

Al Ring A & K Builders, Inc.

November 30, 1989 to 1996

**2403 Phoenix Hill Drive
Louisville, KY 40207**

By Al Ring, 2007

November 30, 1989—while moving to Re/Max Properties East I also started A & K Builders, Inc. and started a partnership with Ben and Mary Helen Matthews of Matthews Homes. We formed a 50/50 partnership and over the course of 8 years built about 60 homes together. In December I took the Energy Construction, sales Marketing and Computer Applications courses for the G.B.I. designation in Lexington, KY.

During 1991 I became a Registered Builder and completed the Construction Contracts & Law, Finance Banking, and Project Management courses towards the G.B.I. designation in Louisville. In March I earned the G.B.I. (Graduate Builders Institute) designation.

During our 8 years together we had real good times and some slow times in the market and our sales. The best part of the partnership was how we got along. Ben handled the day to day building site operations along with Mary Helen, previewed & approved all the bills and made the cost projections of our homes. I handled all marketing of us and our properties, with Karen making decorating choices. I arranged financing, did the accounting, computerized and drew all our house plans (with Ben's approval), and handled public relations. We all respected each others responsibilities and even though we might have done the others tasks totally different, we keep quiet let each one do their thing, backed them up, helped out when needed and it worked. Both teams considered our team a real success and overall succeeded quite well.

In October of 1996 Ben and Mary Helen decided to retire when possible so we agreed to finish one spec house we were working on and a contract and dissolve the partnership. We are all still close friends today.



December 4, 1989

Jack & Martie Handel
7008 Wildwood Circle
Louisville Ky 40291

Dear Jack & Martie:

I have some very exciting news to share! Recently, I have moved from Century 21 to RE/MAX Properties East. Over the past 13 years and with two Century 21 companies, I have realized tremendous professional growth.

Now for some information about my new company. RE/MAX stands for "real estate maximums," and all RE/MAX Sales Associates are dedicated to providing maximum real estate satisfaction for their clients. The RE/MAX system has developed a staff of qualified and seasoned professional agents, who are dedicated to their real estate careers. Each real estate transaction is handled with care and the highest degree of professionalism. The result is superior service to YOU, the RE/MAX real estate client.

Also, I have formed A & K Builders, Inc. My wife, Karen, is assisting me with the decorating and fine details of our homes. Presently, we are building with Matthews Homes, Inc. Our homes are located in Douglass Hills Estates and Owl Creek, both NTS communities.

It is a very exciting time for our family. Hopefully, sharing this excitement will rub off a little. Again, thank you for your past help and support. Please think of me when you have the opportunity to provide leads and referrals of people who may need my services.

Your real estate professional,

Al Ring
Al Ring
C.R.B., C.R.S., G.R.I.
BROKER - REALTOR



RE/MAX properties east
10503 timberwood circle, suite 100
louisville, kentucky 40223
phone: (502) 425-6000
an independent member broker



THIS IS TO CERTIFY THAT
AL RING

HAS SUCCESSFULLY COMPLETED THE FOLLOWING
GRADUATE BUILDERS INSTITUTE COURSE(S):

**COMPUTER APPLICATIONS
ENERGY EFFICIENT CONSTRUCTION
SALES & MARKETING**

THIS CERTIFICATE IS EVIDENCE OF A
CONTINUED COMMITMENT TO EXCELLENCE AND PROFESSIONALISM
IN THE BUILDING INDUSTRY.

John D. Smith
PRESIDENT

FALL 1989

DATE



This is to certify that

ALAN RING, REALTOR

is a member in good standing of the

**National Association
of Home Builders**

of the United States
and is pledged to observe the high ethical standards
of business practice set forth by this association

DECEMBER, 1989
For the Year Ending

John D. Smith
President

The Builders Show
January 19 - 22, 1990
Atlanta, Georgia

Home Builders Association
Of Kentucky

**AL
AL RING
LOUISVILLE**

AL
AL RING
A & K BUILDERS INC
LOUISVILLE, KENTUCKY

National Association of Home Builders
48th ANNUAL CONVENTION & EXPOSITION
JANUARY 19-22, 1990 ATLANTA

Where We
Our Children Live!

National Association of Home Builders
48th Annual Convention and Exposition
Atlanta, Georgia January 19-22, 1990

AL RING
A & K BUILDERS INC
2405 PROSPERITY HILL DR
LOUISVILLE, KY 40297
KRS 502-425-6000

ENTER

The 2nd Annual
Realtor/Builder
Appreciation Ball

January 27, 1990

NTS Featured Homes of the Week



Douglass Hills Estates

Lot 60 12503 Kirkham Road
AI Ring, A&K Builders 425-6000
AI Ring, Realtor
ReMax Properties East 425-6000
 2500 sq. ft., 4BR, 2.5 baths, 2 story brick, 2 car garage. Custom home w/breakfast rm. & Fam. rm. Very Open. Walk-out LL & mast. suite w/sitting rm.
Open 2:00pm - 6:00pm

New Treed & Creek Lots Now Available



OPEN HOUSE TONIGHT

June 6 • OPEN TILL 9:00 pm Tonight

Douglass Hills Estates
A Country Home Jamboree

Come out tonight and help us celebrate the opening of the final sections in Douglass Hills Estates. In Douglass Hills Estates you'll enjoy quiet, country living with the convenience of an east end location — especially since the opening of The Blankensaker Road Interchange.

Wooded, rolling hills and creek views are available. Select your homesite and build exactly the home you want. Or select one of these custom built homes, open this weekend — ready for your move-in today.

It's a celebration...a jamboree...a celebration of the "country home" lifestyle in Douglass Hills Estates. Don't miss it.

• **FREE Blairwood Membership with home-site, new home sale***
 Homesites from \$29,900.
 New Custom Homes from \$149,950.

Come by or call the
Douglass Hills Estates
Sales and Information Center
244-1665
 Daily from 1:00 pm - 6:00 pm
 Closed Friday
 or 426-4810

*Receive Blairwood Racquet & Swim Club Family membership plus 5 month's dues with your home-site or new custom-home contract signed by July 15, 1990.

AN NTS COMMUNITY



Lot 64
 Moore Builders
 12511 Kirkham Road
 245-2171



Lot 68
 A&K/Member Home
 12505 Kirkham Road
 896-4271



Lot 81
 Concrete Builders
 Hicklar Road
 451-8115



Lot 121
 Glen Galy Construction
 11119 Blackburn Road
 479-5664



Lot 18
 Mathews Construction, Inc.
 12187 Beady Hill Place
 228-4615



Lot 67
 Ed Gerahan Construction
 18094 Chastain Place
 426-5005





The Springs

Lot 42 1119 Balmoral Drive
 S.J. Anderson Co., Builder 426-4659
 Paul Semonin Co. 426-3200
 G.S. "Skip" Parker 426-3200
 4 Br. 3½ Bath, 2 Car Garage, Full Basement, Sun Room With Quarry Tile Floor. 3,300 Sq. Ft.
\$299,500

Open today 2:00 p.m.-6:00 p.m.
 Golf Course & Creek Lots Now Available
 CALL 894-8906



For the ultimate lifestyle, visit these custom homes available in these premier NTS Communities: • Oxmoor Woods • Owl Creek • The Springs •



*Prices subject to change without notice.
 **Please contact builder for current pricing.

Another
NTS
 Community

© 1990 NTS Corporation



Douglass Hills Estates

Lot 144 1135 Blackthorn Rd.
 Matthews Homes/A & K Builders 896-4271
 RE/MAX Properties East
 Al Ring 425-6000
 4 BR, 2½ bath, 2 car garage, full basement, whirlpool in master bath, beautiful treed lot. 2,540 sq. ft.
\$168,900

Open today 2:00 p.m.-6:00 p.m.
 New Wooded Lots Now Available
 CALL 244-1665



FERN CREEK

GLENMARY

OPEN HOUSE
 TODAY 1-5 P.M.

Lot 159 \$164,500 Barbara Hunter, Realtor Kay Cranmer, Realtor	10302 Old Altar Court 423-1608 964-5526
Lot 170 \$169,500 Gary W. Montgomery, Builder Sherry Montgomery, Realtor	10304 Long Barn Court 239-6665 239-6665
Lot 133 \$178,900 Matthews Homes, Inc./A & K Bldrs., Inc. Al Ring, Realtor	10418 Black Iron Road 425-6000 425-6000
Lot 140 \$178,500 Richard Shu, Builder Ken Kaiser, Realtor	10419 Long Home Road 895-7198 893-8387
Lot 225 \$174,950 Bob Welch, Realtor Mary Kay Meadows, Realtor	10614 Black Iron Road 267-0420 897-1200
Lot 217 \$166,900 Rich Carlson, Builder	10540 Black Iron Road 244-0510

499-3900 HFH 239-3500

Developers/Realtors

OPEN HOUSE SUNDAY

OWL CREEK

November 5
 1:00pm - 6:00pm

See these homes and 16 others by many of Louisville's finest builders.



Lot 560 10980 Sable Wing Place
 Keith Eberenz, Builder 245-3578
 Richard Eberenz, Realtor 491-1672
 3000 sq. ft., 4BR, 2.5 baths, 2 car garage, 2 story brick. Marble floor in foyer, sitting room in master suite. Fantastic kitchen.



Owl Creek is close to schools, shopping, business and entertainment



Lot 567 1496 Sable Wing Circle
 Wendell Witten, Builder 425-0615
 Paul Semonin Co. 426-4577
 3000 sq. ft., 4 BR, 2.5 baths, 2 story brick, 2 car garage. MBR has fireplace whirlpool. 5 ceiling fans and wet bar in FR. Walk-in closets.



Lot 484 10901 Hobbs Station Road
 Monsoon Builders 245-2171
 Century 21
 Monsoon Realty 245-2171
 3000 sq. ft., 4 BR, 2.5 baths, 2 story brick, 3 car garage. MBR w/sitting room, his & hers walk-in closets. Lg. eat-in kitchen w/vid. ceiling

- Owl Creek is close in without being closed in.
- Nestled on 200 acres of rolling hills, woods and meadowlands, yet Owl Creek is secluded from the hustle and bustle.
- You'll enjoy the convenience of a country club lifestyle with lodge, tennis courts and junior Olympic pool.



Lot 308 10815 Golden Maple Place
 Matthews Const. Bldr. 228-4616
 Al Ring, Realtor Century 21-
 Joe Guy Hagan 426-3600
 3136 sq. ft., 4 BR walkout, 3 baths, 2 FRs, whirlpool in MBR, custom throat.

INDIAN CREEK off Dorsey Way

9923 Spring Ridge Road



Best price NEW HOME in the area. Three large bedrooms + a master suite with sitting room & fantastic bath with whirlpool. Hickory kitchen with large breakfast rm & oversize family rm. Beautiful treed lot, full basement and garage, extra trim, leaded glass & more for only \$179,900.00.

Al Ring 896-4271
 RE/MAX Properties East 425-6000
 10503 Timberwood Circle
 1-800-444-1946



When you live in Owl Creek, you'll have the use of a complete recreation center



Come by or call
426-4810
 or your Realtor

Another
NTS
 Community



*Above
the
Crowd!*

RE/MAX®

properties east
425-6000
1-800-444-1946



AL RING
G.R.I., C.R.S., C.R.B.

Matthews Homes Inc. & A & K Builders Inc.

Combined to bring you:

- * Over 60 years of experience
- * Service of a registered builder and Realtor
- * Professional decorating
- * Building on your lot or ours
- * We provide plans or help you design your own
- * Ten year warranty

We make dreams come true

Presently building in:

**Douglass Hills Estates
Glenmary
The Landings**

**Lake Forest
Owl Creek
Foxgate**



LAKE FOREST, 1004 Lake Forest Parkway, 3256 sq. ft. All the Lake Forest amenities you would expect with 4 large bedrooms, fantastic "Master Retreat" sun room between vaulted family room and breakfast room.

Al Ring 896-4271
RE/MAX Properties East 425-6000



DOUGLASS HILLS ESTATES, 12503 Kirkham, 2500 sq. ft. walk-out 2 story with roughed in bath and fireplace in lower level. Large family rm. open to breakfast rm. & kitchen. Special "Master Retreat" and extra large lot. \$174,900.00.

Al Ring 896-4271
RE/MAX Properties East 425-6000



OWL CREEK 1485 Sable Wing Circle, 3180 sq. ft. walk-out lower level, spacious family rm., breakfast rm. & kitchen, open foyer w/balcony & "Master Retreat" whirlpool tub, his & hers vanities, large BRs w/walk in closets & more. Ready in 30 days. \$234,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



GLENMARY 10408 Black Iron Road 2500 sq. ft. two story right on the golf course, 4 large bedrooms with special "Master Retreat" with whirlpool tub, sitting room with large open family room, basement and 2 car garage. \$179,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



ST. MATTHEWS, 202 Browns Lane unit 2 Townhouse, with 2 bedrooms, 2½ baths, master w/whirlpool tub, fireplace, walk in closets. Large living area with fireplace, dining area and patio. Bay window in kitchen w/oak cabinets. \$83,900.00.

Al Ring 896-4271
RE/MAX Properties East 425-6000

LANDINGS. Lot 23 Shallow Lake Rd. We are getting ready to start a 3600 sq. ft. 2 story on a treed 110x240 ft. lot that backs up to water w/beautiful view. **GLENMARY**. Lot 165 is near the golf course, on a private court & is all set for your new home at your price!

Al Ring 896-4271
RE/MAX Properties East 425-6000

VOLUME XXVIII, NO. 5 - JANUARY 31, 1990

EAST END



Above the Crowd![®]

an independent member

RE/MAX



properties east
1-800-444-1946

425-6000

10503 timberwood circle
louisville, kentucky 40223

Matthews Homes Inc. &

A & K Builders Inc.

combined to bring you:

Over 60 years of experience

Four professionals for the price of one

Use one of our plans, or we'll use yours

Building on your lot or ours

Control of our own framing crew

Professional decorating

Service of a registered builder and Realtor

Ten year warranty

Monitoring on the job performance of experienced subcontractors

providing checks and balance system

We make **dreams** come true



Presently Building In:

Glenmary
Owl Creek

Douglass Hills Estates
Lake Forest



Al Ring
G.R.I., C.R.S., C.R.B.

Call - -

Specializing in new & existing
home sales

425-6000

896-4271

VOLUME XXVIII, NO. 13 - MAY 23, 1990

EAST END



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10503 timberwood circle
louisville, kentucky 40223



G.R.I.,
C.R.S., C.R.B.

14 successful years as a real
estate professional & builder



AL RING

Specializing in new &
existing home sales

associated with

MATTHEWS HOMES INC.

**A & K
Builders, Inc.**

REDUCED!!! INVENTORY CLEARANCE

ALL NEW HOMES + 2 CONDOS. Call for complete details

NEW HOMES

1004 Lake Forest Parkway in Lake Forest	\$244,900 to \$224,900
1485 Sable Wing Circle in Owl Creek	\$234,900 to \$224,900
10418 Black Iron Road in Glenmary	\$179,900 to \$169,900
12503 Kirkham Road in Douglass Hills Estates	\$174,900 to \$169,900
905 Brierly Hill Court in Douglass Hills Estates	\$159,900 to \$149,900

CONDO'S

202 Browns Lane in St. Matthews	\$83,900 to \$79,900
1224 Inverary Court in Hurstbourne	\$85,000 to \$79,900

Also 6 residential building lots 100 foot frontage, end of Phoenix Hill Court
Building lots inside the Watterson Expressway \$35,000.00

Call Al Ring 425-6000 896-4271

VOLUME XXVIII, NO. 22 - SEPTEMBER 26, 1990

EAST END



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properties
1-800-444-1946

425-6000
10503 timberwood circle
louisville, kentucky 40223



ALMOST COMPLETED
LOT #24 Indian Creek Sub. Spring Ridge Rd. 2540 square foot 2 story with 2-1/2 baths, master suite w/sitting rm., walk in closet whirlpool & more. Special trim throughout all the extras. Treed lot. Extra large family room. Hickory kitchen, garage & full basement. \$179,900.00. #19801
Al Ring
RE/MAX Properties East 896-4271



ALMOST COMPLETED
LOT #144 Douglas Hills Estates. 2540 square foot 2 story with 2-1/2 baths, master suite w/sitting rm. and special bath with whirlpool & much more. Extra large family room, treed lot, garage and full basement. \$164,900.00. #18367
Al Ring
RE/MAX Properties East 896-4271
425-6000

MATTHEWS HOMES, INC./A & K BUILDERS, INC.

Louisville's Premier, Traditional Home Building team



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, this is the building team for you!

