

CROSS REFERENCE - C-703

DULY ENTERED FOR TAXATION

9500596A

MAY 21 1995

*Greg E. Strington*AUDITOR OF JOHNSON COUNTY DECLARATION OF COVENANTSWHISPERING PONDS

I, the undersigned Whispering Ponds, Inc., owner 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 WHISPERING PONDS, an addition to the City of Franklin, County of Johnson, State of Indiana. All streets, alleys, and public open spaces shown and not heretofore dedicated are hereby dedicated to the public.

The foregoing covenants are to run with the land and shall be binding on all parties and all persons claiming under them until January 1, 2024, at which time said covenants shall be automatically extended for successive periods of ten (10) years unless by vote of a majority of the owners of the building sites covered by these covenants, it is agreed to change such covenants in whole or in part.

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 and tracts 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 lot or lots in the subdivision, binding all the same, now and hereafter, and their grantees, their heirs and personal representatives, and where applicable, their successors and assignees.

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 dwellings 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 dwellings which shall share a common wall with a similar single-family structure on the lot, such common wall 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 houses 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. Should the common wall or party wall, at any time while in use by both parties as aforesaid, be injured by any cause other than the act or omission of either party, the wall shall be repaired or rebuilt at their joint expense, provided that any sum received from insurance against such injury or destruction shall be first applied to such repair or restoration. Should the common wall be injured by the act or omission of either party, the wall shall be repaired or rebuilt at the expense of the party deemed responsible for the aforesaid act or omission.

5. 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 part, the creation of rights to a common wall being the sole purpose hereof.

6. 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 building committee, and the arbitration of such matters shall be an express condition precedent to any legal or equitable action or proceeding of any nature whatsoever.

7. Lots are subject to drainage easements, sewer easements and utility easements, either separately or in any combination of the three, as shown on the plat, which are reserved for the use of lot owners, public utility companies and governmental agencies as follows:

(a) Drainage Easements (D.E.) are created to provide paths and courses for area and local storm drainage, either overland or in adequate underground conduit, to serve the needs of the subdivision and adjoining ground and/or public drainage system; and it shall be the individual responsibility of each land owner to maintain the drainage across his or her lot. Under no circumstances shall said easement be blocked in any manner by the construction or reconstruction of any improvement, nor shall any grading restrict, in any manner, the water flow. Said areas are subject to construction or reconstruction to any extent, necessary to obtain adequate drainage at any time by any governmental authority having jurisdiction over drainage or by the developer of the subdivision. Said easements are for the mutual use and benefits of the owners of all lots in the addition and are a servitude upon such land for the benefit of the owners of other land included within Whispering Ponds, upstream or downstream, affected by such use.

(b) Sewer Easements (S.E.) are created for the use of the local governmental agency having jurisdiction over the storm and sanitary waste disposal system designated to serve the addition of the purpose of installation and maintenance of sewers that are a part of said system. Each owner of a lot must connect with any public sanitary sewer available.

(c) Utility Easements (U.E.) are created for the use of public utility companies, not including transportation companies, for the installation, maintenance, repair and replacement of mains, ducts, poles, lines and wires, meters, and meter boxes. All such easements include the right of reasonable ingress and egress for the exercise of the rights, including reading of the

meters. No structure, including fences, shall be built on any drainage, sewer or utility easement.

(d) Landscape Easements (L.E.) are created to maintain landscaping.

8. No building or other structure shall be erected, placed upon, altered, or repainted on any lot in this subdivision until building plans, specifications, plot plans, and color schemes are approved as to the conformity and harmony of external design and color schemes with existing structures within the subdivision, and as to the building with respect to topography and finished ground elevation, by a building committee composed of David Brizendine, or by his successors, in the event of the death, disability or resignation of him. Any remaining member or members shall have full authority to approve or disapprove such design and location, or to designate a representative with like authority. If the committee fails to act upon any plan submitted to it for its approval within a period of thirty (30) days from the submission date of the same, the owner may proceed then with the building according to the plans submitted, without approval. Neither the building committee members nor the designated representatives shall be entitled to any compensation for services performed pursuant to this covenant. Upon the death, disability or resignation of all of the original members of the building committee, the owners of the lots, by a majority, shall elect a new building committee for the purposes set forth in these covenants.

