

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 15, Issue 3

www.elklakeshores.net

March 2017

From the president

Sheri Donaldson sheridonaldson@yahoo.com

Our Commitment as Members of ELPOA

The ELPOA is glad that you're a member of our community. As community members we have obligations to each other that must be kept, so our community can continue to flourish and grow.

Read and comply with the community's governing documents. You should have received a package of documents well before you closed on your home. If you didn't, check the association's website www.elklakeshores.net or ask a member of the board for copies. Make sure you understand what's included in them, particularly the rules about your home's exterior maintenance, property improvement permits, architectural guidelines, board meetings and when you must pay association dues or assessments.

Provide current contact information to the ELPOA Office. Make sure we know how to reach you in case of an emergency, and ask them to notify you of association meetings and other important events. If you rent out your home, provide contact information for your tenants also for use in an emergency.

Maintain your property according to established standards. The community's appearance can add value to all the homes within it—including yours—so it's important to keep landscaping neatly groomed and your home's exterior well-maintained.

Treat ELPOA Board members the way you would want to be treated. Board members are homeowners—just like you—who have volunteered to give their time and energy freely to govern the community. While you should share your concerns about the community with them, do so in a way that's constructive, informative and helpful. The board is always looking for committee volunteers.

Attend board meetings and vote in community elections. Board meetings are open to all who wish to sit in and keep up with issues under discussion. The association is a democracy, and your voice and vote can affect important issues.

Pay association dues/assessments and other obligations on time. ELPOA dues are due on March 1st annually. Your regular dues/assessments pay for common-area maintenance, amenities and other shared expenses. If you don't pay on time, the burden for paying your portion of the association's bills, such as water, electricity and trash removal, etc., falls on your neighbors. Contact a board member and request a meeting with the board if you're having problems to discuss your situation. **Please remember that the association cannot operate without the money to do so. The board is in the process of creating a procedure to collect unpaid/delinquent dues and we will be diligent in this effort.** The barter exchange is for members that are already past due in prior years and is never an option for current or future dues. For more information on the Barter Exchange, please contact me and I will go over the process in detail.

Ensure that tenants, visiting relatives and friends adhere to all rules and regulations. If you are leasing your home, you're liable for maintaining the condition of the home and for the behavior of those who live in it. Make sure to screen tenants thoroughly and familiarize them with the community's Governing Documents.

Elk Lake is a beautiful place to be, as you all know, but like most HOA communities we have to have and abide by the Governing Documents. Please remember to be involved in your community by attending board meetings, because your input is invaluable.

I also wanted to take the time to thank all the members that have returned their updated information, attended meetings and have brought positive solutions to the board on issues we face. I cannot thank you enough for stepping up to the plate. After all, we all are the ELPOA, and together we can accomplish great things.

Roads

Peter Dames pdames@bellsouth.net

Some repairs were completed in areas where the road has not been rebuilt yet to get us through the winter. As the weather gets better, we will begin work on the rebuilding project. Check the lake website for the plan going forward and check with the gate for any road closures as the project resumes.

Lakes and Dams

George Schneider elpoa1357@gmail.com

Remember the valve will be closed on March 1.

Please clean up any debris on your shoreline before March 1. Floating debris is a safety hazard and can damage people and boats.

The February newsletter explained needed repairs to our dams as directed by state government officials. These dams have served us well with very little done in the last 50 years.

Deer Lake (reservoir) dam needed repair of erosion on the side and front of the dam, as well as some work on the overflow pipes. Anyone who has done septic or landscaping knows that trucking in topsoil is very expensive, but we were able to remove usable dirt from the cove for this project, saving several thousand dollars. This dirt will be placed on the toe of the dam and right side to repair erosion. Then seeding will be done and riprap will be placed. ELPOA is also repairing rusted out sections of the overflow pipes where they enter the main lake. We hope to have all this work done before Mar. 1.

