

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION B

BYLAWS

TABLE OF CONTENTS
FOR THE BYLAWS FOR
THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

<u>Article</u>	<u>Page</u>
ARTICLE I Purposes	B-1
Section 1. Purposes	B-1
ARTICLE II Offices	B-1
Section 1. Principal Office	B-1
Section 2. Registered Office	B-1
ARTICLE III Association	B-1
Section 1. Membership	B-1
Section 2. Unit Owner Prohibited from Voting	B-2
Section 3. Proxies	B-2
Section 4. Membership Roster	B-2
Section 5. Annual Meetings	B-2
Section 6. Special Meetings	B-2
Section 7. Notice of Meetings	B-2
Section 8. Conduct of Meeting	B-3
Section 9. Majority Required to Act	B-3
Section 10. Quorum	B-3
Section 11. Action Without Meeting	B-3
ARTICLE IV Board of Directors	B-3
Section 1. General Powers	B-3
Section 2. Number; Declarant Control	B-3
Section 3. Term of Office	B-4
Section 4. Powers and Duties	B-4
Section 5. Regular Meetings	B-6
Section 6. Special Meetings	B-6
Section 7. Removal of Members of the Board of Directors	B-6
Section 8. Incapacity or Death of a Director	B-6
Section 9. Vacancies	B-6
Section 10. Notice	B-6
Section 11. Telephone Meetings	B-7
Section 12. Quorum	B-7
Section 13. Manner of Acting	B-7
Section 14. Compensation	B-7
Section 15. Presumption of Assent	B-7
Section 16. Informal Action	B-7
Section 17. Committees	B-7
ARTICLE V Officers	B-7
Section 1. Principal Officers	B-7
Section 2. Election and Terms of Office	B-7

Section 3.	Removal	B-8
Section 4.	Vacancies	B-8
Section 5.	President.....	B-8
Section 6.	Vice President	B-8
Section 7.	Secretary	B-8
Section 8.	Treasurer	B-8
Section 9.	Salaries.....	B-9
Section 10.	Qualifications	B-9
ARTICLE VI	Indemnification	B-9
Section 1.	Definitions Relating to Indemnification	B-9
Section 2.	Mandatory Indemnification	B-9
Section 3.	Determination of Right to Indemnification.....	B-10
Section 4.	Allowance of Expenses as Incurred.....	B-11
Section 5.	Additional Rights to Indemnification and Allowance of Expense	B-11
Section 6.	Court Ordered Indemnification.....	B-11
Section 7.	Contract.....	B-12
Section 8.	Insurance.....	B-12
Section 9.	Effect of Invalidity.....	B-12
ARTICLE VII	Assessments.....	B-12
Section 1.	Fiscal Year	B-12
Section 2.	Preparation of Budget	B-12
Section 3.	Operating Fund	B-12
Section 4.	Reserves Fund.....	B-13
Section 5.	General Assessments	B-13
Section 6.	Special Assessments	B-13
Section 7.	Penalty and Default in Payment.....	B-14
Section 8.	Books and Accounts	B-14
ARTICLE VIII	Rules And Regulations.....	B-14
Section 1.	Rules and Regulations.....	B-14
Section 2.	Enforcement.....	B-14
ARTICLE IX	Insurance	B-15
Section 1.	Directors' and Officers' Liability	B-15
ARTICLE X	Compliance and Default	B-15
Section 1.	Unit Owners	B-15
Section 2.	Fines.....	B-15
Section 3.	Waiver.....	B-15
ARTICLE XI	Amendments	B-15
Section 1.	Amendments	B-15
Section 2.	Notices	B-15
ARTICLE XII	Miscellaneous.....	B-16
Section 1.	Invalidity	B-16
Section 2.	Captions	B-16
Section 3.	Internal Revenue Code.....	B-16
Section 4.	Number and Gender.....	B-16
Section 5.	Defined Terms	B-16

BYLAWS
OF
THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

ARTICLE I

Purposes

Section 1. Purposes. The purposes for which this Corporation is organized and shall be operated are as follows:

- (a) to serve as an association of Unit Owners under the Wisconsin Condominium Ownership Act;
- (b) to serve as a means through which the Unit Owners may collectively and efficiently administer, manage, operate and control the Condominium in accordance with the Wisconsin Condominium Ownership Act and the Declaration; and
- (c) to engage in any lawful activity included in and permitted under the Wisconsin Condominium Ownership Act, the Declaration and the purposes for which a nonstock, nonprofit corporation may be organized.

ARTICLE II

Offices

Section 1. Principal Office. The principal office of the corporation shall be located in the City of Milwaukee, County of Milwaukee. The corporation may have such other offices, either within or without the State of Wisconsin, as the Board of Directors may designate from time to time.

