

EXHIBIT ATRACT 1

Beginning at a stone corner to the 8.89 acre tract conveyed to Margaret M. Bate by deed dated March 30, 1937, of record at Deed Book 1657 at Page 13, in the office of the Jefferson County Clerk; thence with the northeasterly line of said 8.85 acre tract North 57 degrees West, 328 feet to a stake corner to a lot conveyed by Olga Horner by deed dated February 25, 1938, of record at Deed Book 1664 at Page 542, in the office aforesaid; thence southwardly with the line of said lot 160 feet to a stake corner to same, said stake being North 57 degrees West, 285 feet from the southeastwardly line of the 8.89 acre tract; thence South 57 degrees East, 285 ½ feet to an iron pipe in the aforesaid southeastwardly line; thence with said line North 47 degrees 35 minutes East, 167 3/10 feet to the beginning. Excepting therefrom so much of the above-described property as was conveyed to Alvin O. Sands and wife by deed of record at Deed Book 2535 at Page 1, and except therefrom so much as was conveyed to the Commonwealth of Kentucky by deed of record at Deed Book 4162 at Page 462, in the office aforesaid.

Being the same property acquired by Michael R. Effinger, LLC, by deed dated September 21, 2001, of record at Deed Book 7150 at Page 274, in the office of the Jefferson County Clerk.

The aforesaid Tract 1 being more particularly described as follows, based upon a survey prepared by Morris A. Talbott, Registered Land Surveyor #2421, dated September 16, 2001:

Being a tract of land located in the City of Lyndon, Kentucky on the north side of New LaGrange Road, on the east side of Powerhouse Lane and more particularly described as follows:

Beginning on a one-half inch re-bar set this survey in the north right-of-way line of New LaGrange Road (KY Highway 146) as recorded in Deed Book 4162, Page 462, said re-bar being in the east line of a 25 foot right of way or easement for ingress and egress as recorded in Deed Book 1664, Page 542; thence, with the east line of said easement and with the east line of the Andrew and Linda Ernsperger property as recorded in Deed Book 7249, Page 342, North 57 degrees 22 minutes 14 seconds West, 166.55 feet to a one-half inch re-bar (set), said re-bar being the southeast corner of The Wanetta McRoy, et al, property as recorded in Deed Book 3594, Page 334; thence, with the south line of McRoy, North 32 degrees, 38 minutes, 24 seconds West, 160.06 feet to a one-half inch re-bar (set) in the west line of Lyndon Crossings Apartments, LLC as recorded in Deed Book 7125, Page 671, said re-bar also being N 32 degrees, 56 minutes, 28 seconds East, 3.46 feet from a one-half inch re-bar (found), without identification cap; thence, with the west line of Lyndon Crossings Apartments, LLC, South 57 degrees, 22 minutes, 14 seconds East, 209.51 feet to a one-half inch re-bar (set) in the aforesaid North right of way of New LaGrange Road, said re-bar being South 61 degrees, 38 minutes, 46 seconds West, 2.49 feet from a

one-half inch re-bar (found) with cap stamped "KRAUS 2613"; thence, with the North line of New LaGrange Road, South 47 degrees, 39 minutes, 42 seconds West, 165.74 feet to the point of beginning.

### TRACT 2

Beginning at a stake in the northeastwardly line of the tract of land conveyed to Georgia Anda Davis by deed recorded at Deed Book 2519 at Page 107, in the office of the Jefferson County Clerk, at a point 267.43 feet North 57 degrees West from the southeast corner of the 8.89 acre tract conveyed to Margaret M. Bate at Deed Book 1657 at Page 13, in the office aforesaid; thence with said line North 57 degrees West 66 feet; thence South 33 degrees West, 160 feet to the northeastwardly line of the easement described at Deed Book 1664 at Page 542, in the office aforesaid; thence with said line of said easement South 57 degrees East 66 feet; thence North 33 degrees East 160 feet to the point of beginning, together with the right to use with others the roadways for ingress and egress to said property.

Being the same property acquired by Michael R. Effinger, LLC, by deed dated September 21, 2001, of record at Deed Book 1730 at Page 294, in the office of the Jefferson County Clerk.

The aforesaid Tract 2 being more particularly described as follows, based upon a survey prepared by Morris A. Talbott, Registered Land Surveyor #2421, dated September 16, 2001:

Being a tract of land located in the City of Lyndon, Kentucky on the north side of New LaGrange Road, on the east side of Powerhouse Lane and more particularly described as follows:

Beginning on a one-half inch re-bar (set) in the east line of a 25 foot right of way or easement for ingress and egress as recorded in Deed Book 1664, Page 542, said re-bar being the northeast corner of the Andrew and Linda Ernsperger as recorded in Deed book 7249, Page 342, said re-bar also being in the southline of a tract of land conveyed to Michael Effinger, LLC as recorded in Deed Book 7453, Page 965, (Tract 2); thence, with the south line of Effinger, North 32 degrees, 38 minutes, 24 seconds East, 160.06 feet to a one-half inch re-bar (set) in the west line of Lyndon Crossings Apartments, LLC, as recorded in Deed Book 7125, Page 671; thence, with Lyndon Crossings Apartments, LLC, South 57 degrees, 22 minutes, 14 seconds East, 66.00 feet to a one-half inch re-bar (set) in the northline of a tract of land conveyed to Canfield-Cox, LLC, as recorded in Deed Book 7178, Page 233; thence, with the line of Canfield-Cox, LLC, South 32 degrees, 38 minutes, 24 seconds West, 160.06 feet to a one-half inch re-bar (set) in the aforesaid east line of the 25 foot easement for ingress and egress and in the east line of the Ernsperger property, aforesaid; thence, with the easement line and with the line Ernsperger, North 57 degrees, 22 minutes, 14 seconds West, 66.00 feet to the point of beginning

TRACT 3

Beginning at a pipe in the northeast line of an 8.89 acre tract conveyed to Margaret M. Bate by deed dated March 30, 1937, of record in Deed Book 1657 at Page 13, in the office of the Jefferson County Clerk, located North 57 degrees West, 333.43 feet from the southeast corner of the tract conveyed to Alice Sizemore, etc., by deed dated August 19, 1939 of record in Deed Book 1719 at Page 175, in the Clerk's office aforesaid; running thence with said line, North 57 degrees West, 57.67 feet to a pipe; running thence South 33 degrees West, 309.42 feet to a line of the tract conveyed to William Dohram, etc., by deed of record in Deed Book 1926 at Page 199, in the Clerk's office aforesaid; thence with said line South 55 degrees 03 minutes East, 57.70 feet; thence North 33 degrees East, 311.38 feet to the point of beginning.