9. Front building lines (B.L.) are hereby established, between which lines and the front property lines, no permanent or other structure, other than drives, shall be erected and maintained. Side and rear building lines are established in accordance with the zoning ordinances applicable to the subdivision and variances therefrom as may have been granted by the Franklin Plan Commission or Franklin Board of Zoning Appeals.

10. If the parties hereto, or any of them, or their heirs or assignees shall violate or attempt to violate any of these covenants, restrictions, provisions or conditions herein, it shall be lawful for any other person owning any real property situated in the subdivision to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate such covenant, and either to prevent him or them from doing so, or to recover damage or other dues for such violation.

11. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the street, shall be placed or permitted to remain on any corner lot within the triangular area formed by the street right-of-way lines and a line connecting points twenty-five (25) feet from the intersection of said street lines or in the case of a rounded property corner, from the intersection of the street lines extended. The same sight line limitations shall apply to any lot within ten (10) feet from the intersection of a street line with the edge of a driveway pavement or alley line. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines. No fence shall be erected on or along any lot line, nor on any lot, the purpose or result of which will be to obstruct reasonable vision, light or air, and all fences shall be kept in good repair and erected reasonable so as to enclose the property and decorate the same without hindrance or obstruction to any other property.

12. All residence construction within the subdivision shall have attached garages. All driveways shall be hard surfaced with either concrete or asphalt. Any changes and alterations of structures or driveways are subject to building committee approval.
13. No hotel building, boarding house, mercantile or factory building or buildings of any kind for commercial use shall be erected or maintained on any lot in this subdivision.
14. No trailers, shacks or outhouses of any kind shall be erected or situated on any lot herein, except that for use by the builder during the construction of a proper structure.
15. No farm animals, fowls, or domestic animals for commercial purposes shall be kept or permitted on any lot or lots in this subdivision.
16. No noxious, unlawful, or otherwise offensive activity shall be carried out on any lot in this subdivision, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.
17. No private, or semi-private water supply or sewage disposal system, may be located upon any lot in this subdivision which is not in compliance with regulations or procedures as provided by the Indiana State Board of Health, or other civil authority having jurisdiction. No septic tank, absorption field, or any other method of sewage disposal shall be located or constructed on any lot or lots herein, except as approved by said health authority.
18. The repair or storage of inoperative motor vehicles, or material alteration of motor vehicles shall not be permitted on any lot, unless entirely within a garage permitted to be constructed by these covenants.
19. No school, preschool, day-care facility, church or similar institution of any kind shall be maintained, conducted or operated upon any lot.
20. No exterior lighting shall be directed outside the boundaries of any lot, nor shall any lighting be used which constitutes more than normal convenience lighting, unless the same is approved by the building committee.
21. All laundry shall be dried on a special drying apparatus in the form of a folding rack or umbrella which shall be placed at the rear of each lot. Clotheslines shall not be strung or hung between trees and shrubbery on any lot.
22. No signs of any nature, including for sale or for rent signs, or other advertisement, shall be displayed on any lot, right-of-way or any part of the subdivision, except as approved by the building committee, or as used by the undersigned, and its agents in the development of the properties and the maintenance thereof during such development.
23. All television or other antennas shall be affixed to improvements located on the respective lot involved. No freestanding antennas for any purpose shall be permitted unless approved by the building committee. No outside television antennas will be permitted if a master antenna is available for a lot.

24. Owners shall not dump any trash, waste, refuse or other objectionable matter upon any lot, easement or common area within the properties. All trash, garbage and refuse stored on any lot shall be stored in covered receptacles. Owners must provide approved receptacles for garbage and trash. There shall be no burning of trash and no open fires, except fires in an approved grill or fire ring. All open fires are prohibited unless written approval is obtained from the building committee.

