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RESTRICTIVE COVENANTS

We, the undersigned Mainstay, Inc., owners of the real estate shown and described herein, do hereby lay off, plat and subdivide said real estate in accordance with the herein plat.

This subdivision shall be known and designated as BROOKFIELD TOWNHOMES, an addition to the City of Franklin, Johnson County, State of Indiana.

The foregoing covenants are to run with the land and shall be binding on all parties and all persons claiming under them until July 1, 2016, at which time said covenants shall be automatically extended for successive periods of ten (10) years unless by vote of a majority of the then owners of the tracts and townhomes covered by these covenants, it is agreed to change such covenants in whole or in part.

I # 96015568

Invalidation of any one of the foregoing covenants by judgment or court order shall in no way affect any of the other covenants which shall remain in full force and effect.

In order to afford adequate protection to all present and future owners of lots, tracts and townhomes in this subdivision, the undersigned owners hereby adopt and establish the following protective covenants, each and all for the benefit of each and every owner of any lots, tract or townhome in the subdivision, binding all the same, now and hereafter, and their grantees, their heirs and personal representatives, and where applicable, their successors and assigns.

1. Each lot shall be divided into separately designated tracts and each tract shall be conveyed as a separately designated legally described freehold estate, subject to the terms, conditions and provisions in these covenants set forth. The tracts shall be delineated and described as a metes and bounds part of the lot of which it is a part, done at such time as the townhomes are complete enough to establish the relationship of the party wall to the lots perimeter.

2. Lots designated in this plat are hereby reserved for attached single-family residential use and will have erected thereon townhomes which shall share common wall(s) with other similar single-family townhomes on the lot, such common wall(s) comprising a part of the common tract lines between such tracts. Each wall which is built as a part of the original construction of the townhomes upon the lots and connects two dwelling units shall constitute a common wall or party wall, and to the extent not inconsistent with the provisions of these restrictions, the general rules of law regarding common walls or party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto. Hereafter, the terms common wall and party wall shall be used interchangeably.

3. The division wall between any tract described herein and the tract immediately adjoining it shall be a common wall or party wall and the adjoining landowners shall have cross easements in the wall, and the wall shall be used for the joint purposes of the building separated by it.

4. This common wall covenant and the covenants herein contained, shall run with both parcels of land utilizing the common wall, but shall not operate to convey to either party the fee to any part of the land owned or to be acquired by

the other party, the creation of rights to a common wall being the sole purpose hereof.

5. In the event of a dispute or controversy as to any matter within or arising out of these covenants, such dispute or controversy shall be submitted to the arbitration of the homeowners association, and the arbitration of such matters shall be an express condition precedent to any legal or equitable action or proceeding of any nature whatsoever.

6. MAINSTAY, INC., will cause, to be incorporated under the laws of the State of Indiana, a not for profit corporation under the name "Brookfield Townhomes Homeowners Association, Inc.", or a similar name, as such agency for the purpose of ownership and maintenance of all common areas as designated on the recorded plat, and to administer and enforce the recorded covenants, disbursing the assessments and charges imposed and created hereby and hereunder or by and under any other agreement to which the property may at any time be subject, and promoting the health, safety and welfare of the owners of the property, and all parts thereof and that said association shall have the power to establish by-laws, duly recorded in the Office of the Recorder, Johnson County, Indiana, establishing procedures and rules for the efficient execution of these recorded covenants. Each owner of a tract and townhome shall automatically upon becoming an owner be and become a member of the corporation and shall remain a member until such time his ownership ceases.

7. The following restrictions on the use and enjoyment of the lots, tracts, townhomes and common area shall be applicable to Brookfield Townhomes

(a) All townhomes shall be used exclusively for residential purposes. No more than five (5) persons may occupy any townhome as a residence at any one time unless the homeowners association grants express written permission.

(b) No additional buildings shall be erected or located on the Real Estate other than those shown on the plans, without the consent of the homeowners association.

(c) Nothing shall be done or kept in any townhome or in the common area which will cause an increase in the rate of insurance on any building or the contents thereof. No owner shall permit anything to be done or kept in his townhome or in the common area which will result in a cancellation of insurance, or which would be in violation of any law or ordinance or the requirements of any insurance underwriting or rating bureau.

(d) No nuisance shall be permitted and no waste shall be committed to any townhome or common area.

