided that no such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

G. Date of Commencement of Annual Assessments. Due Dates. The initial annual assessments, provided for herein, shall commence on the first day of the month following conveyance of a lot to an owner. The Assessment for each succeeding year shall become due and payable on the first day of April of each year. No adjustments or prorations of assessments shall be made by the Association. For the purposes of levying the assessment, assessments shall be considered as paid in advance and shall be levied against any lot which is subject to these Restrictions. The due date of any special assessment under Section D hereof shall be fixed in the Resolution authorizing such assessment.

H. Duties of the Board of Directors. The management, affairs and policies of the Association shall be vested in the Board of Directors. The Board of Directors of the Association shall prepare a roster of the properties and assessments applicable thereto at least thirty (30) days in advance of such assessment due date. Such assessment roster shall be kept in the office of the Association. Written notice of the assessment shall thereupon be sent to every owner subject thereto.

The Association shall upon demand at any time furnish to any owner liable for said assessment a certificate in writing signed by an officer of the Association, setting forth whether said assessment has been paid. Said certificates shall be conclusive evidence of payment of any assessment therein stated to have been paid.

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I. Effect of Non-Payment of Assessment. The Personal Obligation of the Owner; The Lien; Remedies of Association. If the assessments are not paid on the date when due (being the dates specified in section G hereof), then the assessments and costs of collection thereof as hereinafter provided, shall thereupon become a continuing lien of the property which shall bind such property in the hands of the then owner, his heirs, devisees, personal representatives and assigns. If the assessment is not paid thirty (30) days after the delinquency date, a penalty fee not to exceed \$10.00 shall be added thereto and from the date interest at the rate of eighteen percent (18%) per annum may be added to the delinquent balance and penalty and the Association may bring an action at law against the owner personally obligated to pay the same or to foreclose the lien against the property. There shall be added to such assessment, delinquent fee and interest the cost of preparing and filing a Complaint in such action; and in the event of judgment, such judgment shall include interest on the total amount as above provided and reasonable attorney's fee to be fixed by the Court, together with the costs of the action.

J. Subordination of the Lien to Mortgages. The lien of the assessments provided for therein shall be subordinate to the lien of any mortgage or mortgages now or hereinafter placed upon the properties subject to assessments; provided, however, that such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of such property pursuant to a decree of foreclosure, or any other proceeding in lieu of foreclosure. Such sale or transfer shall not relieve such property from liability for any assessments thereafter becoming due, nor from the lien or any such subsequent assessment.

K. Exempt Property. The following property, subject to this Declaration, shall be exempted from the assessments, charge and lien created herein: (a) all properties to the extent of any easement or other interest therein dedicated and accepted by the local public authority and devoted to the public use; (b) all Common Areas of the development; (c) all properties exempted from taxation by the laws of the State of Indiana upon the terms and to the extent of such legal exemption; (d) all properties owned by the Developer, its successor and assigns, and held by them or any of them for sale or resale, including any lots which may have been reacquired by the Developer.

Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said assessments, charges and liens.

10. No parcel of land shall be re-divided into a smaller parcel for purposes of creating an additional lot.

11. All lots shall fall under the jurisdiction of Crystal Springs Property Owners Association and shall be governed by the By-Laws of such association.

12. Construction and Repair Time. Any house, fence, water line, sewer, ditch, or any structure, once approved and under construction, must be completed one (1) year from the date construction starts.

Any structure that is externally damaged by fire, tornado or other disaster shall be repaired or removed within six (6) months of such occurrence.

13. Utility Building and/or Barn. There shall be no storage or utility buildings, barns, or other outbuildings on any lot within the subdivision.