The service of four professionals for the price of one
Over sixty years of experience
Service of a realtor 10 year warranty Competitive pricing
FREE DRAWING OF YOUR OR OUR PLANS, FOR YOUR LOT OR OURS Registered builder

Douglass Hills Estates, Owl Creek, Indian Creek, Glenmary, or your choice



Marketed by - - - Al Ring
RE/MAX PROPERTIES EAST
10503 Timberwood Circle, Louisville, Ky 40223
425-6000 896-4271 1-800-444-1946



"Maximum Results"



GLENMARY 10408 BLACK IRON ROAD
"Golf Course Lot" Very open, large family rm., master with whirlpool sitting rm., huge closet, 2 car garage, full basement & so much more. Right now best price in Glenmary — \$178,900.00 for 2540 sq. ft.
Al Ring
RE/MAX Properties East 896-4271
425-6000

SEVERAL BUILDING LOTS

\$30,000
Phoenix Hill Court, back of Winding Falls Estates
Where else in Jefferson County can you find 100' lots inside the Waterson Expressway for this price

Al Ring
RE/MAX Properties East 896-4271
425-6000

A & K Builders Inc.

2403 Phoenix Hill Drive, Louisville Ky 40207 425-6000 - 896-4271 - 551-1254

Dear Fellow Agent:

I am pleased to share some exciting news with you! Having been involved in building and selling residential homes for the past 14 years, I have formed A & K Builders, Inc. Along with Matthews Homes, Inc., we are presently building in Owl Creek, Douglass Hills Estates Foxgate, The Landings, Glenmary and Indian Creek. We build under the name Matthews Homes, Inc./A & K Builders, Inc.

Why should you consider us for building your clients home? Along with over 60 years of combined experience, we offer:

- ✓ love to pay commissions to agents that bring us contracts to build
- ✓ registered builder
- ✓ the option of building on the clients lot or ours
- ✓ assistance to your client in designing a plan or by using an existing plan
- ✓ professional decorating services
- ✓ ten year warranty program
- ✓ control of our own framing crew for quick scheduling

In addition to these offerings, we are quite competitive in our contract pricing. We always have homes under construction for you and your clients to see.

Why not stop by and visit one of our quality homes in the near future? If we can be of service to you, please give me a call at 425-6000, RE/MAX Properties East, or home at 896-4271.

Thank you for your time and consideration.

Sincerely,

Al Ring
Al Ring

SENT 200
4 A 5/90

A & K Builders Inc.

2403 Phoenix Hill Drive, Louisville Ky 40207 425-6000 - 896-4271 - 551-1254

Dear Fellow Agent:

We want your business! We are having great success with fellow agents allowing us to bid and ultimately build for their clients. You, as the agent, are always protected and we get to build new houses. We are presently building in Owl Creek, Douglass Hills Estates Foxgate, The Landings, Glenmary and Indian Creek. We build under the name Matthews Homes, Inc./A & K Builders, Inc.

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Al Ring



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ALAN RING

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of Home Builders**

of the United States
and is pledged to observe the high ethical standards
of business practice set forth by this association

DECEMBER, 1990
For the Year Ending

James W. ...
President

REMEMBER, WE STILL WANT YOUR BUSINESS

Matthews Homes / A & K Builders

I would like to encourage you to show our new spec homes or let us bid your contracts to build. In either case we offer full protection to you as an agent and feel certain that we can make your job easier and more profitable. It would be a privilege to work with you.

WE OFFER

- ✓ Service of four professionals for the price of one
- ✓ Over 60 years combined experience
- ✓ No charge to draw their plans or ours
- ✓ Very competitive in pricing
- ✓ Both Registered builders
- ✓ We offer the Registered and 10 year Warranty

PLEASE CALL!!

Al Ring

RE/MAX Properties East
425-6000 896-4271

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Al Ring

RE/MAX Properties East
425-6000 896-4271



A & K Builders Inc.

2403 Phoenix Hill Drive, Louisville Ky 40207 425-6000 - 896-4271 - 551-1254

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Thank you for your time and consideration.

Sincerely,


Al Ring

"Tell Them You Saw It In Builder Homes. They Will Appreciate That You Did"

3

MATTHEWS HOMES, INC. / A & K BUILDERS, INC.

Ben & Mary Helen Matthews

Al & Karen Ring

Louisville's Premier, Traditional Home Building Team



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, this is the building team for you!

The service of four professionals for the price of one
 Over sixty years of experience Competitive pricing
 Service of a realtor 10 year warranty Registered builder
FREE DRAWING OF YOUR OR OUR PLANS, FOR YOUR LOT OUR OURS

Douglass Hills Estates, Owl Creek, Indian Creek, Glenmary, or your choice



Marketed by--
Al Ring

RE/MAX PROPERTIES EAST

10503 Timberwood Circle, Louisville, Ky 40223

425-6000 896-4271 1-800-444-1946

"Maximum Results"



THESE HOMES AVAILABLE RIGHT NOW!!



DOUGLASS HILLS ESTATES
 1135 Blackthorn Road
 Over 2500 square feet, 2 story,
 basement, 2 car garage,
 extra large family rm/ and kitchen
 with breakfast room. All large
 bedrooms, huge deck. Trees.

\$168,900



GLENMARY
 10418 Black Iron Road
 Golf course lot, backs up to 1st
 green. Breakfast & family room
 overlook this beautiful view. You
 also get 4 large bedrooms, 2 1/2 baths
 garage & basement & much more.

\$178,900



INDIAN CREEK
 9923 Spring Ridge Road
 Leaded glass, private master
 suite, trees, and spacious
 family room & kitchen. Also
 formal living & dining with
 special trim. More treats.

\$179,900

"Tell Them You Saw It In Builder Homes. They Will Appreciate That You Did"

13

MATTHEWS HOMES, INC. / A & K BUILDERS, INC.

Ben & Mary Helen Matthews

Al & Karen Ring

Louisville's Premier, Traditional Home Building Team



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Competitive pricing

Service of a realtor

10 year warranty

Registered builder

FREE DRAWING OF YOUR OR OUR PLANS, FOR YOUR LOT OUR OURS

Douglass Hills Estates, Owl Creek, Indian Creek, Glenmary, or your choice



Marketed by--

Al Ring

RE/MAX PROPERTIES EAST

10503 Timberwood Circle, Louisville, Ky 40223

425-6000 896-4271 1-800-444-1946

"Maximum Results"



GETTING READY TO START OUR LAST ONE ON OUR LAST LOT IN--

DOUGLASS HILLS ESTATES

We're starting a new two story, on our last lot in Douglass Hills Estates. This is your last chance to choose all the colors, brick, carpet, wallpaper, and more. This will be a very special home with full basement, 2 car garage, a master suite with a beautiful master bath with whirlpool corner tub, separate shower, and much more. Very open floor plan with large kitchen - breakfast room - a family room. Landscaped yard and deck will finish off the outside. Call me for details.

\$158,900.00

***Louisville's Premier, Traditional Home
Building Team***



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, this is the building team for you!

**Matthews Homes, Inc. /
A & K Builders, Inc.**

MATTHEWS HOMES, INC.

Ben & Mary Helen Matthews

Ben has been framing and building houses in the Jefferson County area for over 38 years, with Mary Helen joining him about 11 years ago. Together they have expanded into building new homes while maintaining their framing business.

Their combination of experience, positive attitudes and interpersonal skills make them a successful team.

Ben also is a Registered Builder, and offers the 10 Year Home Buyers Warranty.

Outside personal interests include activities with Way Side Christian Mission where Mary Helen has served on the board and Ben is a current board member. Both are heavily involved in most of their activities. The mission of the Way Side Christian Mission is to serve the least, the last, and the hungry.



A & K BUILDERS, INC.

Al & Karen Ring

Al has been selling real estate and building houses since 1977, and in 1989 changed his building name to A & K Builders, Inc. Karen joined him by providing professional decorating skills.

Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing background. His designations include Graduate Realtors Institute, Certified Residential Specialist, and Certified Residential Broker. He is currently working on becoming a Graduate of the Builders Institute.

Al is also associated with RE/MAX Properties East, which provides the selling end of the business as well as the necessary realtor contacts needed in the building industry.

Karen is the Executive Director of the Louisville Chapter of the Alzheimer's Association and is very active in her church. Al is a Kentucky Colonel, Knight of St. Matthews, and also serves on many committees in the real estate industry.



Matthews Homes, Inc./A & K Builders, Inc. Standard Features:

10 year warranty
Pre-closing inspection and any other inspections necessary. (access to builders at any time)
50 gallon water heater
Gas heat-high efficient furnace - central air
Double formed poured concrete foundation with footers & with rebar
Exterior foundation water proof sealer
4" perforated leech drain tile under basement floor connected to sump pump
Treated 2 x 4 sill plate & sill insulation between sill plate and top of foundation
Plastic shield & sealed sump pump for Radon protection
Structural thermoply wall sheathing all over including corner bracing
Fiberglass shingles (20 year warranty)
Insulated glass windows (wood) - double hung - tilt out features. (Except where casement windows are used and called for by contract)
Copper water lines
200 Amp service
Seamless aluminum gutters and downspouts
Double sub - flooring in kitchens and baths for vinyl, other for ceramic tile
220V Dryer outlet and dryer vent
Custom kitchen cabinets with your choice of Oak or Hickory
Custom bath cabinetry (painted)
Cultured marble vanity tops
Smoke detectors (code)
Two telephone jacks and two cable TV jacks
All trim work crafted and built on site
6 panel doors throughout
(A) grade trim in areas to be stained
Garage drywalled and painted, textured ceiling
Dead bolt locks on exterior doors
Smooth ceilings throughout
Professional decorating service
Up to 4 color selections
Ceramic tile pan in laundry room
All ceramic tile with cement base (not glued on)
Two exterior weather electrical outlets and sillcocks
Your choice of smooth or exposed aggregate concrete walks, patio & drive
Deck or patio
Sod-full front & sides and back to 5 feet and finish seed
Stainless steel sink with disposal and chrome fixtures in kitchen
Kitchen and hall bath, chrome fixtures, master bath and powder room, polished brass fixtures
Fluted cased openings
Garage door opener
Wood front door
Brass hardware - Kwikset Lido
Ceilings insulated with cellulose 12 inches R30
Exterior walls insulated with fiberglass 3 5/8" inches R13
Floors needed to be insulated, will be insulated with fiberglass 5 1/2 inches R19
Laundry rooms & baths will be insulated
3/4" yellow pine roof sheathing (not particle board)
Realistic Allowances



Matthews Homes, Inc. /
A & K Builders, Inc.

OFFER

- √ The service of FOUR professionals for the price of one
- √ Over 60 years of combined experience
- √ Drawing of our own plans (or your plans)
- √ Competitive pricing
- √ Professional decorating service
- √ Service of a realtor
- √ 10 year warranty
- √ Registered builder
- √ Monitoring on the job performance of experienced subcontractors to provide a checks and balance system

**"Where caring makes the
difference"**

Some of the Sub-contractors used by Matthews Homes, Inc./A & K Builders, Inc.

Appliances
Blue Prints
Brick
Carpet & Vinyl
Cleaning
Concrete
Concrete (labor)
Drywall
Electrical
Excavating
Fireplace
Framing
Garage Door
Guttering
Heating & Air Conditioning
Insulation
Intercom
Kitchen cabinets & vanities
Lighting
Lumber
Marble
Mirrors
Painting
Paint & Wallpaper
Plumbing
Roofing
Surveyor
Tile
Wallpaper hanger

Trend (G. E.)
St. Matthews Blueprint
Modern Concrete
Bluegrass Floor Covering
Roney
Advance
Schultz Concrete
Whittinghill
Dixie Electric Company
C & S Contractors
Fireplace Distributors
Matthews Homes, Inc.
Cunningham Door
Washburn & Trammel
Mose Franck
Young Insulation Company
Music Magic
Starlite Cabinet Co., Inc.
Brechers / Rueff Lighting
Home Supply
American Bluegrass Marble
S. B. Glass Company
Royalty Painting
Porter Paint
Charles Guelda & Sons
Jim Stotts
H. E. Rudy
Pride Tile
Hagerman Wallcovering Services

Our fine homes are marketed by--

Al Ring
RE/MAX Properties East



10503 Timberwood Circle
Louisville, Ky 40223
425-6000 896-4271
1-800-444-1946



"Maximum Results"

This is to certify that

AL RING

is a member in good standing of the Home Builders Association of Louisville, Inc., and has met the high standards of craftsmanship, ethics and financial responsibility set forth. Therefore, it shall be from this day forward, so long as this good standing and high standards are maintained, the above named member is a duly qualified Registered Builder and is authorized the use of this trade mark and assigned this certificate number.

**REGISTERED
BUILDER**

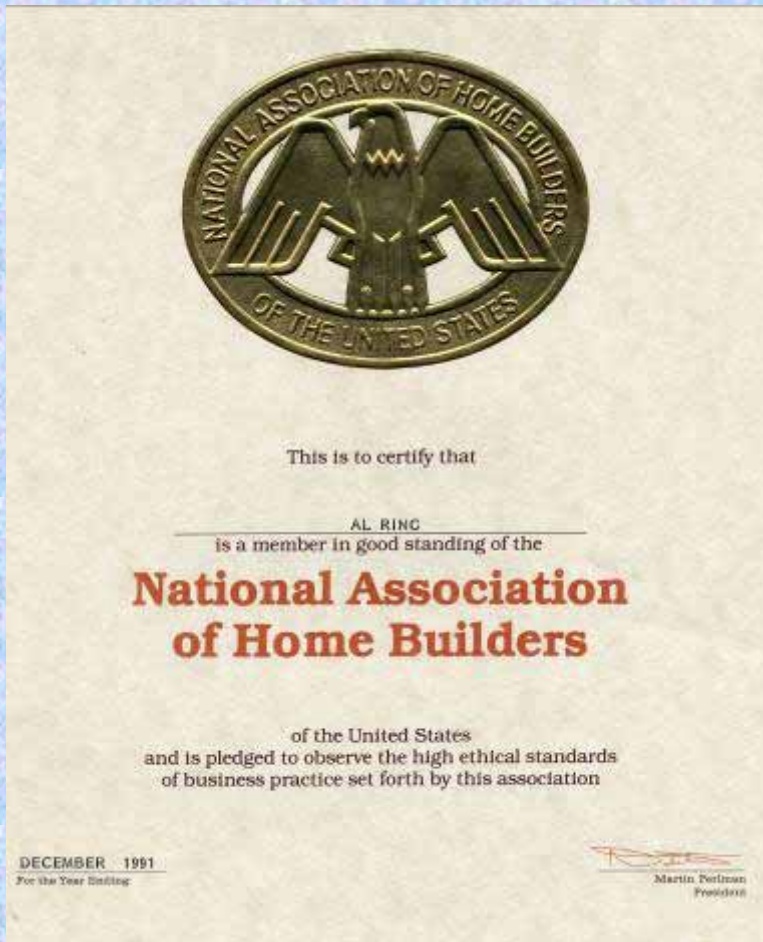


Attested:

Robert A. Peterson, Jr.
PRESIDENT

Richard A. Buttorff
SECRETARY

Home Builders Association of Louisville, Inc.



A & K Builders Inc.

Al* & Karen Ring

2403 Phoenix Hill Drive Office: (502) 425-6000
Louisville, Ky 40207 Mobile: (502) 551-1254
Home: (502) 896-4271 Fax: (502) 423-1666

*Also associated with RE/MAX Properties East



 **Your St. Matthews Area
Real Estate Professional**

Associated with
RE/MAX Properties East,
A & K Builders Inc. &
Matthews Homes, Inc.

Lived & worked in St. Matthews area
since 1951

Al Ring 425-6000 896-4271



THIS IS TO CERTIFY THAT

Al Ring

HAS SUCCESSFULLY COMPLETED THE FOLLOWING
GRADUATE BUILDERS INSTITUTE COURSE(S);

CONSTRUCTION CONTRACTS & LAW
FINANCE BANKING
PROJECT MANAGEMENT

THIS CERTIFICATE IS EVIDENCE OF A
CONTINUED COMMITMENT TO EXCELLENCE AND PROFESSIONALISM
IN THE BUILDING INDUSTRY.

