

**AMENDMENT TO THE MASTER DEED AND
DECLARATION FOR
"PINNACLE GARDENS CONDOMINIUMS"**

This Amendment made and entered into by PGD of Kentucky, Inc., hereinafter referred to as "Developer" and Stock Yards Bank and Trust Company, hereinafter referred to as "Lender."

WITNESSETH:

WHEREAS, by a Condominium Declaration of Master Deed for Pinnacle Gardens Condominiums, dated the 31st day of October, 2000, and appearing of record in Deed Book 7538, Page 0001 in the Office of the County Clerk of Jefferson County, the Developer subjected and submitted certain real property to the horizontal property law, as amended; and,

WHEREAS, under the Master Deed the right was specifically reserved unto the Developer to create, add and subject other buildings and units to the condominium regime within the "Reserved Areas"; and

WHEREAS, the Developer is the owner and wishes to add to the condominium regime the following described units which are presently a part of the "Reserved Area" referred to in said Master Deed:

Building 8 Units 13528, 13544

WHEREAS, the condominium regime is now improved with those units referred to above in Building 8, and thereby having at present a total of five (5) units in one building.

NOW, THEREFORE, the Developer for the purposes hereinabove set forth and in accordance with the powers conferred and reserved to Developer in the Master Deed for "Pinnacle Gardens Condominiums," recorded, does hereby amend the Master Deed by:

1. Declaring that the above named buildings and units are hereby annexed from the remaining "Reserved Area" and that said buildings and units are to be in all respects governed by the terms and provisions of the Master Deed and Declaration.

2. Amending the legal description of the units which are set forth in the Master Deed by adding the following units:

| <u>BUILDING</u> | <u>UNIT</u> | <u>AREA(SQ. FT.)</u> | <u>PERCENT</u> |
|-----------------|-------------|----------------------|----------------|
| 8 | 13528 | 1770.00 | 21.05% |
| 8 | 13544 | 1682.00 | 20.01% |

Said new unit's location, approximate area, number of rooms, structural changes and common elements to which the new unit has access to are described and shown on a set of plans which are recorded simultaneously herewith. Said plans are incorporated herein by reference.

3. Amending the schedule of percentage of ownership interest in the common elements appurtenant to each unit to read as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

The above schedule of percentage ownership in the common elements are calculated as set forth in the Master Deed and this allocation is accomplished as follows:

(a) The Developer, the extent necessary, hereby exercising all of its rights conferred upon it by the Master Deed and Declaration and all powers of attorney granted to it by all unit owners of the existing units, thereby divesting them of that portion of their unit's share in the existing common elements which must be allocated to the new units to obtain the percentage interest in the aggregated common elements in each unit shown in the schedule attached as Exhibit "A".

(b) The developer to the extent necessary hereby exercises all powers of attorney granted to it and powers of appointment reserved by it and hereby grants and conveys and sets over to each owner of existing units that share in the new common

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elements which is necessary to obtain for each existing unit its share in the aggregated common elements as shown in the schedule attached as Exhibit "A".

(c) In other means supportable in law or in equity on the basis of the Master Deed, the deeds to each purchaser, and this amended declaration.

(d) The meaning of all of the terms referred to herein are as described in the Master Deed and Declaration.

Except as set forth herein, the Declaration of Master Deed for "Pinnacle Gardens Condominiums", shall remain in full force and effect.

(4) Furthermore, Developer does hereby correct a typographical error in the Master Deed. Unit 13530 was incorrectly referred to in paragraph 4(a) Master Deed as unit 13350. Developer does hereby acknowledge said typographical error and declare that the unit created in the Master Deed is unit 13530.

(5) Developer hereby verifies true all of the information contained in this amendment.

(6) Lender joins herein only for the purpose of consenting and does hereby consent to this amendment of the Master Deed for Pinnacle Gardens Condominiums. Developer does hereby agree that the lien rights of Lender are hereby transferred to the individual units herein created.

IN TESTIMONY WHEREOF, witness the signature of Michael S. Danzinger, Member of PGD of Kentucky, LLC, and Joe B. Cooksey, Senior Vice President of Stock Yards Bank and Trust Company this 14th day of December, 2000.