A state government official viewed the project on Feb. 20 and was pleased with our progress so far.

After the work on Deer Lake is completed, we will address problems on the main dam, the downstream side and undercutting of the spillway. The state will return in June for a final inspection.



From Deer Lake dam looking into Elk Lake.

Office hours:

10am—4 pm Saturday

Or by appointment

Email addresses-

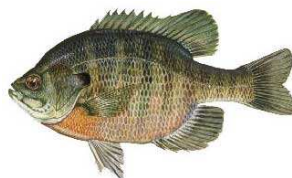
elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-484-0014

Marina- 502-484-3181

Newsletter and email address
change- jakirk@fewpb.net



Elk Lake Information

Regular meetings of the ELPOA are the
third Saturday of each month.

@ 8:00am

Elk Lake Resort car licenses and frames. For sale at office, gate,
and marina — \$5 each.

Email: elpoa@elklakeshores.net Website-www.elklakeshores.net

Important Member Notice — PLEASE READ

Proposed ELPOA Bylaws Change

CURRENT

44. Amendment of the Bylaws or Rules and Regulations. These Bylaws or Rules and Regulations may be amended in the following manner:

- a. Notice of the subject matter of a proposed amendment shall be included in the notice of any Meeting, whether Member or Board Meeting, at which a proposed amendment is considered.
- b. A resolution adopting the proposed amendment may be proposed and adopted by either a 2/3 majority of the sitting Board or by a majority of the Members at a duly-noticed and held meeting of either the Directors or the Association, as the case may be.
- c. No amendment shall discriminate against any Member or Lot, unless the Lot owners so affected shall consent in writing.
- d. A copy of each amendment shall be certified by the President and Secretary of the Association as having been duly adopted and shall be effective immediately upon adoption.

BYLAWS CHANGE (Reason is to increase transparency and encourage member input. Proposed changes in bold and underlined.)

44. Amendment of the Bylaws or Rules and Regulations. These Bylaws or Rules and Regulations may be amended in the following manner:

- a. Notice of the subject matter of a proposed amendment shall be included in the **Newsletter at least 14 days before meeting**, whether Member or Board Meeting, at which a proposed amendment is considered.
- b. A resolution adopting the proposed amendment may be proposed and adopted by either a 2/3 majority of the sitting Board **at two consecutive board meetings (2/3 needed at each meeting)** or by a majority of the Members at a duly-noticed and held meeting of the Association, as the case may be.
- c. No amendment shall discriminate against any Member or Lot, unless the Lot owners so affected shall consent in writing.
- d. A copy of each amendment shall be certified by the President and Secretary of the Association as having been duly adopted and shall be effective **after publication in the next Newsletter after the second ratifying vote of the board or the majority vote of the members. After published the amendment will take effect. The Amendment, vote, and pertinent information will be stored at the ELPOA office for review by members on request.**
- e. **Emergency Amendment. When voted an Emergency by 2/3 of the board, the Bylaws or Rules and Regulations may be changed immediately, this change to start at the vote and sunset at 90 days after the vote. If the Amendment is to be made permanent, Section b. of this article must be followed.**

Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

We are working to get all the final numbers to close out fiscal year 2016. The numbers are very close to the amount we showed in the December report. We will have to take a little money out of our reserve account.

Fiscal 2017 will be more challenging as you can see from the attached January Report. We are running a deficit of 16K+, and we are allocating 15K for needed items that will come out of our reserve.

We are trying to look for other streams of income to help offset these negative numbers.

We really want to replace the Gas Pump and are trying to figure out how this might affect our overall ELPOA financial health.

Hopefully all or our projected member dues collection will meet or exceed our projections.

