

DECLARATION OF MORGAN LAKE OWNER'S ASSOCIATION

(Third restatement for amendments through August 30, 1997)

The undersigned, Thomas V. Reif, Dawn M. Reif, Gary Vanden Busch, Sandra Vanden Busch, Monte Mocco and Sandra Mocco (the "Owners"), owners of certain real property located on Morgan Lake, Marinette County, Wisconsin, which property is described on "Exhibit A" attached hereto, do hereby establish an association of land owners upon the terms and conditions set forth herein:

1. Creation of Association. The Morgan Lake Owner's Association is hereby established upon the terms and conditions set forth herein. The Association created hereby shall be known as the "Morgan Lake Owner's Association" and shall be described in this Agreement hereafter as the "Association".
2. Composition and Purpose of Association. All owners, either now or in the future, of the real property described in "Exhibit A" are entitled to and shall be required to be members of the Association, which shall be responsible for carrying out the purposes of this Declaration, including the exclusive management and control of the common elements and facilities owned or to be owned by the Association. Each owner of said real property shall abide by and be subject to all By-Laws, rules and regulations of the Association. The Association may be incorporated as a nonprofit corporation under the laws of the State of Wisconsin.
3. Personal Application. The acceptance of a deed of conveyance or entering into occupancy of any of the real estate shall constitute an acceptance of the provisions of this Declaration, the By-Laws, and the rules and regulations adopted pursuant thereto. The provisions contained in the Declaration, the By-Laws and the rules and regulations adopted pursuant thereto shall be covenants running with the land, and shall bind any person having an interest of estate in such property, as though such provisions were recited in full in each deed. The enforcement thereof may be by such judicial proceedings as the Association may deem appropriate.
4. Conveyance of Roads and Boat Landing. Concurrent herewith, the Owners are constructing a roadway, which shall provide access to certain of the real property. Said roadway is described in "Exhibit A". Owners hereby agree that they shall convey to the Association by Quit Claim Deed, all right, title and interest that they have in and to said roadway. The Owners agree to make such conveyance upon its completion; provided, however, that such conveyance shall take place no later than January 1, 1987. Owners agree that Association members shall have a right-of-way across the roadway at all times prior to the conveyance thereof.

If, in the future, the Owners construct a boat landing into Morgan Lake, the Owners agree that they shall convey by Quit Claim Deed all right, title and interest in and to said real property to the Association. The Owners agree that all members of the Association shall have an unrestricted right to use such boat landing until such conveyance.

The Owners shall not require any monetary compensation for the conveyance of the roadway or the boat landing as provided herein. The owners recognize that the Association members in acquiring and owning their respective portions of the real estate described in "Exhibit A" have delivered full and fair consideration for the conveyance contemplated herein.

5. Maintenance of Roads and Boat Landing. Upon conveyance of the roadways as provided in paragraph 4, the Association shall be solely responsible for all maintenance, repairs and improvements on such roadways, and shall bear all costs and expenses thereof. The division of such costs and expenses shall be as set forth in the Association's By-Laws. Likewise, upon conveyance of the boat landing, the Association shall be solely responsible for all repairs, maintenance and improvements on the boat landing, and shall bear all costs and expenses thereof. In addition, the Association shall have the full and exclusive right, power and authority, upon said conveyance, to regulate the use of the same.
6. Regulation of Use of Lake. To the extent not prohibited by state law or regulation, the Association shall have the exclusive right, power and authority to establish reasonable rules and regulations with respect to the use and enjoyment of Morgan Lake by its members and those using the Lake by virtue thereof. The Association's regulatory authority shall include, but shall not be limited to, the right to establish rules and regulations regarding boating, fishing and other activities involving Morgan Lake. In addition, the Association may take such reasonable actions as it deems appropriate to improve and maintain the beauty and quality of Morgan Lake and its surrounding areas.
7. Service of process. Service of process shall be made upon the President of the Association, elected pursuant to the Association's By-Laws.
8. Amendment to Declaration. This Declaration may not be amended except upon the affirmative vote of 75% of the owners of the real estate described in "Exhibit A" and pursuant to the procedures established in the By-Laws.
9. Severability. The provisions hereof shall be deemed independent and severable, and the invalidity or partial invalidity or unenforceability of any one provision or portion thereof shall not affect the validity or enforceability of the remaining portion of said provision or any other provision hereof.
10. Applicable Law. The provisions hereof shall be construed pursuant to and in accordance with the laws of the State of Wisconsin.