PRESIDENT

March 1991

DATE



THE
HOME BUILDERS INSTITUTE
CERTIFIES THAT

Al Ring

HAS
SUCCESSFULLY COMPLETED
THE
GRADUATE BUILDERS INSTITUTE
REQUIREMENTS
FOR
CERTIFICATION

1991 - 1994

PRESIDENT
HOME BUILDERS INSTITUTE

PRESIDENT
HOME BUILDERS ASSOCIATION
OF KENTUCKY

SECRETARY OF PROFESSIONAL
ARCHITECTURAL TECHNOLOGISTS



**Matthews Homes, Inc. /
A & K Builders, Inc.**

OFFER

- ✓ The service of FOUR professionals for the price of one
- ✓ Over 60 years of combined experience
- ✓ Drawing of our own plans (or your plans)
- ✓ Competitive pricing
- ✓ Professional decorating service
- ✓ Service of a realtor
- ✓ 10 year warranty
- ✓ Both registered builders
- ✓ Monitoring on the job performance of experienced subcontractors to provide a checks and balance system

"Where caring makes the difference"



Our fine homes are marketed by--

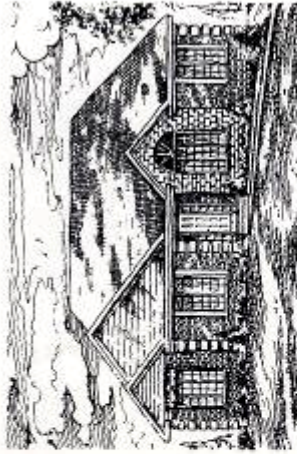
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RE/MAX
Properties East**

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Louisville, Ky 40223

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896-4271
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1-800-444-1946**

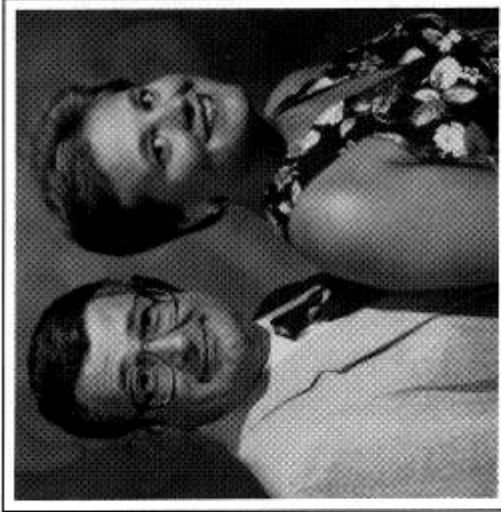


**Louisville's Premier,
Traditional Home
Building Team**



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, this is the building team for you!

**Matthews Homes
/ A & K Builders**



A & K BUILDERS, INC.
Al & Karen Ring

Al has been selling real estate and building houses since 1977, and in 1989 changed his building name to A & K Builders, Inc. Karen joined him by providing professional decorating skills.

Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing background. His designations include Graduate Realtors Institute, Certified Residential Specialist, Certified Residential Broker and Graduate Builders Institute. Al is also a Registered Builder.

Al is also associated with RE/MAX Properties East, which provides the selling end of the business as well as the necessary realtor contacts needed in the building industry.

Karen is the Executive Director of the Louisville Chapter of the Alzheimer's Association and is very active in her church. Al is a Kentucky Colonel, Knight of St. Matthews, and also serves on many committees in the real estate industry.

**Matthews Homes, Inc./
A & K Builders, Inc.
Standard Features:**

- 10 year warranty
- Access to builders at any time
- 50 gallon water heater
- Gas heat-high efficient furnace - central air
- Double formed poured concrete foundation with footers & with rebar
- Garage & basement floor to have fiber mesh concrete
- Exterior foundation water proof sealer
- 4" perforated leech drain tile under basement floor connected to sump pump
- Plastic shield & sealed sump pump for Radon protection
- Structural thermoply wall sheathing
- Fiberglass shingles (20 year warranty)
- Insulated glass windows
- Copper water lines -- 200 Amp service
- Seamless aluminum gutters and downspouts
- Double sub - flooring in kitchens and baths for vinyl, other for ceramic tile
- 220V Dryer outlet and dryer vent
- Custom cabinetry
- Cultured marble vanity tops
- Smoke detectors, telephonic & cable TV jacks
- All trim work crafted and built on site
- 6 panel masonite doors throughout
- (A) grade trim in areas to be stained
- Garage drywalled and painted, textured ceiling
- Dead bolt locks on exterior doors
- Smooth ceilings throughout
- Ceramic tile pan in laundry room
- All ceramic tile with cement base (not glued on)
- Deck or patio
- Stainless steel sink with disposal
- Fluted cased openings
- Garage door opener (two transmitters)
- Wood front door
- Brass hardware - Kwikset Lido
- Ceilings insulated with cellulose 12 inches R30
- Exterior walls insulated with fiberglass 3 5/8" inches R13
- Laundry rooms & baths will be insulated
- 3/4" yellow pine roof sheathing (not particle board)
- Realistic Allowances
- COMPETITIVE PRICING**



MATTHEWS HOMES, INC.
Ben & Mary Helen Matthews

Ben has been framing and building houses in the Jefferson County area for over 38 years, with Mary Helen joining him about 11 years ago. Together they have expanded into building new homes while maintaining their framing business.

Their combination of experience, positive attitudes and interpersonal skills make them a successful team.

Ben also is a Registered Builder, and offers the 10 Year Home Buyers Warranty.

Outside personal interests include activities with Way Side Christian Mission where both Mary Helen and Ben have served on the board and are heavily involved in most of their activities. The mission of the Way Side Christian Mission is to serve the least, the last, and the hungry.

EXECUTIVE HOMES

MONTICELLO • 4407 Rivanna Drive




Executive home with all the amenities. Everything our bigger homes have but just a little smaller. 2384 sq. ft., whirlpool tub, hickory kitchen, hardwood foyer, full basement, 2 car garage, family rm. with bookcase & cabinets & more.

\$162,950

Al Ring - 896-4271
Re/Max Properties East
425-6000
10503 Timberwood Circle
1-800-444-1946






**INDIAN CREEK off Dorsey Way
#1 Spring Ridge Road**



Executive home with all the amenities. Master suite with trayed ceiling, sitting room and very special master bath with whirlpool. Four bedrooms, 2 1/2 baths, full garage and basement. Equipped kitchen flows to family rm. with stone fireplace & bookcases & cabinets

\$183,900.00

Al Ring - 896-4271
Re/Max Properties East
425-6000
10503 Timberwood Circle
1-800-444-1946

**FALLS CREEK
3315 Trail Ridge Road**



Executive home with all the amenities, real value, 2540 sq. ft. Very open floor plan with hardwood foyer, beautiful open & light family rm. Four bedrooms, 2 1/2 baths, full garage and basement. Special trim & leaded glass throughout.

\$184,900.00

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AL RING
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Matthews Homes Inc. & A & K Builders Inc.
Combined to bring you:

- * Over 60 years of experience
- * Service of a registered builder and Realtor
- * Professional decorating
- * Building on your lot or ours
- * We provide plans or help you design your own
- * Ten year warranty

We make dreams come true

Presently building in:

Douglass Hills Estates
Glenmary
The Landings

Lake Forest
Owl Creek
Foxgate



LAKE FOREST 1004 Lake Forest Parkway, 3250 sq. ft. All the Lake Forest amenities you would expect with 4 large bedrooms, fantastic "Master Retreat" sun room between vaulted family room and breakfast room.

Al Ring 896-4271
RE/MAX Properties East 425-6000



DOUGLASS HILLS ESTATES 12503 Kinross, 2550 sq. ft. walk-out 2 story with roughed in bath and fireplace in lower level. Large family rm. open to breakfast rm. & kitchen. Special "Master Retreat" and extra large lot. \$174,900.00.

Al Ring 896-4271
RE/MAX Properties East 425-6000



OWL CREEK 5485 Sibley Wing Circle, 3180 sq. ft. walk-out lower level, spacious family rm., breakfast rm. & kitchen, open foyer w/balcony & "Master Retreat" whirlpool tub, his & hers vanities, large BRs w/ walk in closets & more. Ready in 30 days. \$234,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



GLENMARY 10406 Black Iron Road 2900 sq. ft. two story right on the golf course, 4 large bedrooms with special "Master Retreat" with whirlpool tub, sitting room with large open family room, basement and 2 car garage. \$179,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



ST. MATTHEWS 202 Browns Lane unit 2 Townhouse, with 2 bedrooms, 2 1/2 baths, master w/whirlpool tub, fireplace, walk in closets. Large living area with fireplace, dining area and patio. Bay window in kitchen w/oak cabinets. \$83,900.00.

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LANDINGS. Lot 23 Shallow Lake Rd. We are getting ready to start a 3600 sq. ft. 2 story on a treed 110x240 ft. lot that backs up to water w/beautiful view. **GLENMARY**. Lot 165 is near the golf course, on a private court & is all set for your new home at your price!

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RE/MAX Properties East 425-6000



INDIAN CREEK OFF DORSEY WAY

9922 Spring Ridge Drive

New very open floor plan, ready about end of Sept. delux trim package, close to everything, with all the amenities. Very special master suite - Come see. \$183,900.00.

Al Ring
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896-4271
425-6000

VOL. XXIX, # 24 - OCT. 23, 1991

JOA The Original HOMES MAGAZINE *JOA*

EAST END



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INDIAN CREEK OFF DORSEY WAY
9922 SPRING RIDGE DRIVE

New — very open floor plan. Deluxe trim package, whirlpool tub, stone fireplace, great backyard with deck, close in to everything, with all the amenities. Very special master suite with sitting room, and huge closet — come see.

\$183,900.00

Al Ring
RE/MAX Properties East

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DOUGLASS HILLS ESTATES
1102 Blackthorn Road

This is the one everyone wanted, owner transferred priced to sell will go quick. Hardwood floors, homarama type decorating and so much more, built by Matthews homes/A&K Builders. Call for all the details.

\$168,900

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VOLUME XXIX, NO. 3 - JANUARY 2, 1991

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SOLD

1485 Sable Wing Circle
OWL CREEK

SOLD

12503 Kirkham Road
DOUGLASS HILLS ESTATES

SOLD

823 Foxgate Road
FOXGATE

SOLD

10408 Black Iron Road
GLENMARY

**G.R.I.
C.R.S., C.R.B.**

14 successful years as a real estate professional & builder

AL RING

DOUGLASS HILLS ESTATES
1135 Blackthorn Road, 2540 square foot two story with extra large lot, side entry garage, full basement. Oversize family room with breakfast room & fully equipped kitchen. Master suite & 3 other large bedrooms.

\$168,900.00

Al Ring
RE/MAX Properties East

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425-6000

**Matthews Homes, Inc./
A & K Builders, Inc.**

The building team
"Where caring makes the difference"

WE HAVE ONLY 2 LEFT

The above homes have happy owners, and certainly made 1990 a GREAT year for our building company.

THANK YOU!!

VOLUME XXIX, NO. 15 - JUNE 19, 1991

EAST END

HFH SPOTLIGHT ON REALTORS

HFH thanks these professional Realtors for their marketing efforts and successes in HFH neighborhoods

• Glenmary • The Landings • Regency Woods Estates • Springhurst



Betty Fielden
Paul Semonin Realtors



Jim Conner, CRP
Paul Semonin Realtors



Al Ring, CRB, CRS, GRI
RE/MAX Properties East



Cyd Sheri Novak
Parks & Weisberg Realtors



Betty Radford
RE/MAX Properties East



Jane Hayes/Steven Underwood
RE/MAX Properties East



Developers and Realtors
499-3900



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OWL CREEK



DOUGLASS HILLS ESTATES



DOUGLASS HILLS ESTATES



GLENMARY



GLENMARY



MONTICELLO

MATTHEWS HOMES / A & K BUILDERS

(Benjamin & Mary Helen Matthews)

(Al & Karen Ring)

The Building Team "Where caring makes the difference"

THANK YOU for a **GREAT 1991** — 11 New Homes BUILT & SOLD with families living & enjoying them.

We would like to build your DREAM HOME in 1992 —

Talk direct to the Builder—CALL AL NOW!! 425-6000

- ✓ We will build your plan or ours, on your lot or ours.
- ✓ Remember 2 registered builders for the price of one.
- ✓ Let us help you draw your plans, at no charge.

ADVANCE REGISTRATION FORM

USE **ONLY** THIS FORM FOR EACH PERSON OR COUPLE

(SEE REVERSE FOR INSTRUCTIONS)

1848 094581 18

AL RING
A & K BUILDERS INC
2403 PHOENIX HILL DR
LOUISVILLE KY 40207-1228
(502) 425-6000

NAHB USE ONLY

DATE _____

AMOUNT \$ _____

CHECK \$ _____

RI _____

KAREN

(FIRST OR NICKNAME OF SPOUSE FOR BADGE)

1. **AL**
(FIRST OR NICKNAME FOR BADGE)

2. Please check here if your company name should appear on the SPOUSE badge.

3. **REGISTRATION FEE: Absolutely no registration fee substitutions.**

Member:
If received at NAHB by 10/1/91 \$190.00 ✓
If received at NAHB after 10/1/91 \$220.00 ✓
Spouse (Member or Non-member) \$40.00 ✓
This fee applies **ONLY** to the actual spouse
Non-Member \$350.00

Make check for registration payable to the NATIONAL ASSOCIATION OF HOME BUILDERS in U.S. funds and attach to this registration form.
These funds solicited by NAHB do not qualify as charitable contributions for federal tax purposes.

State/Local Approval
(required)

4. HBA **HBA OF LOUISVILLE** Local Assoc. No. **1848**
(required)

5. **PLEASE INDICATE YOUR OCCUPATION:**
Select up to 3 categories of importance by placing the corresponding letter(s)/number(s) in the boxes.

B **A**

1st 2nd 3rd

Occupation Codes

Code	Description
Builder Member Classification	
A	Single Family Builder—Speculative (Detached and Attached)
B	Single Family Builder—Custom
C	Multifamily Builder—Sale Units
D	Multifamily Builder/Owner—Rental Units (Own Account)
E	Multifamily Contractor—Rental or Sale Units (Other Investors)
F	Remodeler—Residential
G	Remodeler—Commercial
H	Commercial Builder (Own Account)
I	Commercial Contractor (Other Investors)
J	Land Developer
K	Home and Building Manufacturer
Associate Member Classification	
L	Accounting
M	Architects, Planners Designers, Engineers
N	Attorneys
O	Computer Products and Services
P	Financial Services
Q	Insurance and Title Companies
R	Marketing, Advertising and Public Relations
S	Product Manufacturers and Representatives
T	Property Management
U	Real Estate Brokers and Agents
Retail Dealers/Distributors	
V1	Appliances
V2	Building Materials/Lumber
V3	Floor Coverings
V4	Paint/Wall Coverings
V5	All Other Retail Dealers
Subcontractors and Specialty Trade Contractors	
W1	Carpentry
W2	Electrical
W3	Flooring
W4	Landscape

6. **HOTEL ACCOMMODATIONS ARE NOT REQUIRED.**

7. **ARRIVAL DATE:** _____ **DEPARTURE DATE:** _____

8. **HOTEL/MOTEL** (see reverse for explanation)
There are no room substitutions. (Block Housing with your local or state association is guaranteed until 10/1/91)

9. **TYPE OF ROOM:** Single (1 person) Double (2 people)
 Suite (Parlor & 1 Bedroom) Suite (Parlor & 2 Bedrooms)

Sharing with _____
(please attach the form and fee of other member/non-member)

WHERE TO RETURN FORM:

If you are a member of a local-affiliated association, this form should be sent to the address below for verification and approval.

HBA OF LOUISVILLE
Len Mills
1000 N. Hubbards Blvd
Louisville
(502)

Non-members and Association Executive Officers return this form to:

NAHB Registration/Housing Central

AL RING
DBA A & K BUILDERS, INC.
2403 PHOENIX HILL DR. 896-4271
LOUISVILLE, KY 40207

2441

9/20 19 91 21-7237/2830

PAY TO THE ORDER OF **NATIONAL ASSOCIATION OF HOME BUILDERS** \$ **230.00**

Two hundred and thirty 00/100 DOLLARS

The Cumberland
Federal Savings Bank
Middletown Office - Louisville, KY 40225

FOR **REG CONVENTION** *ALAN D. RING*

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-OVER-



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Center-Strip Location • 2,700 Luxurious Rooms and Suites • Grand Array of Fine Dining
 Non-Stop Casino Excitement • Race & Sports Book • Free Gaming School
 Spectacular Pool with Waterfall, Spa and Poolside Bar • Health & Fitness Center
 Antique & Classic Auto Collection... One of the World's Finest
 Award-Winning Hit Show, "Legends in Concert"
 Impeccable Service • Incomparable Hospitality


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HOTEL & CASINO • LAS VEGAS, NEVADA
 3535 Las Vegas Boulevard South, Las Vegas, Nevada 89109

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(702) 731-3311 or
 (800) 634-6441 USA & Canada
 FAX (702) 735-8578






Al Ring

*has successfully completed the
GBI Master Builder Series Course*


FINANCIAL MANAGEMENT

Presented by the
HOME BUILDERS INSTITUTE
The Educational Arm of the
National Association of Home Builders

*March 20, 1992
Louisville, Kentucky*



Philip Polivchak, President



VOL. XXX, # 18 - JULY 28, 1992 *The Original HOMES MAGAZINE* EAST END



RE/MAX

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1-800-444-1946



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C.R.B., G.B.I.**

16 Successful years as a real estate professional & builder



AL RING

representing --

**Matthews Homes/
A & K Builders**

(Al is president of A & K Builders)
New homes \$150,000 to \$225,000
Talk direct to the builder—
425-6000

INDIAN CREEK OFF DORSETT WAY
6000 Spring Ridge Drive
NEW - very open floor plan, great landscaping with deck, close to everything. Very special master suite with sitting room.
\$178,900.00

Al Ring 888-4271
RE/MAX PROPERTIES EAST 425-6000

WATERING CREEK ESTERIS - Annual
8400 Watering Creek
NEW - Large real porch, whirlpool tub, special kitchen with 36 inch stainless steel, hardwood floors throughout.
\$178,900.00

Al Ring 888-4271
RE/MAX PROPERTIES EAST 425-6000

FALLS CREEK
6000 Charwell Court
Half finished new 2 story, high ceiling, 12'x12' dining room, dark woodwork, huge master suite 8 more 3700 sq. ft.
\$178,900.00

Al Ring 888-4271
RE/MAX PROPERTIES EAST 425-6000

FALLS CREEK
6008 Charwell Court
Just finished NEW 2 story, 2540 sq. ft. Very open floor plan, 4 BR, 2 1/2 baths, breakfast room, special master suite, full basement and garage. Landed glass, hardwood foyer, beautiful decorating with lots of windows, and much more.