Type	Accounts	2017January Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$81,355.00	\$286,400.00	\$205,045.00
	Other Income	\$8,526.00	\$89,925.00	\$81,399.00
Total		\$89,881.00	\$376,325.00	\$405,625.00
EXPENSE				
	Payroll Expense	\$7,343.00	\$98,015.00	\$90,672.00
	Security Expense	\$587.00	\$3,000.00	\$2,413.00
	Building & Grounds Expense	\$7,226.00	\$94,540.00	\$87,314.00
	Lake & Dam Expense	\$0.00	\$3,500.00	\$3,500.00
	Marina Gasoline Expense	\$0.00	\$36,000.00	\$36,000.00
	Road Maintenance Expense	\$0.00	\$66,000.00	\$66,000.00
	Administration Expense	\$6,775.00	\$71,000.00	\$64,225.00
	Reserve Accounts	\$0.00	\$21,000.00	\$21,000.00
Total		\$21,931.00	\$393,055.00	\$371,124.00
	Profit /Loss	\$67,950.00	-\$16,730.00	
	Road Rebuild Recap			
	Membership Dues	\$20,400.00	\$70,800.00	
	2016 Carryover	\$13,955.00	\$13,955.00	
	Loans	\$0.00	\$250,000.00	
	Total Assets	\$34,355.00	\$334,755.00	
	Road Rebuild Expenses	\$4,263.00		
	Interest & Fees	\$0.00		
	Total Expenses	\$4,263.00		
	Available Assets	\$30,092.00		
	Capital Expenditures from Reserves			
	Lawn Mower		\$10,000.00	
	Marina Deck		\$5,000.00	
	Total		\$15,000.00	

Important Notices for Members

Director Meetings of ELPOA 9 am

3-18-17

4-15-17

5-20-17

6-17-17

7-15-17

8-19-17

9-16-17

10-8-17 @ 2 pm

10-21-17

Annual Member Meeting

11-18-17

12-16-17

**The ELPOA is ac-
cepting donations
for any area that
needs it!**

**You can donate to
Roads, Beautifica-
tion, Security,
Lakes and Dams
ect.**

**Please contact the
ELPOA office for
additional infor-
mation!!**

ELPOA Important Member Contact Information

ELPOA Gate 502-484-2482
ELPOA Office 502-484-0014
ELPOA Marina
Owen County Fire/Police – 911
Webpage - elklakeshores.net

Upcoming ELPOA Events

Watch out for upcoming events at the Lodge on the website and Facebook!!

ELPOA Owned Lots for Sale

\$750

167, 168, 178, 223, 225, 234, 235,
238, 241, 244, 245, 248, 271, 382,
383, 469, 470, 490, 497

\$1,700

128, 132, 313, 375, 380, 430, 436,
460, 462, 512, 844, 846, 850, 852,
921, 935, 967, 1210, 1229, 1270,
1304, 1308, 1525, 1556, 1595,

\$2,800

118&119, 385&386, 465&466,
484&485, 907&908, 912&913,
1034&1035, 1277&1278

\$3,000

251-253, 260-262, 452&453,
457&458

\$3,400

1578&1579, 1588&1589,
1593&1594, 1596&1597

\$5,100

1520-1522, 1529-1531, 1590-1592,

\$5,500

853-856, 1598-1600

\$7,000 1380-1383

\$10,000 860-868

IMPORTANT REMINDERS

If you are building and expecting heavy deliveries make sure you and/or your contractor check in with the gate to see if the road is open or closed to heavy traffic due to road conditions"

When returning your dues please fill out the Member Information Update page and return with your dues.

All members must complete and submit a property improvement application BEFORE you start on any construction project.

Introducing The Elk Lake Barter Exchange



**DO YOU HAVE MONEY
YOU OWE THE LAKE?**

**ARE YOU HAVING TROUBLE
CATCHING UP?**

**THEN CALL
THE BARTER EXCHANGE
TO FIND OUT
HOW YOU CAN WORK IT OFF
OR EXCHANGE IT OUT!!!**



**For More Information
on the**

**Barter Exchange
call 502-514-2669**



Sportsman's Club

Bob Duke

bossofthemoss50@yahoo.com

513-312-6782



Spring is right around the corner and fishing time is close!