IN WITNESS WHEREOF, the said Owners have caused this Declaration to be executed this the _____ day of August, 1984.

_____(SEAL)
Thomas V. Reif

_____(SEAL)
Thomas V. Reif, Attorney-in-Fact
for Dawn M. Reif, Gary Vanden
Busch, Sandra Vanden Busch,
Monte Mocco and Sandra Mocco

ACKNOWLEDGMENT

State of Wisconsin)
County of Marinette)

Personally came before me, this the _____ day of _____, 1984, the above named Thomas V. Reif, himself and as attorney-in-fact for Dawn M. Reif, Gary Vanden Busch, Sandra Vanden Busch, Monte Mocco and Sandra Mocco, to me known to be the person who executed the foregoing instrument and acknowledged the same.

Catherine A. Tonn Notary Public

My Commission: expires 10-4-87

This instrument was drafted by:
Charles J. Hertel
Dempsey, Magnusen, Williamson & Lamp
One Pearl Avenue, P.O. Box 886
Oshkosh, WI 54902

BY-LAWS OF MORGAN LAKE OWNERS ASSOCIATION

(Third restatement for amendments through August 30, 1997)

Article I: ASSOCIATION OF OWNERS

Section 1: Composition and Powers. The Association shall be composed of all of the owners of the real property located on or around Morgan Lake, Marinette County, Wisconsin and described on Exhibit "A" attached hereto (the "Owners"). The Association shall have all of the rights, powers and authorities conferred upon the Association by the Declaration of and By-Laws of the Association.

Section 2: Meeting to Elect Directors. Not later than 90 days from the date hereof, the Association shall hold a meeting and the members shall elect a Board of Directors and officers of the Association. The directors and officers shall take office upon election. Notice of this meeting shall be given to the Owners in writing at least 10 days prior to such meeting, stating the time and place where it is to be held.

Section 3: Special Meetings. It shall be the duty of the President to call a special meeting of the Owners if so directed by resolution of the Board or upon petition signed and presented to the Secretary by the Owners holding at least 25% of the Association's total votes as described in Article I, Section 6 of the By-Laws. The notice of any special meeting shall state the time, place and purpose of the meeting. No business shall be transacted at a special meeting except as stated in the notice.

Section 4: Notice of Meetings. The Secretary shall mail to each owner of record or cause to be delivered to each Owner a notice of each annual or special meeting of the unit owners, at least ten days prior to such meeting, stating the purpose thereof as well as the time and place where it is to be held, at the building or at such other address as such owner shall have designated by notice in writing to the Secretary. The mailing or delivery of a notice of meeting in the manner provided in this section shall be considered service of notice.

Section 5: Adjournment of Meetings. If any meeting of the owners cannot be held because a quorum has not attended, a majority in common interest of the Owners who are present at such meeting, either in person or by proxy, may adjourn the meeting to a time not less than five days from the time the original meeting was called.

Section 6: Voting. The owner of each parcel of property shall have the right to cast the number of votes equal to the number of Ownership Rights designated to such Owner on attached Exhibit "B". The owner of such vote(s) shall be entitled to cast the same at all meetings of the Owners or to designate some person to act as proxy on his or her behalf. An owner shall be prohibited from voting at a meeting of the Association if the Association has recorded a statement of lien on the person's unit for unpaid common charges or assessments which are not paid at the time of the meeting. The Secretary shall be in charge of counting the votes at all meetings of the Association.

Section 7: Majority of Owners. As used in these By-Laws the term "majority of Owners" shall mean those Owners having more than 50% of the total authorized votes of all Owners present in person or by proxy and voting at any meeting of the Owners.

Section 8: Quorum. Those present in person or by proxy of Owners having two-thirds of the total votes shall constitute a Quorum at all meetings of the Owners.

Section 9: Majority Vote. The vote of the majority of owners at a meeting at which a quorum shall be present shall be binding upon all Owners for all purposes except where a higher percentage vote is required by law, by the Declaration or by these By-Laws.