25. It shall be the responsibility of the owner of any lot or parcel of land within the plat to comply at all times with the provisions of the drainage plan as approved for this plat by the Plan Commission of the City of Franklin and the Johnson County Drainage Board and the requirements of all drainage permits for the plat issued those agencies.

26. Drainage ditches along dedicated roadways and within the right-of-way, or on dedicated easements, are not to be altered, dug out, filled in, tiled or otherwise changed without the written permission of the Franklin Board of Public Works and Safety. Property owners must maintain these ditches as sodded grassways, or other non-eroding surfaces. Water from roofs or parking areas must be contained on the property long enough so that said drainage ditches will not be damaged by such water. Driveways may be constructed over these ditches only when appropriate sized culverts or other approved structures have been permitted by the Board of Public Works and Safety.

27. Any property owner altering, changing, damaging, or failing to maintain these drainage ditches will be held responsible for such action and will be given ten (10) days notice by certified mail to repair said damage, after which time, if no action is taken, the Board of Public Works and Safety will cause said repair to be accomplished and the bill for said repairs will be sent to the affected property owner for immediate payment. Failure to pay will result in a lien against the property.

28. Unless a delay is caused by strikes, war, court injunction or acts of God, the exterior of any dwelling or structure built upon any lot shall be completed within one (1) year after the date of commencement of the building process, after which time, the building committee may re-enter, take possession of said lot, without notice, sell the same together with improvements; and after payment of liens and expenses, pay the balance of the sale proceeds to the owner of said lot at the time of sale.

29. No campers, motor homes, trucks, trailers or boats may be stored on any lot in open public view.

30. Lot owners shall not permit the growth of weeds and voluntary trees and bushes, and shall keep their lot reasonably clear from unsightly growth at all times. Failure to comply shall warrant the building committee to cut weeds and clear the lot of such growth at the expense of the lot owner, and the building committee shall have a lien against said real estate for the expense thereof.

31. Any gas or oil storage tanks used in connection with a lot shall be either buried, or located in a garage or house, in such a manner that they are completely concealed from public view.

32. Walk Easements (W.E.) are hereby established as set forth on the recorded plat for the purposes of construction and maintenance of sidewalks to allow public passage therein.

33. It is expressly understood that the building committee may make assessments to cover any costs incurred in enforcing these covenants, or in undertaking any maintenance or other activity which is a responsibility of a lot owner, but which such lot owner has not undertaken as required hereunder. Any such assessment shall be assessed only against those lot owners whose failure to comply with the requirements of these covenants has necessitated the action to enforce these covenants or the undertaking of the maintenance, or other activity.

34. Each owner of a lot 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 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 lot against which each such assessment is made until paid in full. Such assessments shall also be the personal obligation of the owner of the lot at the time when the assessment became due and payable. Any assessment not paid within thirty (30) days after the date the same became due and payable shall bear interest from the due date at a percentage rate not greater than twelve percent (12%) per annum. The building committee, 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 building committee, or such member, in collecting the same. If the building committee has provided for collection of any assessment in installments, upon default in the payment of any one or more installments, the building committee 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 lot or otherwise. The lien of the assessments provided for herein shall be subordinate to the lien of any recorded first mortgage covering such lot and to any valid tax or special assessment lien on such lot in favor of any governmental taxing or assessing authority. Sale or transfer of any lot 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 lot from liability for any assessments thereafter becoming due or from the lien thereof. The building committee shall, upon demand, at any time, furnish a certificate in writing, signed by a member of the building committee, that the assessments on a lot 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, charge and lien created herein.

35. Upon the transfer of ownership of all platted lots, Whispering Ponds, Inc., will cause to be incorporated under the laws of the State of Indiana, a not-for-profit corporation under the name "Whispering Ponds 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 plan, to assume

the rights and duties of the building committee as specified in the recorded covenants, and administer and enforce said 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. Upon incorporation of "Whispering Ponds Homeowners Association, Inc.", all lot owners are automatically and immediately members of the corporation.