Section 2. Registered Office. The initial registered office shall be the same as the principal office.

ARTICLE III

Association

Section 1. Membership. The Association shall have one (1) class of voting Membership. The Members shall be all the Unit Owners. Members shall have one vote for each Unit owned unless otherwise identified in the Declaration. Every Unit Owner, upon acquiring title to a Unit under the terms of the Declaration, or upon entering into a land contract for the purchase of a Unit, shall automatically become a Member of the Association and shall remain a Member thereof until such time as his ownership of such Unit ceases for any reason, at which time his Membership in the Association shall automatically cease. In the event a Unit is owned by more than one person or entity, the person or entity who shall be entitled to vote for the Unit

shall be the person or entity named on a certificate executed by all of the co-owners of the Unit and filed with the Secretary of the Association.

Section 2. Unit Owner Prohibited from Voting. No Unit Owner may vote at any meeting if the Association has a lien against the Unit or Parking Unit for an unpaid amount due the Association, or if the Association has instituted an action to perfect a lien and the amount necessary to release such lien has not been paid at the time of such meeting, or if the amount necessary to release an instituted lien action has not been escrowed with a title insurance company authorized to do business in the State of Wisconsin.

Section 3. Proxies. Any Unit vote may be cast pursuant to a proxy executed by the Unit Owner. No proxy shall be revocable except by actual notice of revocation given to the presiding officer of the meeting by the Unit Owner or by the majority in interest of the co-owners. All proxies must be filed with the Secretary of the Association before the time of the meeting for which they are given. Every proxy shall state the time at which it shall terminate, the date it was executed and that it is not revocable without notice. In any event, except with respect to proxies in favor of a Mortgagee, no proxy shall be valid for a period in excess of one hundred eighty (180) days.

Section 4. Membership Roster. The Secretary of the Association shall maintain a Membership Roster which states the name and address of each individual or entity entitled to cast a vote on behalf of a Unit. Co-owners of a Unit shall provide the Association with a certificate naming the individual or entity entitled to vote on behalf of the Unit. Any change in the designation of the individual or entity entitled to vote shall be delivered to the Secretary of the Association.

Section 5. Annual Meetings. The first annual meeting of the Unit Owners shall be held within six (6) months following the date of recordation of the Declaration, or on or before the date of conveyance of Units to which seventy-five percent (75%) or more of the Allocated Interest in the Condominium appertain, whichever first occurs. Unless otherwise determined by the Board of Directors, annual meetings of the Association held after the first annual meeting shall be held on the same day of the same month of each succeeding year, unless such date shall occur on a Saturday, Sunday or legal holiday, in which event the meeting shall be held on the next succeeding Monday which is not a legal holiday. Meetings of the Association shall be held at the office of the Condominium or at such other suitable place convenient to Unit Owners as from time to time may be designated by the Board of Directors.

Section 6. Special Meetings. The President, the Board of Directors or the Members having twenty-five percent (25%) of the votes in the Association may call a special meeting. The only issues which may be addressed at a special meeting are those issues stated in the notice of such meeting.

Section 7. Notice of Meetings. The Secretary shall cause to be sent to each Unit Owner written notice of the time, place and purpose or purposes of all general and special meetings of the Association. Such notice shall be given at least ten (10) days but no more than thirty (30) days in advance of the meeting. Such notice shall be sent by United States mail, first

class postage prepaid. In lieu of mailing notice of a meeting in the manner provided in this Section, the Secretary may cause such notice to be personally delivered, provided, that the Secretary of the Association shall certify in writing that such notice was delivered to the Unit Owner.

Section 8. Conduct of Meeting. The minutes of all meetings shall be held in a minute book maintained for the Association by the Secretary. The then current Robert's Rules of Order or any other rules of procedure acceptable to a Majority of the votes of Unit Owners shall govern the conduct of all meetings of the Association when not in conflict with these Bylaws, the Declaration or the Act. All votes shall be tallied by a person or persons appointed by the presiding Officer of the meeting.

Section 9. Majority Required to Act. Except as otherwise required by the Act, the Declaration or these Bylaws, decisions of the Association shall be made by a Majority of the votes of Unit Owners present, in person or by proxy, at a meeting of the Association at which a quorum is present.

Section 10. Quorum. A quorum for the purposes of general or special meetings shall consist of thirty-three percent (33%) of the votes entitled to vote unless otherwise required by the Act, Declaration or any of the Condominium Documents.