The aforesaid Tract 3 being more particularly described as follows, based upon a survey prepared by Morris A. Talbott, Registered Land Surveyor #2421, dated September 16, 2001:

Being a tract of land located in the City of Lyndon, Kentucky, on the north side of New LaGrange Road, on the east side of Powerhouse lane and more particularly described as follows:

Being a tract of land located in the city of Lyndon, Kentucky, on the north side of New LaGrange Road, on the east side of Powerhouse lane and more particularly described as follows:

Beginning on a one-half inch re-bar (set) in the east line of Cunningham properties, LLC as recorded in Deed Book 7279, Page 102, said re-bar also being at the northwest corner of the Andrew Ernsperger property as recorded in Deed Book 7249, Page 342; thence, with the east line of Cunningham Properties, LLC, North 55 degrees, 23 minutes, 17 seconds West, 57.77 feet to a three-fourth inch iron pipe (found), without identification cap, said pipe being the southwest corner of the Dudley K. Haines property as recorded in Deed Book 6640, Page 553; thence, with the south line of Haines and with the south line of another tract of land conveyed to Michael Effinger, LLC, as recorded in Deed Book 7453, Page 965 (Tract I), North 32 degrees, 39 minutes, 43 seconds East, 309.35 feet (passing an existing one inch iron pipe at 124.38 feet and passing a one-half inch re-bar (set) marking the east line of an existing 25 foot right of way or easement for ingress and egress at 127.45 feet) to a one-half inch re-bar (set) in the west line of Lyndon Crossings Apartments, LLC, as recorded in Deed Book 7125, Page 671; thence, with the line of Lyndon Crossings Apartments, LLC, South 57 degrees, 22 minutes, 14 seconds East, 57.62 feet to a one inch iron rod (found, said rod being the northeast corner of a tract of land conveyed to Harold McCray as recorded in Deed Book 3594, Page 334; thence, with the northline of McCray, South 32 degrees, 38 minutes, 24 seconds West, passing a one-half inch re-bar set in the east line of aforesaid 25 foot easement for ingress and egress and the northeast corner of the aforesaid Ernsperger tract at 160.06 feet, in all, 311.35 feet to the point of beginning.

TRACT 4

A lot of land on the Louisville and Nashville Railroad right-of-way and a private road running northwardly from Violet Avenue and the old Louisville and Interurban Railway right-of-way, more particularly described as follows: Beginning at a stake in the southeast line of the Louisville and Nashville Railroad right-of-way, at its intersection with the northeast line of the tract conveyed to Margaret M. Bate by deed dated March 30, 1937, of record in Deed Book 1657 at Page 13, in the office of the Jefferson County Clerk; running thence South 57 degrees East, 91.67 feet to a pipe, corner to Levi J. Johns, which is North 57 degrees West, 391.10 feet from a stone at the southeast corner of said Bate tract; running thence South 33 degrees West, 182 feet more or less to the most easterly corner of tract conveyed to Airzzie W. Green, Jr. and wife, by deed of correction dated December 10, 1959, of record in Deed Book 3608 at Page 268, in the Clerk's office aforesaid; thence with the northeasterly line of the aforesaid Airzzie W. Green, Jr. tract, North 51 degrees West, 75 feet; thence with the northwesterly line of said Airzzie W. Green, Jr. tract, South 33 degrees West, 124.87 feet to a point in the southwest line of tract conveyed to first party by deed dated June 10, 1949, of record in Deed Book 2495 at Page 359, in the Clerk's office aforesaid; thence with said southwest line, North 55 degrees 03 minutes West, 230.33 feet to a stake in the Louisville and Nashville Railroad right-of-way; thence with said right-of-way, North 68 degrees 25 minutes East, 369.02 feet to the point of beginning; but subject to so much as lies within a roadway as described in Deed Book 1682 at Page 400 and Deed Book 1664 at Page 542, both in the Clerk's office aforesaid, but together with all rights to all roadways leading from said property to Grant Avenue.

Tract 3 and Tract 4 being the same property acquired by Michael R. Effinger, LLC, by deed dated May 25, 2000, of record at Deed Book 7453 at Page 965, in the office of the Jefferson County Clerk.

The aforesaid Tract 4 being more particularly described as follows, based upon a survey prepared by Morris A. Talbott, Registered Land Surveyor #2421, dated September 16, 2001:

Being a tract of and located in the city of Lyndon, Kentucky, north side of New LaGrange Road, on the East side of Powerhouse Lane and more particularly described as follows:

Beginning on a three-fourth inch iron pipe (found) in the southline of CSX Railroad at the northwest corner of The Lyndon Crossings Apartments, LLC property as recorded in Deed Book 7125, Page 671; thence, with the west line of Lyndon Crossings Apartments, LLC, South 57 degrees, 22 minutes, 14 seconds East, 88.58 feet to a one-inch iron rod (found) at the northeast corner of another tract of land conveyed to Michael R. Effinger, LLC as recorded in Deed Book 7453, Page 965 (Tract 2), thence, with the north line of the Effinger tract, South 32 degrees, 39 minutes, 44 seconds West, 181.90 feet (passing the eastline of 25 foot right of way or easement for ingress and egress as recorded in Deed Book 1664, Page 542 at 160.06 feet) to a one-half inch re-bar (set), said re-bar being the southeast corner of

the Dudley K. Haines property as recorded in Deed book 6640, Page 553, said re-bar also being North 32 degrees, 38 minutes, 55 seconds E, 3.07 feet from a one inch iron pipe (found); thence, with the eastline of Haines, North 57 degrees, 21 minutes, 36 seconds West, 75.00 feet to a one-half inch re-bar (set); thence, with the northline of the Haines property, South 32 degrees, 38 minutes, 24 seconds West, 124.87 feet to a one-half inch re-bar set) in the eastline of a tract of land conveyed to Cunningham Properties, LLC, as recorded in Deed Book 7279, Page 102; thence, with the eastline of Cunningham, North 55 degrees, 23 minutes, 17 seconds West, 229.01 feet to a one-half inch iron rod in the aforesaid south line of CSX Railroad; thence, with the southline of CSX, North 68 degrees, 25 minutes, 00 seconds East, 368.39 feet to the point of beginning.