36. 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 building committee, and the owners of the lots in the subdivision, their heirs and personal representatives, their successors or assignees, who are entitled to such relief without being required to show any damage of any kind to the building committee, 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 assignees.

37. The foregoing restrictions may be amended at any time by the owners of at least two-thirds (2/3rds) of the lots 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 January 1, 2024, at which time they will be automatically extended for successive periods of ten (10) years, unless by a vote of the majority of the then owners it is agreed that these covenants shall terminate in whole or in part.

38. 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 MY HAND AND SEAL THIS 19<sup>th</sup> DAY OF April, 1995.

*David F. Brizendine*  
 David F. Brizendine, President  
 Whispering Ponds, Inc.

RECEIVED FOR RECORD  
 BOOK 68 PAGE 157  
 JEAN HARMON  
 JOHNSON COUNTY RECORDER

STATE OF INDIANA )  
 )  
 COUNTY OF JOHNSON )

SS:  
 )  
 )

Subscribed and sworn to before me, the undersigned, a Notary Public in and for said County and State, this 19<sup>th</sup> day of April, 1995.

*Paula M. Huber*

Paula M. Huber  
 Notary Public, State of Indiana  
 Johnson County  
 My Commission Expires 01/28/99

Commission Expires:  
1/28-99

WITNESSED BY David F. Brizendine

*Michelle*

⑨

Recorded Johnson County, Ind  
Jean Harmon, Recorder  
Date 06/14/2000 Time 15:57:09  
Inst # 2000-013506  
Fee Amt: 28.00

2000013506

**AMENDMENTS TO DECLARATION OF COVENANTS  
OF WHISPERING PONDS**

Leland K. Janoski, a/k/a Ken Janoski, as Chairman of the Board of Directors of Whispering Ponds Homeowners Association, Inc., states that the Declaration of Covenants of Whispering Ponds subdivision, Franklin, Indiana, recorded in Plat Book C, page 703 and in Plat Book 68, page 457 in the Johnson County Recorder's Office, has been amended as provided in said Declaration, and that said amendments and the signatures of the requisite number of owners of lots in Whispering Ponds subdivision are attached hereto, made a part hereof and marked as Exhibit A.

In witness whereof, the undersigned submits and files these Amendments to Declaration of Covenants of Whispering Ponds.

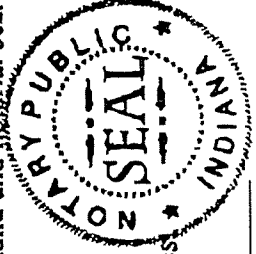
*Leland K. Janoski*  
Leland K. Janoski, a/k/a Ken Janoski,  
Chairman of the Board of Directors of  
Whispering Ponds Homeowners  
Association, Inc.

Recorded Johnson County, Indiana  
Jean Harmon, Recorder  
Date 06/14/2000 Time 15:57:09 1 of 9 Pgs  
Inst # 2000-013506 OFF  
Fee Amt: 28.00

STATE OF INDIANA )  
 ) SS:  
COUNTY OF JOHNSON )

Before me, a Notary Public in and for said County and State, personally appeared Leland K. Janoski, a/k/a Ken Janoski, who acknowledged the execution of the above and who swore to the truth of the matters therein.

WITNESS my hand and notarial seal this 14th day of June, 2000.



*Jean H. Henderson*  
Jean H. Henderson Notary Public

My Commission Expires June 8, 2008  
County of Residence: Johnson

This instrument prepared by Brian J. Deppe, DEPPE FREDBECK & BOLL, Attorneys at Law, Nine East Court, Franklin, Indiana 46131.