Section 10: Membership. To be a member of the Morgan Lake Owners Association requires that a person be an owner of the real property described in "Exhibit A". To be an owner of such property, a person must possess at least one of the 70 Ownership Rights described herein.

Section 11: Ownership Rights. To own property within the Association's boundaries, as defined in "Exhibit A", a person must possess at least one Ownership Right. To possess Ownership Rights, a person must be a member of the Association and own real property within the boundaries described in "Exhibit A". Ownership Rights may be transferred with the conveyance of real property to a new owner, or, upon delivery of a written statement by a member to the Association's Secretary, transferred to another existing member or relinquished to the Association for permanent retirement. Upon disposition of all real property within the Association, a member's Ownership Rights that have not been conveyed to the new owner or another member shall be retired. Ownership Rights may not be split.

Article II: BOARD OF DIRECTORS

Section 1: Number and Qualifications. The affairs of the property shall be governed by the Board of Directors (hereinafter called the "Board").

Directors shall be elected by a majority of the Owners. At the first annual meeting of the Owners, the term of office of two members of the Board shall be fixed at three years; the term of office of the other three members of the Board shall be fixed at two years. At the expiration of the initial term of office of each respective member of the Board, his or her successor shall be elected to serve for a term of two years. The members of the Board shall hold office until their respective successors shall have been elected by the unit owners.

Section 2: Powers and Duties. The Board shall have the full power and authority necessary or desirable for the complete administration of the affairs of the property and the enforcement of the provisions of the Declaration, these By-Laws and the rules and regulations established thereunder, including, but not limited to the following:

- a) Operation, care, upkeep and maintenance of Morgan Lake Association property, including any roadways, boat landings and other facilities.
- b) Promulgate rules and regulations regarding the use, enjoyment of and maintenance of Morgan Lake by the Association's members and those using the lake by virtue thereof.
- c) Adopt budgets for revenues, expenditures and reserves and levy and collect assessments for common expenses from Owners.
- d) Employ and dismiss employees and agents.

- e) Sue on behalf of all Owners.
- f) Acquire, hold, encumber and convey any right, title or interest in or to real property. Real property acquired by the Association shall be held in the name of the Association.
- g) Grant easements through or over the common elements.
- h) Receive any income derived from payments, fees or charges for the use, rental or operation of the common elements.
- i) Make contracts and incur liabilities.
- j) Promulgate such rules and regulations as may from time to time be necessary to carry out the purpose and intent of this project and to amend the same.
- k) Exercise any other power conferred by the Declaration or these By-Laws.

Section 3: Vacancies. Vacancies in the Board caused by any reason other than the removal of a member thereof by a vote of the Owners, shall be filled by vote of a majority of the remaining members at a special meeting of the Board held for that purpose promptly after the occurrence of any such vacancy even though the members present at such meeting may constitute less than a quorum, and each person so elected shall be a member of the Board for the remainder of the term of the member so removed and until a successor shall be elected at the next annual meeting of the Owners.

Section 4: Removal of Members of the Board. At any regular or special meeting of unit owners, any one or more of the members of the Board may be removed with or without cause by a majority of the Owners and a successor may then and there or thereafter be elected to fill the vacancy thus created. Any member of the Board whose removal has been proposed by the Owners shall be given an opportunity to be heard at the meeting.

Section 5: Compensation. No compensation shall be paid to Directors for their services as Directors.

Section 6: Organization Meeting. The first meeting of the members of the Board following the annual meeting of the owners shall be held within ten days thereafter, at such time and place as shall be fixed by the Owners at the meeting at which such Board shall have been elected, and no notice shall be necessary to the newly elected members of the Board in order legally to constitute such meeting, providing a majority of the whole Board shall be present thereat.

Section 7: Regular Meetings. Regular meetings of the Board may be held at such time and place as shall be determined from time to time by a majority of the members of the Board, but at least two such meetings shall be held during each fiscal year. Notice of the regular meetings of the Board shall be given to each member of the Board by mail or telegraph, at least three business days prior to the day named for such meeting.