We will be having fishing tournaments every second Saturday of the month starting on May 13. Meet at the Marina at 7 a.m., and the weigh-in will be at 1 p.m.

Everyone is welcome to participate. Entry fee is \$20 per person and an optional \$5 for the Big Bass Pot.

It's a good time and a chance to win some money.
Hope to see you there!

IMPORTANT INFORMATION FOR MEMBERS on dues, stickers and liability insurance

Membership Dues

In 2015 the membership voted on the updates to the By-laws and the Rules and Regulations. Doing this caused a conflict between the warranty deed and the By-laws concerning the collection of member dues. Last year we corrected the wording and made both documents work with each other.

The warranty deed plainly states that each recorded purchaser shall pay member dues. The only legal exception to this would be a legal couple with both names on the deed that would be considered as a single purchaser. Therefore from this point forward, and as far as we know, this is the way it has been in the past (up until 2015 anyway), that there are member dues owed for each name recorded on the deed of your property unless you are a legal couple or have already paid dues on another property without a home that is being utilized.

Auto, Boat and Recreational Vehicle Stickers

Also the ELPOA Board has updated the stickers that we use for entry into the property. There will be three different shaped stickers to use this year. They will all be the same color, so we know that it corresponds with the current year. There will be one sticker with an elk head that is for automobiles that shall be affixed to the driver side of the windshield. The big recreational sticker has now been replaced by two different stickers. There is now a circle sticker for motorized boats and a square sticker for recreational vehicles. These shall also be affixed to the driver side of the boat or recreational vehicle.

The difference is that we now need you to put your lot number on your boat and recreational vehicles along with the stickers. We encourage you to use three-inch stickers so they are easily visible and to make a smooth entry and exit of the gate. We recommend that you use the same format as you do with your state registration number and permit. Behind your state permit, put your lot number and the ELPOA sticker behind that.

Liability Insurance

Another addition to the new rules and regulations that were passed is that we are now requiring members to show proof of \$100,000 liability insurance before receiving your motorized boat stickers.

If you have any questions or concerns please call Sheri Donaldson,
ELPOA president, at [502-514-2669](tel:502-514-2669) or the ELPOA office.

www.elklakeshores.net

The Elk Lake web site is your official source of information pertaining to Elk Lake Shores.

Check it regularly for newsletters, forms and building permits, and other needed information for members.

Remember your building permit!

Any addition to houses, decks or docks require it. Available online or call 502-514-1592.



Community Action Numbers for Owen County

The purpose of this page is for all ELPOA members to be aware of the services in your community. The ELPOA does not endorse any services on this list, nor is this list intended to advertise on the agencies behalf or their political or non-political beliefs, religious, social or otherwise.

The list is for your convenience and information only and the ELPOA does not make any promises or otherwise as to the accuracy of the information posted here. If you are aware of a non-profit community action agency that you feel should be on the list, please feel free to email any board member with the information.

This list will be printed occasionally in the newsletter but will be available every day at our website: www.elklakeshores.net

OWEN COUNTY SENIOR CENTER:

Owen County Senior Services Center, Serves Owen County **502.484.3139**

Activities and Social Organization for the Senior Community.

RED CROSS:

Louisville Chapter, Serves Owen County **502.589.4450**

Salvation Army, **502.583.5391**

CLOTHING:

Meeting the Needs Mission House, Open Tuesday & Thursday 11:00 – 1:00 p.m. & 6:00 – 8:00 p.m. **502.484.1225**

Owen County Clothing Center, 169 W. Seminary, Owenton, KY, 40359 **502.484.3297**

Northern Kentucky Community Action, 109 S. Madison St, Owenton, KY, 40359 **502.484.2116**

CHILD CARE ASSISTANCE:

Child Care Assistance Program **502.564.7616**

FOOD:

Meeting the Needs Mission House, Open Tuesday & Thursday 11:00 – 1:00 p.m. & 6:00 – 8:00 p.m. **502.484.1225**

Northern Kentucky Community Action, 109 S. Madison St, Owenton, KY, 40359 **502.484.2116**

Meals on Wheels Owenton Senior Center, 103 West Perry St, Owenton, KY 40359 **502.484.3139**

FAMILY RESOURCE CENTER:

Family Resource Center, 1925 Hwy 22 East, Owenton KY, 40359 **502.484.3595**

Youth Service Center, 2060 Hwy 22 East, Owenton, KY 40359 **502.484.3531**

R.E.A.C.H. (SUBSTANCE ABUSE SERVICES) 518 South Main Street, Owenton, KY 40359
502.484.5454

UTILITIES:

Northern Kentucky Community Action, 109 S. Madison Street, Owenton, KY 40359 **502.484.2116**

TRANSPORTATION:

The Owen Transit, Tammy Bishop **502.750.2828**

Medicab – (LKLP Community Action Council) **1-800-245-2826**

OTHER:

Owen County Children's Fund, **502.484.3595**

Lion's Club, **502.484.2929**, Assists adults with getting glasses.

Century Community Learning Center (after school program), 1945 Highway 22 East, Owenton, KY 40359 **502.484.4265**

Legal Aid, **1.800.888.8189**

REMEMBER FOR EMERGENCIES — DIAL 911

Owenton City Fire Department/Fire Station - 404 Main St, Owenton, KY 40359
Phone: **(502) 484-2131**

Owen County Emergency Medical Service (OCEMS), Kentucky Ambulance Service
Address: 208 E Blanton St, Owenton, KY 40359, Phone: **(502) 484-3504**

Owen County Sheriff's Department, Owenton, KY 40359 **502.484.3363**
Owenton City Police, **502.484.2313**

Kentucky State Police Post 5, Campbellsburg, KY **1.800.222.5555**

Poison Control, **1.800.222.1222**

**Tear out these pages and keep on hand
for family members and guests!**



Lemon Bars

Bottom Lemon Cake Ingredients:

16 ounces store bought angel food cake mix

1 (22-ounce) can lemon pie filling

1 cup finely shredded coconut

Bottom Lemon Cake: In mixing bowl, combine cake mix, pie filling, and coconut. Stir until thoroughly mixed (do not add any liquid). Spread this mixture in a 10 by 15-inch baking pan. Bake for 30 minutes in a preheated 350 degree F oven. Cool.

Top Creamy Frosting Ingredients:

8 ounces cream cheese, softened

1/2 cup butter, softened

2 1/2 cups powdered sugar

1 teaspoon vanilla

Lemon zest, for garnish

Top Creamy Frosting: Combine all ingredients until blended well. Frost the Bottom Lemon Cake. Garnish with sprinkles of lemon zest and cut into 1 1/2 by 2 1/2 inch bars. Cover and refrigerate overnight for better flavoring.

Yield: 10 to 12 servings

BUSH REALTY

FANTASTIC LAKEFRONT PROPERTY. PLENTY OF SUMMER WEATHER LEFT TO ENJOY ON THE WATER. BE THE FIRST TO SCHEDULE A SHOWING. YOU WILL LOVE THE LOCATION AND THE GENTLY SLOPING LOT TO THE WATER. LOTS OF ROOM FOR FAMILY AND FRIENDS. MLS#458282 \$279,900



TRI-LEVEL LAKEFRONT COTTAGE, NICE LAKEFRONT LOT, BOAT DOCK & BOAT LIFT
\$136,700



PO Box 66

OWENTON KY 40359

502-484-2295 • 502-593-5086




JD TREE SERVICE
(859) 363-0246
(859) 803-1773
No Tree too Small or Large

When Experience Counts, Call us for
all your Tree Service Needs!
Fully Insured
FREE ESTIMATES