The aforesaid four (4) tracts as consolidated are described as follows:

Beginning on a one-half inch re-bar (set) in the North right of way line of New LaGrange Road (KY Highway 146), said re-bar being the southwest corner of Lyndon Crossings Apartments, LLC as recorded in Deed Book 7125, Page 671, said re-bar also being South 61 degrees, 38 minutes, 46 seconds West, 2.49 feet from a one-half inch re-bar with cap stamped "KRAUS 2613" (found); thence, with the said North right of way line, South 47 degrees, 39 minutes, 42 seconds West, 165.74 feet to a one-half inch re-bar (set); thence, continuing with the said right of way line and with the Andrew and Linda Ernsperger property as recorded in Deed Book 7249, Page 342 and with the East line of a 25 foot right of way or easement for ingress and egress as recorded in Deed Book 1664, Page 542 and later referred to as a 60 foot and 65 foot right of way or easement in Deed Book 1682, Page 400, North 57 degrees, 22 minutes, 14 seconds West, 232.55 feet to a one-half inch re-bar (set); thence, crossing the aforesaid 25 feet easement for ingress and egress and with Ernspergers North line, South 32 degrees, 38 minutes, 24 seconds West, 151.29 feet to a one-half inch re-bar in the east line of Cunningham Properties, LLC; thence, with Cunningham Properties, North 55 degrees, 23 minutes, 17 seconds West, 57.77 feet to a three-fourth inch iron pipe, without identification cap (found), said pipe being the southeast corner of Dudley K. Haines as recorded in Deed Book 6640, Page 553; thence, with the south lines of Haines, North 32 degrees, 39 minutes, 42 seconds East (passing through a one inch iron pipe without identification cap (found) at 124.38 feet) 127.45 feet to a one-half inch re-bar (set); thence, with Haines East property line, North 57 degrees, 21 minutes, 36 seconds West, 75.00 feet to a one-half inch re-bar (set); thence, with the North line of Haines, South 32 degrees, 38 minutes, 24 seconds West, 124.87 feet to a one-half inch re-bar (set) in the aforesaid East line of Cunningham Properties, LLC; thence, with said East line, North 55 degrees, 23 minutes, 17 seconds West, 229.01 feet to a one-half inch re-bar (set) in the south line of CSX Railroad; thence, with the south line of CSX, North 68 degrees, 25 minutes, 00 seconds East, 368.39 feet to a three fourth inch iron pipe (found), said pipe being the northwest corner of Lyndon Crossings Apartments, LLC; thence, with the west line of Lyndon Crossings, South 57 degrees 22 minutes, 14 seconds East, 421.71 feet to the point of beginning.

DB 07905 0920

**EXHIBIT "B"**

**THE VILLAGE OF WHITE OAKS**

Address	Unit No.	Unit Type	Level	Unit Location	Unit Floor Area	% of Common Area
1101	Bldg. A, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1200 sq. ft.	2.5%
1101	Bldg. A, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1101	Bldg. A, #103	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1101	Bldg. A, #104	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1200 sq. ft.	2.5%
1101	Bldg. A, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1200 sq. ft.	2.5%
1101	Bldg. A, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1101	Bldg. A, #203	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1101	Bldg. A, #204	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1200 sq. ft.	2.5%
1103	Bldg. B, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1200 sq. ft.	2.5%
1103	Bldg. B, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1103	Bldg. B, #103	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1103	Bldg. B, #104	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1200 sq. ft.	2.5%
1103	Bldg. B, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1200 sq. ft.	2.5%
1103	Bldg. B, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1103	Bldg. B, #203	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1103	Bldg. B, #204	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1200 sq. ft.	2.5%
1105	Bldg. C, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1200 sq. ft.	2.5%
1105	Bldg. C, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1105	Bldg. C, #103	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1105	Bldg. C, #104	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1200 sq. ft.	2.5%

Address	Unit No.	Unit Type	Level	Unit Location	Unit Floor Area	% of Common Area
1105	Bldg. C, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1200 sq. ft.	2.5%
1105	Bldg. C, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1105	Bldg. C, #203	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1105	Bldg. C, #204	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1200 sq. ft.	2.5%
1107	Bldg. C, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Front	1200 sq. ft.	2.5%
1107	Bldg. C, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Rear	1200 sq. ft.	2.5%
1107	Bldg. C, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Front	1200 sq. ft.	2.5%
1107	Bldg. C, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Rear	1200 sq. ft.	2.5%
1122	Bldg. D, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1200 sq. ft.	2.5%
1122	Bldg. D, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1122	Bldg. D, #103	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1122	Bldg. D, #104	2BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1200 sq. ft.	2.5%
1122	Bldg. D, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1200 sq. ft.	2.5%
1122	Bldg. D, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1200 sq. ft.	2.5%
1122	Bldg. D, #203	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1200 sq. ft.	2.5%
1122	Bldg. D, #204	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1200 sq. ft.	2.5%
1124	Bldg. D, #101	2BR, 2 Ba.	1 <sup>st</sup> Floor	Front	1200 sq. ft.	2.5%
1124	Bldg. D, #102	2BR, 2 Ba.	1 <sup>st</sup> Floor	Rear	1200 sq. ft.	2.5%
1124	Bldg. D, #201	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Front	1200 sq. ft.	2.5%
1124	Bldg. D, #202	2BR, 2 Ba.	2 <sup>nd</sup> Floor	Rear	1200 sq. ft.	2.5%

Unit Location is given from the point of view of the person facing the front of the building.

For the purpose of making assessments, or for any other legal purpose, the Board may reasonably round off the percentage of common interest for each Unit.