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14. **Signs.** The only signs permitted to be erected or displayed in this subdivision are: those required by law, a single sign placed by a builder or financial institution to advertise a property during the construction and sales period, a single yard sale or garage sale sign placed by the owner no more frequently than one day twice each year, a single sign placed by an owner to advertise the property for sale or rent or to prohibit hunting or trapping.
15. **Storage Tanks.** Any gas or oil storage tanks used in connection with a lot shall be located within a garage or house such that they are completely concealed from public view.
16. **Hunting and Trapping.** Hunting and trapping are prohibited in this subdivision.
17. **Fences.** All fences, including material and height, require Committee approval before erection. No fence shall extend forward of the furthest back corner of the residence. Swimming pools shall be properly fenced to protect the safety of others.
18. **Sight Distance at Intersections.** No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two feet and six feet above the roadways shall be placed, or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting them at points twenty-five feet from the intersection of the street line. The same sight line limitations shall apply on any lot within ten feet from the intersection of a street's property line with edge of driveway. No trees shall be permitted to remain within such distance of such intersection unless the foliage line is maintained at such height to prevent obstruction of such sight lines.
19. **Water Supply and Sewage Disposal.** No private or semi-private water supply may be located upon any lot in the Development. No septic tank, absorption field, or other similar method of sewage disposal shall be located or constructed on any lot. All lots shall use Highland Utilities or its assigns as its source and means for water and sewer purposes.
20. **Vehicle Parking.** No vehicle of more than 3/4 ton hauling capacity shall be parked on any homestead except while making a delivery or pickup. No car, boat, truck, motorhome or trailer that is not in operational condition and bearing the current year's license plate shall be permitted to remain on any homestead unless kept within a garage. No vehicle of any kind shall park on any road in this subdivision for more than twenty-four (24) hours.
21. **Landscaping.** The lot owner shall landscape the lot within sixty (60) days following completion of a house thereon, weather permitting.
22. **Maintenance of Lots and Improvements.** Each lot owner shall at all times maintain the lot and any improvements thereon to prevent the same from becoming unsightly by removing all debris, rubbish, dead trees, and other materials or conditions that reasonably tend to detract from or diminish the aesthetic appearance of the subdivision, and by keeping the exterior of all improvements in a good state of repair. No lots shall be used or maintained as a dumping ground for rubbish, garbage or other waste, and same shall not be kept, except in sanitary containers out of view from street except on days of collection. There shall be no use of exterior or outside incinerators or burners for the burning of trash. All lots, whether improved or not, shall be mowed by the lot owners or their designated representatives at least twice during each of the months of April through September.
23. **Nuisances.** No noxious or offensive activity shall be carried out or allowed to be carried out on any lot, nor shall anything be done or allowed to be done thereon which may become or be an annoyance or nuisance to the residents of the Development.

24. **Driveways.** Residential driveways shall be constructed of portland cement concrete, paver brick or asphalt. Pavement shall be a minimum of four (4) inches thick excluding subbase material. Paver brick design, material and color shall be approved by Architectural and Environmental Control Committee.
25. **Swimming Pools.** No swimming pools where the water level is either partially or completely above ground level shall be permitted. Any in-ground swimming pool shall be properly fenced so as to protect the safety of others. Prior to erection, such fence shall be approved by the Committee.
26. **Crawl Space and Foundation Drains.** No crawl spaces, eaves troughs, gutters, downspouts, or foundation drains shall be constructed so as to discharge water onto a street. No discharge of water, other than a sewer discharge, shall be made into the sanitary sewer system of the Development; any violation will result in disconnection from the sanitary and water systems within the development.
27. **Exterior Antennas and Satellite Dishes.** No television or radio antennas, satellite dishes or similar devices for television, radio and/or telephone reception or transmission may be erected by any Lot Owner on the exterior of a residential dwelling structure in the Development. However, inside attic antennas and cable service are acceptable.
28. **Gazebos.** Free standing gazebos are permitted if design and location is approved by the Architectural Committee.
29. **Mail Boxes.** Size, location, height and composition of every mailbox shall be approved by the Committee prior to installation and shall conform to specifications set forth by the United States Postal Service and/or Postmaster General. Metal stands or supports shall not be permitted or approved.
30. **Retaining Walls.** Approval of the Committee shall be required prior to installation of any retaining wall. Retaining walls which divert ground water onto adjoining properties or which otherwise substantially change the existing drainage pattern are not permitted.
31. **Play Equipment.** Children's play equipment, including but not limited to sandboxes, temporary swimming pools having a depth of less than twenty-four (24) inches, swing and slide sets, playhouses and tents shall be permitted without prior approval of the Committee, provided, however, that such equipment shall not be more than eight (8) feet high, shall be in good repair (including paint) and every reasonable effort shall have been made to screen or shield such equipment from view. With respect to equipment higher than eight (8) feet, prior approval by the Committee of the design, location, color, material and use shall be required.
32. **Clothes Lines.** Collapsible and removable clothes lines will be permitted by the Committee, but permanent clothes lines will not be approved by the Committee.
33. **Garbage and Other Refuse.** No Owner of a lot in the Development shall burn or permit the burning out of doors of leaves, garbage or other refuse, nor shall any Owner accumulate or permit the accumulation of out of doors of such refuse on his lot except as may be permitted in Paragraph 36, below. All residential dwelling structures built in the Development shall be equipped with a suitable garbage can or container.
34. **Trash Receptacles.** Every outdoor can or container for ashes, trash, rubbish or garbage shall be so placed and kept as not to be visible from any street within the Development, except at the times when refuse collections are being made. Every such can or container shall be secured so as to prevent entry by insects and animals.