MARCH 2017

COLOR KEY – ELPOA EVENT – COMMUNITY EVENT – OWEN COUNTY LIBRARY EVENT

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	1	2	3	4
	10am - Walk!	9:30am - Genealogy 9:30am - Job 6pm - Learn to Bake	ELPOA LAKE DAM VALVE WILL BE SHUT MEMBERSHIP DUES NEED TO BE PAID BY TODAY	6pm - Aerobics @ 6pm - Owen Co 6pm - Zumba @ OC	10:30am - Storytime 12pm - Books @ Noon 3:15pm - TAG	ELPOA LONG RANGE PLANNING
5	6	7	8	9	10	11
	10am - Walk! 5pm - Paws 2 Read	9:30am - Genealogy 6pm - Faceted	3:15pm - Crafternoon	10:30am - Storytime 7:30am Chamber 3:15pm - Reading 6pm -Spring Renewal	10am - Walk away the pounds 10:30am - Yoga	
12	13	14	15	16	17	18
	10am - Walk! 5pm - Photography 5:30pm - Guitar	9:30am - Job Resources 6pm Owen County Fiscal Court Mtng 6pm - Easter Egg	Photography Contest	10:30am - Storytime 6pm - Cream Puffs	10am - Walk Away 10am - Walk Away 10:30am - Yoga	ELPOA BOARD MEETING 9:00AM AT LODGE MEMBERS WELCOME!!
19	20	21	22	23	24	25
	10am - Cancer Resource Cntr 5:30pm - Guitar	9:30am - Genealogy 3pm - Painting 101 6pm - Painting 101	1pm - Western Day	10:30am - Storytime 6pm - Evening Book	10am - Walk Away 10:30am - Yoga	FREE DUMP DAY OWEN COUNTY DUMP
26	27	28	29	30	31	1
	10am - Walk! 5:30pm - Guitar	9:30am - Genealogy 6pm Fiscal Court Workshop 6pm - Candy making		10:30am - Story time 6pm - Landscaping	10am - Walk Away 10:30am - Yoga	

The Kentucky Division of Forestry has entered the fire hazard season. During this time it is unlawful for any person to set fire to, or to procure another to set fire to, any flammable material capable of spreading fire, located in or within 150 feet of any woodland or brush land between the hours of 6 a.m.-6 p.m., beginning today and ending April 30, prevailing local time.

The regulation strictly prohibits the burning of tires, garbage, construction debris, demolition debris, appliances, cars, buses, trailers, and all other materials, which are not specifically exempted by this regulation.

All other fires should be attended until extinguished to prevent the spread of such fire to any other land. To prevent the spread of fire the owner or lessee shall take precautions, by having all material cut and piled and carefully clear an area around fire to eliminate spread. There shall also be a hose or readily available extinguishing agent or tool any time fire is burning.



**Fire Hazard
Season!
Burn Ban
in Effect!**

TISCH REAL ESTATE, INC.

219 Roland Ave, Owenton, KY 40359

Peggie Tisch, GRI, Realtor/Broker,
Melissa Kemper, Managing Broker

502 750-2005

502 484-3652

502 750-1384

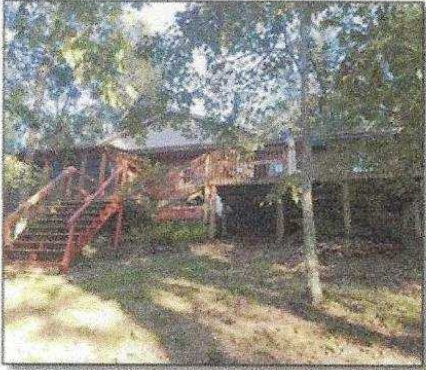
502 484-5562

Realtor Equal housing MLS

www.TischRealty.com,

Peggie@tischrealty.com

mapkemper@aol.com



LOCATION ! Excellent water lot.

