

"DISCLOSURE MATERIALS"

GARDEN TERRACE NORTH CONDOMINIUM V

4005-07, 4017-19, 4031-33 Dorchester Drive

Janesville, WI

DECLARANT: Ed Wellnitz Builder, Inc.
1001 Highway 14 North
Janesville, WI 53546

DECLARANT'S AGENT: Edward J. Wellnitz
1001 Highway 14 North
Janesville, WI 53546

1. THESE ARE THE LEGAL DOCUMENTS COVERING YOUR RIGHTS AND RESPONSIBILITIES AS A CONDOMINIUM OWNER. IF YOU DO NOT UNDERSTAND ANY PROVISIONS CONTAINED IN THEM, YOU SHOULD OBTAIN PROFESSIONAL ADVICE.
2. THESE DISCLOSURE MATERIALS GIVEN TO YOU AS REQUIRED BY LAW MAY BE RELIED UPON AS CORRECT AND BINDING. ORAL STATEMENTS MAY NOT BE LEGALLY BINDING.
3. YOU MAY AT ANY TIME WITHIN FIVE (5) BUSINESS DAYS FOLLOWING RECEIPT OF THESE DOCUMENTS, OR FOLLOWING NOTICE OF ANY MATERIAL CHANGES IN THESE DOCUMENTS, CANCEL IN WRITING THE CONTRACT OF SALE AND RECEIVE A FULL REFUND OF ANY DEPOSITS MADE.

INDEX

The "Disclosure Materials" the Declarant is required by law to provide to each prospective condominium purchaser contains the following documents:

1. DECLARATION.....Section A

The Declaration establishes and describes the condominium, the units, and the common areas.

2. BYLAWS.....Section B

The Bylaws contain rules which govern the condominium and effect the rights and responsibilities of unit owners.

3. RULES & REGULATIONS.....Section C

The Declarant has established rules and regulations in order to promote a pleasant and harmonious atmosphere for unit owners.

4. FLOOR PLAN & PLAT MAP.....Section A

Pages 12-13

The Declarant has provided a floor plan of the unit being offered for sale and a map of the condominium which shows the location of the unit you are considering and facilities and common areas which are part of the condominium.

5. ANNUAL OPERATING BUDGET.....Section D

The Association incurs expenses for the operation of the condominium which are assessed to the Unit Owners. The operating budget is an estimate of those charges which are in addition to mortgage and utility payments.

Additional "DISCLOSURE MATERIALS" required by law
if applicable:

MANAGEMENT OR EMPLOYMENT CONTRACTS

If certain services are provided to the condominium through contracts with individuals or private firms, copies of these contracts would be provided. There are no management or employment contracts at the present time.

LEASES

If units in this condominium are sold subject to one or more leases of property or facilities which are not a part of the condominium, copies of these leases would be provided. There are no leases at the present time.

EXPANSION PLANS

If the Declarant has reserved the right to expand the condominium in the future, a description of the plans for expansion and its effect on unit owners would be provided. The Declarant has no reserved rights for future expansion.

DECLARATION OF CONDOMINIUM
of
GARDEN TERRACE NORTH CONDOMINIUM V

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DECLARATION OF CONDOMINIUM
of
GARDEN TERRACE NORTH CONDOMINIUM V

1. Submission to Act The undersigned, being the sole owner of the property described herein, described in Paragraph 3, below, subject the property to the provisions of Chapter 703, Wisconsin Statutes (1977), the Wisconsin Condominium Ownership Act.

2. Name,Address The name of the Condominium is "Garden Terrace North Condominium V". Its addresses include 4005-4007-4017-4019-4031-4033 Dorchester Drive, Janesville, Wisconsin more particularly described in the Plat of Condominium.

3. Legal Description The legal description of the property on which the Condominium is located and which Declarant hereby subjects to the provisions of the Wisconsin Condominium Ownership Act and this Declaration is: Lots 13, 14, and 15 Hollibush Park North First Addition, City of Janesville, Rock County, Wisconsin.

4. Definitions and Descriptions
 Unit
 A. "Unit" is the part of the Condominium designed and intended for the exclusive use of its owner.
 - 1) A Unit includes one or more contiguous or noncontiguous cubicles of air; the exterior boundaries of each cubicle being the unfinished interior surface of the perimeter walls surrounding the cubicle, the unfinished lower surface of the ceiling of the highest story of the cubicle, and the uncovered or unfinished upper surface of the floor of the lowest story of the cubicle.

 - 2) In addition a Unit includes the following items serving the

particular Unit although they may be outside the defined cubicle of air:

- (a) all doors and windows, their interior casements, and all their opening, closing and locking mechanisms and hardware;
 - (b) all wall, floor, baseboard and ceiling mounted electrical fixtures, outlets and switches and the junction boxes serving them;
 - (c) all plumbing fixtures and the piping, valves and other connecting and controlling materials or devices lying between the fixtures and the main water or sewage lines to the lowest story of the Unit; (see 4.B. below);
 - (d) fireplace, chimney and flue and
 - (e) All components of any heating plant or air conditioning unit or units.
- 3) Not included as a part of the Unit are those structural components of the building and any portions of the mechanical systems of the building, not specifically included in the Unit under 2., above, which lie within the cubicle or cubicles of air comprising the Unit.
- 4) Units are identified by number and location on the Condominium Plat of the Condominium. This description includes the interests pertaining to the Unit in the Common Elements and Limited Common Elements and the rights and obligations created under this Declaration.

Common
Elements

B. "Common Elements" are all those portions of the Condominium which are not included in the definition of Unit and include the tangible personal property used in the operation, maintenance and management of the Condominium. Except as provided herein, the Common Elements are available for the use and enjoyment of and service to Unit Owners. The real estate which is a part of the Common Elements may not be abandoned, subdivided, encumbered, sold or transferred except by amendment of this Declaration. The pipes under the Units and in the walls between the Units are Common Elements.

Limited
Common
Elements

C. "Limited Common Elements" are those Common Elements reserved for the exclusive use and enjoyment of one or more but not all Unit Owners. Limited Common Elements and the Unit or Units to which their use is reserved are identified on the Condominium Plat. Limited Common Elements include: driveways and backyard areas as specific on the Condominium Plat.

Association

D. "Association" is Garden Terrace North Condominium V Unit Owners Association, an unincorporated association. All Unit Owners are members of the Association and subject to its Bylaws and Rules and Regulations adopted by it for the use and management of the Condominium. By becoming members of the Association, Unit Owners assign the management of the Common Elements of the Condominium to the Association. Subject to rights reserved to the Declarant the policies of the Association are established by a Board of Directors elected by its members and executed by a retained Manager.

Manager

E. "Manager" is the real estate management firm retained by the Association to manage the Condominium under the policy direction of the Board of Directors, if any.

Declarant

F. "Declarant" is Ed Wellnitz Builder, Inc.

Unit Owner

G. "Unit Owner" is that person or combination of persons who hold legal title to a Unit or equitable ownership of a Unit as a land contract vendee. The term is used herein in the singular although the ownership interest in a particular Unit may be held by more than one person. The Declarant is not included in the definition of Unit Owner.

5. Appurtenant
Interest;
Obligations

Common
Elements

A. There is appurtenant to the Units an undivided interest in the Common Elements in the percentages set forth below:

<u>Unit</u>	<u>Undivided Percentage Interest</u>
1	16.67%
2	16.67%
3	16.67%
4	16.67%
5	16.67%
6	16.67%

Common
Expenses

B. Each Unit Owner is liable for the share of expenses of the Association assessed against such owner's Unit. These expenses, referred to as Common Expenses, are allocated among the Units in the same percentages as the undivided interests in the Common Elements, set forth above.