\$193,900.00

Al Ring 888-4271
RE/MAX PROPERTIES EAST 425-6000

STERLING SPRINGS
10412 Sterling Springs Road
NEW—very open floor plan deluxe tile package, cherry kitchen looking on food backyard, whirlpool tub in very special master suite which is 12'x12'5" with built-in cabinets & shelves. Close in to everything, with all the amenities — call 988 586.

\$207,900.00

Al Ring 888-4271
RE/MAX PROPERTIES EAST 425-6000

Matthews Homes / A & K Builders

Ben & Mary Helen Matthews Al & Karen Ring

Louisville's Premier, Traditional Home Building Team




We offer: ✓ Four professionals for the price of one ✓ Competitive Pricing
 ✓ Over 60 years of combined experience ✓ Service of a Realtor
 ✓ Drawing our plans or yours & professional decorating service
 ✓ 10 Year warranty ✓ Both Registered Builders ✓ Quality

Talk Direct To The Builder CALL-- AL RING 425-6000

NEW HOMES
from \$150,000 to \$225,000

Matthews Homes / A & K Builders

2 Story, 1 1/2 Story, Ranch
All shapes & sizes
4 Models to choose from or
let us build your dream home!!

"Where Caring Makes The Difference"

 **AL RING**
RE/MAX
Properties East
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1-800-444-1946 

NEW HOMES
Built, being built, ready to build
from \$170,000 to \$200,000

48 ~~SOLD~~ Mo...lo # 122 Falls Creek
96 ~~SOLD~~ Falls Creek # 19 Sterling Springs
123 Falls Creek # 49 Sterling Springs
23 Indian Creek # 124 Falls Creek
64 ~~SOLD~~ Falls Creek # 126 Falls Creek

Matthews Homes / A & K Builders
"Where Caring Makes The Difference"

Talk directly to the builder call —

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1-800-444-1946  **Al Ring 896-4271**

SPRING CREEK
NEW HOME BEING BUILT

Great Room
First Floor Master
2,440 Square feet
Only \$183,900
Matthews Homes /
A & K Builders

Talk direct to the builder—Call

 **AL RING**
RE/MAX
Properties East
425-6000 

NEW HOMES
from \$150,000 to \$225,000

39 ~~SOLD~~ Sterling Springs # 1 Indian Creek
48 ~~SOLD~~ Mo...lo # 10 ~~SOLD~~ P...ion Ridge
49 Sterling Springs # 122 Falls Creek
96 ~~SOLD~~ Falls Creek # 19 ~~SOLD~~ Sterling Springs
123 Falls Creek # 50 ~~SOLD~~ Sterling Springs
23 Indian Creek # 124 ~~SOLD~~ Falls Creek
64 ~~SOLD~~ Falls Creek # 126 ~~SOLD~~ Falls Creek
71 ~~SOLD~~ Sterling Springs # 1 Sterling Springs

Matthews Homes / A & K Builders
"Where Caring Makes The Difference"

Talk directly to the builder call —

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GRANDIN WOODS
NEW HOME BEING BUILT

Starting First Floor Master
3 Lots Available
Great Room
\$160s
Matthews Homes /
A & K Builders

Talk direct to the builder—Call

 **AL RING**
RE/MAX
Properties East
425-6000 

STERLING SPRINGS
NEW HOME BEING BUILT

New 2 Story Plan
Very Special Master Suite
2,674 Square feet
Only \$214,900
Matthews Homes /
A & K Builders

Talk direct to the builder—Call

 **AL RING**
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RE/MAX



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10503 timberwood circle
Louisville, Kentucky 40223



FALLS CREEK
6908 CHARTWELL COURT
Just finished NEW 2 story, 2540 sq. ft. Very open floor plan, 4 BRs, 2-1/2 baths, breakfast room, special master suite, full basement and garage. Leaded glass, hardwood foyer, beautiful decorating with lots of windows, and much more.
\$193,900.00
Al Ring 896-4271
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425-6000

NEW HOMES

from \$150,000 to \$250,000

Matthews Homes/A&K Builders
2 Story, 1-1/2 Story, Ranch
All shapes & sizes
4 Models to choose from or
let us build your dream home!!

INDIAN CREEK OFF DORSEY WAY
9921 SPRING RIDGE DRIVE
NEW - very open floor plan, great backyard with deck, close to everything. Very special master suite with sitting room and huge closet. Crown moulds, leaded glass, hardwood, and much more.

\$185,900.00
Al Ring 896-4271
RE/MAX PROPERTIES EAST
425-6000

STERLING SPRINGS
10409 STERLING SPRINGS ROAD
NEW - very open floor plan. Deluxe trim package, Hickory kitchen looking on private backyard, whirlpool tub in very special master suite which is 12'6"x25'5" with built-in cabinets & shelves. Close in to everything, with all the amenities. Still being built.
\$219,900.00
Al Ring 896-4271
RE/MAX PROPERTIES EAST
425-6000

Talk direct to the builder call...

AL RING
RE/MAX
Properties East
425-6000
1-800-444-1946



FALLS CREEK
6906 CHARTWELL COURT
NEW 2 story, 2764 sq. ft. high ceilings, extra large dining & family room, master suite with sitting room with window, all the extras in trim, leaded glass, hardwood, vaults, + all the regular such as 4 BRs, 2-1/2 BAs, garage, basement & more.
\$196,900.00
Al Ring 896-4271
RE/MAX PROPERTIES EAST
425-6000



MATTHEWS HOMES, INC. / A & K BUILDERS, INC.

Ben & Mary Helen Matthews

Al & Karen Ring

Louisville's Premier, Traditional Home Building Team



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, this is the building team for you!

The service of four professionals for the price of one
Over sixty years of experience Competitive pricing
Service of a realtor 10 year warranty Registered builder
FREE DRAWING OF YOUR OR OUR PLANS, FOR YOUR LOT OR OURS

Douglass Hills Estates, Owl Creek, Indian Creek, Glenmary, or your choice



Marketed by--
Al Ring

RE/MAX PROPERTIES EAST

10503 Timberwood Circle, Louisville, Ky 40223

425-6000 896-4271 1-800-444-1946

"Maximum Results"



THESE HOMES ABAILABLE RIGHT NOW!!

DOUGLASS HILLS ESTATES

1135 Blackthorn Road
Over 2500 square feet, treed 2 story, basement, 2 car garage, extra large family rm\ and kitchen with breakfast room. All large bedrooms, huge deck.

\$164,900.00

GLENMARY

10418 Black Iron Road
Golf course lot, backs up to 1st. green. Breakfast & family room overlook this beautiful view. You also get 4 large bedrooms, 2 1/2 baths garage & basement & much more.

\$178,900.00

INDIAN CREEK

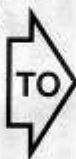
9923 Spring Ridge Road
Leaded glass, private master suite, trees, and spacious family room & kitchen. Also Formal living & dining with special trim. More treats.

\$179,900.00

February 1993, Builders Convention

<p style="text-align: center;">FROM</p> <p>DESIGNATED HOUSING BUREAU C/O EDR TRAVEL, INC. 5445 DTC PARKWAY, SUITE 120 ENGLEWOOD, CO 80111-3045 (800) 445-7697</p>	<p>1993 RE/MAX INTERNATIONAL CONVENTION "RE/MAX GOES PLATINUM" LAS VEGAS FEBRUARY 21-25 1993</p>	<p>GUEST COPY CARRY TO HOTEL</p>		
<p>CONVENTION HOUSING CONFIRMATION AS OF: 11/11/92 FILE NUMBER: 2103428-01 YOUR REQUEST WAS PROCESSED BY: SUSAN</p>				
<p>RESERVATION CONFIRMED AT:</p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>BALLYS CASINO RESORT LAS VEGAS MAIN TOWER LAS VEGAS, NV 89109 (702) 739-4591</p> </td> <td style="width: 50%;"> <p>ARR: 2/18/93 16:00 TYPE: KING DEP: 2/20/93 RATE: \$ 89.00 GUESTS: 02 DEPOSIT: VISA 4310360493163656 EXP: 06/93</p> </td> </tr> </table> <p>*** ADDITION *** CANCEL 14 DAYS PRIOR TO ARRIVAL TO AVOID BILLING REQUEST NON-SMOKING ROOM WITH KING SIZE BED</p>			<p>BALLYS CASINO RESORT LAS VEGAS MAIN TOWER LAS VEGAS, NV 89109 (702) 739-4591</p>	<p>ARR: 2/18/93 16:00 TYPE: KING DEP: 2/20/93 RATE: \$ 89.00 GUESTS: 02 DEPOSIT: VISA 4310360493163656 EXP: 06/93</p>
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- IF ROOM DEPOSIT OR CREDIT CARD NUMBER HAS NOT BEEN SENT, SEND DEPOSIT TO HOTEL WITHIN 14 DAYS AS SHOWN.
- IF DEPOSIT IS NOT RECEIVED, ROOM MAY BE CANCELLED.
- CANCELLATIONS: DEPOSITS REFUNDED 3 DAYS PRIOR TO (but not including) ARRIVAL DATE. IF CANCELLED ASK FOR AND RETAIN CANCELLATION NUMBER.



RING, AL
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LOUISVILLE, KY 40223



National Association of Home Builders
49th Annual Convention and Exposition
Las Vegas, Nevada February 19-22, 1993

AL RING
A & K BUILDERS INC
2403 PHOENIX HILL DR
LOUISVILLE KY 40207
A B F 502-425-6000

BALLY'S
CASINO RESORT - LAS VEGAS

GUEST CARD

OUR CHECK-OUT TIME IS 11:00 A.M.

NAME: AL RING

ROOM NUMBER: M 1573 ROOM RATE: 89.00

ARRIVAL DATE: 2/18/93

DEPARTURE DATE: 2/20/93

GROUP CODE: HRMAX

PACKAGE NAME:

SIGNATURE _____

VOID AFTER CHECK-OUT

BALLY'S
CASINO RESORT - LAS VEGAS

GUEST CARD

OUR CHECK-OUT TIME IS 11:00 A.M.

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ARRIVAL DATE: 2/18/93

DEPARTURE DATE: 2/20/93

GROUP CODE: HRMAX

PACKAGE NAME:

SIGNATURE _____

VOID AFTER CHECK-OUT



THIS IS TO CERTIFY THAT

AL RING

**HAS SUCCESSFULLY COMPLETED THE FOLLOWING
HBI CONTINUING EDUCATION COURSE(S):**

DIVERSIFICATION: NEW PROFITS

**THIS CERTIFICATE IS EVIDENCE OF A
CONTINUED COMMITMENT TO EXCELLENCE AND
PROFESSIONALISM
IN THE BUILDING INDUSTRY.**

A handwritten signature in cursive script, reading "Philip D. Swickard", positioned above a horizontal line.

JUNE 1993

DATE

**PRESIDENT
HOME BUILDERS INSTITUTE**



The Matthew's and the Ring's would like to extend our best wishes for a wonderful holiday season to you and yours. We hope that 1994 brings you continued happiness and success.

Enclosed are complimentary tickets to the 1993 *Dream House*. We thought you might enjoy seeing a beautifully furnished home that has been decorated for Christmas by area designers.

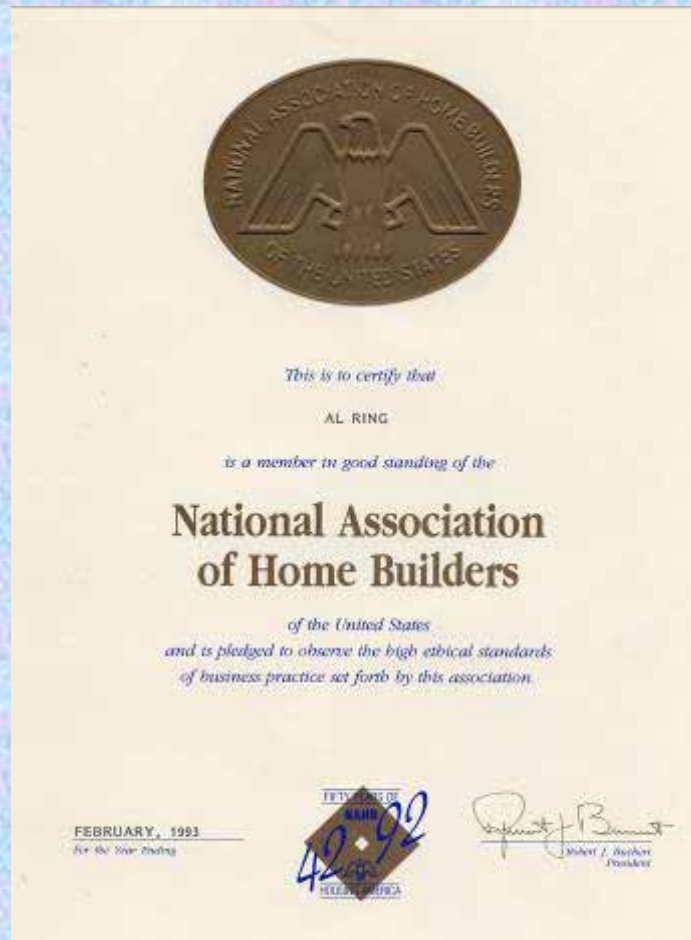
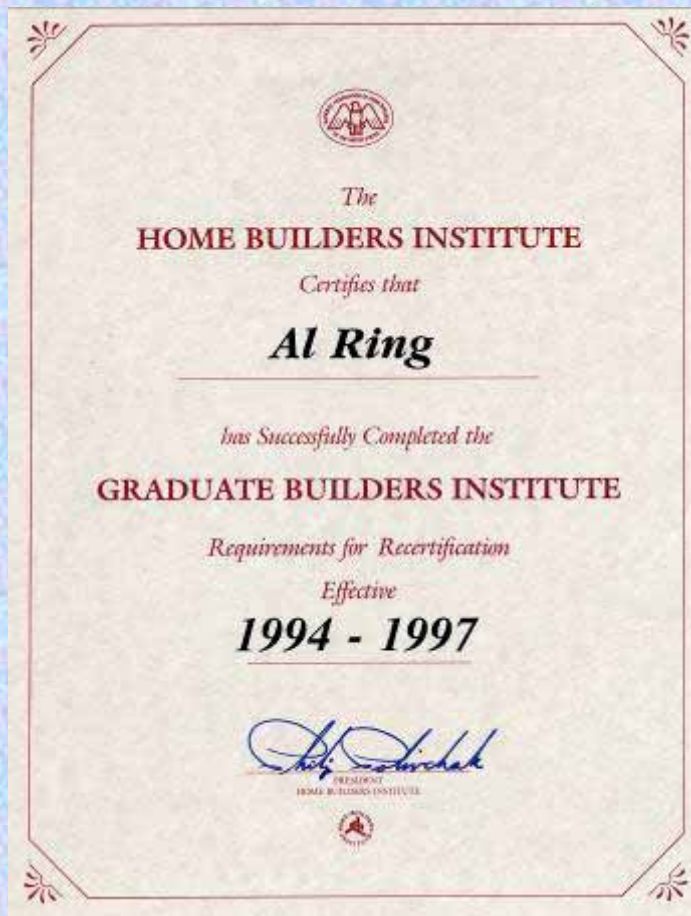
The 1993 *Dream House* is located at 14823 Landmark Drive in Lake Forest Estates. It will be open December 3,4,5,9,10,11 and 12, 1993 from 1:00-9:00 p.m. daily.

For those not familiar with this popular community event, the *Dream House* is a brand new home (for sale) completely furnished and decorated for holiday tours. All proceeds from this spectacular event will benefit the *Alzheimer's Association* and *The Dream Factory*.

Thank you again for our happiness and success in 1993. We appreciate it very much.