Section 8: Special Meetings. Special meetings of the Board may be called by the President on three business days notice to each member of the Board given by mail or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board shall be called by the President or Secretary in like manner and on like notice on the written request of at least three members of the Board

Section 9: Quorum of Board of Directors. At all the meetings of the Board of Directors at which all members are present, the votes of a majority shall constitute the decision of the Board (four Board members shall constitute a quorum for the transaction of business). If at any meeting of the Board there shall be less than a quorum present, those present may adjourn the meeting from time to time. At any such adjourned meeting at which a quorum is present, any business which might have been transacted at the meeting originally called, may be transacted without further notice.

Section 10: Informal Action. Any action which is required to be taken at a meeting of the Board or which may be taken at such a meeting, may be taken without a meeting if a consent in writing setting forth the action so taken shall be signed by all of the Directors entitled to vote with respect to the subject matter. Such consent shall have the same force and effect as a unanimous vote.

Article III: OFFICERS

Section 1: Designation. The principal officers of the Association shall be the President, the Vice President, the Secretary and the Treasurer, all of whom shall be Owners and shall be elected by the Board. The offices of Secretary and Treasurer may be held by the same person.

Section 2: Election of Officers. Officers shall be elected annually by the Board at the organizational meeting of each new Board and shall hold office at the pleasure of the Board.

Section 3: Removal of Officers. Upon the affirmative vote of a majority of the members of the Board, any officer may be removed, either with or without cause, and his successor may be elected at any regular meeting of the Board, or at any special meeting of the Board called for such a purpose.

Section 4: President. The President shall be the chief executive officer of the property. He shall preside at all meetings of the Owners and of the Board. He shall have all of the general powers and duties which are incident to the office of the President of a stock corporation organized under the Wisconsin Business Corporation Law, including but not limited to the power to appoint from among the Owners any committee which he decides is appropriate to assist in the conduct of the affairs of the property.

Section 5: Vice President. The Vice President shall take the place of the president and perform his duties whenever the President shall be absent or unable to act. If neither the President nor the Vice President is able to act, the Board shall appoint some other member of the Board to act in the place of the President, on an interim basis. The Vice President shall also perform such other duties as shall from time to time be imposed upon him by the Board or by the President.

Section 6: Secretary. The Secretary shall keep the minutes of all meetings of the Owners and of the Board; he shall have charge of such books and papers as the Board may direct; and he shall, in general, perform all the duties incident to the office of Secretary of a stock corporation organized under the Wisconsin Business Corporation Law. The Secretary shall be in charge of counting the votes at all meetings of the Association and the Board of Directors.

Section 7: Treasurer. The Treasurer shall have the responsibility for property funds and securities and shall be responsible for keeping full and accurate financial records and books of account showing all receipts and disbursements and for the preparation of all required financial statements. He shall be responsible for the deposit of all moneys and all other valuable effects in the name of the Board, or the managing agent, in such depositories as may from time to time be designated by the Board, and he shall, in general, perform all the duties incident to the office of Treasurer of a stock corporation organized under the Wisconsin Business Corporation Law.

Section 8: Agreements, Contracts, Deeds, Etc. All agreements, contracts, deeds, leases, checks, and other instruments of the property shall be executed by at least two officers of the Association or by such other person or persons as may be designated by the Board.

Section 9: Compensation of Officers. No officer shall receive any compensation from the property for acting as such.

Article IV: OPERATION OF THE PROPERTY

Section 1: Management and Control. The Association shall be responsible for the management and control of all property of the Association, including but not limited to, all roadways, ditches, drives and boat landings, and shall cause the same to be kept in good, clean and attractive condition. Without limiting the foregoing, the Association shall be responsible for the maintenance and repair of such roadways, ditches, drives and boat landings.

Section 2: Common Expenses and Charges. Each Owner shall be liable for and pay his share of the common expenses. Common expenses shall include all charges for taxes and assessments (except real estate property taxes assessed separately to each Owner), insurance, including fire and other casualty and liability insurance, gravel, fish stocking, snow removal and other similar services, expenses of upkeep, maintenance and management fees actually incurred by the Board, the cost of operation of the common elements, and the cost of and a reserve for maintenance and repair, rebuilding and replacement of the roadways, ditches, and boat landings. Common expenses shall be shared as described in Article IV, Section 3, below.