PGD of Kentucky, LLC

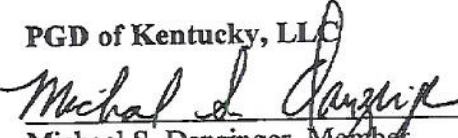

Michael S. Danzinger, Member

Exhibit "A"

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MASTER DEED AND DECLARATION OF
CONDOMINIUM PROPERTY REGIME
OF
PINNACLE GARDENS CONDOMINIUMS

Estimated percentage of common interest schedule
December 14, 2000

| <u>Unit Designation</u> | <u>Square Footage</u> | <u>Estimated Percentage</u> |
|-------------------------|-----------------------|-----------------------------|
| Unit 13528 (Building 8) | 1,770.00 (as built) | 21.05% |
| Unit 13530 (Building 8) | 1,602.00 (as built) | 19.05% |
| Unit 13534 (Building 8) | 1,675.00 (as built) | 19.92% |
| Unit 13538 (Building 8) | 1,679.00 (as built) | 19.97% |
| Unit 13544 (Building 8) | 1,682.00 (as built) | 20.01% |
| | 8,408.00 | 100.00% |

CONDOMINIUM
OR
APT. OWNERSHIP
BOOK 50 PAGE 11-12
FILE NO. 1300

Document No.: DN2000168426
Lodged By: FORD.2548
Recorded On: 12/15/2000 08:29:04
Total Fees: 16.00
Transfer Tax: .00
County Clerk: Bobbie Holsclaw-JEFF CO KY
Deputy Clerk: TIFSTE

END OF DOCUMENT

**AMENDMENT TO THE MASTER DEED AND
DECLARATION FOR
"PINNACLE GARDENS CONDOMINIUMS"**

This Amendment made and entered into by PGD of Kentucky, Inc., hereinafter referred to as "Developer", and Stock Yards Bank and Trust Company, hereinafter referred to as "Lender".

WITNESSETH;

WHEREAS, by a Condominium Declaration of Master Deed for Pinnacle Gardens Condominiums, dated the 31st day of October, 2000, and appearing of record in Deed Book 7538, Page 0001, in the Office of the Clerk of Jefferson County, Kentucky, the Developer subjected and submitted certain real property to the horizontal property law, as amended; and,

WHEREAS, under the Master Deed the right was specifically reserved unto the Developer to create, add and subject other buildings and units to the condominium regime within the "Reserved Areas"; and,

WHEREAS, the Developer is the owner and wishes to add to the condominium regime the following described units which are presently a part of the "Reserved Area" referred to in said Master Deed:

| | |
|------------|--|
| Building 7 | Units 13533, 13535, 13537, 13539, 13541, 13543, 13545, 13547, 13549 and 13551 |
|------------|--|

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WHEREAS, the condominium regime is now improved with those units referred to above in Building 7, and thereby having at present a total of twenty-seven (27) units.

NOW, THEREFORE, the Developer, for the purposes hereinabove set forth and in accordance with the powers conferred and reserved to the Developer in the Master Deed for "Pinnacle Gardens Condominiums," recorded, does hereby amend the Master Deed by:

1. Declaring that the above named buildings and units are hereby annexed from the remaining "Reserved Area" and that said buildings and units are to be in all respects governed by the terms and provisions of the Master Deed and Declaration.

2. Amending the legal description of the units which are set forth in the Master Deed by adding the following units:

| <u>BUILDING</u> | <u>UNIT</u> | <u>AREA (SQ. FT.)</u> | | <u>PER CENT</u> |
|-----------------|-------------|-----------------------|------------|-----------------|
| 7 | 13533 | 1,692 | (as built) | 3.73% |
| 7 | 13535 | 1,689 | (as built) | 3.72% |
| 7 | 13537 | 1,691 | (as built) | 3.72% |
| 7 | 13539 | 1,691 | (as built) | 3.72% |
| 7 | 13541 | 1,692 | (as built) | 3.73% |
| 7 | 13543 | 1,699 | (as built) | 3.74% |
| 7 | 13545 | 1,694 | (as built) | 3.73% |
| 7 | 13547 | 1,694 | (as built) | 3.73% |
| 7 | 13549 | 1,608 | (as built) | 3.54% |
| 7 | 13551 | 1,766 | (as built) | 3.89% |

Said new unit's location, approximate area, number of rooms, structural changes and

common elements to which the new unit has access to are described and shown on a set of plans which are recorded simultaneously herewith. Said plans are incorporated herein by reference.