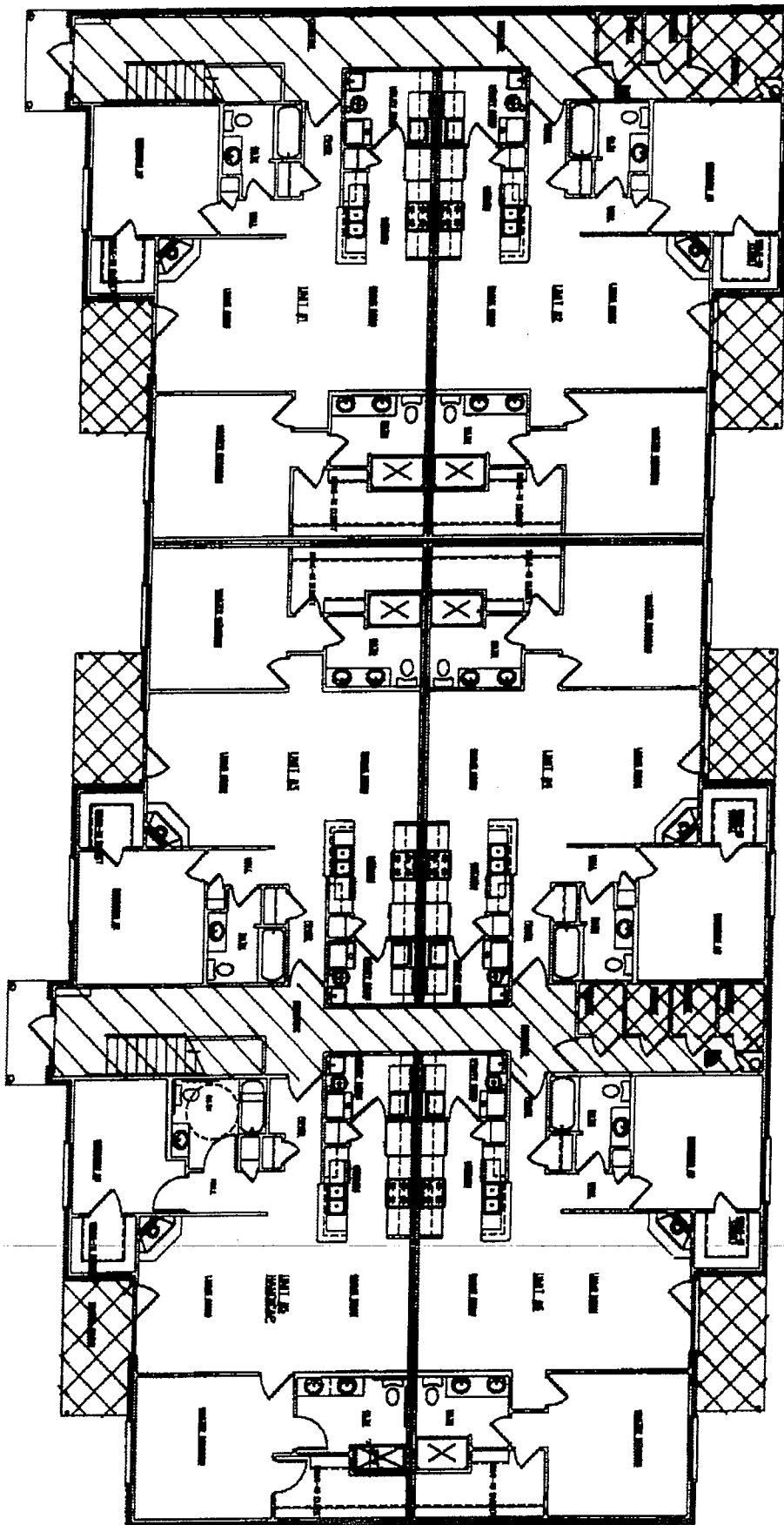
00 07905 10922

**EXHIBIT "C"**

**THE VILLAGE OF WHITE OAKS**

The Common Areas (general common area) of the building include the building itself, the stairs and the halls. The real estate in the project, including the roads and the parking lot is also part of the common area.



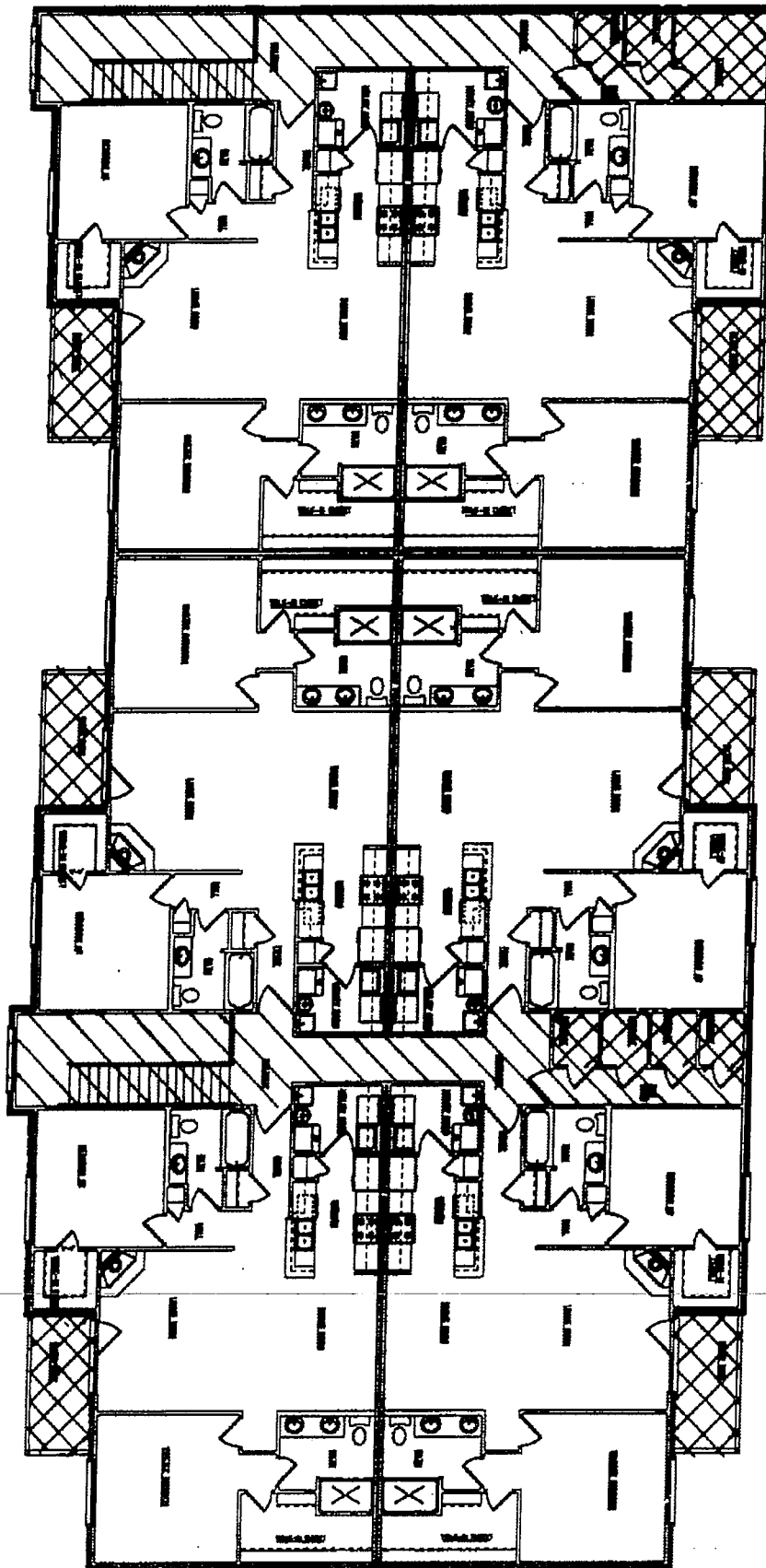


COMMON AREA  
LIMITED COMMON AREA

1st. FLOOR PLAN

EXHIBIT "C"

