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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 FEB 20 AM 10:40

MORRIS W. CARTER
RECORDER

FILED

FEB 20 1997
KEYS 28-579-1 to 11
SAM ORLICH
AUDITOR LAKE COUNTY

**THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
FOR THE TOWNHOMES AT WHITE OAK ESTATES
MUNSTER, LAKE COUNTY, INDIANA**

This Amendment to Declaration made this 18th day of February, 1997 by C & CF Development Company, LLC., an Indiana Limited Liability Company (hereinafter referred to as the "Owner"), Witnesseth:

WHEREAS, Owner executed a Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated November 21, 1994 which was recorded in the Office of the Recorder of Lake County, Indiana on November 23, 1994 as Document Number 94079856 and which covered Units 1, 2 and 3 in Lot 1 in Block One and Units 1, 2, 3 and 4 in Lot 2 in Block One;

WHEREAS, Owner executed a First Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated January 25, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on January 27, 1995 as Document Number 950004909, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 39 in Block One;

WHEREAS, Owner executed a Second Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated April 15, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on April 26, 1995 as Document Number 95022888, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 41 in Block One;

WHEREAS, Owner executed a Third Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated June 2, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on June 2, 1995 as Document Number 95031243, and re-recorded on June 7, 1995, as Document Number 95031980 which expanded the Horizontal Property Regime to include Units 1 and 2 in Lot 42 in Block One;

WHEREAS, Owner executed a Fourth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated June 14, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on June 19, 1995 as Document Number 95034168, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 40 in Block One;

WHEREAS, Owner executed a Fifth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated July 26, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on July 28, 1995 as Document Number 95042556, which expanded the Horizontal Property Regime to include Units 1, 2 and 3 in Lot 36 in Block Two;

WHEREAS, Owner executed a Sixth Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated August 18, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on August 23, 1995 as Document Number 95048709, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 38 in Block Two and Units 1, 2, 3 and 4 in Lot 35 in Block Two;

WHEREAS, Owner executed a Seventh Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated October 16, 1995 which was recorded in the Office of the Recorder of Lake County, Indiana on October 18, 1995 as Document Number 95062783, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 34 in Block Two;

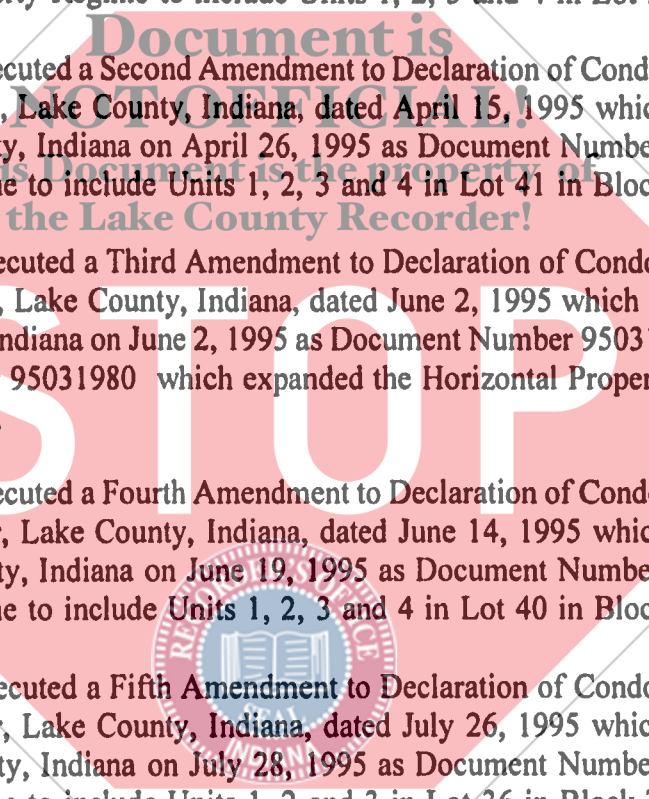
WHEREAS, Owner executed an Eighth Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated January 23, 1996 which was recorded in the Office

Plat # 97010428

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of the Recorder of Lake County, Indiana on January 25, 1996 as Document Number 96005419, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 3 in Block Three;

WHEREAS, Owner executed a Ninth Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated March 21, 1996 which was recorded in the Office of the Recorder of Lake County, Indiana on March 26, 1996 as Document Number 96019187, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 37 in Block Two and Units 1, 2 and 3 in Lot 32 in Block 3.

WHEREAS, Owner executed a Tenth Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated June 5, 1996 which was recorded in the Office of the Recorder of Lake County, Indiana on June 7, 1996 as Document Number 96038403, which expanded the Horizontal Property Regime to include Units 1, 2, and 3 in Lot 8 in Block Four.