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35. **Ditches and Swales.** It shall be the duty of every Owner of every Lot in the Development on which any part of an open storm drainage ditch or swale is situated to keep such portion thereof as may be situated upon his Lot continuously unobstructed and in good repair, and to provide for the installation of such culverts upon said Lot as may be reasonable necessary to accomplish the purposes of this subsection.
36. **Rules Governing Building on Several Contiguous Lots Having One Owner.** Whenever two or more contiguous Lots in the Development shall be owned by the same person, and such Owner shall desire to use two or more of the said Lots as a site for a single-dwelling residential structure, such Lot Owner shall apply in writing to the Committee for permission to so use said Lots. If permission for such a use shall be granted, the Lots constituting the site for such single-dwelling house shall be treated as a single lot for the purpose of applying these Restrictions to said lots, so long as the Lots remain improved with a one-single dwelling residential structure. However, no such combination of Lots shall, by itself, reduce any member's vote with the Association (i.e., each Owner will still have on vote for each Lot owned).
37. **Association's Right to Perform Certain Maintenance.** In the event that any Owner of a Lot in the Development shall fail to maintain his Lot and any improvements situated thereon in accordance with the provision of these Restrictions, the Association shall have the right, but not the obligation, by and through its agents and employees or contractors, to enter upon said Lot and repair, mow, clean or perform such other acts as may be reasonably necessary to make such Lot and improvements situated thereon, if any, conform to the requirements of these Restrictions.
38. **Blanket Easement.** Each lot shall henceforth be encumbered by a blanket temporary easement for the purpose of installation, maintenance and upkeep of the drainageways and sub-surface drains of the drive, with this blanket temporary easement being supplementary to the easements depicted on the plat of Crystal Springs - Section One.
39. **Street Address.** The designation of a street address for any dwelling, including location, style, color and material shall be approved by the Committee.
40. **Enforcement.** Any owner of any lot or lots in this subdivision may initiate any proceeding at law or equity against any person or persons violating or attempting to violate any covenant herein. The successful party to any such action shall recover attorneys fees and costs incurred in such action. A violation of any restriction herein will not result in reversion or forfeiture of title.
- If any owner of a lot in this subdivision shall fail to maintain his lot and/or any improvements situated thereon, or to keep sight distances clear, or to construct and/or maintain sidewalks in accordance with these restrictive covenants, the Committee shall have the right, but not the obligation, by and through its agents and employees or contractors, to enter upon said lot and repair, mow, clean, or perform such other acts as may reasonably necessary to make said lot, and/or any improvements situated thereon, conform to the requirements of these restrictions. The cost thereof to the Committee shall be collected in any reasonable manner from the owner. Neither the Committee nor any of its agents, employees, or contractors shall be liable for any damage that may result from any maintenance or other work performed hereunder. Any fine so assessed against any lot, together with interest and other charges or costs as hereinafter provided, shall become and remain a lien upon that lot subordinate only to the lien of a first mortgage until paid in full, and shall also be a