3. Amending the schedule of percentage of ownership interest in the common elements appurtenant to each unit to read as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The above schedule of percentage ownership in the common elements are calculated as set forth in the Master Deed, and this allocation is accomplished as follows:

(a) The Developer, to the extent necessary, hereby exercising all of its rights conferred upon it by the Master Deed and Declaration and all powers of attorney granted to it by all unit owners of the existing units, thereby divesting them of that portion of their unit's share in the existing common elements which must be allocated to the new units to obtain the percentage interest in the aggregated common elements in each unit shown in the schedule attached as Exhibit "A".

(b) The Developer, to the extent necessary, hereby exercises all powers of attorney granted to it and powers of appointment reserved by it and hereby grants and conveys and sets over to each owner of existing units that share in the new common elements which is

necessary to obtain for each existing unit its share in the aggregated common elements as shown in the schedule attached as Exhibit "A".

(c) In other means supportable in law or in equity on the basis of the Master Deed, the deeds to each purchaser, and this amended declaration.

(d) The meaning of all of the terms referred to herein are as described in the Master Deed and Declaration.

Except as set forth herein, the Declaration of Master Deed for "Pinnacle Gardens Condominiums", shall remain in full force and effect.

(4) Developer hereby verifies true all of the information contained in this amendment.

(5) Lender joins herein only for the purpose of consenting and does hereby consent to this Amendment of the Master Deed for Pinnacle Gardens Condominiums. Developer does hereby agree that the lien rights of Lender are hereby transferred to the individual units herein created.

IN TESTIMONY WHEREOF, witness the signature of Michael S. Danzinger, Member of PGD of Kentucky, LLC, and Juan P. Vassallo Vice President of Stock Yards Bank and Trust Company, this 13 day of April 2001.

0307627PG0094

STATE OF KENTUCKY)
) SCT.
COUNTY OF JEFFERSON)

I, a Notary Public, in and for the State and County aforesaid, do hereby certify that the foregoing was produced to me in the State and County and acknowledged and delivered before me by Jean P. Ussallo as Vice President of Stock Yards Bank and Trust Company, on behalf of same.

Witness my hand this 13 day of April, 2001

Marilyn J. Wilson

Notary Public, Jefferson County, Kentucky

My commission expires: Notary Public, State at Large, KY

My commission expires July 24, 2003

This Instrument Prepared by:

Arthur W. Howard

Arthur W. Howard, Attorney
6200 Dutchmans Lane, Suite 206
Louisville, Ky. 40206

Document No.: DN2001056685
Lodged By: PINNACLE GARDENS
Recorded On: 04/13/2001 10:47:04
Total Fees: 20.00
Transfer Tax: .00
County Clerk: Bobbie Holsclaw-JEFF CO KY
Deputy Clerk: Y9LL062

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EXHIBIT "A"