Ben & Mary Helen Matthews

Al & Karen Ring



Matthews Homes / A & K Builders

OFFER

- ✓ The service of FOUR professionals for the price of one
- ✓ Over 60 years of combined experience
- ✓ Computer drawing of our own plans (or your plans)
- ✓ Competitive pricing
- ✓ Professional decorating service
- ✓ Service of a realtor
- ✓ 10 year warranty & registered builders limited warranty
(10 year warranty is an option)
- ✓ Both registered builders
- ✓ Monitoring of on site job performance of experienced subcontractors which provides a check and balance system

"Where caring makes the difference"



Our fine homes are marketed by--

Al Ring RE/MAX Properties East

10503 Timberwood Circle
Louisville, Ky 40223

425-6000 / 896-4271

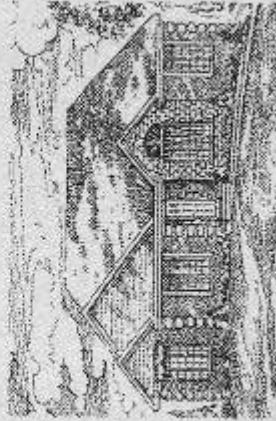
551-1254

1-800-444-1946

"OUT IN FRONT"



Louisville's Premier Home Building Team



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, we have the building team for you!

Matthews Homes / A & K Builders



MATTHEWS HOMES, INC. Ben & Mary Helen Matthews

Ben has been framing and building houses in the Jefferson County area for over 39 years. Mary Helen joined him about 12 years ago. Together, they have expanded their interests into building new homes while maintaining their framing business.

Their combination of experience, positive attitudes and interpersonal skills make them a successful team.

Ben is a Registered Builder with the Home Builders Association of Louisville.

Outside personal interests include many activities with Wayside Christian Mission.

Matthews Homes / A & K Builders, Standard Features: (On most of our homes)

- Pre-closing inspection and any other inspections
- 50 gallon water heater
- Double formed poured concrete foundation with footers & rebar
- Garage & basement floor have fiber mesh concrete
- Exterior foundation water proof sealer
- 4" perforated leech drain tile under basement floor connected to sump pump
- Treated 2 x 4 sill plate & sill insulation between sill plate and top of foundation
- Plastic shield & sealed sump pump for Radon protection
- Structural thermoply wall sheathing all over including corner bracing
- Fiberglass shingles (20 year warranty)
- Insulated glass windows (wood) - double hung - lift out features.
- Copper water lines & 200 Amp service
- Seamless aluminum gutters and downspouts
- Double sub - flooring in kitchens and baths for vinyl, other for ceramic tile
- 220V Dryer outlet and dryer vent
- Custom kitchen & bath cabinetry
- Cultured marble vanity tops
- Pre-wired telephone jacks and cable TV jacks
- 6 panel masonite doors throughout
- (A) grade trim in areas to be stained
- Garage drywalled and painted, textured ceiling
- Dead bolt locks on exterior doors
- Smooth ceilings throughout
- Professional decorating service
- Ceramic tile pan in laundry rooms on second floor
- Two exterior weather electrical outlets and sillcocks
- Deck or patio
- Stainless steel sink with disposal and chrome fixtures in kitchen
- Kitchen and hall bath - chrome fixtures, master bath and powder room - polished brass fixtures
- Garage door opener (two transmitters)
- Wood front door
- Brass hardware - Kwikset Lido
- Ceilings insulated with cellulose 12 inches R30
- Exterior walls insulated with fiberglass 3 5/8 inches R13
- Laundry rooms & baths will be insulated
- Realistic allowances
- COMPETITIVE PRICING**



A & K BUILDERS, INC. Al & Karen Ring

Al has been selling real estate and building houses since 1977, and in 1989 changed his building name to A & K Builders, Inc. Karen joined him by providing professional decorating skills.

Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing background. His designations include Graduate Realtors Institute, Certified Residential Specialist, Certified Residential Broker and Graduate Builders Institute. Al is also a Registered Builder.

Al is also associated with RE/MAX Properties East, which provides the selling end of the business as well as the necessary realtor contacts needed in the building industry.

Karen is the Executive Director of the Louisville Chapter of the Alzheimer's Association and is very active in her church. Al is a Kentucky Colonel, Knight of St. Matthews, and also serves on many committees in the real estate industry.

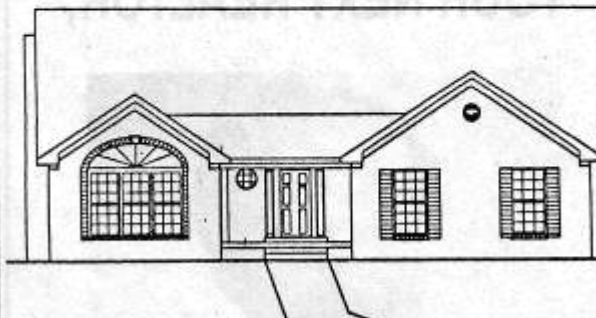


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louisville, kentucky 40223



FALLS CREEK
6908 CHARTWELL COURT
Just finished NEW 2 story, 2540 sq. ft. Very open floor plan, 4 BRs, 2-1/2 baths, breakfast room, special master suite, full basement and garage. Leaded glass, hardwood foyer, beautiful decorating with lots of windows, and much more.
\$193,900.00

Al Ring 896-4271
RE/MAX PROPERTIES EAST
425-6000

STERLING SPRINGS
10409 STERLING SPRINGS ROAD
NEW - very open floor plan. Deluxe trim package, Hickory kitchen looking on private backyard, whirlpool tub in very special master suite which is 12'6"x25'5" with built-in cabinets & shelves. Close in to everything, with all the amenities. Still being built.
\$219,900.00

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NEW HOMES

from \$150,000 to \$250,000

Matthews Homes/A&K Builders

2 Story, 1-1/2 Story, Ranch
All shapes & sizes

4 Models to choose from or
let us build your dream home!!

Talk direct to the builder call..

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SPRING CREEK Off
Springdale at Hwy. 22
4411 Deer Springs Ct. Just started 1-1/2 story with, **FIRST FLOOR MASTER & GREAT ROOM**, 4 BRs, dining room with 2 car garage, basement, much more.
\$179,900.00

Al ring 896-4271
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FALLS CREEK
6906 CHARTWELL COURT
NEW 2 story, 2764 sq. ft. high ceilings, extra large dining & family room, master suite with sitting room with window, all the extras in trim, leaded glass, hardwood, vaults, + all the regular such as 4 BRs, 2-1/2 BAs, garage, basement & more.
\$196,900.00

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the
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A & K Builders

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425-6000



Karen Ring
A & K Builders

We would like to build your dream home for you. Lets us price your plan or ours. We also can computer draw your plan.

**More spec's
to choose from!!**

**Competitive
Pricing!!**



Springhurst
9500 Felsmere Circle
\$234,900.00

How about a walkout, with first floor 3 car garage and 2737 square feet. Very open floor plan with open family room and kitchen area. Very prestiges area, common ground in rear of lot.

Ben Matthews
Matthews Homes



Louisville's Premier Home Building Team

**MATTHEWS HOMES
A & K BUILDERS**

The service of FOUR professionals for the price of one with over 60 years combined experience



Spring Creek

4408 Deer Springs Court \$184,900.00

Great Room and First Floor Master accent this new 2440 square foot 1 1/2 story. Total of 4 bedrooms, 2 car garage and basement along with formal dining room and equiped kitchen.



Sterling Springs
10305 Spring Meyer Road
\$218,900.00

Extra large master suite with over 2674 square feet. Special kitchen with vaulted breakfast room, 1st. floor laundry, lots of crown moulds and hard wood flooring, and much more.

Mary Helen Matthews
Matthews Homes



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Al Ring
CRB, CRS, GRI, REALTOR® - Broker

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A & K Builders Inc.

Al* & Karen Ring

2403 Phoenix Hill Drive Office: (502) 425-6000
Louisville, Ky 40207 Mobile: (502) 551-1254
Home: (502) 896-4271 Fax: (502) 423-1666

*Also associated with RE/MAX Properties East

Mary Helen Matthews Benjamin E. Matthews
Voice Pager 332-2762 Voice Pager 421-8908

Matthews Homes, Inc.

Res (502) 423-0455 141 Tanglewood Trail
FAX (502) 423-0681 Louisville, KY 40223

STERLING SPRINGS
NEW HOME BEING BUILT

New 2 Story Plan
Very Special Master Suite
2,674 Sq. Ft.
Only \$214,900
Matthews Homes/
A & K Builders

Talk direct to the builder — Call

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NEW HOMES
from \$150,000 to \$225,000

# 39 Sterling Springs	# 1 Indian Creek
# 48 Monroeville	# 10 Pavilion Ridge
# 49 Sterling Springs	# 122 Falls Creek
# 96 Falls Creek	# 19 Sterling Springs
# 123 Falls Creek	# 50 Sterling Springs
# 23 Indian Creek	# 124 Falls Creek
# 64 Falls Creek	# 126 Falls Creek
# 71 Sterling Springs	# 1 Sterling Springs

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A & K Builders

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We would like to build your dream home for you. Let us price you plan or ours. We also will computer draw your plan..

Karen Ring
A & K Builders

More spec's to choose from!! **Competitive Pricing!!**

Louisville's Premier Home Building Team

MATTHEWS HOMES / A & K BUILDERS

The service of FOUR professionals for the price of one with over 60 years combined experience.

PRESENTLY BUILDING IN:
Grandin Woods, Spring Creek, Sterling Springs, Springhurst

Or, we will build your DREAM HOME on your lot, or help you find one.

Registered Builders!!

Ben Matthews
Matthews Homes

Spring Creek
4408 Deer Springs Court **\$187,900.00**
Great Room and First Floor Master accent this new 2440 square foot 1 1/2 story. Four bedrooms, 2 1/2 baths with 2 car garage and basement and formal dining room.

Computer draw your or our plans!!

Mary
Helen Matthews
Matthews Homes

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VOL. XXXII, #9 - MARCH 23, 1994

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Al Ring
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Karen Ring
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We would like to build your dream home for you. Let us price you plan or ours. We also will computer draw your plan..

More spec's to choose from!!

Competitive Pricing!!



Grandin Woods

9716 Grandin Woods Rd.
\$172,900.00

How about a two story with great room, 4 bedrooms, full basement, garage, formal dining room and in a very good location.

Computer draw your or our plans!!

Ben Matthews
Matthews Homes



Louisville's Premier Home Building Team

MATTHEWS HOMES / A & K BUILDERS

The service of FOUR professionals for the price of one with over 60 years combined experience.



Grandin Woods

9712 Grandin Woods Rd.
\$175,900.00

First floor master plus 3 more large bedrooms with a great room with special ceilings, basement, garage and much more.

Registered Builders!!

Mary Helen Matthews
Matthews Homes



Spring Creek

4408 Deer Springs Court \$187,900.00

Great Room and First Floor Master accent this new 2440 square foot 1 1/2 story. Four bedrooms, 2 1/2 baths with 2 car garage, basement and formal dining room.

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VOL. XXXII, # 13 - MAY 18, 1994

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**Look! It's more Matthews Homes /
A & K Builders New Homes almost ready
for their new owners. I wonder what
LUCKY families will get these!**



601 Lake Sterling Road STERLING SPRINGS \$224,900.00
Sterling Springs off Dorsey Lane. Come see this fine two story home
with vaulted breakfast rm., & equipped kitchen, huge open family rm.,
master suite with built in bookshelves and cabinets, extra large master
bath and closet, hardwood, leaded glass + 2696 square feet.

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VOL. XXXII, # 14 - JUNE 1, 1994 EAST END



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REMEMBER, we will gladly sell you one of our 5 spec homes or build your plan or ours on your lot or ours, or help you come up with a plan on our computer. Talk direct to the BUILDER call Al Ring at: 425-6000 -- 896-4271



9712 Grandin Woods Road GRANDIN WOODS \$175,900.00
Grandin Woods off of Moser Road, what a location! 1 1/2 story home with great room, 4 large bedrooms, equipped kitchen, separate dining room, 2 1/2 baths (master / whirlpool) basement & garage. First Floor Master Bedroom & 2,325 Square Feet.

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VOL. XXXII, # 14 - JUNE 1, 1994 EAST END



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Look! It's more Matthews Homes / A & K Builders New Homes almost ready for their new owners. I wonder what LUCKY families will get these!



9716 Grandin Woods Road GRANDIN WOODS \$165,900.00
Grandin Woods off of Moser Road, what a location. Come see this fine two story home with great room, 4 bedrooms, equipped kitchen, separate dining room, 2 1/2 baths (master with whirlpool) basement and garage. What more could you want?

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VOL. XXXII, # 15 - JUNE 15, 1994 EAST END



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Al Ring A & K Builders
More spec's to choose from!!
We would like to build your dream home for you. Let us price you plan or ours. We also will computer draw your plan.

Karen Ring A & K Builders
Competitive Pricing!!

Louisville's Premier Home Building Team
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Ben Matthews Matthews Homes

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First floor master plus 3 more large bedrooms with a great room with special ceilings, basement, garage and much more.
Registered Builders!!
Mary Hilda Matthews Matthews Homes

Spring Creek
4408 Deer Springs Court \$187,900.00
Great Room and First Floor Master accent this new 2440 square foot 1 1/2 story. Four bedrooms, 2 1/2 baths with 2 car garage, basement and formal dining room.

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STERLING SPRINGS
NEW HOME BEING BUILT



New 2 Story Plan
Very Special Master Suite
2,674 Sq. Ft.
Only \$214,900
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Talk direct to the builder -- Call

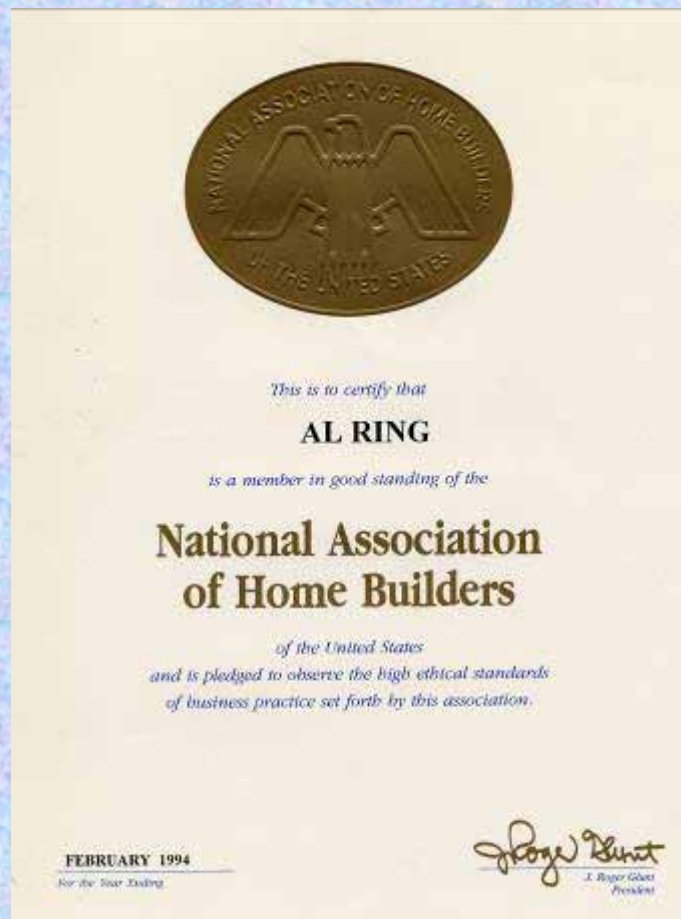
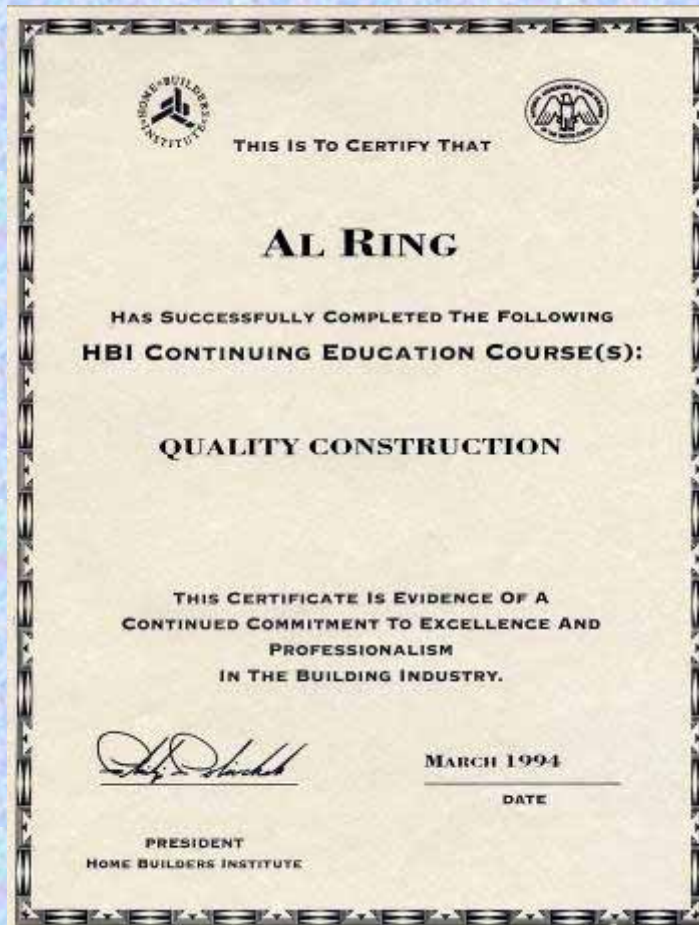
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July 25, 1994, market slow, moved my sales office to Spring Creek Model





October 14, 1994

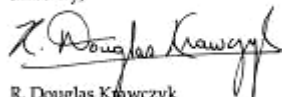
Mr. Al Ring
ASK Builders
2403 Phoenix Hill Drive
Louisville, KY 40207

Dear Al:

On behalf of the Profiles & Products support team, we at GE Appliances want to take this opportunity to thank you for attending the seminar held in Louisville, Kentucky, on September 29. We hope it was beneficial to you and your business. We at GE Appliances strive to keep our customers and potential customers informed by providing the latest information available to help you keep pace with the continuously changing marketplace.