Section 3: Determination of Common Expenses. The Board shall, from time to time and at least annually, prepare a budget for the property, determine the amount of the common charges required to meet the common expenses of the property and allocate and assess such common charges against the Owners on a pro rata basis such that each vote, as determined in Article I, Section 6, be assessed the same common charge. The Board shall advise each Owner in writing of the amount of such common charges payable by him and shall furnish copies of each budget on which such common charges are based to all Owners.

Section 4: Insurance. The Board shall determine what, if any, policies of insurance to obtain. Specifically, they may procure policies of public liability insurance, physical damage insurance and such other policies of insurance as the Board may determine are reasonably necessary.

Section 5: Payment of Common Charges. All Owners shall be obligated to pay the common charges assessed by the Board at such time or times as the Board shall determine.

Section 6: Collection of Assessments. The Board shall assess common charges against the Owners from time to time and at least annually and shall take prompt action to collect from an Owner any common charge due which remains unpaid by him for more than 30 days from the date for its payment.

Section 7: Default in Payment of Common Charges. In the event of default by any Owner in paying the Board the assessed common charges, such Owner shall be obligated to pay interest at 12% per year on such common charges from the due date thereof, together with all expenses, including attorney fees, incurred by the Board in any proceeding brought to collect such unpaid common charges. The Board shall have the right and duty to attempt to recover such common charges, together with interest thereon, and the expenses of the proceedings, including attorney fees, in an action brought against such Owner.

Section 8: Statement of Common Charges. The Board shall promptly provide any Owner, who makes a request in writing, with a written statement of his unpaid common charges.

Section 9: Abatement and Enjoining of Violations. The violation of any rule or regulation adopted by the Board, or the breach of any By-Law contained herein, or the breach of any provision of the Declaration, shall give the Board the right, in addition to any other rights set forth in these By-Laws:

- a) to enter the Owner's property as to which such violation or breach exists and to summarily abate and remove, at the expense of the defaulting Owner, any structure, thing or condition that may exist therein contrary to the intent and meaning of the provisions hereof, and the Board shall not thereby be deemed guilty in any manner of trespass; or
- b) to enjoin, abate or remedy such thing or condition by appropriate legal proceedings.

Article V: RECORDS

Section 1: Records and Audits. The Board shall keep detailed records of its actions, minutes of the meetings of the Board, minutes of the meetings of the Owners, and financial records and books of account on the property, including a chronological listing of receipts, expenditures, as well as a separate account of each Owner, which, shall contain, the amount of each assessment of common charges against such Owner, the date when due, the amounts paid thereon, and the balance remaining unpaid. A written report summarizing all receipts and expenditures shall be rendered by the Board to all Owners at least annually. In addition, an annual report of the receipts and expenditures shall be rendered by the Board to all Owners promptly after the end of each fiscal year.

Article VI: CONFLICTS AND INVALIDITY

Section 1: Invalidity. The invalidity of any part of these By-Laws shall not impair or affect in any manner the validity, enforcement or effect of the balance of these By-Laws.

Section 2: Waiver. No restriction, condition, obligation or provision contained in these By-Laws shall be deemed to have been waived or abrogated by reason of any failure to enforce the same, irrespective of the number of violations or breaches thereof which may occur.

Article VII: USE OF PROPERTY

Section 1: Use. The Declaration provides for limitations upon the use of Morgan Lake and its surrounding property by the Owners. In order to provide for the maintenance, conservation, and beautification of Morgan Lake and the property thereon, and for the health, comfort, safety, and general welfare of the Owners, and for the protection of the values of the property, the use of the property shall be subject to the following limitations:

- a) The property shall be used for recreational and residential purposes only. The real property may not be used for commercial, industrial or other purpose inconsistent with such stated intended purposes.
- b) No nuisances shall be allowed on the property nor shall any use or practice be allowed which is a source of annoyance to its residents or which interferes with the peaceful possession or proper use of the property by its residents.
- c) No immoral, improper, offensive or unlawful use shall be made of the property or any part thereof, and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be complied with. Such compliance shall be accomplished at the sole expense of the Owners or the Board, whichever shall have the obligation to maintain or repair such portion of the property.
- d) No animals, livestock, or poultry of any kind shall be raised, bred, or kept on the property except for household pets.
- e) No mobile homes shall be kept or erected on the property, either on a permanent or temporary basis.
- f) The Association, based on a 75% majority vote of its members, may adopt such other reasonable rules and regulations as it may deem advisable from time to time to further promote the intention of this Section governing the use of the real property, Morgan Lake, the roadway and the other property it owns. Written notice of such rules and regulations shall be given to all Owners and the entire property shall, at all times, be maintained subject to the By-Laws and such rules and regulations. (Note - The rules and regulations shall be a supplement to this Declaration and shall be maintained in a current state by the Association's Secretary. The document shall be known as the "Rules and Regulations Supplement" and shall be certified as current by the Secretary each time it is distributed.)

Article VIII: AMENDMENT TO BY-LAWS

Section 1: Amendment. At any time after the first meeting of the unit owners, these By-Laws may be modified or amended by the 3/4 vote of the Owners at a meeting of the Owners held for such purposes, or, at the discretion of the Board, by gaining a 75% majority vote by a mail ballot.

ADOPTION OF BY-LAWS

The undersigned being the Owners of the real property described herein, adopt the foregoing By-Laws for the Morgan Lake Owners Association.

Thomas V. Reif
Thomas V. Reif, Attorney-in-fact for
Dawn M. Reif, Gary Vanden Busch,
Sandra Vanden Busch, Monte Mocco
and Sandra Mocco

Notary Public - Catherine A. Tonn

This instrument was drafted by Charles M. Hertel, Attorney.

I attest that this is an exact transcription of the original Declaration of Morgan Lake Owner's Association and By-Laws, except for modifications made to incorporate approved amendments through August 30, 1997.

Signed: _____ (James W. Nelson, Secretary) _____ (date)

EXHIBIT A
(last revised 7/28/01)

Government Lot 1 of Section 8, Township 34 North, Range 20 East, containing 27.79 acres more or less, according to Government Survey;

AND

All of Government Lot 2 of Section 8, Township 34 North, Range 20 East, containing 54.40 acres, more or less, according to Government Survey, EXCEPTING THEREFROM that part thereof lying West of the East One-Eighth line produced Southerly on the same course through said Section 8 and Northeasterly of County Trunk "C"; ALSO EXCEPTING all that part of said Government Lot 2 lying Southwesterly of said County Trunk "C" and North of a line parallel with the North line of said Government Lot 2 and located 46 1/3 rods (measured along the course of the 1/8th line above mentioned) South of the North line of said Government Lot 2 aforesaid;

AND

The North-East Quarter of the South-West Quarter (NE1/4, SW1/4), the North-West Quarter of the South-West Quarter (NW1/4, SW1/4), and the South-East Quarter of the South-West Quarter (SE1/4, SW1/4), and Government Lot 1, all of Section 9, Township 34 North, Range 20 East, containing 133.34 acres, more or less, according to Government Survey;

AND

Government Lot 1, and That part of the South-East Quarter of the North-East Quarter (SE1/4, NE1/4) lying East of County Trunk "C", of Section 17, Township 34 North, Range 20 East;

AND

The Southwest Quarter of the Southeast Quarter (SW1/4-SE1/4) of Section Nine (9), Township Thirty-four (34) North, Range Twenty (20) East, Town of Wausaukee, Marinette County, Wisconsin, excepting therefrom that part, if any, now in use for public roadway purposes.

AND ALSO

Government Lot 1, the NE1/4, NW1/4, the SE1/4, NW1/4 and the W1/2, NW1/4, NE1/4 Section 16 Township 34 North, Range 20 East all situated in the Town of Wausaukee, Marinette County, Wisconsin.

