

**Exhibit A**  
**Legal Description**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MONTGOMERY, STATE OF OHIO, AND IS DESCRIBED AS FOLLOWS: SITUATE IN THE CITY OF WEST CARROLLTON, COUNTY OF MONTGOMERY AND STATE OF OHIO AND BEING UNIT NO. 20 OF SOUTH VILLA TERRACE CONDOMINIUM, AS SHOWN ON THE CONDOMINIUM DECLARATION, BY-LAWS AND DRAWINGS RECORDED IN MICROFICHE NO. 83-443B01 OF THE DEED RECORDS OF MONTGOMERY COUNTY, OHIO AND IN PLAT BOOK 119 PAGE 26 OF THE PLAT RECORDS OF MONTGOMERY COUNTY, OHIO. TOGETHER WITH AN UNDIVIDED COMMON OWNERSHIP IN THE COMMON AREA AND FACILITIES AS DEFINED IN THE AFORESAID DECLARATION OF CONDOMINIUM OWNERSHIP AS AN APPURTENANCE TO THE ABOVE UNIT.