The common expenses shall not include, subject to Paragraph 8 of this Declaration, exterior maintenance of the separate duplexes including but not limited to siding, painting, roofing, sidewalk repair, window and door repair or replacement, and water spigot replacement. The expenses of exterior maintenance shall be divided equally

between the Unit owners of each individual duplex. However, the decisions requiring such exterior maintenance shall be made by the Association as a whole. In the event Unit Owners do not complete the exterior maintenance required by the Association, the Association shall assess against the Unit Owners the amount necessary to provide the exterior maintenance as a Common Expense. Such assessment shall be governed by Paragraphs 1, 2 and 3 below.

- 1) Assessments of Common Expenses, together with such interest as the Association may impose for delinquencies and the costs of collection and actual attorney fees, constitute a lien on the Units against which they are assessed. Attachment, filing, effectiveness, priority and enforcement of such liens shall be as provided by law.
- 2) If any assessment of Common Expenses is delinquent and a statement of condominium lien has been recorded against a Unit, the Association may suspend the voting rights of the delinquent Unit Owner. A delinquency resulting in the filing of a statement of condominium lien against a Unit constitutes an act of default under any mortgage secured by the Unit.
- 3) Unpaid Common Expenses assessed against a Unit are a joint and several liability of grantor and grantee in a voluntary transfer of the Unit if a statement of condominium lien covering the delinquency is recorded. A first mortgagee acquiring a Unit by foreclosure or other remedies under its mortgage is not liable for Common Expenses assessed to the

Unit prior to its acquisition of the Unit.

Changes

C. Any change in the relative share of such interests and obligations as stated above must be evidenced by an amendment to this Declaration adopted pursuant to its terms and recorded in the office of the Register of Deeds for Rock County, Wisconsin.

Voting

D. Each Unit is entitled to one (1) vote in the Association, subject to suspension as noted above. This vote is indivisible and may be cast by the Unit Owner or by proxy as permitted in the Association Bylaws.

Repairs,
Maintenance

E. Each Unit Owner is responsible for the decoration, furnishing, housekeeping, repair and maintenance of that owner's Unit and the general cleanliness and presentability of the Limited Common Elements whose use is reserved to the Unit. The Association is responsible for the decoration, furnishing, housekeeping, repair and maintenance of the Common Elements except as provided above. In meeting its responsibilities hereunder or otherwise the Unit Owner may not alter the appearance or design of the exterior of the building or the Common Elements in a manner which adversely affects the exterior appearance of the building.

6. Uses

The Units and Common Elements of the Condominium may be used only for single and family residential purposes, home occupations as permitted by zoning ordinances, and the management of the Condominium. No such use may unreasonably interfere with the use and enjoyment of the Common Elements and their Units by other Unit Owners. There may be no storage or activity which increases the insurance rates on the Condominium. Except as provided in this Declaration, no commercial activity may be conducted at the Condominium.

7. Service of Process Service of process on the Condominium or the Association may be received by Ed Wellnitz Builder, Inc., 1001 Highway 14 North, Janesville, Wisconsin, 53546, whose agent is Edward J. Wellnitz. The Association may designate a successor agent for service of process by majority vote at any meeting of the Unit Owners.
8. Repair, Reconstruction In the event of damage to the Common Elements of the Condominium, the Association shall:
- A. If insured in an amount adequate to repair or reconstruct the damaged Common Elements, proceed with the repair or reconstruction to a condition as nearly like their condition prior to damage as possible and compatible with the remainder of the Condominium.
 - B. If not insured in an adequate amount, proceed with such repairs or reconstruction assessing the excess as Common Expenses against the Unit Owners payable in accordance with the Bylaws of the Association, unless by vote or consents sufficient under Section 16 hereof to amend this Declaration it is agreed to remove the property from the provisions of the Wisconsin Condominium Ownership Act, partition and sell it, in which event the insurance and sale proceeds will be distributed in equal shares to the Unit Owners, subject to the rights and priorities of mortgagees and other lien holders.
9. Insurance A. The Association shall maintain multi-peril property insurance at full insurable value based on replacement cost on the entire Condominium. This is to include fire and extended coverage and all other types of coverage commonly maintained on such projects. The Association shall hold this insurance in its name for the use and benefit of the Unit Owners and of the mortgagees of Units, or their successors and assigns, as their interests may appear.

- B. The Association shall maintain comprehensive public liability insurance for personal injury or property damage on the Common Elements. This is to contain a "severability of interest" clause permitting recovery by Unit Owners for injury or damage insured against.
- C. The Association may maintain fidelity coverage against dishonest acts by any person, paid or volunteer, responsible for handling the funds belonging to or administered by the Association.
- D. All insurance is maintained as a Common Expense. The Association acts as trustee for the purpose of obtaining insurance coverage and the receipt, application and disbursement of proceeds from it.
- E. Maintenance of insurance by the Association does not relieve nor prohibit Unit Owners from maintaining insurance with limits in excess of those maintained by the Association or on risks not insured by it.

10. Alteration,
Decoration of
Units

A Unit Owner may make improvements and alterations within a Unit and decorate the interior of the Unit as he wishes, provided that if any alteration involves the movement, removal or construction of a wall it must be approved by the Association's Board of Directors evidenced by the recording of a modification to the Condominium Plat. A modification shall require only those procedures required by law and this Declaration and shall not be considered an amendment as provided for in Section 16.

Any alteration or decoration of a Unit must be accomplished in accordance with applicable laws, regulations and ordinances. All expenses involved, including expenses to the Association, which it may charge as a special assessment to the affected Unit, shall be borne by the Unit Owner involved. No such action may alter the exterior appearance of

the Unit or the Condominium, impair the structural integrity or operation of the mechanical systems or services of the Condominium, unreasonably interfere with the use and enjoyment of other Units or the Common Elements, reduce the value of the other Units or the Common Elements, or impair or restrict any easement or other right in and to the property.

11. Remedies The Association has all remedies available to it by law for the enforcement of the duties and obligations of Unit Owners, which may be exercised separately or in conjunction with one another. To the extent no damages can be accurately determined for the violation of these duties and obligations, liquidated damages of \$50 may be assessed for each violation.
12. Arbitration Upon the written request of any Association member, a dispute with reference to the interpretation or implementation of these Articles, the ByLaws, the operation of the Association, or any other matter relating to the ownership or operation of the Condominium property may be submitted to arbitration. Such arbitration shall be binding on all members. The arbitration shall be conducted by an arbitration panel consisting of three (3) individuals, none of whom shall be members of the Association. Each unit owner shall select one (1) member of the panel who shall then select a third panel member. The dispute shall thereafter be resolved by a simple majority of the arbitration panel. The decision of the arbitration panel shall be treated as a unanimous decision of all members of the Association for all purposes whatsoever.
13. Certificates All certificates stating facts in regard to the Condominium or any of its Units, including statements of condominium lien, statements regarding unpaid assessments against any Unit or the then-current status of documents related to the Condominium, shall be signed on behalf of the Association by its secretary or assistant secretary.

