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STATE OF INDIANA
LAKE COUNTY
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PETER BENJAMIN
LAKE COUNTY AUDITOR
#10329 #10331

SIXTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
FOR THE TOWNHOMES AT WHITE OAK ESTATES
MUNSTER, LAKE COUNTRY, INDIANA

This Amendment to Declaration made this 19th day of
January, 2000 by C&H Development 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

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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 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 Three;

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, and 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, Owner executed a Thirteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated February 18, 1997, which was recorded in the Office of the Recorder of Lake County, Indiana on February 20, 1997 as Document Number 97010427, which corrected the square footage shown on pages 1, 2 and 3 of Exhibit A, and corrected the Statement of Interest of as shown on pages 16A and 16B of Exhibit A;

WHEREAS, Owner executed a Fourteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated April ____, 1997, which was recorded in the Office of the Recorder of Lake County, Indiana on April 22, 1997 as Document Number 97024833, which expanded the Horizontal Property Regime to include Units 1, 2, 3 and 4 in Lot 6 in Block Four and Units 1, 2, 3

and 4 in Lot 31 in Block Three of Exhibit A, and corrected the Statement of Interest of as shown on pages 18A and 18B of Exhibit A.

WHEREAS, Owner executed a Fifteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates, Munster, Lake County, Indiana, dated June 24, 1997, which was recorded in the Office of the Recorder of Lake County, Indiana on June 25, 1997 as Document Number 97041155, which expanded the Horizontal Property Regime to include Units 1, 2 and 3 in Lot 29 in Block Five of Exhibit A and corrected the Statement of Interest of as shown on pages 19A and 19B of Exhibit A.

WHEREAS, the Owner now wishes to amend the Declaration of Condominium for the Townhomes at White Oak Estates, Munster, Lake County, Indiana by including Units 1 and 2 in Lot 4 in Block Three as shown on page 20 of Exhibit A which is attached to and made a part of this Amendment and to amend the Statement of Interest of said Exhibit A as shown on page 20A and 20B which is attached hereto and made a part of this Amendment by including the additional units.

NOW THEREFORE, the Owner hereby declares:

1. Lot 4, Block Three in The Townhomes at White Oak Estates to the Town of Munster, recorded in Plat Book 78 page 82 in the Office of the Recorder of Lake County, Indiana is now made subject to the provisions of the Horizontal Property Act of the State of Indiana (I.C.32-1-6-1 et.seq.) as part of The Townhomes at White Oak Estates, Munster, Lake County, Indiana in accordance with authority granted to the Owner by Article XV of the Declaration of Condominium for The Townhomes at White Oak Estates. Units 1 and 2 located on said Lot 4, Block Three in The Townhomes at White Oak Estates, Munster, Lake County, Indiana appear on page 20 of Exhibit A which is attached to this Sixteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates.
2. The Statement of Interest of the Owners of The Townhomes at White Oak Estates, Munster, Lake County, Indiana as expanded by this Amendment are set out on page 20A and 20B of Exhibit A which is attached to this Sixteenth Amendment to Declaration of Condominium for The Townhomes at White Oak Estates.

IN WITNESS WHEREOF, the Owner has caused this instrument to be executed this 19th day of January, 2000.

OWNER:

C & H LLC (an Indiana Limited Liability Company)