To show our appreciation for your attendance, GE Appliances is sending you a certificate from the University of Louisville which gives you 1 CEU credit for attending the Profiles & Products Seminar.

Sincerely,



R. Douglas Krawczyk
Manager-Customer Education



CENTER FOR CONTINUING AND PROFESSIONAL EDUCATION

This is to certify

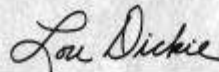
Al Ring

has successfully completed

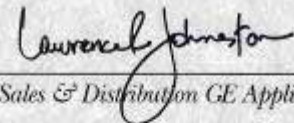
Profiles & Products

The Housing Market of the 90s Seminar

*and has earned a 1.0 Continuing Education Unit from the
University of Louisville this 29th day of September, 1994*



Director, Center for Continuing and Professional Development



VP Sales & Distribution GE Appliances

*Underwritten by GE Appliances Louisville, Kentucky
Sponsored by the Home Builders Association of Louisville*

**UNIVERSITY
of LOUISVILLE**



GE Appliances



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The Market As I See It!

Selling of existing homes:

Fairly priced clean homes in good locations are selling. There are price range pockets that are a little soft but they will sell.

Building a new home:

Best interest rates in a long time, lumber has actually gone down, builders need business, prices should be very good.

Buying:

Great interest rates, in new homes there is a large inventory which has held and sometimes pushed pricing down, close to a buyers market.

PLEASE CALL!!
Al Ring
RE/MAX Properties East
425-6000 896-4271

October 15, 1995
 One Family Showed Up For Open House

Sunday In
SPRINGHURST

OCTOBER 15, 1995

Open 1 PM until 5 PM

Hurstbourne Pkwy. between Westport Rd. & Hwy. 22.

Preview of New and Resale Homes.

◆ **VILLAGE OF FELSMERE** ◆

3300 Springstead Circle	\$244,900	David Moon / Coldwell Banker McMahan	423-1868
Lot 155 Felsmere Circle	\$249,000	Ann Brown / Rainey Jones & Associates	493-6148
9117 Felsmere Circle	\$244,900	Judie Parks / Prudential Parks & Weisberg	329-9175

◆ **VILLAGE OF MOORFIELD** ◆

9600 Moorfield Circle	\$275,000	John Yunt / Lurding Co.	893-8666
Lot 212 Moorfield Circle	\$279,500	Enrique Pantoja / Rudolfo Homes	896-0333
9605 Moorfield Circle	\$234,900	Al Ring / ReMax East	425-6000
9615 Moorfield Circle	\$269,500	Jerry Oliver / ReMax 100	897-1200
Lot 255 Moorfield Circle	\$249,900	Ann Brown / Rainey Jones & Associates	426-6664
9622 Moorfield Circle	\$259,900	Carol Gruneisen / J. Gruneisen Co.	423-1744
9713 Moorfield Circle	\$262,900	Alma Seubold / Rainey Jones & Associates	426-6664
4001 Keal Run Way	\$274,900	Russell Witten / Builder	426-0029
Lot 363 Keal Run Way	\$285,000	Enrique Pantoja / Rudolfo Homes	896-0333
Lot 364 Keal Run Way	\$265,000	Jim Orthober / Builder	451-1233

◆ **VILLAGE OF SPRINGBROOKE** ◆

9329 Springbrooke Circle	\$284,900	Alma Seubold / Rainey Jones & Associates	426-6664
9314 Springbrooke Circle	\$279,900	Floyd McCarty / Linda Black / ReMax East	425-6000
9219 Springbrooke Circle	\$399,950	Lynda Shirota / ReMax Professionals	679-7926
9207 Springbrooke Circle	\$249,900	Gloria Sparks / Rainey Jones & Associates	426-6664



Mortgage Options
 Brought to you by:
Mortgage Network, Inc.
 10503 Timberwood Circle, Suite 110
 Louisville, KY 40223
 Don Rupert 425-6345 633-7111



PROPERTY ADDRESS: **9708 Grandin Woods Road**

SALE PRICE: **\$187,900.00**

CONVENTIONAL FIXED, 30 YEAR	CONVENTIONAL FIXED, 15 YEAR	1 YEAR ADJ.*	7 YEAR BALLOON**
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INFORMATION:

Loan to value percentage	80.00%	80.00%	80.00%	80.00%
Loan amount	\$150,320.00	\$150,320.00	\$150,320.00	\$150,320.00
Down payment	\$37,580.00	\$37,580.00	\$37,580.00	\$37,580.00
Interest rate	8.25%	8.00%	7.00%	8.00%
Points & origination fee	0.00%	0.00%	0.00%	0.00%

MONTHLY PAYMENT:

Principal & interest	\$1,129.30	\$1,436.54	\$1,000.08	\$1,102.99
Taxes	\$165.82	\$165.82	\$165.82	\$165.82
Homeowners Insurance	\$48.85	\$48.85	\$48.85	\$48.85
Private Mort. Insurance	\$0.00	\$0.00	\$0.00	\$0.00
MONTHLY PAYMENT:	\$1,343.98	\$1,651.21	\$1,214.76	\$1,317.67

CLOSING COSTS:

Appraisal fee	\$225.00	\$225.00	\$225.00	\$225.00
Credit report	\$45.00	\$45.00	\$45.00	\$45.00
Underwriting fee	\$150.00	\$150.00	\$150.00	\$150.00
Origination & discount	\$0.00	\$0.00	\$0.00	\$0.00
Title & Closing (owner)	\$864.34	\$0.00	\$0.00	\$0.00
Recording fee	\$40.00	\$40.00	\$40.00	\$40.00
Survey (not staked)	\$100.00	\$100.00	\$100.00	\$100.00
Initial PMI	\$0.00	\$0.00	\$0.00	\$0.00
Miscellaneous:	\$100.00	\$100.00	\$100.00	\$100.00
ESTIMATED CLOSING COSTS:	\$1,524.34	\$660.00	\$660.00	\$660.00

ESTIMATED ESCROW:

Interest adjust (15 days)	\$516.73	\$501.07	\$438.43	\$501.07
St. & County Taxes (4 mo.)	\$543.03	\$543.03	\$543.03	\$543.03
City Taxes (4 mo.)	\$12.03	\$12.03	\$12.03	\$12.03
Homeowners Ins. (14 mo.)	\$683.96	\$683.96	\$683.96	\$683.96
PMI Premium (3 mo.)	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL ESCROW ITEMS:	\$1,755.74	\$1,740.08	\$1,677.45	\$1,740.08

ESTIMATED CASH NEEDED:

\$40,860.08	\$39,980.08	\$39,917.45	\$39,980.08
--------------------	--------------------	--------------------	--------------------

* (2/6) CAPS, Convertible to standard fixed rate in years 2 through 5 for \$250.00 fee.

** Convertible to standard fixed rate after 7 years for \$250.00 fee.

Al Ring
 RE/MAX Properties East
 425-6000 voice mail #129 896-4271

Subject to change without notice - If you don't understand seek competent advice.



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 Louisville, KY 40223
 Don Rupert 425-6345 633-7111



PROPERTY ADDRESS: **9708 Grandin Woods Road**

SALE PRICE: **\$187,900.00**

CONVENTIONAL FIXED, 30 YEAR	CONVENTIONAL FIXED, 15 YEAR	1 YEAR AJD. *	7 YEAR BALLOON**
--------------------------------	--------------------------------	---------------	---------------------

INFORMATION:

Loan to value percentage	90.00%	90.00%	90.00%	90.00%
Loan amount	\$169,110.00	\$169,110.00	\$169,110.00	\$169,110.00
Down payment	\$18,790.00	\$18,790.00	\$18,790.00	\$18,790.00
Interest rate	8.25%	8.00%	7.00%	8.00%
Points & origination fee	0.00%	0.00%	0.00%	0.00%

MONTHLY PAYMENT:

Principal & interest	\$1,270.47	\$1,616.10	\$1,125.09	\$1,240.87
Taxes	\$165.82	\$165.82	\$165.82	\$16.58
Homeowners Insurance	\$48.85	\$48.85	\$48.85	\$48.85
Private Mort. Insurance	\$47.91	\$47.91	\$47.91	\$47.91
MONTHLY PAYMENT:	\$1,533.06	\$1,878.69	\$1,387.68	\$1,354.22

CLOSING COSTS:

Appraisal fee	\$225.00	\$225.00	\$225.00	\$225.00
Credit report	\$45.00	\$45.00	\$45.00	\$45.00
Underwriting fee	\$150.00	\$150.00	\$150.00	\$150.00
Origination & discount	\$0.00	\$0.00	\$0.00	\$0.00
Title & Closing (owner)	\$972.38	\$972.38	\$972.38	\$972.38
Recording fee	\$40.00	\$40.00	\$40.00	\$40.00
Survey (not staked)	\$100.00	\$100.00	\$100.00	\$100.00
Initial PMI	\$676.44	\$676.44	\$676.44	\$676.44
Miscellaneous:	\$100.00	\$100.00	\$100.00	\$100.00
ESTIMATED CLOSING COSTS:	\$2,308.82	\$2,308.82	\$2,308.82	\$2,308.82

ESTIMATED ESCROW:

Interest adjust (15 days)	\$581.32	\$563.70	\$493.24	\$563.70
St. & County Taxes (4 mo.)	\$543.03	\$543.03	\$543.03	\$543.03
City Taxes (4 mo.)	\$12.03	\$12.03	\$12.03	\$12.03
Homeowners Ins. (14 mo.)	\$683.96	\$683.96	\$683.96	\$683.96
PMI Premium (3 mo.)	\$143.74	\$143.74	\$143.74	\$143.74
TOTAL ESCROW ITEMS:	\$1,964.07	\$1,946.46	\$1,875.99	\$1,946.46

EST. CASH NEEDED:

\$23,062.89	\$23,045.28	\$22,974.82	\$23,045.28
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* (2/6) CAPS, Convertible to standard fixed rate in years 2 through 5 for \$250.00 fee.

** Convertible to standard fixed rate after 7 years for \$250.00 fee.

Al Ring
 RE/MAX Properties East
 425-6000 voice mail #129 896-4271

Subject to change without notice - If you don't understand seek competent advice.



**9708 Grandin Woods Road
Grandin Woods**



2325 SQ. FT. \$187,900.00 **New Construction**
Features of this Matthews Homes -- A & K Builders quality built home.

- ▲ 4 Bedrooms, 2 1/2 Baths
- ▲ Foyer With Hardwood Floor
- ▲ Glass Sidelights
- ▲ Formal Dining Room
- ▲ Chair Rail, Crown Mould, Wallpaper
- ▲ Great Room, W/Fireplace & Wood Mantel W/Brick Front, Bookshelves & Cabinets, Massive Double Vaulted Ceiling With Fan
- ▲ Kitchen With Hickory Stained Cabinets, Range, Stainless Steel Sink, Dishwasher, Disposal, Large Pantry With Access To Garage, Basement, Patio And Laundry Wallpaper Border
- ▲ Master Suite With Large Walk In Closet
- ▲ Master Bath With Double Vanity, Whirlpool Tub, Separate Shower And Separate Commode Room With Wallpaper Border
- ▲ Powder Room With Hardwood Floor Painted Vanity And Mirror Above
- ▲ Laundry Room
- ▲ 3 Extra Large Bedrooms
- ▲ Plenty of Attic Storage
- ▲ Place For Future Expansion Upstairs
- ▲ 2 Car Garage
- ▲ All Subflooring Glued & Nailed
- ▲ Basement Finishable
- ▲ Lot 97' x 121' x 52' x 139'
- ▲ Concrete Drive & Walks, Patio
- ▲ 8" Foundation Wall
- ▲ R13 & R30 Insulation Walls & Ceilings
- ▲ 50 Gallon Gas Water Heater
- ▲ 2 Garage Door Openers
- ▲ Cable TV & Telephone Prewired
- ▲ Professionally Landscaped & Sodded
- ▲ Gas Heat And Central Air
- ▲ Thermopane, Tilt Windows
- ▲ Vinyl Instead Of Masonite Board
- ▲ Homeowners Association \$120/Year
- ▲ Check Schools Via 473-FACT

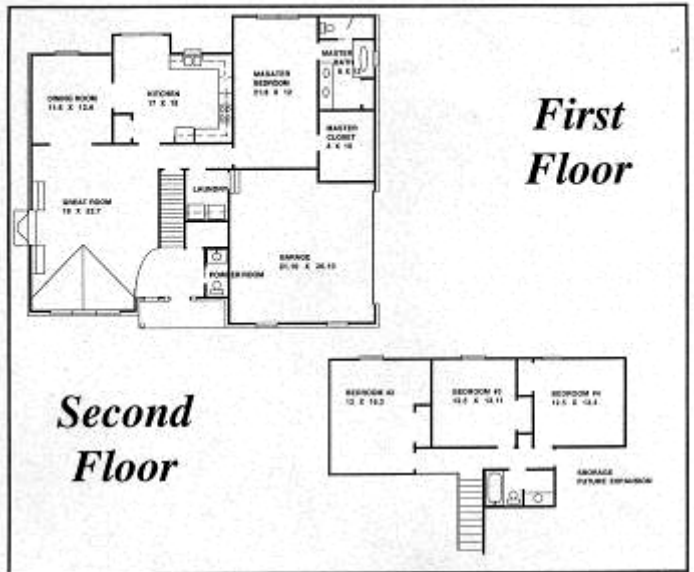
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Meet the Builders

Benefits for You

- Service of a realtor
- Competitive pricing
- Both registered builders
- Professional decorating service
- Registered builders limited warranty
- Four professionals for the price of one
- Eighty-five years of combined experience

Custom, computer drawn plans for you (ours or yours)
Monitoring on site job performance of our experienced subcontractors; providing a check and balance system

Mary Helen Matthews
MATTHEWS HOMES, INC.
Ben Matthews

Karen Ring
A & K BUILDERS, INC.
AI Ring



**601 Lake Sterling Road
Sterling Springs**



2696 SQ. FT. \$236,900.00 \$224,900.00
Features of this Matthews Homes -- A & K Builders quality built home.

- ▲ 4 Bedrooms, 2 1/2 Baths
- ▲ Foyer With Hardwood Floor With Accent Strip, 3 Piece Dentil Crown Mould And Leaded Glass Sidelights
- ▲ Formal Dining Room
- ▲ Chair Rail, Tray Ceiling, 3 Piece Dentil Crown Mould, Wallpaper
- ▲ Formal Living Room
- ▲ Tray Ceiling, 3 Piece Dentil Crown Mould, Glass Pocket Doors To Family Room
- ▲ Family Room, W/Fireplace & Wood Mantel W/Stone Front, Bookshelves & Cabinets, Tray Ceiling, Chair Rail W/Wallpaper and 3 Piece Dentil Crown
- ▲ Kitchen With Hickory Stained Cabinets Light box, Microwave, Range, Stainless Steel Sink, Dishwasher, Disposal, Large Window Eating Area And Plenty Of Counter Area, Island, Wallpaper
- ▲ Master Suite With Built In Bookcases And Cabinets, Trayed Vaulted Ceiling W/Paddle Fan, Beams And Crown Moulding.
- ▲ Very Open, Light & Lots Of Windows
- ▲ Huge Master Bath With/low Vanity Whirlpool Tub, Separate Ceramic Tile Shower and Separate Commode Room.
- ▲ Laundry Room with Cabinet
- ▲ Vaulted Middle Bedroom
- ▲ 2 Car Garage
- ▲ All Subflooring Glued & Nailed
- ▲ 8'4" First Floor Ceilings
- ▲ Lot 167' x 132' x 45' x 115'
- ▲ Concrete Drive & Walks, Large Deck
- ▲ 8' Foundation Wall
- ▲ R15 & R30 Insulation Walls & Ceilings
- ▲ 50 Gallon Gas Water Heater
- ▲ 2 Garage Door Openers
- ▲ Cable TV & Telephone Prewired
- ▲ Professionally Landscaped & Sodded
- ▲ Gas Heat And Central Air
- ▲ Thermopane, Tilt Windows
- ▲ Vinyl Instead Of Masonite Board
- ▲ Homeowners Association \$325/Year
- ▲ Check Schools Via 473-FACT