LOTS 1337, 1368, 1369

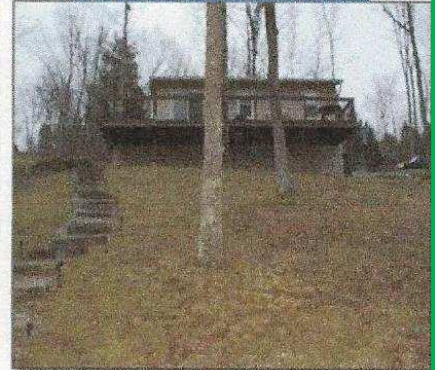
Watch all the fun on water and still
Have privacy 3br, 2ba-**\$199,000**



What a surprise, not a driveby!

LOTS 796, 797, 798

2br, central heat & air, huge screen
porch, decks, dock-3lots-**\$215,000**



Feels like you're in a boat house!

LOTS 1346, 1347, 1348

Completely updated, new drive, deck,
dock, 2br, deep water-**\$259,900**



Lake House Personified! What a view!

SOLD

new decks no wake great water
TLC needed-**sorry you missed out**



Exceptional Waterfront Many Extras

LOTS 1065 & 1066 PENDING

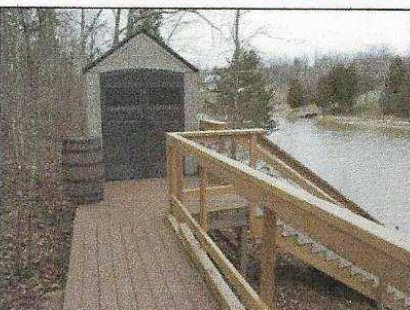
4br, 2ba home, laundry, huge deck
great fishing at the dock-**\$249,900**



Custom Built, Vacation Year Round

ANOTHER GREAT HOME

3br, 2.5ba fireplaces open floor dock,
private dock-**\$349,000 SOLD**



NEW LISTING, 2ba, 2ba, like new
LOT 769

Everything is "Like new", dock, storage
No-wake zone, great water-**\$249,900**



No frills! Just a fun place to be!

GONE \$124,900

Covered boat dock, screen porch,
private, gentle water walk-**SOLD**



Right at the water's edge, WOW
LOT 943

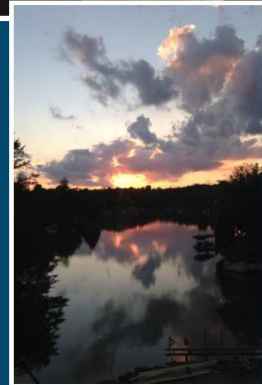
Outstanding lot, 2br, 2.5ba-poured
bsmt, dock allowance-**\$274,000**

6.5 ACRES, private wooded, trails, ready for your own haven, enjoy all perks of resort-**\$27,000**

NEW TO MARKET-Double lot w/dock, perk test complete, build your dream home-**\$50,000 SOLD**

WATERFRONT-Great water, wooded lot, build your great away, no wake, good water-**\$37,000**

GOD BLESS AMERICA, PRAY FOR OUR TROUPS



FOR SALE BY OWNER

\$525,000.00

445 Elk Lake Resort Lot 610
Owenton, KY

Bobby (805) 368-9335

Custom built in 2008, 3800 sq. ft. home with open great room, fireplace entertainers kitchen and stunning views of the lake in every room! 2 bedrooms 2.5 baths. Master bedroom with fireplace and large master bath. Game room, full kitchen, dinning area and third fireplace downstairs. French doors lead out to large deck for entertaining. A must see home! Additional photos and information please go to Facebook @610elklakebear

GOLDEN TRIANGLE REALTY, LLC

405 Roland Avenue, Owenton, KY 40359

502-484-0007 www.gtrky.com

Member of Northern Kentucky Multiple Listing Service

Dave Jones, Clemmie Swigert, Joan Kincaid
Principal Broker Broker/Owner Broker/Realtor®