Section 11. Action Without Meeting. Any action by Unit Owners required or permitted to be taken at a meeting may be taken without a meeting if all of the Unit Owners (and Mortgagees, if required,) shall consent in writing to such action. Any such unanimous written consent shall be filed with the minutes of the proceedings of the meetings of the Association.

ARTICLE IV

Board of Directors

Section 1. General Powers. The affairs of the corporation shall be managed by its Board of Directors. The Board of Directors shall utilize and distribute the net earnings and principal funds of the corporation solely in accordance with the purposes for which the corporation was organized.

Section 2. Number; Declarant Control.

(a) The Declarant shall designate three (3) persons to the initial Board of Directors. None of the Directors designated by Declarant must be a Unit Owner and each shall serve until control of the Association passes to the Unit Owners as provided in this Section. The Board of Directors shall be expanded to a maximum of five (5) Members, in the manner and at the times set forth below. Each Member of the Board of Directors elected other than the three (3) Directors designated by Declarant must be a Unit Owner.

(b) A special meeting shall be held prior to the conveyance of Units to which twenty-five percent (25%) of the Allocated Interest in the Condominium appertain or at

such earlier time as may be determined by the Declarant in its sole discretion, at which special meeting the Unit Owners other than the Declarant shall elect two Directors; thereafter, the Board of Directors shall be composed of five (5) persons.

(c) A special meeting shall be held prior to the conveyance of Units to which fifty percent (50%) of the Allocated Interest in the Condominium appertain where one of the Directors appointed by Declarant shall resign and the Unit Owners other than the Declarant shall elect one new Director.

(d) A special meeting shall be held on or before the earlier to occur of (i) thirty (30) days after the date of conveyance of Units to which seventy-five percent (75%) of the Allocated Interest of the Condominium appertain or the date of expiration of three (3) years from the date of the first conveyance to any purchaser other than Declarant of any Unit in the Condominium, at which special meeting all remaining Members of the Board of Directors appointed by the Declarant shall resign and two new Members of the Board of Directors shall be elected by all Unit Owners, including the Declarant, to the extent the Declarant then owns any Units. All Members of the Board of Directors elected at such special meeting shall serve until their successors shall have been elected at the next succeeding annual meeting.

Section 3. Term of Office. Each Director shall serve a term of one year beginning after the conclusion of the annual meeting and continuing until the next annual meeting.

Section 4. Powers and Duties. The Board of Directors shall have all of the powers and duties necessary or required for the administration and implementation of the affairs of the Association. Such powers and duties shall be exercised in accordance with the provisions of the Act and any of the Condominium Documents. Such powers and duties shall include, but not be limited to, the following:

- (a) To promulgate and enforce the Rules and Regulations.
- (b) To contract for and dismiss the services of accountants or other employees or agents and to pay to said persons reasonable compensation.
- (c) To adopt an annual budget, in which there shall be established the required contribution of each Unit Owner to the Common Expenses.
- (d) To operate, maintain, repair, improve and replace the Common Elements and facilities as provided for in the Declaration and other Condominium Documents.
- (e) To ascertain the amount of and pay the Common Expenses and any other expense incurred by the Association on behalf of the Unit and/or Unit Owners.
- (f) To open bank accounts on behalf of the Association and designating the signatories required therefor.

(g) To initiate, prosecute and settle litigation for itself, the Association and the Condominium, provided that it shall make no settlement which results in a liability against the Board of Directors.

(h) To obtain property and casualty insurance on behalf of the Association as required by the Condominium Documents with respect to the Units and the Common Elements and to obtain insurance in accordance with these Bylaws and to settle any claim under any such policies of insurance.

(i) To repair or restore the Property as required by the Act and/or the Declaration.

(j) To own, purchase or lease, hold and sell, or otherwise dispose of, on behalf of the Unit Owners, items of personal property necessary to or convenient in the conduct and management of the business and affairs of the Association and in the operation of the Property, including without limitation, furniture, furnishings, fixtures, maintenance equipment, appliances and office supplies.

(k) To keep adequate books and records as required by the Act and the Condominium Documents.

(l) To have a corporate seal.

(m) To approve and sign checks and issue payment vouchers.

(n) To pay off liens against any portion of the Property.

(o) To collect Assessments from Unit Owners and deposit the proceeds thereof in the proper accounts.

(p) To borrow money and enter into promissory notes on behalf of the Association when required in connection with the operation and maintenance of the Common Elements, provided, however, that at no time shall there be borrowed or owed in excess of Ten Thousand Dollars (\$10,000) without the prior consent of at least sixty-six percent (66%) of the votes of Unit Owners obtained at a meeting duly called and held for such purpose.