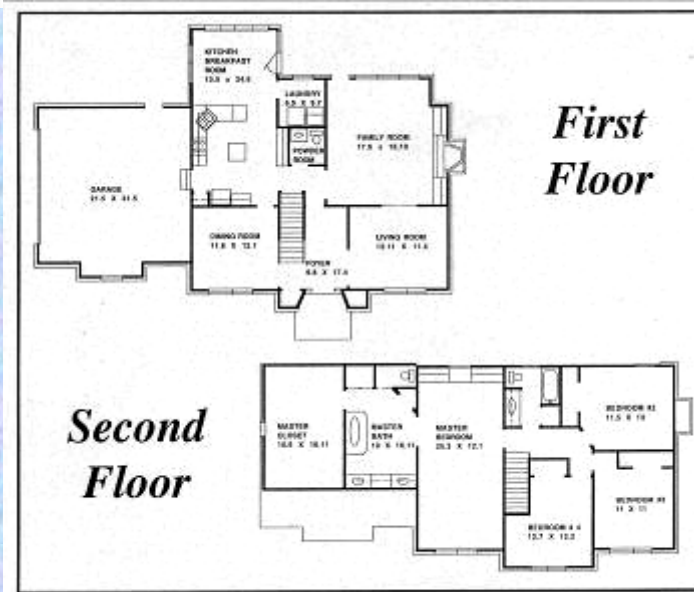
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Meet the Builders

Benefits for You

- Service of a realtor
- Competitive pricing
- Both registered builders
- Professional decorating service
- Registered builders limited warranty
- Four professionals for the price of one
- Eighty-five years of combined experience

Custom, computer drawn plans for you (ours or yours)
Monitoring on site job performance of our experienced subcontractors; providing a check and balance system

Mary Helen Matthews
MATTHEWS HOMES, INC.
Ben Matthews

Karen Ring
A & K BUILDERS, INC.
AI Ring



9506 Felsmere Circle
Springhurst



2737 SQ. FT. **\$249,900.00** **\$236,900.00**

Features of this Matthews Homes -- A & K Builders quality built home.

- ▲ 4 Bedrooms, 2 1/2 Baths
- ▲ Foyer With Hardwood Floor With Accent Strip, 3 Piece Dentil Crown Mould and Leaded Glass Sidelights
- ▲ Formal Dining Room
- ▲ Chair Rail, Tray Ceiling, 3 Piece Dentil Crown Mould, Wallpaper
- ▲ Formal Living Room
- ▲ Tray Ceiling, 3 Piece Dentil Crown Mould, Glass Pocket Doors To Family Room
- ▲ Family Room, W/Fireplace & Wood Mantel W/Stone Front, Bookshelves & Cabinets, Tray Ceiling, Chair Rail W/Wallpaper and 3 Piece Dentil Crown
- ▲ Kitchen With Hickory Stained Cabinets Light box, Microwave, Range, Stainless Steel Sink, Dishwasher, Disposal, Large Window Eating Area And Plenty Of Counter Area With Bar Area, Wallpaper
- ▲ Master Suite With Built In Bookcases And Cabinets, Trayed Vaulted Ceiling W/Paddle Fan, Beams And Crown Moulding.
- ▲ Very Open, Light & Lots Of Windows
- ▲ Huge Master Bath W/Hi/Low Vanity Whirlpool Tub, Separate Ceramic Tile Shower and Separate Commode Room
- ▲ Laundry Room with Cabinet & Sink And Ceramic Tile Drain Pan
- ▲ Vaulted Middle Bedroom
- ▲ 3 Car Garage
- ▲ All Subflooring Glued & Nailed
- ▲ 8'4" First Floor Ceilings
- ▲ Lot: 141' x 153' x 31' x 150'
- ▲ Concrete Drive & Walks, Large Deck
- ▲ 8' Foundation Wall
- ▲ R13 & R30 Insulation Walls & Ceilings
- ▲ 50 Gallon Gas Water Heater
- ▲ 2 Garage Door Openers
- ▲ Cable TV & Telephone Prewired
- ▲ Professionally Landscaped & Sodded
- ▲ Gas Heat And Central Air
- ▲ Thermopane, Tilt Windows
- ▲ Vinyl Instead Of MasoniteBoard
- ▲ Homeowners Association \$588/Year
- ▲ Check Schools Via 473-FACT

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Meet the Builders
Benefits for You

Mary Helen Matthews
MATTHEWS HOMES, INC.
Ben Matthews

Service of a realtor
Competitive pricing
Both registered builders
Professional decorating service
Registered builders limited warranty
Four professionals for the price of one
Eighty-five years of combined experience
Custom, computer drawn plans for you (ours or yours)
Monitoring on site job performance of our experienced subcontractors; providing a check and balance system

Karen Ring
A & K BUILDERS, INC.
Al Ring

Matthews Homes
A & K Builders

OFFER

- ✓ The service of FOUR professionals for the price of one
- ✓ Over 85 years of combined experience
- ✓ Computer drawing of our own plans (or your plans)
- ✓ Competitive pricing
- ✓ Professional decorating service
- ✓ Service of a realtor
- ✓ Registered builders limited warranty
- ✓ Both registered builders
- ✓ Monitoring of on site job performance of experienced subcontractors which provides a check and balance system

"Where caring makes the difference"



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Al Ring

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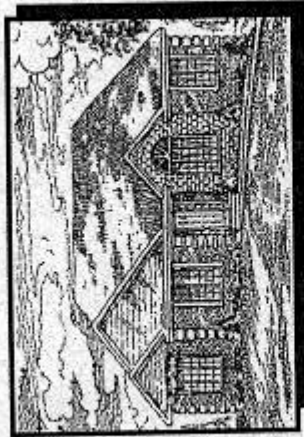
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Louisville, Ky 40223

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551-1254
1-800-444-1946

"OUT IN FRONT"



Louisville's Premier Home Building Team



If quality, comfort, style, detail, convenience, and the opportunity to enjoy the building process are important to you, we have the building team for you!

Matthews Homes
A & K Builders



MATTHEWS HOMES, INC. Ben & Mary Helen Matthews

Ben has been framing and building houses in the Jefferson County area for over 42 years. About, 14 years ago, Mary Helen joined him and they expanded their business into new home construction.

The combination of their experiences, positive attitudes and interpersonal skills make them a successful team.

Ben is a Registered Builder with the Home Builders Association of Louisville and has served on many Home Builders Association of Louisville committees.

Outside personal interests include their activities and involvement with the Wayside Christian Mission.

Standard Features: (On most of our homes)

- Pre-closing inspection and any other inspections
 - 50 gallon water heater
 - Double formed poured concrete foundation with footers & rebar
 - Garage & basement floor have fiber mesh concrete
 - Exterior foundation water proof sealer
 - 4" perforated leech drain tile under basement floor connected to sump pump
 - Treated 2 x 4 sill plate & sill insulation between sill plate and top of foundation
 - Plastic shield & sealed sump pump for Radon protection
 - Structural thermopy wall sheathing all over including corner bracing
 - Fiberglass shingles (20 year warranty)
 - Insulated glass windows (wood) - double hung - tilt out features.
 - Copper water lines & 200 Amp service
 - Seamless aluminum gutters and downspouts
 - Double sub - flooring in kitchen & baths for vinyl, other for ceramic tile
 - 220V Dryer outlet and dryer vent
 - Custom kitchen & bath cabinetry
 - Cultured marble vanity tops
 - Pre-wired telephone jacks and cable TV jacks
 - 6 panel masonite doors throughout
 - (A) grade trim in areas to be stained
 - Garage drywalled and painted, textured ceiling
 - Dead bolt locks on exterior doors
 - Smooth ceilings throughout
 - Professional decorating service
 - Ceramic tile pan in laundry rooms on second floor
 - Two exterior weather electrical outlets and sillcocks
 - Deck or patio
 - Stainless steel sink with disposal and chrome fixtures in kitchen
 - Kitchen and hall bath- chrome fixtures, master bath and powder room- polished brass fixtures
 - Garage door opener (two transmitters)
 - Wood front door
 - Brass hardware - Kwikset Lido
 - Ceilings insulated with cellulose 12 inches R30
 - Exterior walls insulated with fiberglass 3 5/8" inches R13
 - Laundry rooms & baths will be insulated
 - Realistic allowances
 - Registered Builders Limited Warranty
- COMPETITIVE PRICING**



A & K BUILDERS, INC. Al & Karen Ring

Al has been selling real estate and building houses since 1977 and in 1989 changed his building name to A & K Builders, Inc. Karen joined him to provide professional decorating skills.

Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing experience. His designations include Graduate Builders Institute, Certified Residential Specialist, Certified Residential Broker and Graduate Realtors Institute. Al is a Registered Builder and is also associated with RE/MAX Properties East.

Karen is the Executive Director of the Alzheimer's Association, Louisville Chapter and is very active in her church. Al is a Kentucky Colonel and a Knight of St. Matthews. He also served on many committees in the real estate industry and is a former Major and Chairman of the Board of the St. Matthews Fire Protection District.

Realtor Honor Roll

- | | |
|-----------------------|---------------------|
| ♥ Rebecca C. Block | ♥ Steve Burshears |
| ♥ Marilyn Cleland | ♥ Kitty Cogan |
| ♥ Mary Eckler (2) | ♥ Dennis Finck |
| ♥ A. B. Fitzgerald | ♥ Bill Fluhr |
| ♥ Lee Goren | ♥ Joe Hampton (2) |
| ♥ Linda Hill | ♥ Margaret N. Hunt |
| ♥ Jeff Jones | ♥ Bob Kennedy |
| ♥ Barbara Krupilski | ♥ Dave M. Meunier |
| ♥ John Pfannenschmidt | ♥ Evelyn Pusateri |
| ♥ Sandra Rainey | ♥ Jackie Ridsdale |
| ♥ Susan Treibly Shaw | ♥ Lynda Shirota (2) |
| ♥ Steve Smith | ♥ W. A. Smith |
| ♥ Rick Urschel | ♥ Betsey Vaughan |
| ♥ Keith Williams | ♥ Kathy Wilson |

*Join our Honor Roll,
call us today!*

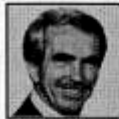
Louisville's Premier Home Building Team



“The Realtor’s Building Team”

Matthews Homes /
A & K Builders

Who are we?



Matthews Homes
Ben & Mary Helen Matthews



Ben has been framing and building houses in the Jefferson County area for over 42 years. About, 14 years ago, Mary Helen joined him and they expanded their business into new home construction.

The combination of their experiences, positive attitudes and interpersonal skills make them a successful team.

Ben is a Registered Builder with the Home Builders Association of Louisville and has served on many Home Builders Association of Louisville committees.

Outside personal interests include their activities and involvement with the Wayside Christian Mission.



All our fine homes are marketed by --

A local family business--- two families actually



A & K Builders
Al and Karen Ring



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Al Ring

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Louisville, KY 40223
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Mobile 551-1254 1-800-444-1946

Whether you bring us a "Contract to Build" or SELL our "Spec" Homes-

- ♥ We pay 1/2 of the commission upon completion of the foundation.
- ♥ We do everything we can to protect you, your commission and your reputation.
- ♥ We will assist you in getting the listing on your clients present home, as well as help coordinate the construction timing with the sale of that home.
- ♥ We are extremely easy to work with, both for you and your client.
- ♥ You can be involved as much or as little as you like.
- ♥ We are computerized so that you and your client always have information in writing. Example: the drawing, items included list, materials list, decorating list and registered builders contract are all part of our proposals and our final contracts.
- ♥ If you choose, you may put YOUR SIGN on the building site, and we will only use our "building sign."
- ♥ Even if you represent other builders, you may need other bids at some point. You may need a builder whose comfort range in building is \$150,000 to \$275,000 or your builder may be too busy. We are interested in working with you.

- ♥ Our spec homes are easy to show. We will have the old style (e-z in) key box on our front doors. (Due to mad during construction, sometimes another door.)
- ♥ Our voice mail 425-6000 #129 will always give you information on our new homes, their status and access information.
- ♥ We will bend over backwards to help you sell one of our new homes.
- ♥ Before you show one of our new homes, you know that we are competitively priced and will negotiate fairly.
- ♥ Since we are a part of the real estate community, we understand that not every sale can be 50% down and pre-qualified. We have used "contract for deed," and special financial considerations (side loan, adjust price to cover needed items, such as points, window treatments, etc). In other words, we are experienced. If you have an unusual situation, just call us and ask.
- ♥ In most cases, we get along exceptionally well with our buyers. This helps your future relationship with them. We ARE NOT interested in the resale of their home a few years later.

We Want Your Business!

Your Benefits

- ♥ Four professionals for the price of one.
- ♥ Eighty-five years of combined experience.
- ♥ Custom, computer drawn plans for your clients.
- ♥ Professional decorating services.
- ♥ Registered Builders offering the registered builders 1 year *transferable* limited warranty.
- ♥ Monitoring on site job performance of our experienced subcontractors; providing a check and balance system.
- ♥ We limit our building activities to a range of 8 to 12 homes a year in order to maintain top quality control.

"Their professionalism and accuracy in the planning and cost stages of the homes' construction has shown me they are the home builders for the 1990's."

Dennis Finck -- RE/MAX Properties East

"I've had the pleasure of working with Al & Ben on two homes. I'm particularly impressed with their attention to detail and quality. I knew I was doing business with people of integrity. Bottom line.....I've always had satisfied customers when selling one of their homes."

Mary Eckler -- Century 21 Joe Guy Hagan Realtors

"Al & Ben went above and beyond the normal building contract with two of my clients. When the transactions could not go the conventional route, they created a "win/win" situation for all by agreeing to an owner financing arrangement. In one case we, closed in seven days. Each transaction was smooth and Al & Ben were very easy to work with."

Joe Hampton -- RE/MAX Properties East

"Al & Ben are wonderful to work with. They are loyal to Realtors, build a great house at a nice competitive price and are superb in working with the customers."

Betsey Vaughan -- Paul Semonin Realtors

"Thanks Al & Ben for your cooperation on the sale in Grandin Woods. From the beginning, we had easy access, timely responses to our questions, and comprehensive assistance through possession. But most important, my buyers are very happy and satisfied with their new home. Look forward to our next sale."

John Pfannenschmidt -- John Pfannenschmidt Realtors



Al Ring / RE/MAX Properties East

“Matthews Homes / A & K Builders” :60 Sec.

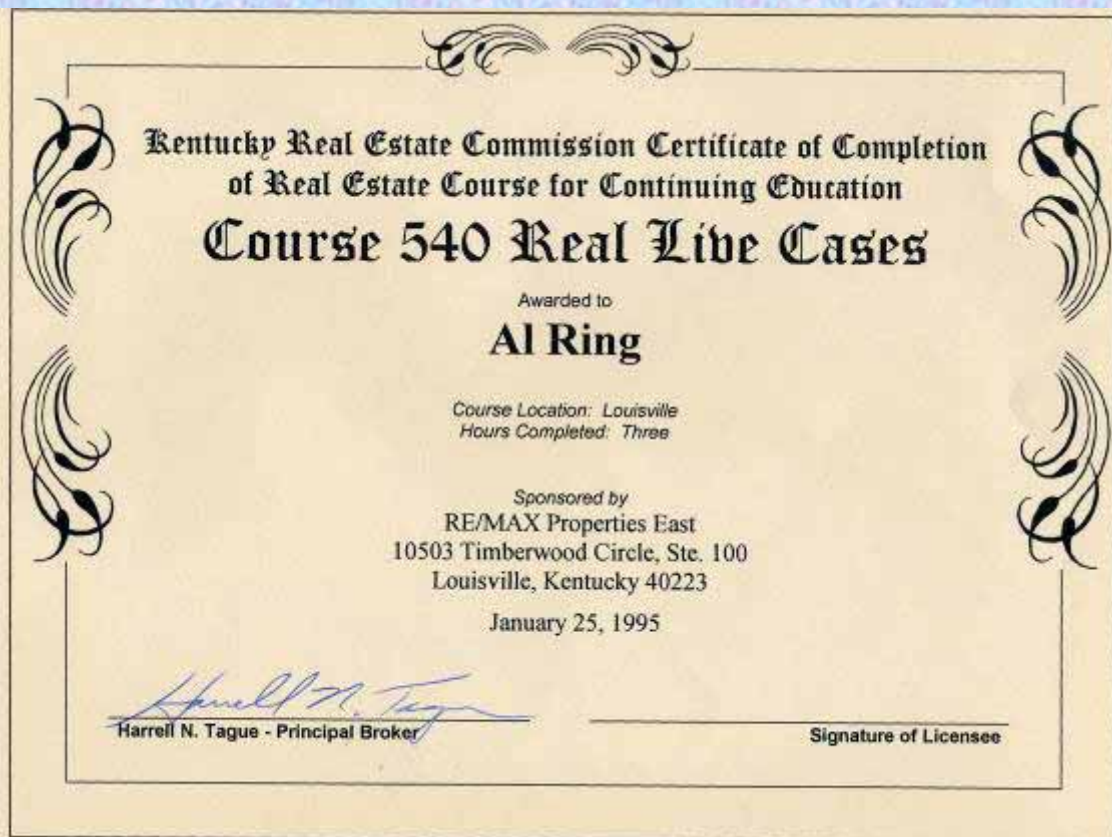
For Radio Commercial on WHAS Radio starting in March 1995.