The undersigned, being the owners of at least two thirds (2/3) of the lots in Whispering Ponds subdivision, Franklin, Indiana, do hereby approve the following amendments to the Whispering Ponds Declaration of Covenants:

1. All references to "the building committee" shall be changed to "the Board of Directors".
2. Page 1, Second Paragraph shall be deleted in its entirety, and the following shall be Page 1, Second Paragraph, of the Covenants:

"This subdivision shall be known and designated as WHISPERING PONDS, an addition to the City of Franklin, County of Johnson, State of Indiana. The subdivision was designed and is intended to be a retirement community for those persons 55 years or older. All streets, alleys, and public open spaces shown and not heretofore dedicated are hereby dedicated to the public."
3. Page 3, Paragraph 8 shall be deleted in its entirety and the following shall be Page 3, Paragraph 8:

"No building or other structure shall be erected, placed upon, altered, or repainted on any lot in this subdivision until building plans, specifications, plot plans, and color schemes are approved as to the conformity and harmony of external designs and color schemes with existing structures within the subdivision, and as to the building with respect to topography and finished ground elevation, by Board of Directors of Whispering Ponds Homeowners Association, or a designated representative with like authority. The Whispering Ponds Homeowners Association is hereinafter referred to as the Corporation. No fence(s) shall be placed in any front yard. The Board of Directors shall have full authority to approve or disapprove such design and location, or to designate a representative with like authority. If the Board of Directors fails to act upon any plan submitted to it for its approval within a period of forty-five (45) days from the submission date of the same, the owner may proceed then with the building according to the plans submitted, without approval."
4. Page 4, Paragraph 14 shall be deleted in its entirety, and the following shall be Page 4, Paragraph 14:

"No trailers, shacks or outbuildings of any kind shall be erected or situated on any lot herein, except that for use by the builder during the construction of a proper structure."
5. Page 4, Paragraph 21 shall be deleted in its entirety, and the following shall be Page 4, Paragraph 21:

"All laundry shall be dried on a special drying apparatus in the form of a folding rack or umbrella which shall be placed at the rear of each lot. Clotheslines shall not be strung or hung between trees and/or shrubbery on any lot."
6. Page 4, Paragraph 23 shall be deleted in its entirety, and the following shall be Page 4, Paragraph 23:

"All television and other antennas shall be affixed to improvements located on the respective lot involved. No freestanding antennas or freestanding satellite dishes for any purpose shall be permitted unless approved by the Board of Directors, or its designated representative."

7. Page 5, Paragraph 29 shall be deleted in its entirety, and the following shall be Page 5, Paragraph 29:

"No campers, motor homes, trucks (except pick-up trucks), trailers or boats may be stored or parked on any lot in open public view."

In witness, whereof, the undersigned homeowners executed these Amendments to Declaration of Covenants of Whispering Ponds on the dates set forth on the attached signature pages.

## WHISPERING PONDS HOMEOWNERS

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
01A	ANDREWS	VERNIE	2002 FLAMINGO WAY
01A	ANDREWS	BARBARA	2002 FLAMINGO WAY
01B	SCHELHORN	MARGARETTE	2004 FLAMINGO WAY
02A	JANOSKI	KEN	2006 FLAMINGO WAY
02A	JANOSKI	LINDA	2006 FLAMINGO WAY
02B	GOFF	ROGER	2008 FLAMINGO WAY
02B	GOFF	MARTHA	2008 FLAMINGO WAY
03A	Whispering Ponds, Inc.		2010 FLAMINGO WAY
03B	Whispering Ponds, Inc.		2012 FLAMINGO WAY
04A	MUNDORFF	DON	2014 FLAMINGO WAY
04A	MUNDORFF	PAT	2014 FLAMINGO WAY
04B	SCROGHAM	DOUG	2016 FLAMINGO WAY
04B	SCROGHAM	CHARLOTTE	2016 FLAMINGO WAY
05A	POINDEXTER	JEAN	2018 FLAMINGO WAY
05B	CULBERTSON	ERNIE	2020 FLAMINGO WAY
05B	CULBERTSON	MARTY	2020 FLAMINGO WAY
06A	ALSPACH	JUDY	2022 FLAMINGO WAY
06B	SPICER	STAN	2024 FLAMINGO WAY
06B	SPICER	AUDREY	2024 FLAMINGO WAY
07A	Whispering Ponds, Inc.		2026 FLAMINGO WAY
07B	Whispering Ponds, Inc.		2028 FLAMINGO WAY
08A	Whispering Ponds, Inc.		2030 FLAMINGO WAY
08B	Whispering Ponds, Inc.		2032 FLAMINGO WAY
09A	Whispering Ponds, Inc.		2034 FLAMINGO WAY
09B	Whispering Ponds, Inc.		2036 FLAMINGO WAY
10A	HOGAN	PAT	2038 FLAMINGO WAY