14. Condominium Act The provisions of Chapter 703, Wisconsin Statutes (1977), are incorporated by reference into this Declaration.
15. Reserved Rights: Turnover
- A. Until the earlier of: (1) Three (3) years from the date this Declaration is recorded or (2) a date thirty (30) days after the conveyance to Unit Owners of 75% of the Common Elements of the Condominium, Declarant reserves the right to appoint and remove officers and directors of the Association and to exercise the powers and responsibilities of the Association.
- B. Notwithstanding this reservation, Declarant shall permit Unit Owners to elect one-third of the total number of directors of the Board of Directors of the Association. At such time as this reservation of control terminates, and Declarant may advance the termination at its discretion, control of the Association shall be turned over to the Unit Owners.
- C. Notwithstanding any provisions herein to the contrary, Declarant reserves the right to continue development work in accordance with the plans for the Condominium as originally constituted under the rights reserved herein, conduct promotional and sales activities using unsold Units and the Common Elements, and to do all other acts it deems necessary in connection with the development of the Condominium and sale of Units so long as these do not violate the rights of Unit Owners or their mortgagees or unreasonably interfere with the use and enjoyment of the Units and Common Elements.
16. Amendments Except as otherwise provided herein, this Declaration or the Condominium Plat may only be amended by written consent of seventy-five per cent (75%) of the Unit Owners and a similar percentage of mortgagees of Units, provided no such amendment may substantially impair the security of any mortgagee or a

Unit. No amendment to the Declaration affecting the status and rights of Declarant may be adopted without the written consent of Declarant. No amendment to this Declaration or the Condominium Plat is effective until an instrument contained the amendment and stating that the required consents or vote was obtained, signed on behalf of the Association by its president and secretary and duly acknowledged or authenticated is recorded in the Office of the Register of Deeds for Rock County, Wisconsin.

Executed at Janesville, Wisconsin, this 15th day of November, 1991.

Ed Wellnitz Builder, Inc.

By *Edward J. Wellnitz*
Edward J. Wellnitz

STATE OF WISCONSIN) SS
COUNTY OF ROCK)

Personally came before me this 15th day of November, 1991, the above named Edward J. Wellnitz, President of Ed Wellnitz Builder, Inc., to me known to be the person who executed the foregoing instrument, and acknowledged the same.

JoAnne K. Teubert
JoAnne K. Teubert
Notary Public, Rock County, WI
My Commission expires 11/20/94.

This Instrument Drafted By:
Karl Southworth
MEIER, WICKHEM, SOUTHWORTH
& LYONS, S.C.
P. O. Box 874
Janesville, WI 53547.

**PLAT OF
GARDEN TERRACE NORTH CONDOMINIUM VI
ROCK COUNTY, WISCONSIN**

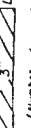
LOTS 13, 14 AND 15, HOLLIBUSH PARK NORTH FIRST ADDITION, A RECORDED SUBDIVISION, LOCATED IN THE CITY OF JANEVILLE, ROCK COUNTY, WISCONSIN.

NOTE: The above description is subject to any and all easements or agreements, recorded or unrecorded, State of Wisconsin.

SS. I, Harold L. Combs, a Registered Land Surveyor, do hereby certify that this Condominium Plat is a correct representation of the condominium described (taken from plans furnished me and actual field measurements); and the identification and location of each unit and common elements can be determined from the plat.

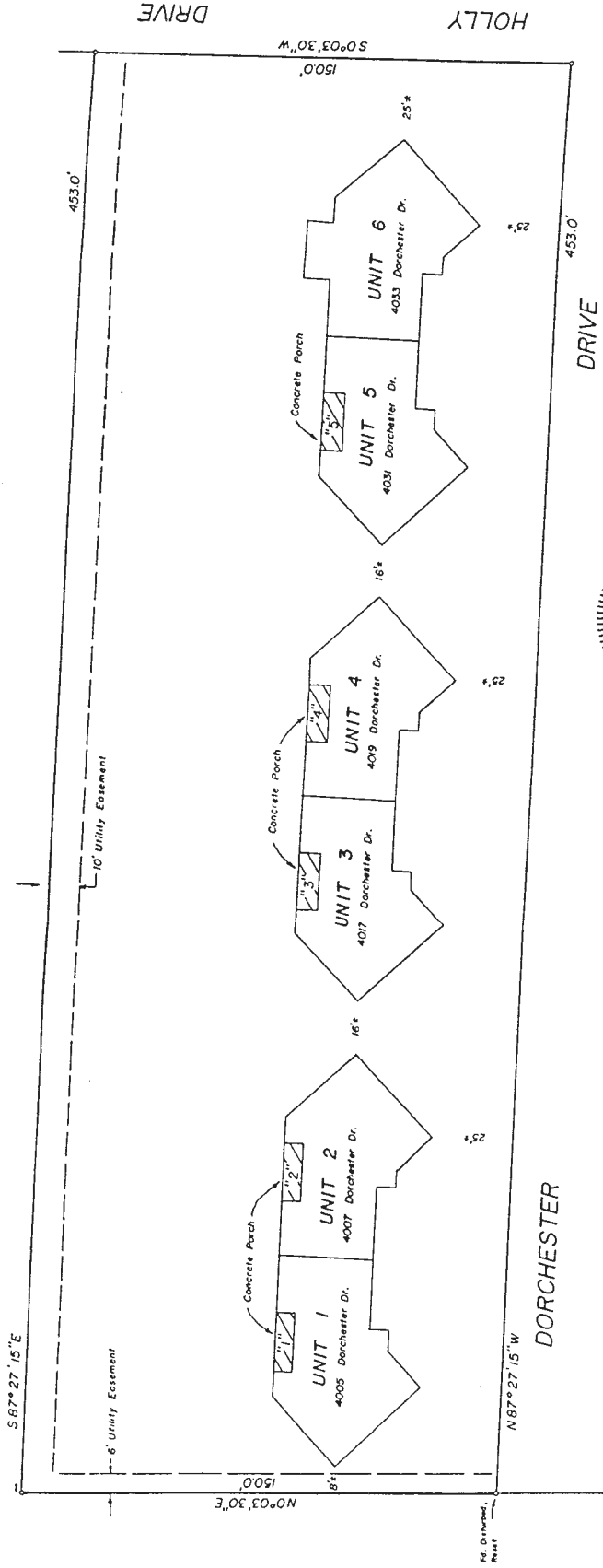
Given under my hand and seal this 8th day of November, 1991 at Janesville, Wisconsin.

LEGEND

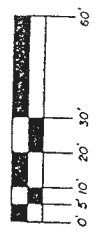
 LIMITED COMMON ELEMENT
(Number designates to which unit the use is limited.)

- Set Iron Pin, 3/4" x 2 1/4", 1.8 lbs / in. fl.
- Found 1 1/4" Iron Rod.

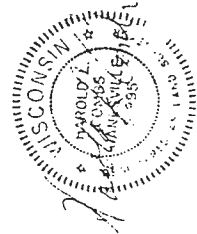
NOTE: All parts of the condominium not shown as units or limited common elements are general common elements.
NOTE: Bearings are referenced to "Hollibush Park North First Addition", a recorded subdivision.



SCALE: 1" = 30'



Declarant:
Ed Wehnitz Builders Inc.
1001 Hwy. 14 North
Janesville, WI 53546



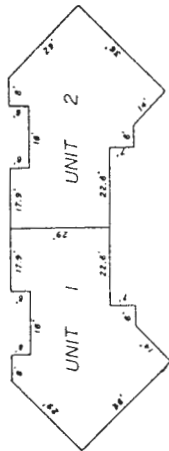
HAROLD L. COMBS AND ASSOCIATES - LAND SURVEYING - MAPPING - PLANNING - JANESVILLE, WISCONSIN

NOTE BY DECLARANT: As none of these units were constructed at the time this Plat was prepared and the Declaration recorded, the right is reserved when being constructed to add footage to Units 1, 2, 3, 4, & 5, so as to be identical to Unit 6, if so desired.