(e) No owner shall cause or permit anything to be hung or displayed on the outside of the windows or placed on the outside walls of any building, and no sign, awning, canopy, shutter, radio or television antenna, satellite dish, or other attachment or thing shall be affixed to or placed upon the exterior walls or roofs or any other parts of any building without the prior consent of the homeowners association.

(f) No animals, livestock or poultry of any kind shall be raised, bred or kept in any townhome, tract, or common area or on the property, except that a maximum of two (2) combined pet dogs or cats, each weighing no more than seventy-five (75) pounds may be kept in a townhome, provided that such pets are not kept, bred or maintained for any commercial purpose, and do not create a nuisance. An owner shall be fully liable for any injury or damage to persons or property including the common area, caused by his pet. The homeowners association may adopt such rules and regulations regarding pets as it may deem necessary from time to time. Any pet which, in the judgment of the homeowners association, is causing or creating a nuisance or unreasonable disturbance or noise, shall be permanently removed from the property within ten (10) days after written notice from the homeowners association to the respective

owner to do so. No pets shall be chained or tethered outside the townhome and must be attended on a leash at all times when outside the townhome.

(g) Nothing shall be done or permitted in any townhome which will impair the structural integrity of any building or which would structurally change any building or which would affect the exterior appearance of the building. No townhome shall be used in any unlawful manner or in any manner which might cause injury to the reputation of Brookfield Townhomes or which might be a nuisance, annoyance, inconvenience or damaging to other owners and occupants of townhomes or neighboring property, including without limiting the generality of the foregoing, noise by the use of any musical instruments, radio, television, loud speakers, electrical equipment, amplifiers or other equipment or machines or loud persons.

(h) No clothes, sheets, blankets, rugs, laundry or other things shall be hung out or exposed on, or so as to be visible from, any part of the common area. The common area shall be kept free and clear of rubbish, debris and other unsightly materials.

(i) No industry, trade, or other commercial or religious activity, educational or otherwise, designed for profit, altruism or otherwise, shall be conducted, practiced or permitted on the property; provided, however, that home professional pursuits without employees, public visits or nonresidential storage, mail or other use of a townhome shall be permissible.

(j) No "For Sale", "For Rent" or "For Lease" signs, or other signs, or other window advertising display shall be maintained or permitted on any part of the property or any townhome without the prior written consent of the homeowners association, provided, however, that the right is reserved by Mainstay, Inc. and the homeowners association to place or allow to be placed "For Sale", or "For Lease" signs on or about the property in connection with any unsold or unoccupied townhomes.

(k) All owners and members of their families, their guests, or invitees, and all occupants of any townhome or other persons entitled to use the same and to use and enjoy the common area or any part thereof, shall observe and be governed by such rules and regulations as may from time to time be promulgated and issued by the homeowners association governing the operation, use and enjoyment of the townhomes and common areas.

(l) No boats, campers, trailers of any kind, buses, mobile homes, motor homes, trucks (other than 3/4 ton or less pickup trucks), motorcycles, minibikes, mopeds, or any other vehicles of any description other than normal passenger automobiles, shall be permitted, parked or stored anywhere within the property; provided, however, that nothing herein shall prevent the parking or storage of such vehicles completely enclosed within a townhome garage. No repair work shall be done on the property on any vehicles, including passenger automobiles. No disabled or inoperative vehicles shall be permitted, parked or stored outside the townhome garage or on the common area. No more than two (2) vehicles per townhome may be regularly permitted, parked or stored anywhere within the property.

(m) No owner shall be allowed to plant trees, flowers, or other plants, landscape or do any gardening on the exterior of any townhome or common area, except with express permission from the homeowners association, and if such permission is granted such owner shall be obligated to maintain any such trees or landscaping.

(n) No owner shall construct any fence, of any type, any storage building or other building, any above ground pools, hot tubs, or any other structure or object that will change the exterior appearance of the townhome, it being understood that all exterior surfaces and areas are to be uniform and under the exclusive maintenance and control of the homeowners association

(o) All garbage, trash and refuse shall be deposited only in covered sanitary containers or dumpsters placed by the homeowners association on the common area. Garbage, trash and refuse shall be placed in sealed disposable plastic bags or other containers approved by the homeowners association and deposited in the appropriate sanitary containers. No open fires shall be permitted on any part of the property other than fires in charcoal grills or other similar devices located within the townhome.