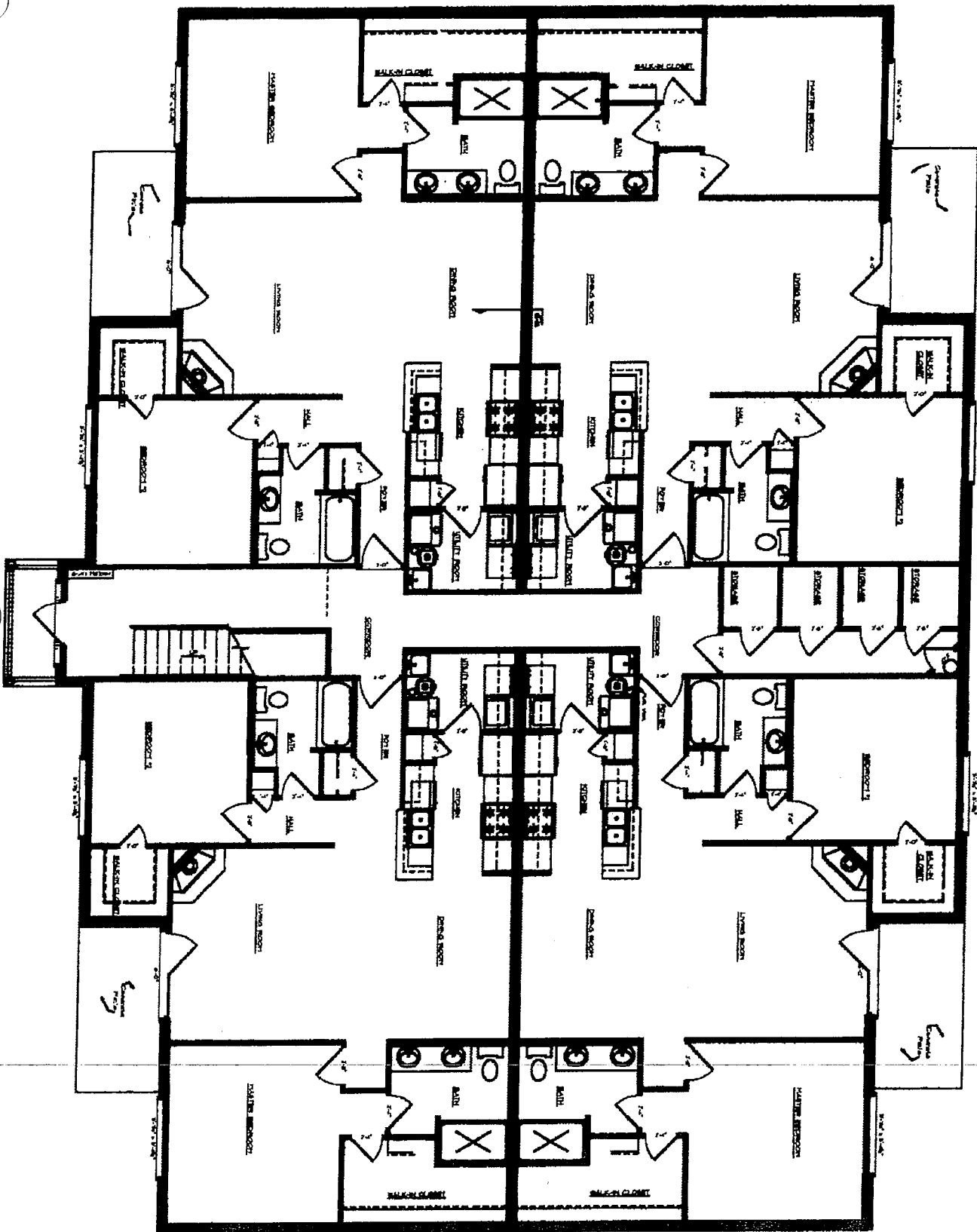
DB 07906PG0924



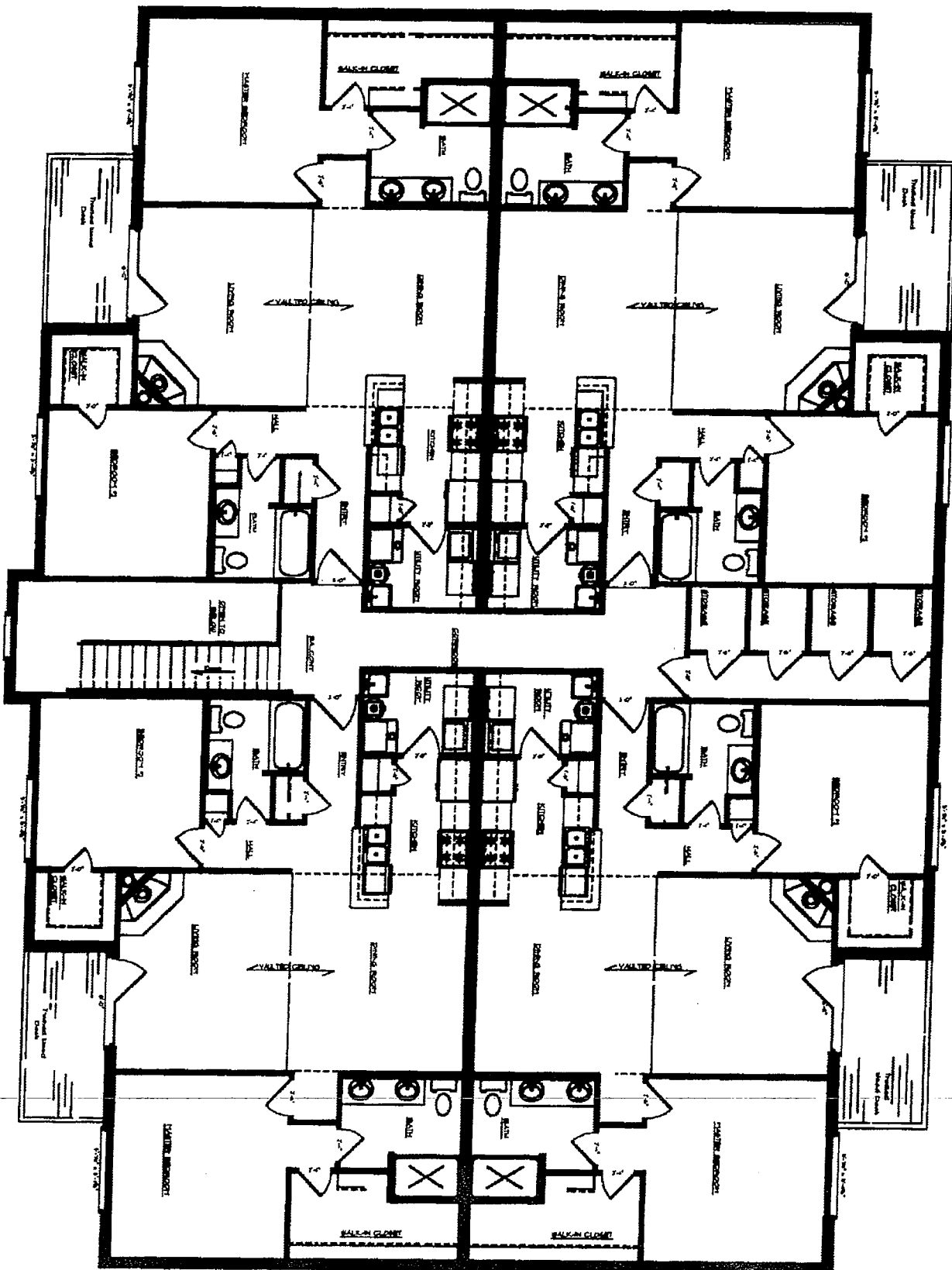
COMMON AREA  
LIMITED COMMON AREA

2nd FLOOR PLAN

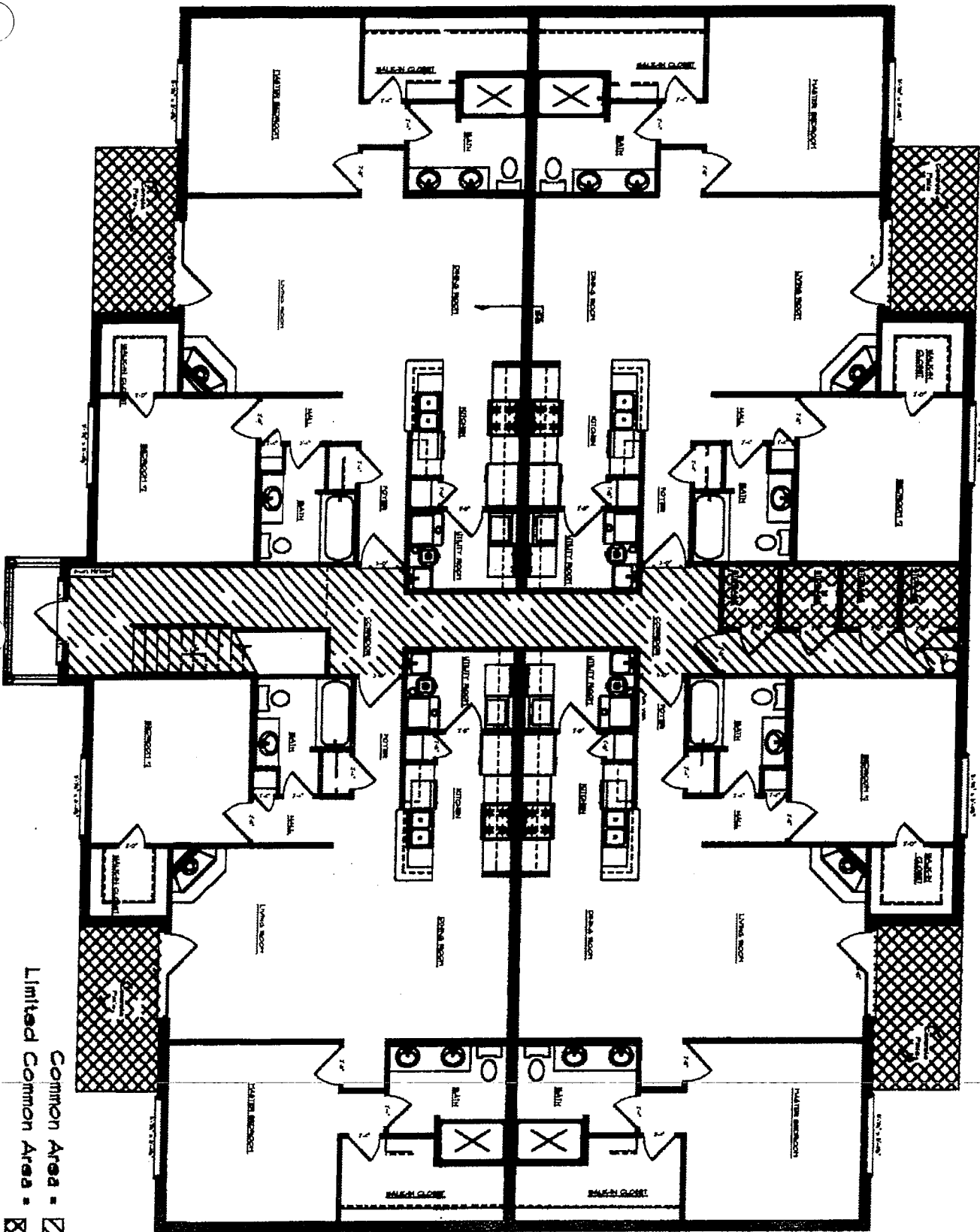
## 1st. FLOOR PLAN



SECOND FLOOR PLAN



1st. FLOOR PLAN



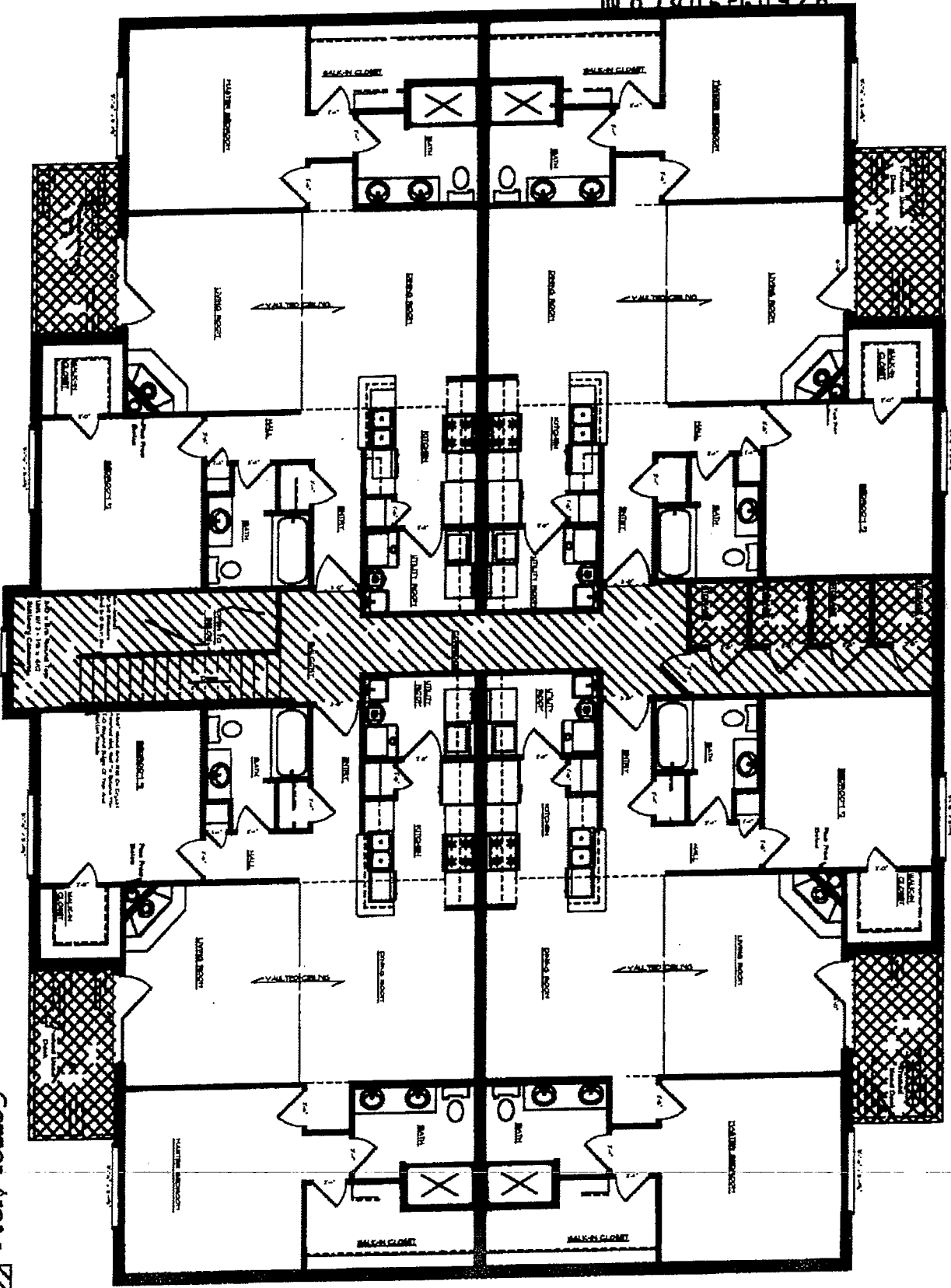
Common Area =

Limited Common Area =

EXHIBIT "D"

00 0 7 0 0 6 P G 0 9 2 8

SECOND FLOOR PLAN



Common Area =  
Limited Common Area =

EXHIBIT "E"THE VILLAGE OF WHITE OAKS

Address & Unit No.	Unit Floor Area	% of Common Area
1101, Bldg. A, # 101	1200 sq. ft.	2.5%
1101, Bldg. A, # 102	1200 sq. ft.	2.5%
1101, Bldg. A, # 103	1200 sq. ft.	2.5%
1101, Bldg. A, # 104	1200 sq. ft.	2.5%
1101, Bldg. A, # 201	1200 sq. ft.	2.5%
1101, Bldg. A, # 202	1200 sq. ft.	2.5%
1101, Bldg. A, # 203	1200 sq. ft.	2.5%
1101, Bldg. A, # 204	1200 sq. ft.	2.5%
1103, Bldg. B, # 101	1200 sq. ft.	2.5%