MASTER DEED AND DECLARATION OF
CONDOMINIUM PROPERTY REGIME
OF
PINNACLE GARDENS CONDOMINIUMS

Estimated percentage of common interest schedule
April 12, 2001

| <u>Unit Designation</u> | <u>Square Footage</u> | <u>Estimated Percentage</u> |
|-------------------------|-----------------------|-----------------------------|
| Unit 13527 (Building 7) | 1,774.00 (as built) | 3.91% |
| Unit 13529 (Building 7) | 1,612.00 (as built) | 3.55% |
| Unit 13531 (Building 7) | 1,691.00 (as built) | 3.72% |
| Unit 13533 (Building 7) | 1,692.00 (as built) | 3.73% |
| Unit 13535 (Building 7) | 1,689.00 (as built) | 3.72% |
| Unit 13537 (Building 7) | 1,691.00 (as built) | 3.72% |
| Unit 13539 (Building 7) | 1,691.00 (as built) | 3.72% |
| Unit 13541 (Building 7) | 1,692.00 (as built) | 3.73% |
| Unit 13543 (Building 7) | 1,699.00 (as built) | 3.74% |
| Unit 13545 (Building 7) | 1,694.00 (as built) | 3.73% |
| Unit 13547 (Building 7) | 1,694.00 (as built) | 3.73% |
| Unit 13549 (Building 7) | 1,608.00 (as built) | 3.54% |
| Unit 13551 (Building 7) | 1,766.00 (as built) | 3.89% |
| Unit 13528 (Building 8) | 1,770.00 (as built) | 3.90% |
| Unit 13530 (Building 8) | 1,602.00 (as built) | 3.53% |
| Unit 13532 (Building 8) | 1,681.00 (as built) | 3.70% |
| Unit 13534 (Building 8) | 1,675.00 (as built) | 3.69% |
| Unit 13536 (Building 8) | 1,679.00 (as built) | 3.70% |
| Unit 13538 (Building 8) | 1,677.00 (as built) | 3.69% |
| Unit 13540 (Building 8) | 1,677.00 (as built) | 3.69% |
| Unit 13542 (Building 8) | 1,677.00 (as built) | 3.69% |
| Unit 13544 (Building 8) | 1,682.00 (as built) | 3.70% |
| Unit 13546 (Building 8) | 1,683.00 (as built) | 3.70% |
| Unit 13548 (Building 8) | 1,684.00 (as built) | 3.71% |
| Unit 13550 (Building 8) | 1,681.00 (as built) | 3.70% |
| Unit 13552 (Building 8) | 1,608.00 (as built) | 3.54% |
| Unit 13554 (Building 8) | 1,647.00 (as built) | 3.63% |
| | 45,416.00 | 100.00% |

END OF DOCUMENT

7

**AMENDMENT TO THE MASTER DEED AND
DECLARATION FOR
"PINNACLE GARDENS CONDOMINIUMS"**

This Amendment made and entered into by PGD of Kentucky, Inc, hereinafter referred to as "Developer", and Stock Yards Bank and Trust Company, hereinafter referred to as "Lender"

WITNESSETH;

WHEREAS, by a Condominium Declaration of Master Deed for Pinnacle Gardens Condominiums, dated the 31st day of October, 2000, and appearing of record in Deed Book 7538, Page 0001, in the Office of the Clerk of Jefferson County, Kentucky, the Developer subjected and submitted certain real property to the horizontal property law, as amended, and,

WHEREAS, under the Master Deed the right was specifically reserved unto the Developer to create, add and subject other buildings and units to the condominium regime within the "Reserved Areas", and,

WHEREAS, the Developer is the owner and wishes to add to the condominium regime the following described units which are presently a part of the "Reserved Area" referred to in said Master Deed

| | |
|------------|--|
| Building 6 | Units 3401, 3403, 3405, 3407, 3409, 3411, 3413, 3415, 3417, 3419, 3421 and 3423 |
|------------|--|

WHEREAS, the condominium regime is now improved with those units referred to above in Building 6, and thereby having at present a total of twenty-nine (29) units

NOW, THEREFORE, the Developer, for the purposes hereinabove set forth and in accordance with the powers conferred and reserved to the Developer in the Master Deed for "Pinnacle Gardens Condominiums," recorded, does hereby amend the Master Deed by

1 Declaring that the above named buildings and units are hereby annexed from the remaining "Reserved Area" and that said buildings and units are to be in all respects governed by the terms and provisions of the Master Deed and Declaration

2 Amending the legal description of the units which are set forth in the Master Deed by adding the following units

| <u>BUILDING</u> | <u>UNIT</u> | <u>AREA (SQ. FT.)</u> | <u>PER CENT</u> |
|-----------------|-------------|-----------------------|-----------------|
| 6 | 3401 | 1770 (as built) | 3 64% |
| 6 | 3403 | 1602 (as built) | 3 29% |
| 6 | 3405 | 1678 (as built) | 3 45% |
| 6 | 3407 | 1678 (as built) | 3 45% |
| 6 | 3409 | 1678 (as built) | 3 45% |
| 6 | 3411 | 1678 (as built) | 3 45% |
| 6 | 3413 | 1678 (as built) | 3 45% |
| 6 | 3415 | 1678 (as built) | 3 45% |
| 6 | 3417 | 1678 (as built) | 3 45% |
| 6 | 3419 | 1678 (as built) | 3 45% |
| 6 | 3421 | 1602 (as built) | 3 29% |
| 6 | 3423 | 1770 (as built) | 3 64% |

Said new unit's location, approximate area, number of rooms, structural changes and common elements to which the new unit has access to are described and shown on a set of plans which are recorded simultaneously herewith. Said plans are incorporated herein by reference.