"SPRING IS ALMOST HERE, SEE THE TREES BLOOMING AT ELK LAKE"

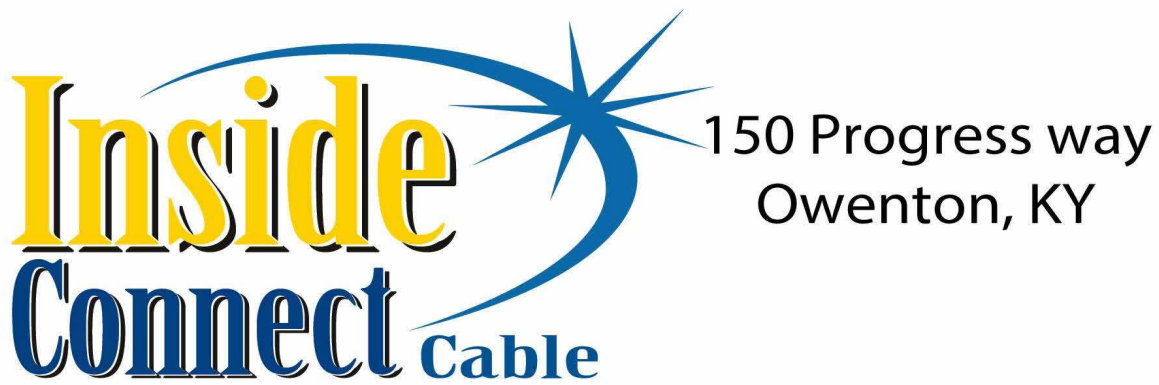
SKI, BOAT, FISH, SWIM, COOKOUT, and RELAX, ON THE LAKE

LOTS 972/973 – Waterfront Lots with a 3 Bedroom charming home on 240 acre lake. Beautiful home with dock. Eat-in kitchen, 1 full bath & 2 half baths, large living room, basement & deck. Lots of space for all the family to enjoy boating, skiing, swimming, kayak, hiking, bird watching, with the privacy of a gated community. Enjoy relaxing & fishing year round. Only 1 hour from Cincinnati, Lexington & 1 1/2 hours from Louisville **MLS 460329, \$270,000**

LOT 1524 - Elk Lake! AFFORDABLE - Two Lots with A cozy cottage Two BR, One BA, Wood Stove in LR takes chill off for hiking in the woods or along the lake, great for winter/summer. Surrounded by woods. It is ready for your creative touches. Open kitchen & family dining. Enjoy family fun on this 240 acre fishing and skiing lake. New windows. Great for your get-a-way. **MLS 437111, \$50,000**

LOT 308, RED BUD DRIVE - An Off Water Lot at beautiful Elk Lake. Vacant Lot 308, Off Water but very close to Lake, Entrance, Beach, and Clubhouse. Access the Lake thru Associational Lot. Close to Elk Creek Winery and Hunt Club. Within 1 hour of Cincinnati, Lexington and Louisville. **MLS 456385, \$4,500**

LOTS 55 THRU 61 - Seven (7) contiguous Off Water Lots on Beach Road and Dogwood Drive at beautiful Elk Lake. Vacant Lots. Lot 55, 56, 57, 58, 59, 60, and 61. Off Water but very close to Entrance, Lake, Beach, and Clubhouse. Located on Beach Road and Dogwood Drive. Close to Elk Creek Winery and Hunt Club. Within 1 hour of Cincinnati, Lexington and Louisville. **MLS 456387, \$24,500.**



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LOTS #904/ #905 / 1295 @\$ 3,500. ea

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WATERFRONT LOTS

Lot #1160 @ \$26,500.

Lot # 767 @ \$ 31,000.

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Lots # 838,, 839, 840 ,1157 , 1067 @ \$ 37,000.

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