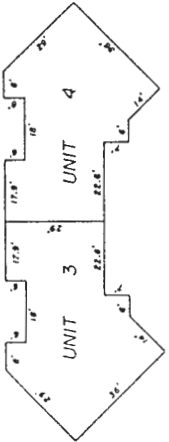
PLAT OF
GARDEN TERRACE NORTH CONDOMINIUM V
 ROCK COUNTY, WISCONSIN



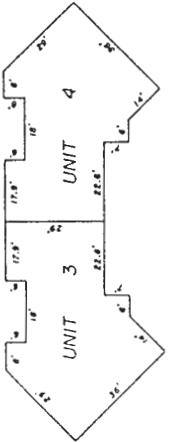
FIRST FLOOR



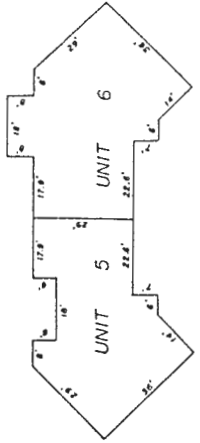
1815 sq. ft. ±
 (including garage)



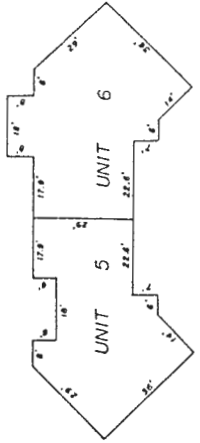
1815 sq. ft. ±
 (including garage)



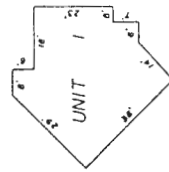
1815 sq. ft. ±
 (including garage)



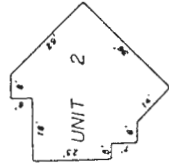
1815 sq. ft. ±
 (including garage)



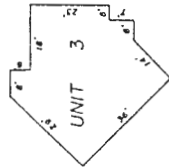
2075 sq. ft. ±
 (including garage)



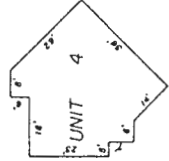
1305 sq. ft. ±



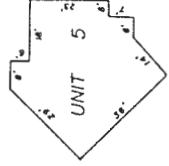
1305 sq. ft. ±



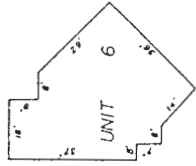
1305 sq. ft. ±



1305 sq. ft. ±



1550 sq. ft. ±



1550 sq. ft. ±

BASEMENT

NOTE: Dimensions and floor areas shown hereon are approximate. Dimensions were taken from plans furnished us.

ORDER NO. 91-547

SHEET TWO OF TWO SHEETS

BYLAWS

GARDEN TERRACE NORTH CONDOMINIUM V

UNIT OWNERS ASSOCIATION

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BYLAWS

GARDEN TERRACE NORTH CONDOMINIUM V
UNIT OWNERS ASSOCIATION

The following Bylaws apply to Garden Terrace North Condominium V, created by a Declaration of Condominium recorded with the Rock County Register of Deeds Office, Rock County, Wisconsin.

These Bylaws incorporate by reference said Declaration of Condominium and Condominium Plat and the Wisconsin Condominium Ownership Act, Chapter 703, Wisconsin Statutes (1977). The Bylaws are intended to provide the structure necessary for the operation and maintenance of the Common Elements of the Condominium, to control and regulate the use and enjoyment of the Condominium for the benefit of all persons authorized to use it, to establish the procedure for the levy and collection of assessments to finance the operation of the Association, and to permit Unit Owners to participate through a democratic structure in this process of maintenance, operation, financing and control.

SECTION I

NAME, FORM OF ADMINISTRATION, ADDRESS

1.01 Name. The name of the Association created herein is GARDEN TERRACE NORTH CONDOMINIUM V UNIT OWNERS ASSOCIATION and is referred to herein as "Association".

1.02 Form of Administration. The Association is an unincorporated association and authority is vested in a Board of Directors to be elected by the members in accordance with Section III hereof. The Manager, retained by the Board of Directors, is responsible for implementation of the policy decisions of the Board and operates under its supervision and control.

1.03 Address. The address of the Association and its principal office is Ed Wellnitz Builder, Inc., 1001 Highway 14 North, Janesville, Wisconsin, 53546.

SECTION II

MEMBERS, RIGHTS AND OBLIGATIONS, MEETINGS

2.01 Members. All Unit Owners of the Condominium are, by the fact of ownership of their Unit, members of the Association. As such they are granted all rights and subject to all obligations of membership as created herein.

- (1) Upon conveyance or other transfer of a Unit Owner's interest in a Unit, the transferor ceases to be a member of the Association and the transferee becomes a member. The Association shall maintain a roster of the names and addresses of all Unit Owners and upon conveyance or other transfer it shall be the responsibility of the transferee to notify the Association of the information necessary to keep the roster current.
- (2) The Association shall also maintain a roster of holders of security interests in Units and shall provide such notices regarding the Unit encumbered and the Condominium as a Unit mortgagee requests or the law requires. Unit Owners are responsible for providing the information necessary to keep this roster current.

X 2.02 Annual Meeting. The annual meeting of the Association shall be held on the second Tuesday of October of each year at 7:30 p.m. at a location selected by the Board of Directors.

2.03 Special Meetings. Special meetings may be held at any time on the call of the President or on written request to the Association by owners of one (1) unit. Special meetings held on written request as provided herein shall be conducted within twenty-one (21) days of the date of receipt of the request unless it specifies a longer period.

2.04 Notice of Meetings. The Secretary of the Association shall give written notice of every meeting to every member at least ten (10) days before the date set for such meeting.

- (1) Content of Notice. The notice shall state whether the meeting is an annual or special meeting, the authority for the call of the meeting, the place, date and hour of the meeting and, where required, the purpose or question to be considered at the meeting.
- (2) Delivery of Notice. The notice shall be given by delivery of a copy to the member personally or by mailing the notice to the member at his address as it appears on the Association's roster, postage prepaid.
- (3) Failure to Receive Notice. If notice is given as provided hereunder, the failure of any member to receive actual notice shall not invalidate the meeting or any proceedings conducted at the meeting.
- (4) Holder of Security Interests. Upon written request to

the Secretary of the Association, the holder of any recorded security interest in any Unit in the Condominium may obtain a copy of any notice permitted or required to be given by these Bylaws from the date of receipt of the request until such request is withdrawn or the security interest is discharged of record. Notice shall be given to all holders of security interests of proposed amendments to the Declaration.

- (5) Waiver of Notice. The presence of any member in person or by proxy, shall be deemed a waiver of notice as to such member unless such member objects at the opening of the meeting to the holding of the meeting because of failure to give proper notice. Members may waive notice of any meeting in writing to the Secretary.

2.05 Quorum. The presence of a majority of Unit votes whether in person or by proxy constitutes a quorum.

2.06 Voting. Voting is on the basis of Unit votes. Each Unit is entitled to cast one indivisible vote without regard to the number of persons who have an ownership interest in the Unit. The vote for each Unit may be cast as agreed by the persons who have an ownership interest in the Unit and if only one such person is present it is presumed that person has the right to cast the Unit vote unless there is contrary evidence presented. In the event they cannot agree on the manner in which the vote is to be cast no vote may be accepted from that Unit.