3 Amending the schedule of percentage of ownership interest in the common elements appurtenant to each unit to read as follows

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The above schedule of percentage ownership in the common elements are calculated as set forth in the Master Deed, and this allocation is accomplished as follows

(a) The Developer, to the extent necessary, hereby exercising all of its rights conferred upon it by the Master Deed and Declaration and all powers of attorney granted to it by all unit owners of the existing units, thereby divesting them of that portion of their unit's share in the existing common elements which must be allocated to the new units to obtain the percentage interest in the aggregated common elements in each unit shown in the schedule attached as Exhibit "A"

(b) The Developer, to the extent necessary, hereby exercises all powers of attorney granted to it and powers of appointment reserved by it and hereby grants and conveys and sets

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over to each owner of existing units that share in the new common elements which is necessary to obtain for each existing unit its share in the aggregated common elements as shown in the schedule attached as Exhibit "A"

(c) In other means supportable in law or in equity on the basis of the Master Deed, the deeds to each purchaser, and this amended declaration

(d) The meaning of all of the terms referred to herein are as described in the Master Deed and Declaration

Except as set forth herein, the Declaration of Master Deed for "Pinnacle Gardens Condominiums", shall remain in full force and effect

(4) Developer hereby verifies true all of the information contained in this amendment

(5) Lender joins herein only for the purpose of consenting and does hereby consent to this Amendment of the Master Deed for Pinnacle Gardens Condominiums Developer does hereby agree that the lien rights of Lender are hereby transferred to the individual units herein created

IN TESTIMONY WHEREOF, witness the signature of Michael S Danzinger, Member of PGD of Kentucky, LLC, and John Plassallo as Vice President of Stock Yards Bank and Trust Company, this 18 day of December 2001

DB07784PG0689

PGD OF KENTUCKY, LLC

BY: Michael S. Danzinger
Michael S. Danzinger, Member

STOCK YARDS BANK AND TRUST COMPANY

BY: John P. Waddell

STATE OF KENTUCKY)
) SCT
COUNTY OF JEFFERSON)

I, a Notary Public, in and for the State and County aforesaid, do hereby certify that the foregoing instrument was produced to me in the State and County and acknowledged and delivered before me by Michael S. Danzinger, Member of PGD of Kentucky, LLC., on behalf of same

Witness my hand this 18 day of December, 2001

Lois Stinson
Notary Public, Jefferson County, Kentucky
My commission expires July 12, 2005

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STATE OF KENTUCKY)
) SCT
COUNTY OF JEFFERSON)

I, a Notary Public, in and for the State and County aforesaid, do hereby certify that the foregoing was produced to me in the State and County and acknowledged and delivered before me by Juan Vassallo as Vice President of Stock Yards Bank and Trust Company, on behalf of same

Witness my hand this 18 day of December, 2001

[Signature]
Notary Public, Jefferson County Kentucky
My commission expires July 18, 2005

This Instrument Prepared by

[Signature]
Arthur W Howard, Attorney
6200 Dutchmans Lane, Suite 206
Louisville, Ky 40206