SS:

STATE OF INDIANA, COUNTY OF JOHNSON  
 BEFORE THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED  
 PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.  
 THIS 17th DAY OF May, 1999.

SIGNATURE Judith K. Alspach  
 Judith K. Alspach

My commission expires: 11-11-2001  
 County of Residence: Johnson

**WHISPERING PONDS HOMEOWNERS**

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
10B	SUDING	ED	2040 FLAMINGO WAY
10B	SUDING	ELIZABETH	2040 FLAMINGO WAY
11A	Whispering Ponds, Inc.		2042 FLAMINGO WAY
11B	Whispering Ponds, Inc.		2044 FLAMINGO WAY
12A	RIEMAN	ED	1302 SWAN DRIVE
12A	RIEMAN	JEAN	1302 SWAN DRIVE
12B			1304 SWAN DRIVE
13A	HARRISON	WILLETTA	1308 SWAN DRIVE
13B	Whispering Ponds, Inc.		1312 SWAN DRIVE
14A	TUCKER	MARJORIE	1316 SWAN DRIVE
14B	LYELL	BETTY LOU	1320 SWAN DRIVE
15A			1326 SWAN DRIVE
15B	WEDDING	MARY ANN	1328 SWAN DRIVE
16A	LUCKEMIER	BILL	1330 SWAN DRIVE
16A	LUCKEMIER	BERNICE	1330 SWAN DRIVE
16B	GILL	VERNON	1332 SWAN DRIVE
16B	GILL	IRENE	1332 SWAN DRIVE
17A	KALLAS	MIRIAM	1334 SWAN DRIVE
17B	GOAD	VICKOR	1338 SWAN DRIVE
17B	GOAD	ELIZABETH	1338 SWAN DRIVE
18A	KEAN	MARY	1342 SWAN DRIVE
18B	HICKMAN	HAROLD	1346 SWAN DRIVE
18B	HICKMAN	JEAN	1346 SWAN DRIVE

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SS:

STATE OF INDIANA, COUNTY OF JOHNSON  
 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.  
 THIS 11th DAY OF MARCH, 1999

SIGNATURE

*Judith K. Alspach*  
 Judith K. Alspach

My commission expires: 11-11-2001  
 County of Residence: Johnson

WHISPERING PONDS HOMEOWNERS

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
19A	PAHL	RUTH	1350 SWAN DRIVE
19B	MEFFORD	MARGARET	1354 SWAN DRIVE
20A			1358 SWAN DRIVE
20B	PARREN	LEON	1362 SWAN DRIVE
20B	PARREN	BARBARA	1362 SWAN DRIVE
21A	KELLEY	MARY	1366 SWAN DRIVE
21B	COSAND	MARGARET	1370 SWAN DRIVE
22A	HARRISON	L WAYNE	1374 SWAN DRIVE
22B			1378 SWAN DRIVE
23A	Whispering Ponds, Inc.		1380 SWAN DRIVE
23B	Whispering Ponds, Inc.		1382 SWAN DRIVE
24A			1384 SWAN DRIVE
24B			1388 SWAN DRIVE
25A	Whispering Ponds, Inc.		1392 SWAN DRIVE
25B	JONES	RUBY KAY	1396 SWAN DRIVE
26A	Whispering Ponds, Inc.		2066 PELICAN DRIVE
26B	Whispering Ponds, Inc.		2068 PELICAN DRIVE
27A	GIBSON	CAROLE	2070 PELICAN DRIVE
27B	SHAMLEY	GORDON	2072 PELICAN DRIVE
27B	SHAMLEY	EDNA	2072 PELICAN DRIVE
28A	Whispering Ponds, Inc.		2074 PELICAN DRIVE
28B	Whispering Ponds, Inc.		2076 PELICAN DRIVE
29A	Whispering Ponds, Inc.		2078 PELICAN DRIVE
29B	Whispering Ponds, Inc.		2080 PELICAN DRIVE
30A	BURNS	MARY	2082 PELICAN DRIVE