- (1) Proxies. A member may give another person authority to represent him and vote on his behalf at meetings of the Association. Such proxy must be in writing, dated and signed by the member, and filed with the Secretary. Except for a proxy to a mortgagee or lessee of the Unit involved, no proxy is valid for more than 180 days after its date, however a member may renew his proxy by filing a new proxy or a renewal of the existing proxy with the Secretary. A proxy may grant full or limited voting rights and may contain instructions, which shall be binding on the proxy holder.
- (2) Representatives. Any personal representative, executor or administrator of the estate of any member, or guardian or trustee for any member, may exercise such member's voting rights. Such person shall file an affidavit or other proof of his status with the Secretary.

- (3) Suspension. Voting rights may be suspended by vote of the Association's Board of Directors in accordance with the Declaration and no person who is not on the Association's roster of Unit Owners may vote unless such person holds a proxy from one who appears on the roster.

2.07 Unanimous Consent Without Meeting. Any action required or permitted by these Bylaws or any provision of law to be taken at a meeting of the Association, may be taken without a meeting if a consent in writing, setting forth the action so taken, is signed by all of the members entitled to vote with respect to the subject matter thereof.

2.08 Adjournment. Any meeting of the Association may be adjourned from time to time and to such place and time as may be determined by a majority vote of those present, whether or not a quorum is present. No further announcement of the time or place of the adjourned meeting is required.

2.09 Order of Business. The order of business at all annual meetings is as follows:

- (a) Roll Call
- (b) Reading of Minutes of Preceding Annual Meeting
- (c) Report of Officers
- (d) Report of Committees
- (e) Election of Board of Directors
- (f) Unfinished Business
- (g) New Business
- (h) Approval of Budget
- (i) Adjournment

The order of business at all special meetings is determined by the President.

2.10 Reserved Rights. Election of directors, amendment of the Bylaws, borrowing funds, acquiring or conveying any interest in real estate, final approval of the annual budget, and levying of special assessments are reserved to vote by the members. Until further action of the Unit Owners, the Association shall not have a Board of Directors but shall govern itself by direct action of the individual members of the Association. The duties reserved hereunder by the Members shall not be delegated to other individuals until such further action is taken.

SECTION III

BOARD OF DIRECTORS

3.01 Number and Qualification. The affairs of the

Association are governed by a Board of Directors composed of three (3) directors.

3.02 Election. Directors are elected by Unit votes at the annual meeting of the Association. Those candidates receiving the greatest number of votes from among the candidates running for the available Board positions shall be elected, notwithstanding the fact that they do not receive a majority of the votes cast. Each Unit has one vote for each vacancy on the Board and cumulative voting shall not be allowed.

3.03 Term of Office. The term of office for each director is two (2) years. Directors hold office until their successors are elected and qualified.

3.04 Vacancies. Vacancies on the Board of Directors caused by any reason shall be filled by vote of a majority of the remaining directors, even though they may constitute less than a quorum. Each director so elected serves as a director until a successor is elected at the next annual meeting.

3.05 Removal of Directors. Directors may be removed for cause by a majority of the Unit votes at any annual or special meeting, notice of which includes notice of the proposed removal.

3.06 Compensation. No compensation shall be paid to directors for their services as officers or directors.

3.07 Annual Meeting. The annual meeting of the Board of Directors shall be held immediately following the annual meeting of the Association. No notice is necessary to newly-elected directors in order legally to constitute such meeting, provided that a quorum of the directors is present.

3.08 Regular Meetings. Regular meetings of the Board of Directors shall be held at least quarterly. The time, place and manner of such regular meetings shall be as determined from time to time by resolution of the directors.

3.09 Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two directors. The time, place and manner of such meetings is determined by the President.

3.10 Notice. Notice of all meetings of the Board of Directors must be given to each director, personally, or by mail, at least three (3) days prior to the date of such meeting.

3.11 Waiver of Notice. Before or at any meeting of the Board of Directors, any director may, in writing, waive notice of such meeting and such waiver is deemed equivalent to the giving of such notice. Attendance by a director at any meeting of the Board is a waiver of notice by him of the time and place thereof. If all the directors are present at any meeting of the Board, no notice is required and any business may be transacted at such meeting.

3.12 Unanimous Consent Without Meeting. Any action required or permitted by these Bylaws of any provision of law to be taken by the Board of Directors at a meeting may be taken without a meeting, if a consent in writing, setting forth the action taken, is signed by all of the directors then in office.

3.13 Quorum. At all meetings of the Board of Directors, a majority of the directors constitutes a quorum for the transaction of business, and the act of the majority of the directors present at a meeting at which a quorum is present is the act of the Board of Directors. If, at any meeting of the Board of Directors, there is less than a quorum present, the majority of those present may adjourn the meeting from time to time. At any such adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice.

3.14 Open Meetings. Any Unit Owner may attend any annual, regular or special meeting of the Board of Directors.

3.15 Committees. The Board of Directors may by resolution designate one or more committees, each committee to include one or more directors elected by the Board of Directors, which to the extent provided in said resolution as initially adopted, and thereafter amended, shall have and may exercise, when the Board of Directors is not in session, the powers of the Board of Directors in the management of the business and affairs of the Condominium. The Board of Directors may elect one or more of its members to alternate membership of any such committee and such alternate members may take the place of any absent member or members at any meeting of such committee, upon request by the President or upon request by the chairman of such meeting.

3.16 Powers and Duties. The Board of Directors may exercise all powers of the Association not specifically reserved to the members and is responsible for establishing policies for the Association in pursuance of its purposes and supervision of the implementation of these policies by the Manager. The Board of Directors shall retain the Manager.

- (1) Rules. The Board of Directors shall adopt Rules for the regulation of the use and enjoyment of the Condominium.
- (2) Delinquencies. The Board of Directors may set a delinquency charge, stated in terms of a percentage rate not to exceed one percent (1%) per month, on delinquent payments of regular or special assessments.
- (3) Insurance. Hazard insurance maintained by the Association must be maintained with an insurer licensed in Wisconsin and rated Best's Class VI or better, or Class V if it has a general policyholder's rating of A. Policies may not be subject to contribution or assessment, to special corporate action by the carrier to authorize payment of benefits or to limiting clauses other than insurance conditions on payment of benefits. The insurance maintained by the Association must provide at least ten (10) days' notice to Unit mortgagees or their assigns before a policy is reduced or cancelled.

SECTION IIIA

INTERIM CONTROL

3A.01 Scope. This Section controls operation of the Association for the period during which Declarant's reservation of rights under Paragraph 14 of the Declaration is in effect. So long as any subsection of this Section is in effect, that subsection supercedes all contrary provisions of these Bylaws.

3A.02 Declarant Powers. So long as this subsection is in effect Declarant has and may exercise all powers reserved by the Bylaws to the members or granted by the Bylaws to the Board of Directors.

3A.03 Board of Directors. So long as this subsection is in effect the Board of Directors shall consist of three (3) directors, two (2) appointed by Declarant and one (1) elected for a term of one year or until the turnover date. The elected director shall be elected by and from among those persons owning Units. Election procedures for the elected member may be established by Declarant. Appropriate subsections of Section III apply to the operation of the Board.

3A.04 Turnover Date. Control of the Association shall be turned over from Declarant to a Board of Directors elected by the Unit Owners on the earlier of: Three (3) years from the date of the recording of the Declaration, or thirty (30) days after

conveyance to Unit Owners of all Units of the Condominium as originally constituted and as expanded under rights reserved in the Declaration, provided: Declarant may advance the turnover date.

3A.05 Assumption of Control. Within 45 days after the turnover date the Association shall meet to elect directors under Section III hereof.