WHEREAS, Owner executed an Eleventh Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated July 10, 1996 which was recorded in the Office of the Recorder of Lake County, Indiana on July 15, 1996 as Document Number 96046654, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 7 in Block Four and corrected page 14 of Exhibit A to properly designate Applewood Court and show the building envelope approved by the Town.

WHEREAS, Owner executed a Twelfth Amendment to Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana dated October 30, 1996 which was recorded in the Office of the Recorder of Lake County, Indiana on October 31, 1996 as Document Number 96072504, which expanded the Horizontal Property Regime to include Units 1, 2, 3 in Lot 9 in Block Four and amended the Statement of Interest of as shown on pages 16A and 16B of Exhibit A to include the additional units.

WHEREAS, the Owner now wishes to amend the Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana by correcting the square footage shown on pages 1, 2 and 3 of Exhibit A, and by correcting the Statement of Interest as shown on pages 16A and 16B of Exhibit A.

NOW THEREFORE, the Owner hereby declares:

1. In accordance with authority ganted to the Owner by Article XV of the Declaration of Condominium for The Townhomes at White Oak Estates to the Town of Munster, pages 1, 2 and 3 of Exhibit A to the Declaration of Condominium for The Townhomes at White Oak Estates are hereby stricken and in their place pages 1, 2 and 3 of Corrective Exhibit A, which are attached hereto and made a part of this Thirteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, are hereby inserted.
2. Further in accordance with said authority, the Statement of Interest as set out on pages 16A and 16B of Exhibit A to the Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana are hereby stricken and in their place the Corrective Statement of Interest on pages 16A and 16B, which are attached hereto and made a part of this Thirteenth Amendment to the Declaration of Condominium for the Towhomes at White Oak Estates are hereby inserted.

IN WITNESS WHEREOF, the Owner has caused this instrument to be executed this 18th day of February, 1997.

OWNER:

C & CF Development Company, LLC., an Indiana Limited Liability Company

By: CFS Investment Services, Inc. (formerly Citizens Federal Development Corp.), an Indiana corporation

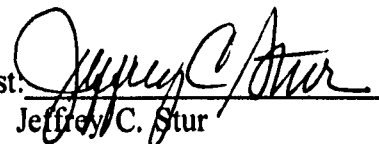
Its: Member

By:


James W. Prisby

Its: President

Attest:


Jeffrey C. Stur

Its: Vice President

By: Clark Builders and Remodelers, Inc. d/b/a Clark Builders, an Indiana corporation
Its: Member

By: [Signature]
Harold B. Clark
Its: President

Attest: [Signature]
Harold B. Clark
Its: Secretary

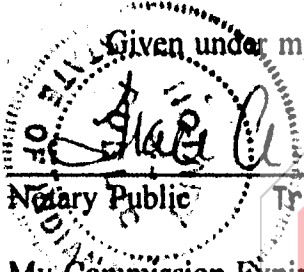
ADDRESS: 5311 Hohman Avenue, Hammond, Indiana 46320
PHONE: (219) 933-0432

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State, personally appeared Harold B. Clark, the President and Secretary of Clark Builders and Remodelers, Inc., d/b/a Clark Builders, an Indiana corporation, organized and existing under the laws of the State of Indiana, and acknowledge the execution of the foregoing instrument for and on behalf Clark Builders and Remodelers, Inc., d/b/a Clark Builders, and by its authority.

Given under my hand and notarial seal this 18th day of February, 1997.



[Signature]
Traci A Wittkamp

My Commission Expires: 04-04-99

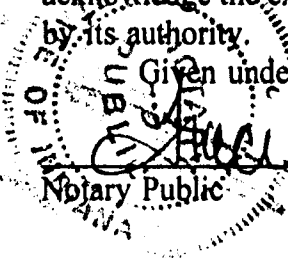
County of Residence: Lake

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State, personally appeared James W. Prisby and Jeffrey C. Stur, the President and Vice President of CFS Investment Services, Inc. (formerly Citizens Federal Development, Corp.), an Indiana corporation, organized and existing under the laws of the State of Indiana, and acknowledge the execution of the foregoing instrument for and on behalf of CFS Investment Services, Inc., and by its authority.

Given under my hand and notarial seal this 18th day of February, 1997.



