



OCTOBER 1995 AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
POLO FIELDS SUBDIVISION
JEFFERSON COUNTY, KENTUCKY
October 31, 1995

POLO FIELDS, INC.
17310 Polo Fields Lane
Louisville, Kentucky 40245

THIS OCTOBER 1995 AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR POLO FIELDS SUBDIVISION ("October 1995 Amendment") is made, imposed and declared as of this 31st day of October, 1995, by POLO FIELDS, INC., a Kentucky corporation, with principal office and place of business at 17310 Flat Rock Road, Louisville, Kentucky 40245 ("Declarant").

W I T N E S S E T H :

WHEREAS, pursuant to that certain Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision, Phase I, dated as of January 1, 1993, of record in Deed Book 6266, Page 692, as amended by that First Amendment to Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision, Phase I, as of March 15, 1993, of record in Deed Book 6300, Page 439, as further amended by that Second Amendment to Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision, Phase I (To Include Section 2), as of January 26, 1994 of record in Deed Book 6412, Page 789, as further amended by that Special Amendment to Declaration of Covenants, Conditions and Restrictions Polo Fields Subdivision as of June 27, 1994 of record in Deed Book 6470, Page 596, as further amended by that September 1994 Amendment to Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision as of

September 20, 1994 of record in Deed Book 6505, Page 917, as further amended by that November 1994 Amendment to Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision as of November 8, 1995 of record in Deed Book 6528, Page 252, and as further amended by that April 1995 Amendment to Declaration of Covenants, Conditions and Restrictions for Polo Fields Subdivision as of April 5, 1995, in Deed Book 6547, Page 584, all in the Office of the Clerk of Jefferson County, Kentucky (as amended, the "Declaration"); Declarant imposed certain covenants, conditions and restrictions upon certain real property defined in the Declaration, being a part of the property set forth in Plats recorded in Plat and Subdivision Book 39, Page 67, Book 39, Page 68, Book 40, Page 49, and Book 41, Page 26, all in Office of the Clerk of Jefferson County, Kentucky;

WHEREAS, Section 4.7 of the Declaration entitled Initial Annual Assessment states:

(a) Initial. For the calendar year 1993, the initial Annual Assessment shall be set at the rate of \$360.00 per year per Lot, and shall be thereafter increased or reduced for each year as shall be determined by the Board. One third of the initial Annual Assessment shall be due and payable upon the purchase of each Lot;

(b) Payment. The Board may fix the amount of the Annual Assessment as provided above, and shall determine when the Annual Assessment shall be paid; and

WHEREAS, the Board of Directors of the Declarant (the "Board") and the Board of Directors of the Community Association, adopted that certain Resolution, dated June 30, 1995, increasing the Annual Assessment to \$840 per year, per Lot.

NOW, THEREFORE, in consideration of the foregoing preambles and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Declarant hereby amends the Declaration as follows:

1. Section 4.7 is hereby amended as follows:

The Annual Assessment shall now be \$840 per year per Lot, and shall be thereafter increased or reduced for each year as shall be determined by the Board. One sixth of the Annual Assessment shall be due and payable upon the purchase of each Lot. The remainder of each Annual Assessment shall be payable in such increments, with such penalties, and upon such other terms as may be determined by the Board.

2. All capitalized terms not defined herein shall have the same meaning as those set forth in the Declaration.

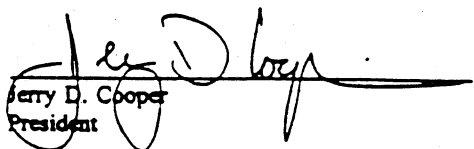
3. Other than as modified herein, the Declaration shall remain in full force and effect unchanged.

4. Polo Fields Community Association, Inc., hereby enters herein for the purpose of consenting to the foregoing amendments.

IN WITNESS WHEREOF, the undersigned have duly executed this October 1995 Amendment as of the day, month and year first above written.

POLO FIELDS, INC., a Kentucky corporation

By:


Jerry D. Cooper
President

POLO FIELDS COMMUNITY ASSOCIATION, INC., a
Kentucky non-profit corporation

By: [Signature]

Title: DIRECTOR

COMMONWEALTH OF KENTUCKY)
) SS
COUNTY OF JEFFERSON)

The foregoing instrument was acknowledged before me on November 7 1995, by J. D. Cooper
of Polo Fields, Inc., a Kentucky corporation, on behalf of said corporation.

My commission expires: 9-25-99

[Seal]

Melody A. Walker
NOTARY PUBLIC

COMMONWEALTH OF KENTUCKY)
) SS:
COUNTY OF JEFFERSON)

The foregoing instrument was acknowledged before me on November 7 1995, by J. D. Cooper
of Polo Fields Community Association, Inc., a Kentucky non-profit corporation, on behalf of said corporation.

My commission expires: 9-25-99

[Seal]

Melody A. Walker
NOTARY PUBLIC

The foregoing instrument was
prepared by

[Signature]
Jeffrey A. McKeanie
GREENBAUM DOLL & McDONALD PLLC
3300 National City Tower
Louisville, Kentucky 40202
(502) 589-4200

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Lodged By: GREENBAUM DOLL
Recorded On: Nov 13, 1995 10:36:54 A.M.
Total Fees: \$12.00
Transfer Tax: \$.00
County Clerk: Rebecca Jackson
Deputy Clerk: KATHYL

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