3A.06 Exemption. Until all Units have been sold by Declarant, Declarant is exempt from the restrictions contained herein and the Rules adopted hereunder.

3A.07 After Turnover. Following turnover date Declarant retains the right to name one voting member to the Board of Directors until all Units have been sold by Declarant.

3A.08 Amendments. No amendments to these Bylaws may amend this Section without the consent of Declarant.

3A.09 Termination. Upon termination of a subsection of this Section it shall be automatically deleted from these Bylaws.

SECTION IV

OFFICERS

4.01 Designation. The principal officers of the Association are a President, a Vice President, a Secretary, and a Treasurer, all of whom shall be elected by the Board of Directors. Two or more offices may be held by the same person, except the offices of President or Secretary and the offices of President and Vice-President. The office of Vice President may, at the option of the Board of Directors, remain vacant.

4.02 Election of Officers. The officers of the Association, except the Assistant Secretary/Treasurer who is appointed by the Manager, are elected at the annual meeting of the Board of Directors.

4.03 Term. The officers of the Association hold office for a term of one year.

4.04 Removal of Officers. Any elected officer may be removed, with or without cause, by a majority vote of the Directors at any annual, regular or special meeting of the Board, notice of which includes notice of the proposed removal.

4.05 Vacancies. A vacancy in any principal office shall be filled by the Board of Directors.

4.06 President. The President is the principal officer of the Association. He presides at all meetings of the Association and of the Board of Directors, and has all of the powers and duties set forth in these Bylaws or delegated to him by the Board of Directors.

4.07 Vice President. The Vice President takes the place of the President and performs his duties whenever the President is absent or unable to act. If neither the President nor the Vice President is able to act, the Board of Directors shall appoint some other member of the Board to do so on an interim basis. The Vice President shall also perform such other duties as shall from time to time be delegated to him by the Board of Directors.

4.08 Secretary. The Secretary supervises the taking, preparation and preservation of minutes of all meetings of the Board of Directors or of the Association, causes all notices required by these Bylaws to be given, certifies copies of the organization and operational documents of the Condominium, as amended from time to time, upon request and executes other certificates on behalf of the Association, and has other powers and duties as may be delegated to him in the Declaration, by these Bylaws, or by the Board of Directors.

4.09 Treasurer. The Treasurer supervises the keeping of the financial books and records of the Association, causes appropriate notices relating to Common Expenses of the Condominium to be given, supervises the collection of amounts due the Condominium and their application under the Declaration, Bylaws and policies established by the Board of Directors, and has such other powers and duties as may be delegated to him by these Bylaws or by the Board of Directors.

4.10 Assistant Secretary/Treasurer. The Assistant Secretary/Treasurer performs all operational functions of the offices of Secretary and Treasurer under the supervision of such officers, serves as teller to count votes at Association meetings, and has such other powers and duties as may be delegated to him by the Board of Directors.

SECTION V

ASSESSMENTS

5.01 Common Expenses. All expenditures for the operation, maintenance, repair and restoration of the Common Elements and for the operation of the Association are Common Expenses to be shared by the Unit Owners as set forth in the Declaration.

5.02 Regular Assessments. Regular assessments are those based upon the annual budget of the Condominium prepared by the Manager, adopted by the Board of Directors and approved by the members.

- (1) Budget. The budget for the forthcoming year shall be adopted by the Board of Directors and distributed with the notice of the annual meeting of members. The members may approve or disapprove the budget in whole but may not amend it. If disapproved, the budget shall be returned to the Board of Directors for further consideration and a special meeting of the members called to approve it before the beginning of the fiscal year.
- (2) Assessments. Once the budget is adopted, the Manager shall allocate to the Units their proportionate share and give notice of the amount due from each Unit which shall be expressed both as an annual amount and in twelve (12) equal monthly installments. The monthly installments are delinquent if not paid before the fifth (5th) day of the month.

5.03 Special Assessments. If unbudgeted expenses for which no reserve has been created are incurred, the members shall hold a special meeting to levy a special assessment to pay these expenses. The special assessment may be in such amount, due and payable at such time and on such terms as the members determine.

5.04 Collection. The Association has all powers given by law, the Declaration or these Bylaws to effect collection of the assessments hereunder.

SECTION VI

ACCOUNTS: FINANCES

6.01 Accounts. The Association shall maintain such books and records and establish such financial accounts as required by law and as may be necessary accurately to reflect the condition and actions of the Association. Such books and records are open to inspection by all Unit Owners.

6.02 Audit. The Board of Directors may establish an audit committee, containing at least one Unit Owner who is not a director, to audit the accounts of the Association.

SECTION VII

LIABILITY OF OFFICERS

7.01 Exculpation. No director or officer of the

Association, in his capacity as director or officer rather than as a Unit Owner, is liable for acts or defaults of any other director, officer or Unit Owner or for any loss sustained by the Association or any member thereof, unless the same has resulted from his own willful misconduct or negligence. Nothing contained in this Section exempts such director or officer from the liabilities and obligations of Unit Owners as provided by these Bylaws.

7.02 Indemnification. Every director and officer of the Association shall be indemnified by the Association against all reasonable costs, expenses, and liabilities (including counsel fees) actually and necessarily incurred by or imposed upon him in connection with the claim, action, suit proceeding, investigation, or inquiry of whatever nature in which he may be involved as a party or otherwise by reason of his having been a director or officer of the Association at the time of the incurring or imposition of such costs, expenses, or liabilities, except in relation to matters as to which he shall be finally adjudged in such action, suit, proceeding, investigation or inquiry to be liable for willful misconduct or negligence toward the Association in the performance of his duties, or in the absence of such final adjudication, any determination of such liability by the opinion of legal counsel selected by the Association. The foregoing right of indemnification is in addition to and not in limitation of all rights to which such persons may be entitled as a matter of law and inures to the benefit of the legal representatives of such person. The Association may insure its obligations under this subsection.

SECTION VIII

FISCAL YEAR

8.01 Fiscal Year. The fiscal year of the Association begins on the first day of January in each year and ends on the 31st day of December of the same year.

SECTION IX

AMENDMENT

9.01 Amendment. Except as otherwise provided herein, these Bylaws may be amended from time to time by affirmative vote of two-thirds (2/3) of the Unit voters at a meeting duly called for the purpose. Any portion of these Bylaws that merely reflect or give priority to the Declaration may not be amended unless the Declaration is similarly amended.

GARDEN TERRACE NORTH CONDOMINIUM V

RULES AND REGULATIONS

In order to promote a pleasant and harmonious atmosphere for all Unit Owners, the Declarant has established the following rules and regulations, which may be amended by the Association from time to time, pursuant to the provisions in the Association's Bylaws and/or the Condominium Declaration.

1. No Unit Owner shall make or permit any noises that will disturb or annoy the other occupants in the Condominium or otherwise interfere with the rights, comfort or convenience of the other Unit Owners.

2. No awnings or other projections shall be attached to the outside walls of the building without the prior written consent of the Association. Unit Owners shall install window treatments in all windows of their Units visible from the outside of the building, the liners or the surface visible from the outside of the building shall be subdued in color, so that the buildings will present a uniform exterior appearance.

3. No bicycles, moped scooters, baby carriages, tricycles, carts or similar vehicles or toys, or other personal articles shall be allowed to stand in any of the common areas.

4. Garbage and refuse shall be placed in containers or areas designated for same by the Association.

5. The Association may retain a passkey to the premises. No Unit Owner shall alter any lock or install a new lock on any door of the premises without the written consent of the Association or the Association's agent. In case such consent is given, the Unit Owner shall provide the Association with a key for the use of the Association pursuant to its right of access to the demised premises as provided in the condominium documents.