[Signature]
Traci A Wittkamp

My Commission Expires: 04-04-99

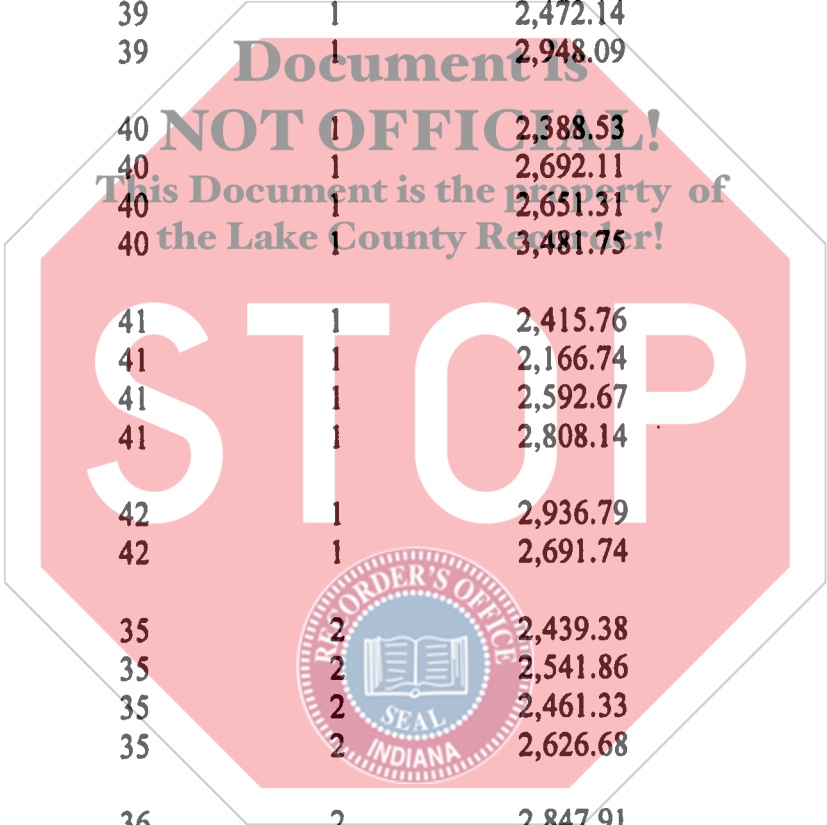
County of Residence: Lake

THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OF
THE TOWNHOMES AT WHITE OAK ESTATES

Exhibit A
Page 16A

CORRECTIVE STATEMENT OF INTERESTS

<u>Unit</u>	<u>Lot</u>	<u>Block</u>	<u>Square Footage</u>	<u>Share</u>
1	1	1	2,945.07	2.05
2	1	1	2,598.77	1.81
3	1	1	2,536.01	1.76
1	2	1	2,618.98	1.82
2	2	1	2,430.34	1.69
3	2	1	2,649.38	1.84
4	2	1	2,618.05	1.82
1	39	1	2,541.25	1.77
2	39	1	2,683.77	1.87
3	39	1	2,472.14	1.72
4	39	1	2,948.09	2.05
1	40	1	2,388.53	1.66
2	40	1	2,692.11	1.87
3	40	1	2,651.31	1.84
4	40	1	3,481.75	2.42
1	41	1	2,415.76	1.68
2	41	1	2,166.74	1.51
3	41	1	2,592.67	1.80
4	41	1	2,808.14	1.95
1	42	1	2,936.79	2.04
2	42	1	2,691.74	1.87
1	35	2	2,439.38	1.70
2	35	2	2,541.86	1.77
3	35	2	2,461.33	1.71
4	35	2	2,626.68	1.83
1	36	2	2,847.91	1.98
2	36	2	2,490.68	1.73
3	36	2	2,793.04	1.94
1	38	2	2,818.96	1.96
2	38	2	2,586.27	1.80
3	38	2	2,398.50	1.67
4	38	2	2,350.06	1.63
1	34	2	2,445.42	1.70
2	34	2	2,550.45	1.77
3	34	2	2,466.78	1.71
4	34	2	2,894.42	2.01
1	37	2	2,362.61	1.64
2	37	2	2,628.40	1.83
3	37	2	2,438.12	1.69
4	37	2	2,917.41	2.03
1	3	3	2,406.70	1.67
2	3	3	2,598.26	1.81
3	3	3	2,872.16	2.00