(p) Common area shall be used only for the purposes for which it is designed and intended, and shall be used subject to the rules and regulations from time to time adopted by the homeowners association

(q) No owner may rent or lease his townhome for transient or hotel purposes.

(r) Any owner who leases a townhome shall lease the entire townhome and shall have a written lease which shall provide that the lease is subject to the provisions of these Restrictive Covenants, the By-Laws and the Rules and Regulations as adopted by the homeowners association and any failure of the Lessee to comply with the terms of such documents shall be a default under the lease.

8. All exteriors of the townhomes including, but not limited to the roofs, exterior walls, windows, exterior doors, porches, porch railing, patios, exterior brick, exterior siding, exterior surface of garage doors, driveways, sidewalks, fences, yards (front and rear), shrubs, trees, and other landscaping shall be maintained, repaired and replaced by the Corporation with the expense therefor to be part of the common Expenses and nothing shall be done to modify, change or alter the appearance of the above without the written consent of the homeowners association.

The Corporation shall have a permanent and irrevocable easement from and for each townhome to effect the maintenance, repair and replacement of the exterior items, as described above, of each townhome.

9. No owners shall make any change, alteration, addition or improvement to the exteriors of any townhome nor in any manner alter the exterior appearance of a townhome without the express written consent of the homeowners association.
10. Each owner shall, at the owner's expense, be responsible for the maintenance, repair, and replacement within the owner's townhome. Each

owner shall repair any defect occurring in the owner's townhome, which if not repaired, might adversely affect any other townhome or common area or which might alter the exterior appearance of the owner's or any other townhome.

11. The homeowners association may adopt rules and regulations concerning maintenance repairs, replacements, changes, alterations, improvements, appearance, and use of the exteriors of townhomes and may amend and modify same from time to time.

The homeowners association may adopt rules and regulations concerning maintenance, repairs, replacements, changes, alterations, improvements, appearance, and use of the common area and may amend and modify same from time to time.

12. Real estate taxes are to be separately assessed and taxed to each townhome. In the event that for any year real estate taxes are not separately assessed and taxed to each townhome, but are assessed and taxed on the property (or the property and any other portions of the real estate) as a whole, then each owner shall pay his proportionate share of such taxes to the extent attributable to the property in accordance with his respective percentage interest or, at the discretion of the homeowners association, such taxes may be paid by the homeowners association and treated as a common expense. Real estate taxes for common area, if any, shall be treated and paid by the homeowners association as a common expense.

13. Each owner shall pay for his own utilities which are separately metered. Utilities which are not separately metered shall be treated as and paid as

part of the common expenses. If such utilities paid as a common expense serve less than all of the townhomes, then the expense of those utilities shall be divided and assessed only to those townhomes served by the utilities.

14. The owners, through the homeowners association, shall purchase a master insurance policy affording fire and extended coverage insurance insuring the property in an amount equal to the full replacement value of all of the building and improvements. If the homeowners association can obtain such coverage for reasonable amounts they shall obtain "all risk" coverage. The homeowners association shall be responsible for reviewing at least annually the amount and type of such insurance and shall purchase such additional insurance as it deems necessary to provide the insurance required above. If deemed advisable by the homeowners association, the homeowners association may cause such full replacement value to be determined by a qualified appraiser. The cost of any such appraisal shall be a common expense. Such insurance coverage shall be for the benefit of each owner, and, if applicable, the mortgagee of each owner upon the following terms and conditions:

All proceeds payable as a result of losses sustained, which are covered by insurance purchased by the homeowners association as herein above set forth, shall be paid to the homeowners association, which shall act as the insurance trustee and hold such proceeds for the benefit of the individual owners and mortgagees. The proceeds shall be used or disbursed by the homeowners association, as appropriate, only in accordance with the provisions of these Restrictive Covenants.

The interest of each damaged owner in the trust fund of insurance proceeds shall be the ratio of the direct damage of each damaged owner to the damages of all owners directly damaged by any event insured under the said master insurance policy.

No owner or any other party shall have priority over any rights of a mortgagee pursuant to its mortgage in the case of distribution to each owner of insurance proceeds for losses to a townhome.