6. Signs, advertisements, notices or other lettering exhibited outside of any individual Unit shall be undertaken only with the prior written consent of the Association, except that a Unit Owner may display a "For Sale" by owner sign or a "For Sale" by realtor sign when his unit is for sale. The right is reserved for the Declarant or his agent or agents to place "For Sale" or "For Rent" signs on any unsold or unoccupied units.

7. Renting of a Unit is permitted but not encouraged. If a Unit Owner is forced to rent his unit due to circumstances beyond his control, the tenant must be informed of the Rules &

Regulations and abide by these Rules & Regulations the same as if he were a unit owner. The Unit Owner is responsible for the monthly association dues.

8. No vehicle belonging to a Unit Owner or to a member of the family or guest, tenant or employee of a Unit Owner shall be parked in such a manner as to impede or prevent ready access to another Unit Owner's parking space or garage.

9. Inoperative, immobile, or junked cars or other vehicles, and all recreational vehicles, including but not limited to trailers, campers, boats, boat trailers, and snow-mobles, are not allowed except if parked inside the Unit Owner's garage. However, it is permissible for a Unit Owner to park such a vehicle for a maximum of three days for, as an example, loading or unloading, and then it shall be parked in such a manner as not to impede or prevent ready access to another Unit Owner's garage.

10. No Unit Owner shall permit any use of his or her Unit or make use of the Common Elements that will increase the cost of insurance upon the condominium property.

No Unit Owner is permitted to use his unit as a home workshop without taking adequate measures to sound-proof his garage or basement so as not to disturb the other Unit Owners (i.e. power tools, hammering)

11. Unless prior written consent to the contrary is obtained from the Association, no Unit Owner or occupant of any condominium Unit, or their guests or invitees shall permit, keep or harbor in the condominium any animals, birds, reptiles or insects, excepting (a) small fish normally found in a home aquarium, (b) domesticated caged birds, (c) one (1) dog, and/or one(1) or two (2) cats. Dog or cats shall be under leash while using Common Elements. The Unit Owner shall immediately remove or cause to be removed from the premises his pet or the pet of any occupant of his Unit, or his guest or invitee, when such animal emits excessive noise, such as in the case of barking or howling, or the pet becomes a nuisance, as judged solely by the Association. Further, each Unit Owner shall be responsible for the immediate cleaning and removal of any waste from his animal, or the animal of any occupant of his Unit or his guest or invitee.

12. No radio or television antennas or satellite dishes shall be installed on the exterior of any unit except with the prior written consent of the Association.

13. Each unit is a single family residence and no unit may be occupied by any family with more than four persons without the written consent of the Association or the Association's agent. A "family" may consist of any combination of the following: husband, wife, son, daughter, sister, brother, mother, father, grandmother, grandfather, aunt, uncle. No unit may be used as a residence by more than one marital couple or couple residing under circumstances which imply marriage. The intent of this rule is to allow two single persons to be able to live in one unit but at the same time prohibit the use of the unit as a residence for more than two single persons. As an example, if two single brothers initially purchased a unit together and at a later date, both married, it would not be permissible to have both brothers and both wives occupying this Unit as it would then be a two-family dwelling.

14. In addition to the Declarant's landscaping of the front of each unit, a Unit Owner at his expense may add landscaping along the side of his unit in an area approx. 36" wide adjacent to the foundation. A "berm" or other landscaping bed in the front yard must be approved by the Association prior to installation.

It is permissible for each unit owner at his expense to install or landscape within the area specified for his unit (See Page 6 attached) as follows:

- A. Install a flag pole of not more than 4" in diameter.
- B. Install a retractable clothes line on the back of the garage and a pole to attach it to. The clothes line shall be retracted when not in use.
- C. Install a garden area of not more than 18' x 20' behind the garage.
- D. Install a patio adjacent to the covered back porch or garage, not to extend out more than 18'.
- E. Install flower^{beds}/or shrubbery in the area specified on Page 6.
- F. Plant up to three trees in the back yard and one tree in front yard. Any additional trees must be approved in writing by the Association prior to installation.

By granting each unit the right to install the above items, it is not intended to diminish or take away any rights of the Association pertaining to the common areas of the Condominium as designated on the Plat of Condominium on Page 12 of the Declaration of Condominium.

Further, each unit owner is responsible for the upkeep and maintenance of the above items, unless voted otherwise by the Association.

The Association reserves the right to take whatever steps are necessary if any of the above items become a nuisance or are unsightly.

15. Wood privacy fences of not more than 6' in height and not more than 12' in length may be installed in the back yard immediately behind the garages between adjoining units.

Wood privacy fences of not more than 6' in height may be installed at the patio area.

Any other fencing shall be determined by and approved by the Association.

The covered back porch may be enclosed, either by screening-in or by glassing-in with windows and/or patio doors. The building materials used and over-all appearance must conform with the design of the condominium. Plain aluminum windows are not acceptable.

16. Combination storm doors are allowed but are not mandatory on the front entrance door. All storm doors must be uniform in appearance and the style has been determined by the Declarant.

Wrought-iron railings on the front porch are allowed but are not mandatory. Said railings must be uniform in appearance and the style has been determined by the Declarant.

17. Insurance on the entire condominium is maintained by the Association as stated in the Declaration (Item 9A). A Unit Owner's personal property is not covered by this insurance and a Unit Owner must obtain "Condominium Unit Owner's Insurance" to cover his or her personal property. Further, any improvements a Unit Owner makes to his unit after construction of the unit by Declarant, would not be covered by the Association's insurance policy and a Unit Owner must add this coverage to his "Unit Owner's Insurance" policy.

18. The monthly condominium dues are used for the day-to-day expenses of the condominium, such as: lawn mowing, fertilizing, snow plowing and shoveling, bulbs for outside post lights, purchase of lawn sprinkling equipment, and the annual insurance premium on the policy insuring the entire building. And further, if funds have accumulated adequately, these funds would also be used for exterior painting, blacktop sealing, etc. If adequate funds are not on hand when needed, it will be determined by the Association at that time how funds will be obtained according to the provisions set forth in the Declaration and Bylaws.

The Association shall determine at some future date to establish a separate fund for long-term major repairs or maintenance items, such as a new roof, etc. These funds are to be kept segregated from the monthly association dues.

Adopted and executed at Janesville, Wisconsin, this 15th day of November, 1991.

ED WELLNITZ BUILDER, INC.

BY: Edward J. Wellnitz
Edward J. Wellnitz, Pres.

State of Wisconsin)
County of Rock) ss

Personally came before this 15th day of Nov., 1991, the above named Edward J. Wellnitz, President of Ed Wellnitz Builder, Inc., to me known to be the person who executed the foregoing instrument and acknowledged the same.

Jolene K. Teubert
Jolene K. Teubert
Notary Public, Rock Co., WI
My commission expires 11/20/94.

This Instrument Drafted By:
Karl Southworth
MEIER, WICKHEM, SOUTHWORTH & LYONS, S.C.
P.O. Box 874
Janesville, WI 53547
With revisions by:
ED WELLNITZ BUILDER, INC.

PLAT OF
GARDEN TERRACE NORTH CONDOMINIUM V
 ROCK COUNTY, WISCONSIN


LOTS 13, 14 AND 15, HOLLIBUSH PARK NORTH FIRST ADDITION, A RECORDED SUBDIVISION, LOCATED IN THE CITY OF JANEVILLE, ROCK COUNTY, WISCONSIN.