CONDOMINIUM
OR
APT OWNERSHIP
BOOK 85 PAGE 19+20
" E NO 1421

| UNIT | PINNACLE BUILDING NO. | GARDENS SQ. FT | CONDOMINIUMS % |
|--------------|-----------------------|----------------|----------------|
| 3401 | 6 | 1770 | 3.64 |
| 3403 | 6 | 1602 | 3.29 |
| 3405 | 6 | 1678 | 3.45 |
| 3407 | 6 | 1678 | 3.45 |
| 3409 | 6 | 1678 | 3.45 |
| 3411 | 6 | 1678 | 3.45 |
| 3413 | 6 | 1678 | 3.45 |
| 3415 | 6 | 1678 | 3.45 |
| 3417 | 6 | 1678 | 3.45 |
| 3419 | 6 | 1678 | 3.45 |
| 3421 | 6 | 1602 | 3.29 |
| 3423 | 6 | 1770 | 3.64 |
| 13527 | 7 | 1774 | 3.65 |
| 13529 | 7 | 1612 | 3.31 |
| 13531 | 7 | 1691 | 3.47 |
| 13528 | 8 | 1770 | 3.64 |
| 13530 | 8 | 1602 | 3.29 |
| 13532 | 8 | 1681 | 3.44 |
| 13534 | 8 | 1675 | 3.44 |
| 13536 | 8 | 1679 | 3.45 |
| 13538 | 8 | 1677 | 3.45 |
| 13540 | 8 | 1677 | 3.45 |
| 13542 | 8 | 1677 | 3.45 |
| 13544 | 8 | 1682 | 3.46 |
| 13546 | 8 | 1683 | 3.46 |
| 13548 | 8 | 1684 | 3.46 |
| 13550 | 8 | 1681 | 3.44 |
| 13552 | 8 | 1668 | 3.30 |
| <u>13554</u> | <u>8</u> | <u>1647</u> | <u>3.38</u> |
| | | 48,668 | 100.00 % |

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END OF DOCUMENT

Document No.: DN2001214504
 Lodged By: PGD OF KENTUCKY INC
 Recorded On: 12/18/2001 12:41:56
 Total Fees: 20.00
 Transfer Tax: .00
 County Clerk: Bobbie Holsclaw-JEFF CO KY
 Deputy Clerk: YOLLOBE

**AMENDMENT TO THE MASTER DEED AND
DECLARATION FOR
"PINNACLE GARDENS CONDOMINIUMS"**

This Amendment made and entered into by PGD of Kentucky, Inc., hereinafter referred to as "Developer", and Stock Yards Bank and Trust Company, hereinafter referred to as "Lender".

WITNESSETH;

WHEREAS, by a Condominium Declaration of Master Deed for Pinnacle Gardens Condominiums, dated the 31st day of October, 2000, and appearing of record in Deed Book 7538, Page 0001, in the Office of the Clerk of Jefferson County, Kentucky, the Developer subjected and submitted certain real property to the horizontal property law, as amended; and,

WHEREAS, under the Master Deed the right was specifically reserved unto the Developer to create, add and subject other buildings and units to the condominium regime within the "Reserved Areas"; and,

WHEREAS, the Developer is the owner and wishes to add to the condominium regime the following described units which are presently a part of the "Reserved Area" referred to in said Master Deed:

| | |
|------------|--|
| Building 1 | Units 13500, 13502, 13504, 13506, 13508, 13510, 13512, 13514, 13516, 13518, 13520 and 13522 |
|------------|--|

WHEREAS, the condominium regime is now improved with those units referred to above in Building 1, and thereby having at present a total of forty-one (41) units.

NOW, THEREFORE, the Developer, for the purposes hereinabove set forth and in accordance with the powers conferred and reserved to the Developer in the Master Deed for "Pinnacle Gardens Condominiums," recorded, does hereby amend the Master Deed by:

1. Declaring that the above named buildings and units are hereby annexed from the remaining "Reserved Area" and that said buildings and units are to be in all respects governed by the terms and provisions of the Master Deed and Declaration.

2. Amending the legal description of the units which are set forth in the Master Deed by adding the following units:

| <u>BUILDING</u> | <u>UNIT</u> | <u>AREA (SQ. FT.)</u> | <u>PER CENT</u> |
|-----------------|-------------|-----------------------|-----------------|
| 1 | 13500 | 1484 (as built) | 2.27% |
| 1 | 13502 | 1357 (as built) | 2.08% |
| 1 | 13504 | 1322 (as built) | 2.02% |
| 1 | 13506 | 1322 (as built) | 2.02% |
| 1 | 13508 | 1322 (as built) | 2.02% |
| 1 | 13510 | 1322 (as built) | 2.02% |
| 1 | 13512 | 1322 (as built) | 2.02% |
| 1 | 13514 | 1322 (as built) | 2.02% |
| 1 | 13516 | 1539 (as built) | 2.35% |
| 1 | 13518 | 1539 (as built) | 2.35% |
| 1 | 13520 | 1357 (as built) | 2.08% |
| 1 | 13522 | 1484 (as built) | 2.27% |

Said new unit's location, approximate area, number of rooms, structural changes and common elements to which the new unit has access to are described and shown on a set of plans which are recorded simultaneously herewith. Said plans are incorporated herein by reference.