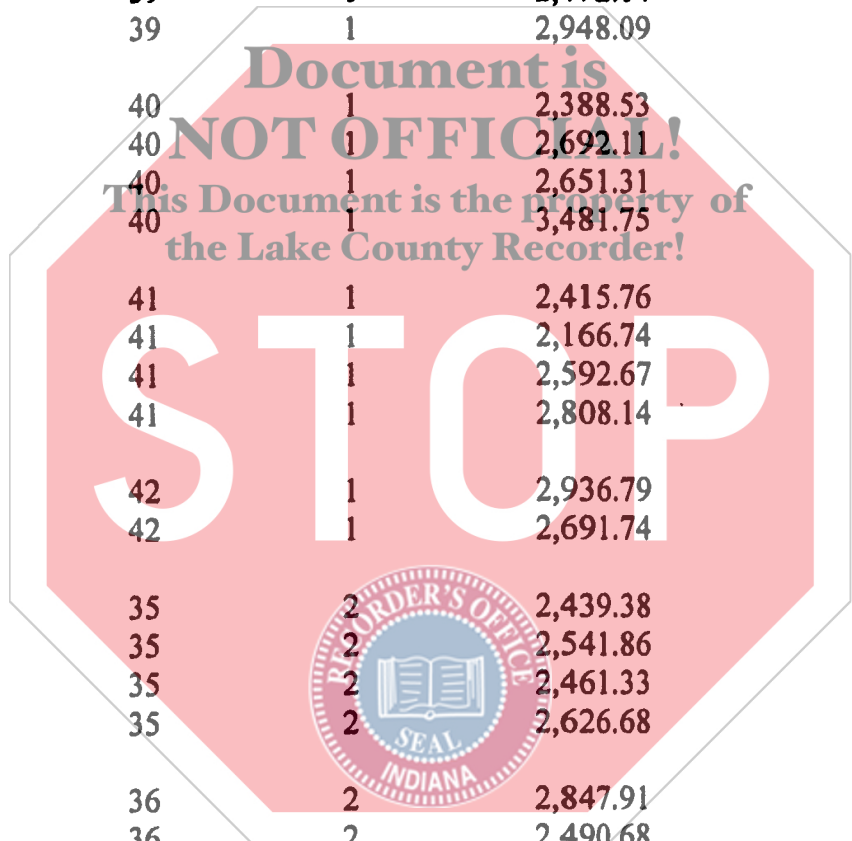


THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OF
THE TOWNHOMES AT WHITE OAK ESTATES

Exhibit A
Page 16A

CORRECTIVE STATEMENT OF INTERESTS

<u>Unit</u>	<u>Lot</u>	<u>Block</u>	<u>Square Footage</u>	<u>Share</u>
1	1	1	2,945.07	2.05
2	1	1	2,598.77	1.81
3	1	1	2,536.01	1.76
1	2	1	2,618.98	1.82
2	2	1	2,430.34	1.69
3	2	1	2,649.38	1.84
4	2	1	2,618.05	1.82
1	39	1	2,541.25	1.77
2	39	1	2,683.77	1.87
3	39	1	2,472.14	1.72
4	39	1	2,948.09	2.05
1	40	1	2,388.53	1.66
2	40	1	2,692.11	1.87
3	40	1	2,651.31	1.84
4	40	1	3,481.75	2.42
1	41	1	2,415.76	1.68
2	41	1	2,166.74	1.51
3	41	1	2,592.67	1.80
4	41	1	2,808.14	1.95
1	42	1	2,936.79	2.04
2	42	1	2,691.74	1.87
1	35	2	2,439.38	1.70
2	35	2	2,541.86	1.77
3	35	2	2,461.33	1.71
4	35	2	2,626.68	1.83
1	36	2	2,847.91	1.98
2	36	2	2,490.68	1.73
3	36	2	2,793.04	1.94
1	38	2	2,818.96	1.96
2	38	2	2,586.27	1.80
3	38	2	2,398.50	1.67
4	38	2	2,350.06	1.63
1	34	2	2,445.42	1.70
2	34	2	2,550.45	1.77
3	34	2	2,466.78	1.71
4	34	2	2,894.42	2.01
1	37	2	2,362.61	1.64
2	37	2	2,628.40	1.83
3	37	2	2,438.12	1.69
4	37	2	2,917.41	2.03
1	3	3	2,406.70	1.67
2	3	3	2,598.26	1.81
3	3	3	2,872.16	2.00



THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
 OF
THE TOWNHOMES AT WHITE OAK ESTATES
 Exhibit A
 Page 16B

CORRECTIVE STATEMENT OF INTERESTS

1	32	3	2,911.50	2.02
2	32	3	2,602.88	1.81
3	32	3	2,508.01	1.74
1	8	4	1962.37	1.36
2	8	4	2558.78	1.78
3	8	4	2597.04	1.81
1	7	4	2495.04	1.73
2	7	4	2448.94	1.70
3	7	4	2166.08	1.51
4	7	4	2103.74	1.46
1	9	4	2,109.48	1.47
2	9	4	2,010.43	1.40
3	9	4	2,576.03	1.79