Such master insurance policy, and "all risk" coverage if obtained, shall (to the extent the same are obtainable) contain provisions that the insurer (a) waives its right to subrogation as to any claim against the homeowners association, its Board of Directors, its officers, its agents and employees, owners, their respective agents and guests, and (b) waives any defense based on the invalidity arising from the acts of the insured, and (c) contains an endorsement that such policy shall not be terminated for nonpayment of premiums without at least ten (10) days prior written notice to mortgagees and providing further, if the homeowners association is able to obtain such insurance upon reasonable terms, (i) that the insurer shall not be entitled to contribution against insurance which may be purchased by individual owners as hereinafter permitted, and (ii) that notwithstanding any provision thereof giving the insurer an election to restore damage in lieu of a cash settlement, such option shall not be exercisable in the event the owners do not elect to restore pursuant to these Restrictive Covenants.

The owners, through the homeowners association, shall also purchase a master comprehensive public liability insurance policy in such amount or amounts as the homeowners association shall deem appropriate

from time to time. Such comprehensive public liability insurance policy shall cover the homeowners association, the Board of Directors, any committee or organ of the homeowners association or Board of Directors, any managing agent appointed or employed by the homeowners association, all persons acting or who may come to act as agents or employees of any of the foregoing with respect to Brookfield Townhomes, and all owners of townhomes.

The owners, through the homeowners association, shall also obtain any other insurance required by law to be maintained, including but not limited to workmen's compensation insurance, and such other insurance as the homeowners association shall from time to time deem necessary, advisable or appropriate. Such insurance shall inure to the benefit of each owner, the homeowners association, the Board or Directors and any managing agent acting on behalf of the homeowners association.

In no event shall any distribution of proceeds be made by the homeowners association directly to an owner where there is a mortgagee endorsement on the certificate of insurance. In such event any remittances shall be to the owner and his mortgagee.

Each owner shall be solely responsible for loss or damage to the contents of his townhome however caused (including but not limited to, all floor, ceiling and wall coverings and fixtures, betterment's and improvements installed by him) and his personal property wherever on the property, and the homeowners association shall have no liability to the owner for loss or damage to the personal property or to the contents of any townhome. Each owner shall be solely responsible for obtaining his own

insurance to cover any such loss and risk. Each owner shall have the right to purchase such additional insurance at his own expense as he may deem necessary, including but not limited to: (1) personal liability insurance; provided all such insurance shall contain the provisions for waiver of subrogation as referred to in the foregoing provisions for the master insurance policy to be obtained by the homeowners association, and (2) insurance upon his townhome, but such insurance shall provide that it shall be without contribution as against the insurance purchased by the homeowners association. If a loss is sustained and there is a reduction in the amount of the proceeds which would otherwise be payable to this paragraph due to proration of insurance purchased by an owner under this paragraph, the owner agrees to assign the proceeds of this latter insurance, to the extent of the amount of such reduction, to the homeowners association to be distributed as herein provided.

15. Except as hereinafter provided, damage to or destruction of any building due to fire or any other casualty or disaster shall be promptly repaired and reconstructed by the homeowners association and the proceeds of insurance, if any, shall be applied for that purpose; provided, however, that repair and reconstruction shall not be compulsory in the event of "complete destruction of all the buildings" (hereinafter defined) and shall only be done in accordance with the provisions hereinafter set forth. As used herein, the term "complete destruction of all of the buildings" means a determination, made by a vote of two-thirds (2/3) of the owners at a special meeting of the homeowners association called for the purpose of making such determination, that total destruction of all of the buildings has occurred. A special meeting of the homeowners association shall be called and held

within thirty (30) days after any fire or any other casualty or disaster damaging or destroying any of the buildings for the purpose of making the determination of whether or not there has been a complete destruction of all of the buildings. If such a special meeting is not called and held within such thirty (30) day period, or if the determination of whether or not there has been a complete destruction of all of the buildings has not been made within such thirty (30) day period, then it shall be conclusively presumed that the owners determined that there was not a complete destruction of all the buildings, and the homeowners association shall proceed with repair and reconstruction as herein provided.

In the event of substantial damage to or destruction of any townhome or any part of the common area, the affected mortgagee or mortgagees shall be given timely written notice of such damage or destruction.

Repair, reconstruction and restoration shall mean construction or rebuilding of the townhomes to as near as possible to the same condition as they existed immediately prior to the damage or destruction and with the same type of architecture.