NOTE: The above description is subject to any and all easements or agreements, recorded or unrecorded.

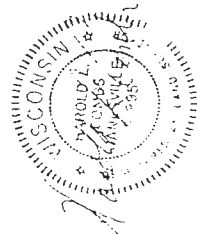
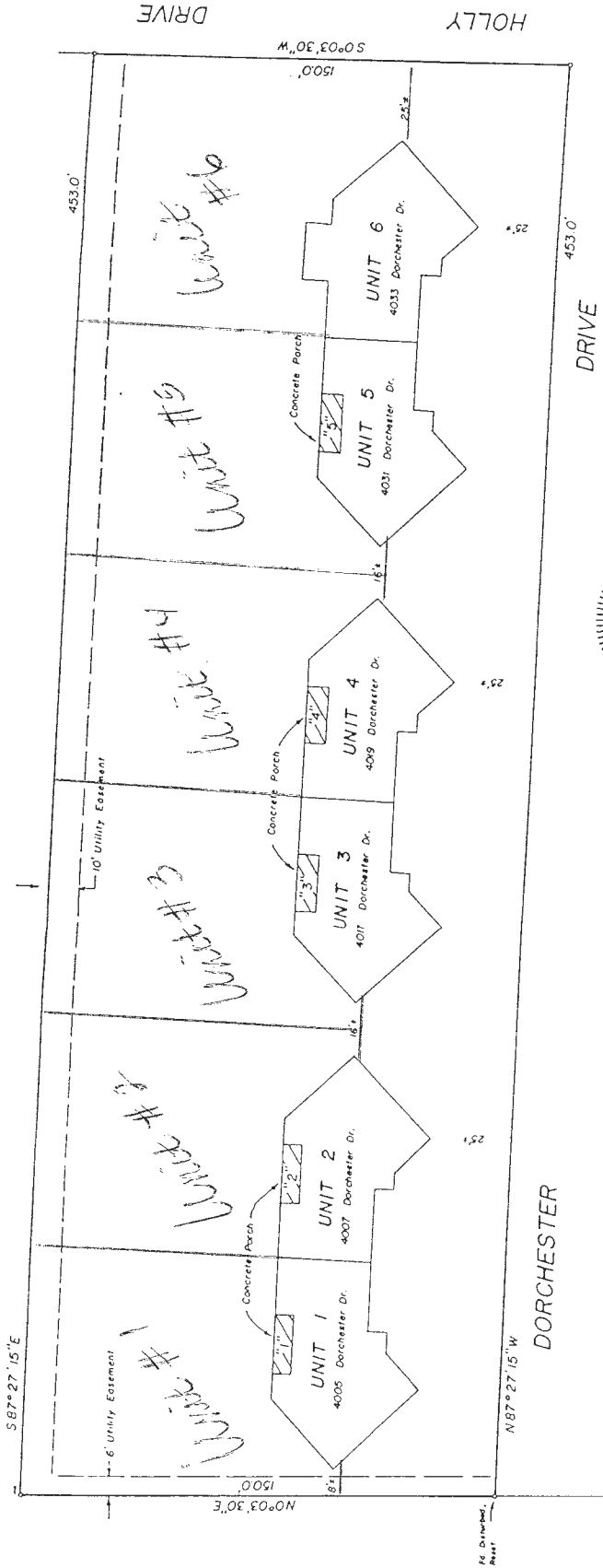
State of Wisconsin SS. I, Harold L. Combs, a Registered Land Surveyor, do hereby certify that this Condominium Plat is a correct representation of the condominium described (taken from plans furnished me and actual field measurements) and the identification and location of each unit and common elements can be determined from the plat.

Given under my hand and seal this 8th day of November, 1991 at Janesville, Wisconsin.

LEGEND

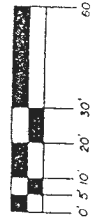
-  LIMITED COMMON ELEMENT
 (Number designates to which unit its use is limited.)
- Set Iron Pin, 3/4" x 2 1/2", 1.5 lbs./lin. ft.
- o Found 1/16" Iron Rod.

NOTE: All parts of the condominium not shown as units or limited common elements are general common elements.
 NOTE: Bearings are referenced to "Hollibush Park North First Addition", a recorded subdivision.



Declaration:
 EG Weinitz Builders Inc.
 1001 Hwy. 14 North
 Janesville, WI 53546

SCALE: 1" = 30'



ORDER NO. 91-547 HAROLD L. COMBS AND ASSOCIATES - LAND SURVEYING - MAPPING - PLANNING - JANESVILLE, WISCONSIN SHEET ONE OF TWO

NOTE BY DECLARANT: As none of these units were constructed at the time this Plat was prepared and the Declaration recorded, the right is reserved when being constructed to add footage to Units 1, 2, 3, 4, & 5, so as to be identical to Unit 6, if so desired.

GENERAL DUTIES OF PRESIDENT & SECRETARY/TREASURER

PRESIDENT:

1. Obtain bids and secure contracts for exterior maintenance, such as:
 - Show plowing & shoveling
 - Lawn care - mowing
 - fertilizing
 - trimming/weeding shrubs
 - watering yard
 - Painting exterior trim & light posts/re-caulking
if needed
 - Sealing blacktop
2. Review insurance coverage annually
3. Change light bulbs in post lights or assign to others
- ~~4. Arrange for storage of Association hoses/sprinklers~~
5. Retain the Association keys
6. Review the annual budget and make recommendations for any changes that may be required
7. Call an annual meeting, either formally or informally
8. Discuss the pros and cons of establishing a fund for future major repairs. This fund would be kept separate from the monthly dues.

SECRETARY/TREASURER:

1. Collecting dues and making deposits to the Association checking account. NOTE: Both the Pres. and Secretary/Treasurer should be authorized to sign checks.
2. Receive and pay bills for the Association.
3. Bookkeeping dues received & expenses paid.
4. Prepare year-end summary of income and expenses.
5. Record the minutes of any meetings.
Up-date Rules & Regulations if any changes are made.
Up-date the Association Roster and Mortgage Holders if any units are sold or have a change in mortgage holders.

TREASURERS REPORT SEPT. 30, 2019

2023-5224 155

Expenses 2018-2019

Turf Master	3067.32	<i>x (1.02) = \$3128.57</i>
Farmers Ins.	2872.70	<i>x (1.02) = \$2930.25</i>
Total	5940.02	<i>x (1.02) = \$6058.82</i>

Purposed 2019-2020 Budget

Farmers Ins.	\$3030.00
Turf Master	\$3067.32
Total	\$6097.32

Estimated Income 2019-2020

Condo Fees	\$6,000.00
Checkbook Balance	\$10,366.21

Condo Neighbors Contacts

Audrey Kvistad	Daughter	Dawn Richardson 1-608-290-0950-Cell 1-608-758-9008-Home
Sylvia Fillhouer	Son	Scott Fillhouer 1-608-290-4506
Joanne Christen	Sister	Marcia Petak 1-920-922-3781
	Sister	Linda Malvitz 1-262-742-2353
	Sister	Janice Terraciano 1-727-459-0244-Cell
George Geske	Daughter	921-1008
	G-Daughter	921-5502
Kay McNally	Son	Steve McNally 1-608-936-5756
	Daughter	Ann McNally 1-608-516-3738
D&J Roehl	Son	Robin Roehl 1-608-756-3779-Home 1-608-751-6735-Cell
	Daughter	Kerri Shank 1-608-752-0756-Home 1-608-774-4678-Cell