By: Dan Candiano

Dan Candiano
Its: President

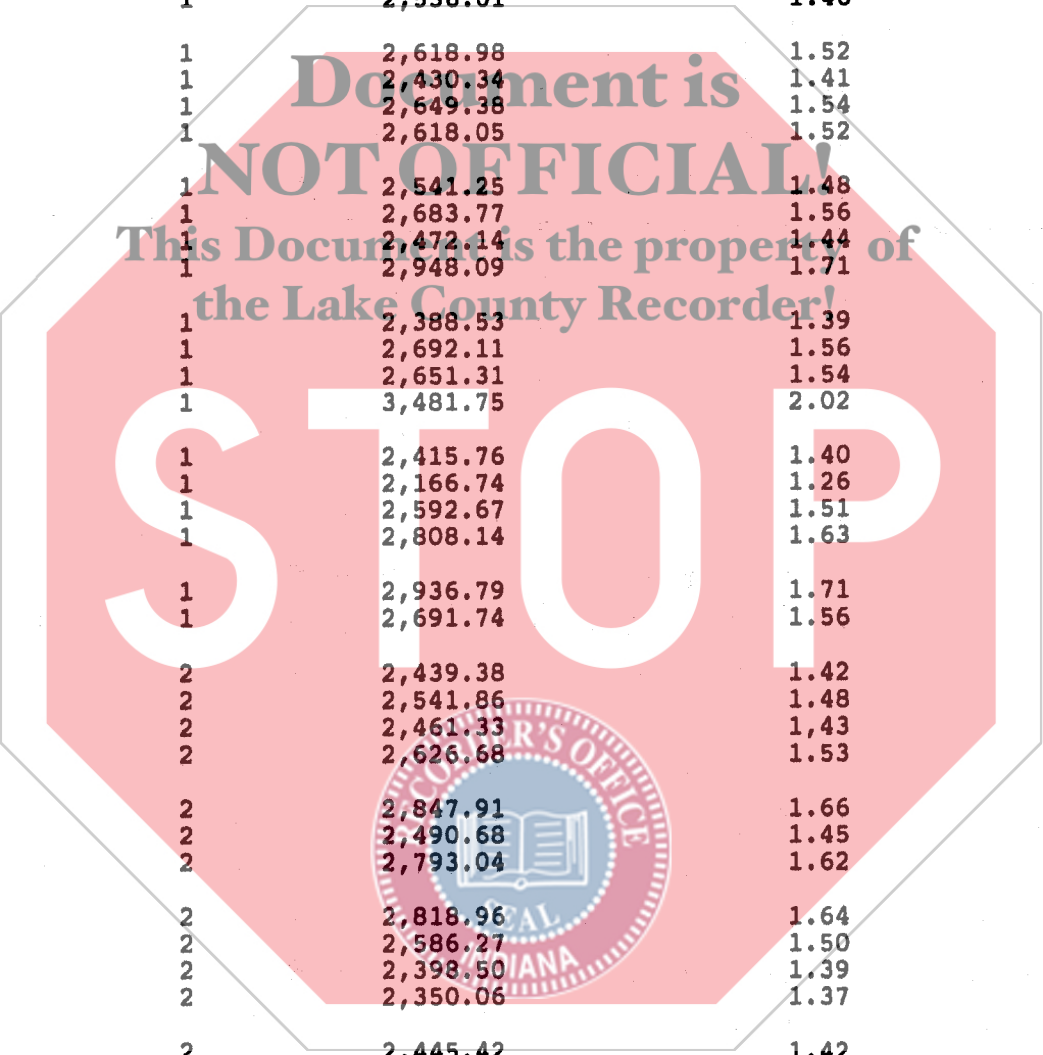
ADDRESS: 1132 Lahinch Court, Dyer, Indiana 46311

PHONE: (219) 322-4398

**SIXTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
 OF
 THE TOWNHOMES AT WHITE OAK ESTATES**
 Exhibit A
 Page 20A

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	1.71
2	1	1	2,598.77	1.51
3	1	1	2,536.01	1.46
1	2	1	2,618.98	1.52
2	2	1	2,430.34	1.41
3	2	1	2,649.38	1.54
4	2	1	2,618.05	1.52
1	39	1	2,541.25	1.48
2	39	1	2,683.77	1.56
3	39	1	2,472.14	1.44
4	39	1	2,948.09	1.71
1	40	1	2,388.53	1.39
2	40	1	2,692.11	1.56
3	40	1	2,651.31	1.54
4	40	1	3,481.75	2.02
1	41	1	2,415.76	1.40
2	41	1	2,166.74	1.26
3	41	1	2,592.67	1.51
4	41	1	2,808.14	1.63
1	42	1	2,936.79	1.71
2	42	1	2,691.74	1.56
1	35	2	2,439.38	1.42
2	35	2	2,541.86	1.48
3	35	2	2,461.33	1.43
4	35	2	2,626.68	1.53
1	36	2	2,847.91	1.66
2	36	2	2,490.68	1.45
3	36	2	2,793.04	1.62
1	38	2	2,818.96	1.64
2	38	2	2,586.27	1.50
3	38	2	2,398.50	1.39
4	38	2	2,350.06	1.37
1	34	2	2,445.42	1.42
2	34	2	2,550.45	1.48
3	34	2	2,466.78	1.43
4	34	2	2,894.42	1.68
1	37	2	2,362.61	1.37
2	37	2	2,628.40	1.53
3	37	2	2,438.12	1.42
4	37	2	2,917.41	1.70
1	3	3	2,406.70	1.40
2	3	3	2,598.26	1.51
3	3	3	2,872.16	1.67



SIXTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OF
THE TOWNHOMES AT WHITE OAK ESTATES
 Exhibit A
 Page 20B

CORRECTIVE STATEMENT OF INTERESTS

<u>Unit</u>	<u>Lot</u>	<u>Block</u>	<u>Square Footage</u>	<u>Share</u>
1	32	3	2,911.50	1.69
2	32	3	2,602.88	1.51
3	32	3	2,508.01	1.46
1	8	4	1,962.37	1.14
2	8	4	2,558.78	1.49
3	8	4	2,597.04	1.51
1	7	4	2,495.04	1.45
2	7	4	2,448.94	1.42
3	7	4	2,166.08	1.26
4	7	4	2,103.74	1.22
1	9	4	2,109.48	1.23
2	9	4	2,010.43	1.17
3	9	4	2,576.03	1.50
1	6	4	1,990.69	1.16
2	6	4	2,005.46	1.17
3	6	4	2,235.11	1.30
4	6	4	2,160.38	1.26
1	31	3	1,998.41	1.16
2	31	3	2,207.87	1.28
3	31	3	2,017.20	1.17
4	31	3	2,096.25	1.22
1	29	5	2,474.69	1.44
2	29	5	2,036.13	1.18
3	29	5	2,517.13	1.46
1	4	3	2,518.56	1.46
2	4	3	1,960.51	1.14