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SS:

STATE OF INDIANA, COUNTY OF JOHNSON  
 BEFORE THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED  
 PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.

THIS 17TH DAY OF MARCH, 1992

SIGNATURE: Judith K. Alspach  
 Judith K. Alspach

My commission expires: 11-11-2001  
 County of Residence: Johnson

**WHISPERING PONDS HOMEOWNERS**

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
30B	STOCKLIN	NANCY	2084 PELICAN DRIVE
<del>30B</del>	LAWRENCE	MILDRED	2084 PELICAN DRIVE
31A	Whispering Ponds, Inc.		2090 PELICAN DRIVE
31B	JULIAN	PHYLLIS	2092 PELICAN DRIVE
32A			2094 PELICAN DRIVE
32B			2098 PELICAN DRIVE
33A	YOUNG	DON	2093 PELICAN DRIVE
33A	YOUNG	ALICE	2093 PELICAN DRIVE
33B	WILDMAN	OMER	2085 PELICAN DRIVE
33B	WILDMAN	ELEANOR	2085 PELICAN DRIVE
34A	STROPS	ELIZABETH	2077 PELICAN DRIVE
34B	BREWER	BILL	2073 PELICAN DRIVE
34B	BREWER	EDNA	2073 PELICAN DRIVE
35A	GAGNON	RAY	2065 PELICAN DRIVE
35A	GAGNON	DOROTHY	2065 PELICAN DRIVE
35B	EADS	MARY	2063 PELICAN DRIVE
36A	JACKSON	WANDA	2061 PELICAN DRIVE
36B	ANDERSON	JESSE	2059 PELICAN DRIVE
36B	ANDERSON	FERN	2059 PELICAN DRIVE
37A	HOFFMAN	BOB	2057 PELICAN DRIVE
37A	HOFFMAN	ROSEMOND	2057 PELICAN DRIVE
37B	MULLENDORE	MARGUERITE	2055 PELICAN DRIVE
38A	KERNODLE	DICK	2053 PELICAN DRIVE
38A	KERNODLE	PATRICIA	2053 PELICAN DRIVE
38B	MEYERS	MARIE	2051 PELICAN DRIVE

*Nancy Stocklin*

*Donna B. Eads*  
*Phyllis Julian*

*Don Young*  
*Alice Young*

*Omer Wildman*  
*Eleanor Wildman*

*Elizabeth Strops*  
*Bill Brewer*

*Edna Brewer*

*Ray Gagnon*  
*Dorothy Gagnon*

*Mary E. Eads*

*Wanda Jackson*

*Jesse Anderson*

*Fern Anderson*

*Robert P. Hoffman*

*Bob Hoffman*

*Rosemond Hoffman*

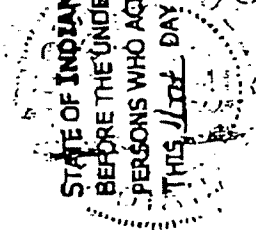
*Marguerite Mullendore*

*Dick Kernodle*

*Richard H. Kernodle*

*Marie Meyers*

SS:



STATE OF INDIANA, COUNTY OF JOHNSON  
BEFORE THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.

THIS 11th DAY OF MARCH, 1992.