3. Amending the schedule of percentage of ownership interest in the common elements appurtenant to each unit to read as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The above schedule of percentage ownership in the common elements are calculated as set forth in the Master Deed, and this allocation is accomplished as follows:

(a) The Developer, to the extent necessary, hereby exercising all of its rights conferred upon it by the Master Deed and Declaration and all powers of attorney granted to it by all unit owners of the existing units, thereby divesting them of that portion of their unit's share in the existing common elements which must be allocated to the new units to obtain the percentage interest in the aggregated common elements in each unit shown in the schedule attached as Exhibit "A".

(b) The Developer, to the extent necessary, hereby exercises all powers of attorney granted to it and powers of appointment reserved by it and hereby grants and conveys and sets

over to each owner of existing units that share in the new common elements which is necessary to obtain for each existing unit its share in the aggregated common elements as shown in the schedule attached as Exhibit "A".

(c) In other means supportable in law or in equity on the basis of the Master Deed, the deeds to each purchaser, and this amended declaration.

(d) The meaning of all of the terms referred to herein are as described in the Master Deed and Declaration.

Except as set forth herein, the Declaration of Master Deed for "Pinnacle Gardens Condominiums", shall remain in full force and effect.

(4) Developer hereby verifies true all of the information contained in this amendment.

(5) Lender joins herein only for the purpose of consenting and does hereby consent to this Amendment of the Master Deed for Pinnacle Gardens Condominiums. Developer does hereby agree that the lien rights of Lender are hereby transferred to the individual units herein created.

IN TESTIMONY WHEREOF, witness the signature of Michael S. Danzinger, Member of PGD of Kentucky, LLC, and Juan Vassallo as Vice President of Stock Yards Bank and Trust Company, this 3 day of October 2002.

PGD OF KENTUCKY, LLC

BY: Michael S. Danzinger
Michael S. Danzinger, Member

STOCK YARDS BANK AND TRUST COMPANY

BY: John P. Bassallo, Vice President

STATE OF KENTUCKY)
) SCT.
COUNTY OF JEFFERSON)

I, a Notary Public, in and for the State and County aforesaid, do hereby certify that the foregoing instrument was produced to me in the State and County and acknowledged and delivered before me by Michael S. Danzinger, Member of PGD of Kentucky, LLC., on behalf of same.

Witness my hand this 3 day of October, 2002.

Foggy Anderson
Notary Public, Jefferson County, Kentucky
My commission expires: 11/11/2005

STATE OF KENTUCKY)
) SCT.
COUNTY OF JEFFERSON)

I, a Notary Public, in and for the State and County aforesaid, do hereby certify that the foregoing was produced to me in the State and County and acknowledged and delivered before me by Juan P. Basallo as Vice President of Stock Yards Bank and Trust Company, on behalf of same.

Witness my hand this 3 day of October, 2002.

Lynn M. Osborne
Notary Public, Jefferson County, Kentucky
My commission expires: 3/5/2003

This Instrument Prepared by:

Arthur W. Howard
Arthur W. Howard, Attorney
6200 Dutchmans Lane, Suite 206
Louisville, Ky. 40206

Exhibit "A"