If it is determined by the owners at the special meeting of the homeowners association referred to therein that there has been a complete destruction of all of the buildings, the owners shall, at said same special meeting, vote to determine whether or not such complete destruction of the buildings shall be repaired and reconstructed. The buildings shall not be reconstructed or repaired if it is the determination of the owners at said special meeting that there has been a complete destruction of all of the buildings, unless by a vote of two-thirds (2/3) of all of the owners a

decision is made to rebuild, reconstruct and repair the buildings. If two-thirds (2/3) of all of the owners vote and decide that the buildings are to be rebuilt, reconstructed and repaired, the insurance proceeds, received by the Corporation shall be applied as herein above provided.

If, in any case of the complete destruction of all of the buildings, less than two-thirds (2/3) of all of the owners vote in favor of the rebuilding, reconstruction and repair of the buildings, the buildings shall not be rebuilt, reconstructed or repaired and in such event:

(i) the property shall be deemed to be owned in common by the owners;

(ii) the undivided interest in the property owned in common which shall pertain to each owner shall be the percentage of interest previously owned by such owner in all the buildings;

(iii) any liens affecting any of the townhomes shall be deemed to be transferred in accordance with the existing priorities to the percentage of the undivided interest of the owner in the property; and

(iv) the property shall be subject to an action for partition at the suit of any owner, in which event the net proceeds of sale, together with the net proceeds of the insurance on the property, if any, shall be considered as one (1) fund and shall be divided among all the owners in a percentage equal to the percentage of undivided interest owned by each owner in the property, after first paying out of the respective shares of the owners, to the extent sufficient for the purpose, all liens on the undivided interest in the property owned by each owner.

Immediately after a fire or other casualty or disaster causing damage to any property for which the homeowners association has the responsibility of maintenance and repair, the homeowners association shall obtain reliable and detailed estimates of the cost to place the damaged

property in condition as good as that before the casualty. Such costs may include professional fees and premiums for such bonds as the homeowners association desire.

The proceeds of insurance collected on account of any such casualty, shall constitute a construction fund which shall be disbursed, if the building or buildings are to be reconstructed and repaired, in payment of the costs of reconstruction and repair in the following manner:

(i) If the amount of the estimated cost of reconstruction and repair is less than Fifty Thousand Dollars (\$50,000.00), then the construction fund shall be disbursed in payment of such costs upon order of the homeowners association; provided, however, that upon request of a mortgagee which is a beneficiary of an insurance policy, the proceeds of which are included in the construction fund, such fund shall be disbursed in the manner hereinafter provided in the following paragraph (ii).

(ii) If the estimated cost of reconstruction and repair of the building or other improvement is more than Fifth Thousand Dollars (\$50,000.00), then the construction fund shall be disbursed in payment of such costs upon approval of an architect qualified to practice in Indiana and employed by the homeowners association to supervise such work, payment to be made from time to time as the work progresses. The architect shall be required to furnish a certificate giving a brief description of the services and materials furnished by various contractors, subcontractors, material men, the architect, or other persons who have rendered services or furnished materials in connection with the work, (1) that the sums required by them in payment are justly due and owing and that said sums do not exceed the value of the services and materials furnished; (2) that there is no other outstanding indebtedness known to the said architect for the services and materials described' and (3) that the costs as estimated by said architect for the work remaining to be done subsequent to the date of such certificate, does not exceed the amount of the construction fund remaining after payment of the sum so requested.

(iii) Encroachments upon or in favor of townhomes which may be created as a result of such reconstruction or repair shall not

constitute a claim or basis of proceeding or action by the owner upon whose property such encroachment exists, provided that such reconstruction was either substantially in accordance with the plans and specification or as the buildings were originally constructed. Such encroachments shall be allowed to continue in existence for so long as the buildings stand.

In the event that there is any surplus of monies in the construction fund after the reconstruction or repair, such sums may be retained by the homeowners association as a reserve or may be used in the maintenance and operation of the common areas, or, in the discretion of the homeowners association it may be distributed to the owners of the buildings affected and their mortgagees who are the beneficial owners of the fund. The action of the homeowners association to repair or reconstruct damage shall not constitute a waiver of any rights against another owner for committing willful or malicious damage.