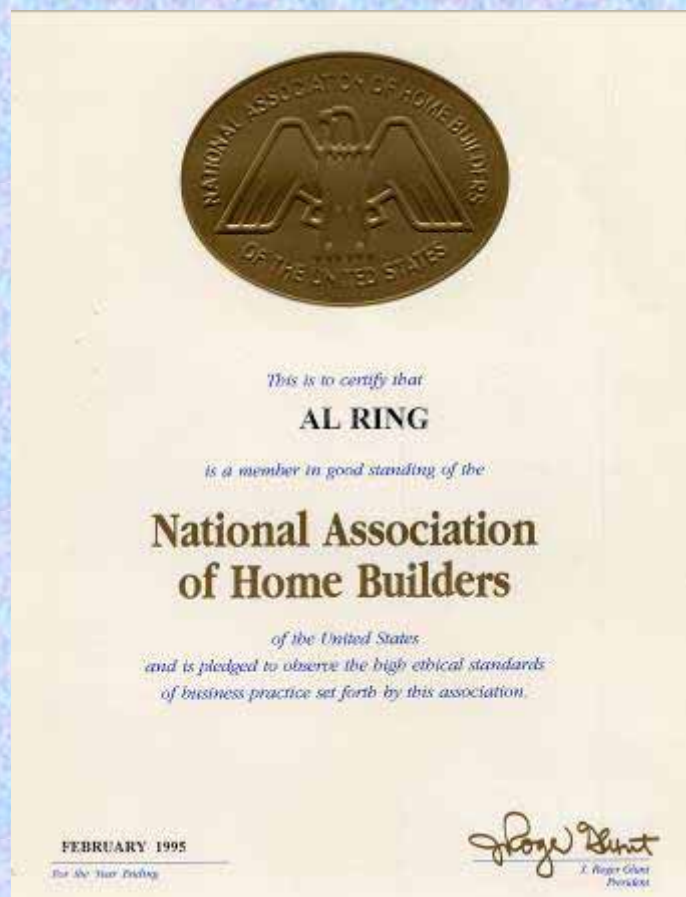
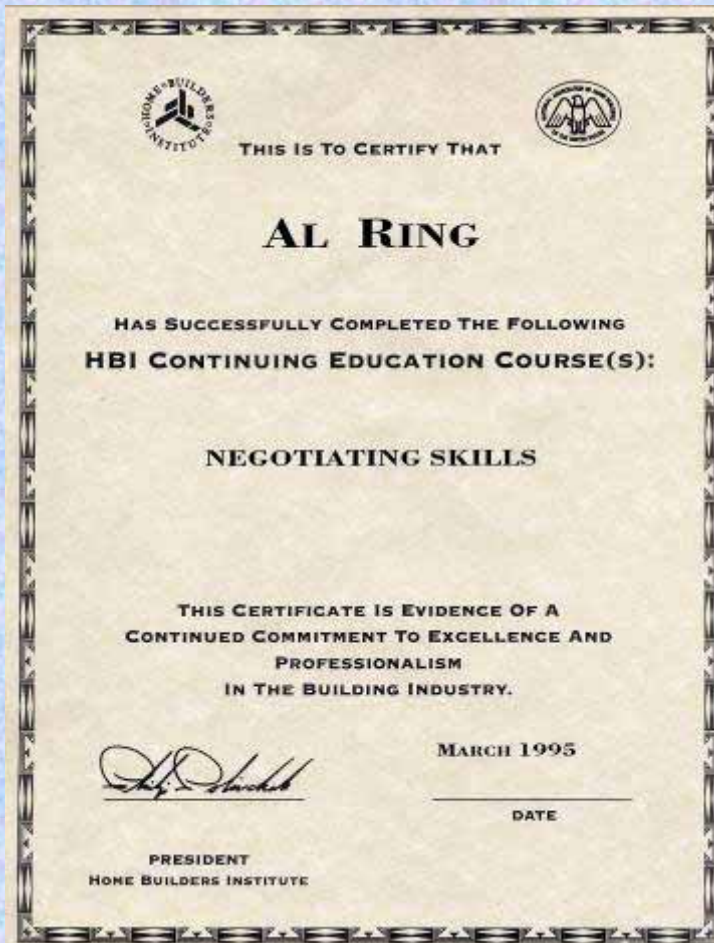
AI: It's a local, family business -- two families actually.

ANNCR: Al Ring -- A registered builder and realtor with Matthews Homes / A & K Builders.

AL: We have 60 years of combined home building experience. At Matthews Homes / A & K Builders, we use a computer to custom design plans for your dream home. And even though our subcontractors are very experienced, we double check every phase of construction. We even have a professional decorator. We build only about 10 homes a year to maintain high quality control. Because we do it all ourselves, you get the service of four professionals for the price of one. And ... as a realtor, I can help you find the ideal lot location and even sell your current home if you like.

ANNCR: See the quality built homes by Matthews Homes / A & K Builders in Springhurst, Grandin Woods, Spring Creek and Sterling Springs. Or have them custom-design you dream home! Call Al Ring at RE/MAX Properties East and talk directly with the builder ... 425-6000, 425-6000!.





Matthews Homes, Inc.
/ A & K Builders, Inc

Call Al Ring

RE/MAX Properties East
10503 Timberwood Circle
Louisville, KY 40223



4% Commission to
Selling Agent!
\$234,900.00

Occasionally, one of our new homes doesn't sell as fast as expected - this is one of those! It has a great location, proven floor plan, good view, \$275,000.00 + houses on either side-and it is priced right! We, the builders need to move on. This is our last house in Sterling Springs and we are moving on to our new location at Springhurst.

601 Lake Sterling Road, Sterling Springs. 2696 square feet. Very special master suite and vaulted breakfast room. *On old style easy-in lock box for easy showing.*

Below are listed some suggestions we might consider for an incentive* for your customer to buy our home.

*Incentive based on final sale price.

We might: Buy down points? Pay closing costs? Hold note on down payment?
Consider "contract for deed?"

Provide allowance for window treatments? Partially finish basement?
Fence yard? Furnish Blairwood Club membership?

Lets' make this a WIN!, WIN!, WIN!. You make 1% more, we move on, your clients get a great deal! Call Al 425-6000 #129 for additional information



Matthews Homes -- A & K Builders

"Quality built homes"



All our fine homes are marketed by Al Ring



We've got two specs ready for you to sell. Moorfield in Springhurst at \$235,000.00 and a golf course home at the Polo Fields at \$210,000.00. Both are loaded with extras and are easy to show and easy to sell.

7 + Good reasons to bring us your "Contracts to Build"

1. We are easy to work with, will do all the work and you get paid.
2. We will promote you all through the building process and after.
3. Will pay 50% of your commission at completion of the foundation.
4. Can help save your clients money on plans. (We can draw them.)
5. Have solid reputation, with satisfied clients and agents to prove it.
6. Have very competitive pricing and are Registered Builders.
7. The service of FOUR professionals for the price of one.



Mary Helen
Matthews
**MATTHEWS
HOMES, INC.**

Ben
Matthews



Meet the Builders

Benefits for You

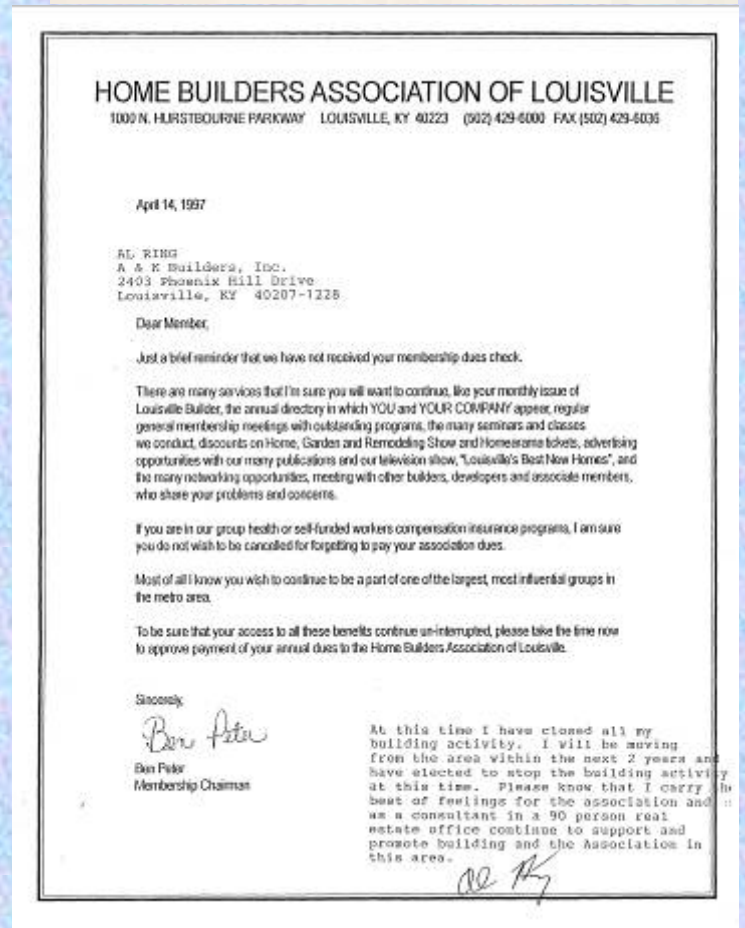
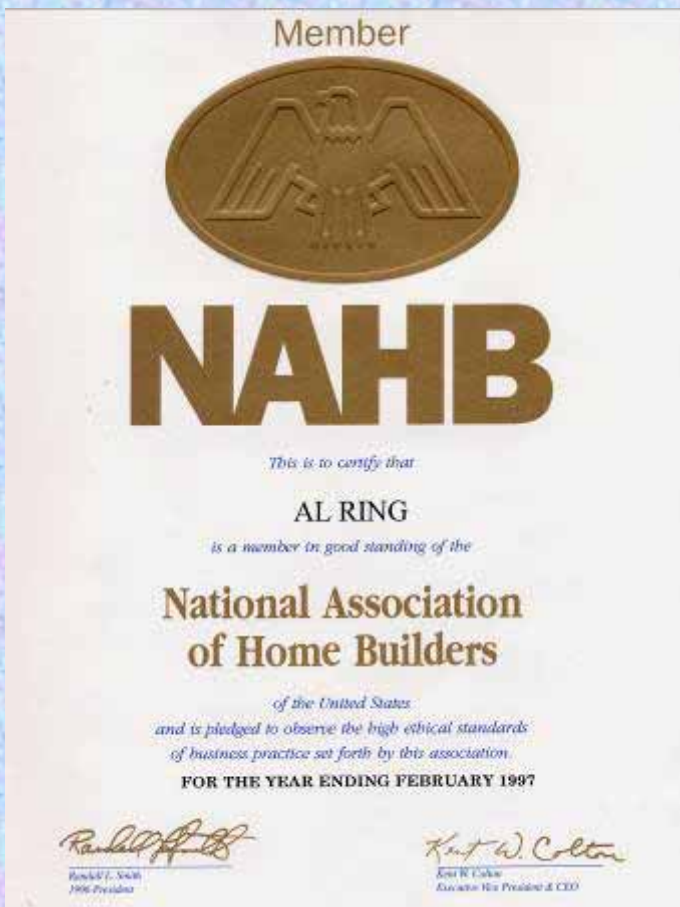
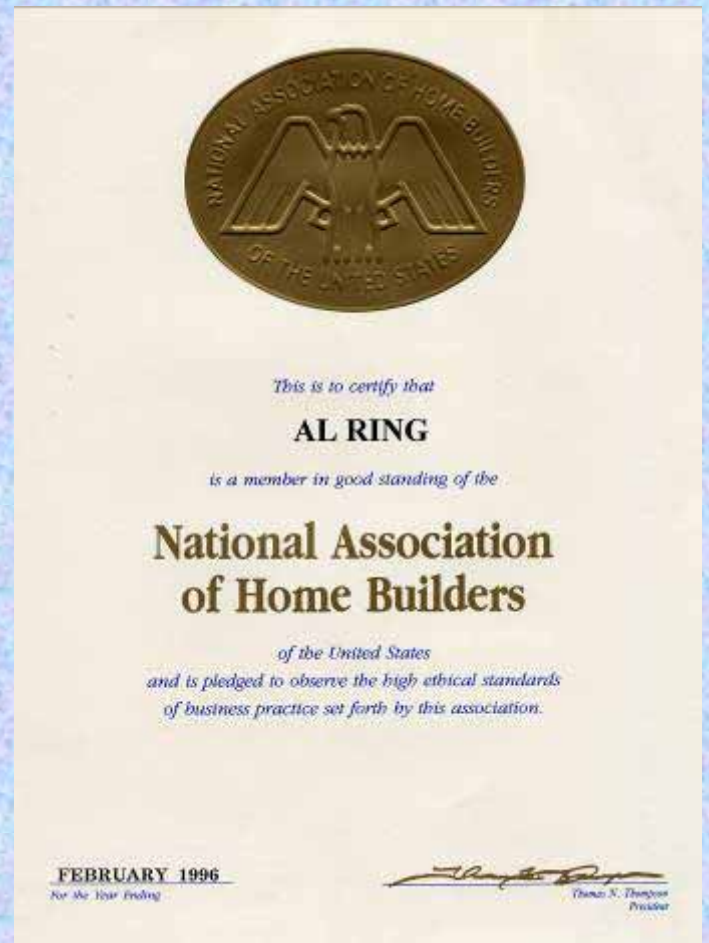
- Service of a realtor
- Competitive pricing
- Both registered builders
- Professional decorating service
- Registered builders limited warranty
- Four professionals for the price of one
- Eighty-five years of combined experience
- Custom, computer drawn plans for you (ours or yours)
- Monitoring on site job performance of our experienced subcontractors; providing a check and balance system



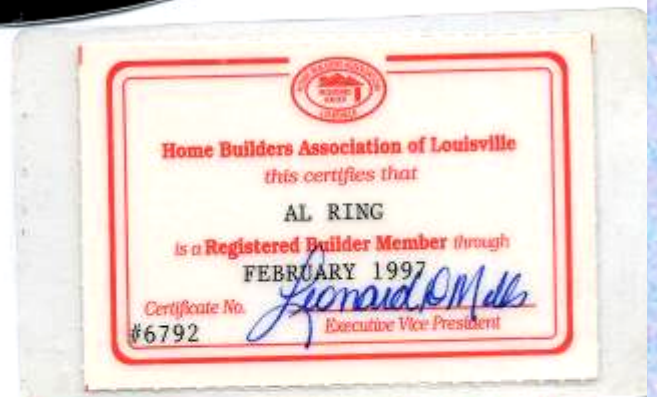
Karen
Ring

**A & K
BUILDERS,
INC.**
Al Ring





Al & Karen Ring: 1998:



A & K Builders Inc.

Al* & Karen Ring

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*Also associated with RE/MAX Properties East

RE/MAX
 Properties East
 An Independent Member Broker

Al Ring
 CRB, CRS, GRI, REALTOR® - Broker

10503 Timberwood Circle, Suite 100
 Louisville, Kentucky 40223
 Office: (502) 425-6000 Mobile: (502) 551-1254
 Residence: (502) 896-4271 Toll Free: (800) 444-1946

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Douglas Hills Estates



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Douglas Hills Estates**



Borwick Farms



Dove Point



Homes built by — MATTHEWS HOMES, INC. / A & K BUILDERS, INC.
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Fern Creek, Forest Pointe, Foxgate, Hermitage Ridge**



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Sterling Springs**