1103, Bldg. B, # 102	1200 sq. ft.	2.5%
1103, Bldg. B, # 103	1200 sq. ft.	2.5%
1103, Bldg. B, # 104	1200 sq. ft.	2.5%
1103, Bldg. B, # 201	1200 sq. ft.	2.5%
1103, Bldg. B, # 202	1200 sq. ft.	2.5%
1103, Bldg. B, # 203	1200 sq. ft.	2.5%
1103, Bldg. B, # 204	1200 sq. ft.	2.5%
1105, Bldg. C, # 101	1200 sq. ft.	2.5%
1105, Bldg. C, # 102	1200 sq. ft.	2.5%
1105, Bldg. C, # 103	1200 sq. ft.	2.5%
1105, Bldg. C, # 104	1200 sq. ft.	2.5%
1105, Bldg. C, # 201	1200 sq. ft.	2.5%
1105, Bldg. C, # 202	1200 sq. ft.	2.5%

Address & Unit No.	Unit Floor Area	% of Common Area
1105, Bldg. C, # 203	1200 sq. ft.	2.5%
1105, Bldg. C, # 204	1200 sq. ft.	2.5%
1107, Bldg. C, # 101	1200 sq. ft.	2.5%
1107, Bldg. C, # 102	1200 sq. ft.	2.5%
1107, Bldg. C, # 201	1200 sq. ft.	2.5%
1107, Bldg. C, # 202	1200 sq. ft.	2.5%
1122, Bldg. D, # 101	1200 sq. ft.	2.5%
1122, Bldg. D, # 102	1200 sq. ft.	2.5%
1122, Bldg. D, # 103	1200 sq. ft.	2.5%
1122, Bldg. D, # 104	1200 sq. ft.	2.5%
1122, Bldg. D, # 201	1200 sq. ft.	2.5%
1122, Bldg. D, # 202	1200 sq. ft.	2.5%
1122, Bldg. D, # 203	1200 sq. ft.	2.5%
1122, Bldg. D, # 204	1200 sq. ft.	2.5%
1124, Bldg. D, # 101	1200 sq. ft.	2.5%
1124, Bldg. D, # 102	1200 sq. ft.	2.5%
1124, Bldg. D, # 201	1200 sq. ft.	2.5%
1124, Bldg. D, # 202	1200 sq. ft.	2.5%



**SUPPLEMENTAL MASTER DEED  
THE VILLAGE OF WHITE OAKS**

MICHAEL R. EFFINGER, LLC

By instrument recorded in Deed Book 7906, page 885, and by instrument recorded in Deed Book 7958, page 154, and Deed Book 8071, page 387, of the Jefferson County Clerk's Office, Michael R. Effinger, LLC filed a Master Deed; Supplemental Master Deeds and Declaration of Condominium Property Regime for The Village of White Oaks, on which said condominium property regime would be located.