EXHIBIT B

Ownership Rights Directory
As of 6/1/06

Name	Ownership Rights	Parcel Numbers
Bacich, Henry & Janet	1	689.4
Barrette, Bob & Sally	1	701.1
Berger, Rick & Mary	1	687.2
Braley, Art	1	689.8
Knowles, Allan and Candy	1	846.3
Cheslock, Keith & Jolene	1	689.5
Czysh, Alvin & Shirley	1	687.4
Dashut, Art	1	700.3
DeLeat, Warren	1	844.1
Denissen, Tom & Margaret	2	689.1
Derks, Kevin & Bonnie	1	701.4
Walters, Jeff and Diane	1	699.3
Klemm, Jim and Sandra	1	687.0
Gigante, Gary & Jeanne	1	700.0
Gusick, Dennis & Connie	1	687.1
Gusick, Roger*	1	698.0, 699.0
Parrish, Mike & Judy	1	700.5
Hertel, Chuck & Mary	1	699.6
Holtz, Jim & Laura	1	846.0, 846.7
Hougaard, Chuck & Kris	1	699.2
Klacan, Ray & Dee	1	699.4
Hughes, David & Susan	1	864.4
Jacques, Ken & Donna*	1	864.2
Jantzen, Dale	1	846.6
Eastwood, Tom & Claire	1	699.7
Rendzaglia, Alex	2	900.2, 900.3
Auricchio, Gaetano & Amanda	2	846.1
Dinsmore, John & Laura	1	700.7
Lepkowski, Greg*	1	864.1
Walters, Jeff, Brad, & Jay	1	915.0
Reeb, Dave	1	846.2
Van Drisse, Jerry & Kathy	1	689.6
Masanz, Mary	2	925.0
Long, Alan & Cathy	1	700.4
Miriani, Steve	2	905.0
Reeb, Dave	1	689.3
Nelson, Bill & Jan	5	844.3, 844.4, 920.0
Nelson, Jim & Barb	2	844.0
Reeb, Michael	1	687.3
Janquart, Steve & Kathy	1	699.8
Hunter, Dennis & Jean	1	864.5
Otto, Frank & Sue	2	689.2
Seifert, Tom	1	701.3
Pugh, Barry & Donna	1	701.2
Radich, Steve & Roxie	1	844.2
Reeb, Dick & Bev	1	700.1
Royek, Walter & Marlene	1	844.6

Strobel, Tom*	1	864.3
Sulda, Chuck & Mary	1	900.1
Thielman, Ron	1	699.5
Walters, Jeff & Diane	1	700.2
Wavrunek, Dave	2	700.6, 701.0, 846.5, 910.0
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Total	64	
	==	
*non-deeded	5	
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Certified by: _____
(Secretary)

Dated: _____

RULES AND REGULATIONS SUPPLEMENT

Rule #

86-1: The size limit on outboard motors shall be 15 hp.

86-2: Neither water skiing nor jet skiing shall be permitted.

86-3: There shall be no parking permitted on MLOA roadways.

88-1: Largemouth bass must be released if caught.

88-2: There shall be a second meeting of the Owners each year, with the annual meeting to be held on or about Labor Day weekend and the second meeting held on or about Memorial Day weekend.

89-1: All garbage must be placed inside the designated refuse container(s). If the containers are full, garbage may not be left outside the container(s).

89-2: The refuse containers are for garbage only. Any other items such as construction materials, furniture, appliances, or large items may not be disposed of using the refuse containers.

91-1: Residential buildings must have at least 700 square feet of living area on the ground floor.

91-2: Owners must submit a plan for any proposed dwelling to the President of the Association for approval, and receive approval from the same, prior to the commencement of construction. The President shall not unreasonably withhold approval of any dwelling meeting the 700 sq. ft. minimum.

91-3: The exterior of any building must be sided and finished within 12 months after the commencement of construction.

91-4: Lots shall be kept free and clear of junk, unsightly debris, and salvage material.

91-5: An exception to the 15hp motor limit shall be granted to pontoon boats, up to a maximum of 25hp.

91-6: A no-wake policy shall be in effect at all times.

92-1: "For Sale" signs are prohibited on MLOA roadways and other common property. (Rescinded May 2004)

97-1: Financial responsibility for damage to Association owned roadways from any cause (principally, but not limited to construction and other heavy vehicles) shall rest with the owner who directly or indirectly caused the damage, with repairs subject to Board satisfaction.

02-1: Watering of lawns will not be permitted from 11:00am to 4:00pm during the period of May 15th through September 15th.

The above rules and regulations have been duly approved by the Board of Directors and ratified by a majority vote of the Owners. They are complete in every respect and in effect as of this _____ day of the month of _____, _____.

Certified By: _____
(Secretary)

Date: _____