16. Each owner of a tract or townhome by acceptance of a deed thereto, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay assessments by the homeowners association as the same become due in a manner herein provided. All such assessments, together with the interest thereon and costs of collection thereof as herein provided, shall be a charge on the land and shall be a continuing lien upon the tract or townhome against which each such assessment is made until paid in full. Such assessments shall also be the personal obligation of the owner of the tract or townhome at the time when the assessment became due and payable. Any assessment not paid within 30 (30) days after the date the same becomes due and payable shall bear interest from the due date at a percentage rate not greater than twelve per centum (12%) per annum. The homeowners association, or any member thereof, shall be entitled to institute in any court of competent jurisdiction such procedures, at law or in equity, by foreclosure or otherwise, to collect the delinquent assessment,

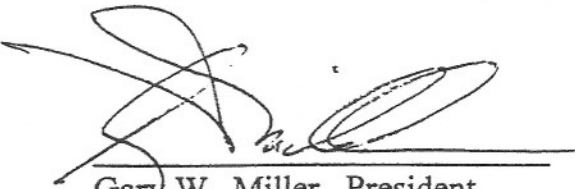
plus any expenses or costs, including attorney fees, incurred by the homeowners association, or such member, in collecting the same. If the homeowners association has provided for collection of any assessment in installments, upon default in the payment of any one or more installments, the homeowners association may accelerate payment and declare the entire balance of said assessment due and payable in full. No owner may waive or otherwise escape liability for the assessments provided for herein by abandonment of his tract or townhome or otherwise. The lien of the assessments provided for herein shall be subordinate to the lien of any recorded first mortgage covering such tract and townhome and to any valid tax or special assessment lien on such tract and townhome in favor of any governmental taxing or assessing authority. Sale or transfer of any tract and townhome pursuant to mortgage foreclosure, or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such tract and townhome from liability for any assessments thereafter becoming due or from the lien thereof. The homeowners association shall, upon demand, at any time, furnish a certificate in writing, signed by a member of the homeowners association, that the assessments on a tract and townhome have been paid, or that certain assessments remain unpaid, as the case may be. Such certificates shall be conclusive evidence of payment of any assessment therein stated to have been paid. Any easement granted herein or any property shown on the within easement granted herein or any property shown on the within plat as dedicated and intended for acceptance by the local public authority and devoted for public use shall be exempt from the assessments, charges and liens created herein.

17. The right of enforcement of each of the foregoing restrictions by injunction, together with the right to cause the removal by due process of law of structures erected or maintained in violation thereof, is reserved to the homeowners association, and the owners of the tracts and townhomes in the subdivision, their heirs and personal representatives, their successors or assigns, who are entitled to such relief without being required to show any damage of any kind to the homeowners association, or to any other owner or owners. The right of enforcement of the covenants is hereby also granted to the Plan Commission of the City of Franklin, its successors or assigns.

18. The foregoing restrictions may be amended at any time by the owners of at least two-thirds (2/3) of the tracts and townhomes subject to such restrictions. Each such amendment must be evidenced by a written instrument, signed and acknowledged by the owner or owners concurring therein, setting forth facts sufficient to indicate compliance with this paragraph, and recorded in the Johnson County Recorder's Office. Except as the same may be amended from time to time, the foregoing covenants will be in full force and effect until July 1, 2016, at which time they will be automatically extended for successive periods of ten year (10), unless by a vote of the majority of the then owners it is agreed that these covenants shall terminate in whole or in part.

19. Invalidation of any of these covenants and restrictions or any part thereof by judgment or court order shall not affect or render the remainder of said covenants and restrictions invalid or inoperative.

WITNESS OUR HAND AND SEAL THIS 31ST DAY OF July,
1996.

A handwritten signature in black ink, appearing to read "Gary W. Miller", written over a horizontal line.


Gary W. Miller, President
Mainstay, Inc.

STATE OF INDIANA)
) SS:
COUNTY OF JOHNSON)

Before me, the undersigned Notary Public, in and for the County and State, personally appeared Gary W. Miller, President of Mainstay, Inc., and who separately and severally acknowledged the execution of the foregoing instrument as his voluntary act and deed, for the purpose therein expressed.

WITNESS MY HAND AND NOTARIAL SEAL THIS 31ST DAY OF July, 1996.

prepared by:
STEPHEN R. HUDDLESTON

Stephen R. Huddleston
Stephen R. Huddleston
Notary


Residing in Johnson County

My Commission expires 10/26/96.