SIGNATURE Judith K. Alspach  
Judith K. Alspach

My commission expires: 11-11-2001  
County of Residence: Johnson

WHISPERING PONDS HOMEOWNERS

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
39A	HERNDON	DON	2049 PELICAN DRIVE } <i>Don Herndon</i>
39A	HERNDON	BARBARA	2049 PELICAN DRIVE } <i>Barbara Herndon</i>
39B	BROWN	BOB	2047 PELICAN DRIVE }
39B	BROWN	KAREN	2047 PELICAN DRIVE }
40A	HOUSTON	ELMO	2039 FLAMINGO WAY }
40A	HOUSTON	FRANCES	2039 FLAMINGO WAY }
40B	MONNIER	ARVEDA	2037 FLAMINGO WAY }
41A	WEHNER	KEN	2035 FLAMINGO WAY }
41A	WEHNER	MARY	2035 FLAMINGO WAY }
41B	MASON	THELMA	2033 FLAMINGO WAY }
42A	ATKINSON	MARILYNN	2025 FLAMINGO WAY }
42B	RAINEY	DOROTHY	2023 FLAMINGO WAY }
43A	BUTLER	VIRGINIA	2013 FLAMINGO WAY }
43B	GELFIUS	AL	2009 FLAMINGO WAY }
43B	GELFIUS	ESTHER	2009 FLAMINGO WAY }
44A	SMITH	MELVIN	2007 FLAMINGO WAY }
44B	HEY	DOROTHY	2005 FLAMINGO WAY }
45A	MCDONALD	ANDY	2003 FLAMINGO WAY }
45A	MCDONALD	FAY	2003 FLAMINGO WAY }
45B	ANDERSON	BOB	2001 FLAMINGO WAY }
45B	ANDERSON	CHARLOTTE	2001 FLAMINGO WAY }
46A	HATCHETT	BILL	2046 PELICAN DRIVE }
46A	HATCHETT	MARIANNE	2046 PELICAN DRIVE }
46B	WALENGA	BARBARA	2048 PELICAN DRIVE }
47A	HENRY	KENNETH	2050 PELICAN DRIVE }
47A	HENRY	FAYE	2050 PELICAN DRIVE }

SS:

STATE OF INDIANA, COUNTY OF JOHNSON

BEFORE THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.

THIS 17th DAY OF MAR 04, 1999

My commission expires: 11-11-2001  
County of Residence: Johnson

SIGNATURE *Judith K. Alspach*  
Judith K. Alspach

WHISPERING PONDS HOMEOWNERS

LOT	LAST NAME	FIRST NAME(S)	ADDRESS
47B	CLOUGH	SHAWNA	2052 PELICAN DRIVE
48A	LAMB	DON	2054 PELICAN DRIVE
48A	LAMB	LORRAINE	2054 PELICAN DRIVE
48B	HAMILTON	EVA MAE	2056 PELICAN DRIVE
49A	WOESSNER	CHARLES	2058 PELICAN DRIVE
49A	WOESSNER	DOROTHY	2058 PELICAN DRIVE
49B	WHITE	JAYNE	2060 PELICAN DRIVE
50A	ASHMAN	HARRY	1359 SWAN DRIVE
50A	ASHMAN	MARY LOUISE	1359 SWAN DRIVE
50B	AIREY	LINDA	1355 SWAN DRIVE
51A	HUGHES	DOROTHY	1351 SWAN DRIVE
51B	PEVLER	FERN	1347 SWAN DRIVE
52A	BAAS	MILT	1339 SWAN DRIVE
52A	BAAS	CAROL	1339 SWAN DRIVE
52B	WALKER	MILLIE	1335 SWAN DRIVE
53A	WISEMAN	SUSAN	1999 FLAMINGO WAY
53B	BAKER	ION	1997 FLAMINGO DRIVE
53B	BAKER	CLARA	1997 FLAMINGO DRIVE

P P P P P P P P P P

SS:

STATE OF MISSISSIPPI, COUNTY OF JOHNSON  
 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE ABOVE NAMED PERSONS WHO ACKNOWLEDGED THE EXECUTION OF THIS DOCUMENT.

THIS 11TH DAY OF MARCH, 1999

SIGNATURE Judith K. Alsopach My commission expires: 11-11-2001  
 County of Residence: Johnson