PINNACLE GARDENS CONDOMINIUMS

| UNIT | BUILDING No. | SQ. FT. | % |
|-------|--------------|---------|------|
| 3401 | 6 | 1770 | 2.71 |
| 3403 | 6 | 1602 | 2.45 |
| 3405 | 6 | 1678 | 2.57 |
| 3407 | 6 | 1678 | 2.57 |
| 3409 | 6 | 1678 | 2.57 |
| 3411 | 6 | 1678 | 2.57 |
| 3413 | 6 | 1678 | 2.57 |
| 3415 | 6 | 1678 | 2.57 |
| 3417 | 6 | 1678 | 2.57 |
| 3419 | 6 | 1678 | 2.57 |
| 3421 | 6 | 1602 | 2.45 |
| 3423 | 6 | 1770 | 2.71 |
| 13527 | 7 | 1774 | 2.71 |
| 13529 | 7 | 1612 | 2.47 |
| 13531 | 7 | 1691 | 2.59 |
| 13528 | 8 | 1770 | 2.70 |
| 13530 | 8 | 1602 | 2.45 |
| 13532 | 8 | 1681 | 2.57 |
| 13534 | 8 | 1675 | 2.56 |
| 13536 | 8 | 1679 | 2.57 |
| 13538 | 8 | 1677 | 2.57 |
| 13540 | 8 | 1677 | 2.57 |
| 13542 | 8 | 1677 | 2.57 |
| 13544 | 8 | 1682 | 2.57 |
| 13546 | 8 | 1683 | 2.57 |
| 13548 | 8 | 1684 | 2.58 |

SHEET 1 OF

PINNACLE GARDENS CONDOMINIUMS

| UNIT | BUILDING NO. | SQ. FT. | % |
|-------|--------------|---------|----------|
| 13550 | 8 | 1681 | 2.57 |
| 13552 | 8 | 1608 | 2.46 |
| 13554 | 8 | 1647 | 2.52 |
| 13500 | 1 | 1484 | 2.27 |
| 13502 | 1 | 1357 | 2.08 |
| 13504 | 1 | 1322 | 2.02 |
| 13506 | 1 | 1322 | 2.02 |
| 13508 | 1 | 1322 | 2.02 |
| 13510 | 1 | 1322 | 2.02 |
| 13512 | 1 | 1322 | 2.02 |
| 13514 | 1 | 1322 | 2.02 |
| 13516 | 1 | 1539 | 2.35 |
| 13518 | 1 | 1539 | 2.35 |
| 13520 | 1 | 1357 | 2.08 |
| 13522 | 1 | 1484 | 2.27 |
| | | 65,360 | 100.00 % |

SHEET 2 OF

CONDOMINIUM
OR
APT. OWNERSHIP
BOOK 40 PAGE 43+44
FILE NO. 1526

END OF DOCUMENT

Document No.: DW2002103130
Lodged By: pinnacle gardens condo
Recorded On: 10/03/2002 12:21:20
Total Fees: 22.00
Transfer Tax: .00
County Clerks: Bobbie Holsclaw-JEFF CO KY
Deputy Clerks: CAROL R

AMENDMENT TO THE MASTER DEED AND
DECLARATION FOR
"PINNACLE GARDENS CONDOMINIUMS"

This Amendment made by PGD of Kentucky, LLC, a limited liability company, hereinafter referred to as "Developer", and does so as follows

WITNESSETH:

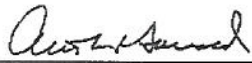
WHEREAS, by a Condominium Declaration of Master Deed for Pinnacle Gardens Condominiums, dated the 31st day of October, 2000, and appearing of record in Deed Book 7538, page 1, in the Office of the Clerk of Jefferson County, Kentucky, the Developer subjected and submitted the real property described therein to the horizontal property law, as amended, and,

WHEREAS, under the Master Deed the right was specifically reserved unto the Developer to correct any error or omission created therein, all pursuant to Paragraph 22a, b, and c of the Master Deed, and

WHEREAS, through oversight the Developer and the draftsman of same included "a right of first refusal" all of which stymies and prevents the financing of said condominium units for FHA and VA insurance

NOW, THEREFORE, under the amendment procedure set forth in Paragraph 22 the

This Instrument Prepared by.



Arthur W. Howard, Attorney
6200 Dutchmans Lane, Suite 206
Louisville, Ky. 40205

END OF DOCUMENT

Document No.: 0N2002215612
Lodged By: equity title
Recorded On: 11/15/2002 10:22:36
Total Fees: 12.00
Transfer Tax: .00
County Clerk: Robbie Holsclaw-Jeff CO KY
Deputy Clerk: YULL062