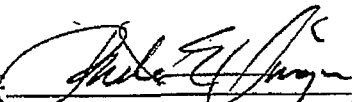
The purpose of this instrument is to amend said Master Deed and Supplemental Master Deeds and to provide in accordance with KRS 381.835 certain required information. The description of the property is more particularly described in the Jefferson County Clerk's Office upon which said condominium property regime shall be located and is set forth in the original Master Deed. The purpose of this Supplemental Master Deed is to amend Exhibit "B" attached to the original and Supplemental Master Deed to amend the percentage of Common Area as set forth in Exhibit "B" attached hereto for The Village of White Oaks Condominium Regime.

In accordance with the Master Deed as heretofore filed, the developer will amend the Master Deed from time to time as construction of buildings in the condominium property regime progresses.

WITNESS the signature of the developer, Michael R. Effinger, Member of Michael R. Effinger, LLC, this 4 day of September, 2003.

DEVELOPER:

MICHAEL R. EFFINGER, LLC,  
a Kentucky limited liability company

By:   
Michael R. Effinger, Member

STATE OF KENTUCKY

COUNTY OF OLDHAM

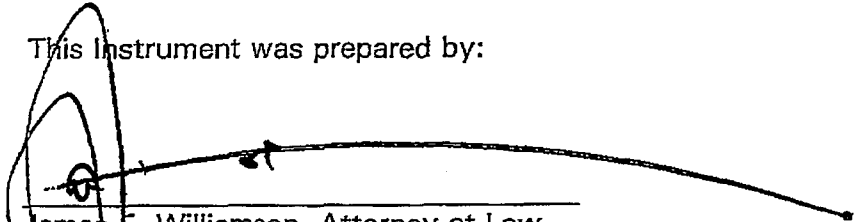
The foregoing instrument was acknowledged and sworn to before me this 4th day of September, 2003, by Michael R. Effinger, Member of Michael R. Effinger, LLC, a Kentucky limited liability company, for and on behalf of Michael R. Effinger, LLC.

08 08235PG0765

My Commission Expires: OCTOBER 15, 2005

Teri J. Taylor  
Notary Public, State of Kentucky at Large

This Instrument was prepared by:



James F. Williamson, Attorney at Law  
WILLIAMSON, SIMPSON & THEISS  
101 West Main Street  
LaGrange, Kentucky 40031  
Telephone: (502) 222-9421

EXHIBIT "B"THE VILLAGE OF WHITE OAKS

Unit No.	Unit Type	Level	Unit Location	Unit Floor Area	% of Common Area
101, Bldg. A	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1133.6 sq. ft.	2.50%
102, Bldg. A	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1127.7 sq. ft.	2.48%
103, Bldg. A	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1142.4 sq. ft.	2.53%
104, Bldg. A	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1132.1 sq. ft.	2.50%
201, Bldg. A	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1132.2 sq. ft.	2.50%
202, Bldg. A	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1134.6 sq. ft.	2.51%
203, Bldg. A	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1136.2 sq. ft.	2.50%
204, Bldg. A	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1132.4 sq. ft.	2.50%
101, Bldg. B	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1127.3 sq. ft.	2.49%
102, Bldg. B	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1130.4 sq. ft.	2.50%
103, Bldg. B	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1129.6 sq. ft.	2.50%
104, Bldg. B	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1127.6 sq. ft.	2.49%
201, Bldg. B	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1128.0 sq. ft.	2.49%
202, Bldg. B	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1129.4 sq. ft.	2.49%
203, Bldg. B	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1131.8 sq. ft.	2.50%
204, Bldg. B	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1131.2 sq. ft.	2.50%
101, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Center Front	1129.2 sq. ft.	2.49%
102, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Center Rear	1131.5 sq. ft.	2.50%
103, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1136.5 sq. ft.	2.51%
104, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1134.3 sq. ft.	2.50%
105, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1139.8 sq. ft.	2.52%
106, Bldg. C	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1138.0 sq. ft.	2.52%

Unit No.	Unit Type	Level	Unit Location	Unit Floor Area	% of Common Area
201, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Front Center	1127.3 sq. ft.	2.49%
202, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Rear Center	1128.1 sq. ft.	2.49%
203, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1136.1 sq. ft.	2.51%
204, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1136.4 sq. ft.	2.50%
205, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1139.4 sq. ft.	2.52%
206, Bldg. C	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1142.3 sq. ft.	2.52%
101, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Front	1126.0 sq. ft.	2.49%
102, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Left Rear	1124.0 sq. ft.	2.48%
103, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Center Rear	1131.0 sq. ft.	2.50%
104, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Center Front	1128.0 sq. ft.	2.49%
105, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Front	1138.0 sq. ft.	2.52%
106, Bldg. D	2 BR, 2 Ba.	1 <sup>st</sup> Floor	Right Rear	1133.0 sq. ft.	2.51%
201, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Front	1126.0 sq. ft.	2.49%
202, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Left Rear	1125.0 sq. ft.	2.48%
203, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Center Rear	1125.0 sq. ft.	2.48%
204, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Center Front	1131.0 sq. ft.	2.50%
205, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Front	1137.0 sq. ft.	2.51%
206, Bldg. D	2 BR, 2 Ba.	2 <sup>nd</sup> Floor	Right Rear	1134.0 sq. ft.	2.50%
TOTALS				45283.4 sq. ft.	100.00%

Unit Location is given from the point of view of the person facing the front of the building.

For the purpose of making assessments, or for any other legal purpose, the Board may reasonably round off the percentage of common interest for each Unit.

Recorded In Plat Book

No. 97 Page 38-39

C:\My Files\B090403\WhiteOaksExB090403.wpd

-2-

Document No.: DNE003204470  
 Lodged By: VILLAGE OF WHITE OAKS  
 Recorded On: 09/08/2003 11:46:51  
 Total Fees: 14.00  
 Transfer Tax: .00  
 County Clerk: BOBBIE HOLSCAM-JEFF CO KY.  
 Deputy Clerk: CARMAR