(q) Purchasing on behalf of all Unit Owners any Unit whose Unit Owner has elected to sell such Unit or any Unit which is to be sold at a foreclosure or other judicial sale, provided, however, that the Board of Directors may not take any such action without the prior consent of at least sixty-six percent (66%) of the votes of all Unit Owners in the Association obtained at a meeting duly called and held for such purpose.

(r) Contract for the services of a Managing Agent and to delegate to a Managing Agent all of its foregoing powers, duties and responsibilities referred to above.

(s) To appoint an Architectural Control Committee which shall be empowered to review and approve all exterior improvements, alterations and modifications to the Condominium.

Section 5. Regular Meetings. The Board of Directors may provide, by resolution, the time and place, within the State of Wisconsin, for the holding of regular meetings.

Section 6. 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 person or persons calling such meetings shall fix any time or place, within the State of Wisconsin, for holding any special meeting of the Board of Directors.

Section 7. Removal of Members of the Board of Directors. The Declarant may by written notice to the Board of Directors remove any Director appointed to the Board of Directors by Declarant and appoint a successor Director. Any Director, except for a Director appointed by the Declarant, may be removed from office, either with or without cause, by the affirmative vote of a Majority of Directors then in office taken at a special meeting of Directors called for that purpose.

Section 8. Incapacity or Death of a Director. If a Director shall be incapacitated to the extent he is unable to perform his duties as a Director or if a Director dies during his term as a Director, then a new Director shall be chosen as provided for in Section 9 of this Article.

Section 9. Vacancies. Except for Directors appointed by Declarant, any vacancy occurring in the Board of Directors may be filled until the next succeeding annual election by the affirmative vote of a Majority of the Directors then in office, although less than a quorum of the Board of Directors.

Section 10. Notice. Notice of a regular meeting shall be given at least ten (10) business days prior to the date thereof and notice of any special meeting shall be given at least forty-eight (48) hours prior to the time thereof. Notices may be given orally or by written notice delivered personally, mailed by United States Mail or by Federal Express or some other similar form of commercial delivery system to each Director at his last known address, or by telegram. If mailed, a notice shall be deemed to be delivered when deposited in the United States Mail or when deposited with a Federal Express agent or some other agent of a similar form of commercial delivery system so addressed with postage thereon prepaid. If notice is given by telegram, such notice shall be deemed to be delivered when given to the telegraph company. Whenever any notice is required to be given to any Directors of the corporation under the provisions of these Bylaws or under the provisions of the Articles of Incorporation or under the provisions of any statute, a waiver thereof in writing, signed at any time, whether before or after the time of meeting, by the Director entitled to such notice, shall be deemed equivalent to the giving of such notice. The attendance of a Director at a meeting shall constitute a waiver of notice of such meeting except where a Director attends a meeting and objects thereafter to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board of Directors need be specified in the notice or waiver of notice of such meeting.

Section 11. Telephone Meetings. The Board of Directors may conduct its meetings by means of a conference telephone or similar communication equipment if all persons participating in such meeting can hear and talk to each other at the same time. Such participation shall constitute presence in person at any such meeting.

Section 12. Quorum. A Majority of the Directors then in office shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, but though less than a quorum is present at a meeting a Majority of the Directors present may adjourn the meeting from time to time without further notice.

Section 13. Manner of Acting. The act of the Majority of the Directors present at a meeting at which a quorum is present, shall be the act of the Board of Directors, unless the act of a greater number is required by these Bylaws or by law.

Section 14. Compensation. The Board of Directors may not be compensated for the services they render to the Association.

Section 15. Presumption of Assent. A Director of the corporation who is present at a meeting of the Board of Directors or a committee thereof at which action on any corporate matter is taken shall be presumed to have assented to the action taken unless his dissent shall be entered in the minutes of the meeting or unless he shall file his written dissent to such action with the person acting as the secretary of the meeting before the adjournment thereof or shall forward such dissent by registered mail to the Secretary of the Association within twenty-four (24) hours after the adjournment of the meeting. Such right to dissent shall not apply to a Director who voted in favor of such action.

Section 16. Informal Action. Any action required or permitted to be taken at any meeting of the Board of Directors or any committee thereof 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 or Members of such committee.

Section 17. Committees. The Board of Directors may appoint and dismiss committees made up of Unit Owners as the Board of Directors from time to time deems desirable to assist in the administration or operation or affairs of the Condominium.

ARTICLE V

Officers

Section 1. Principal Officers. The principal Officers of the corporation shall be a President, one or more Vice-Presidents, a Secretary and a Treasurer, each of whom shall be elected by the Board of Directors. Such other Officers and assistant Officers as may be deemed necessary shall be elected by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary and President and Vice President.

Section 2. Election and Terms of Office. The Officers shall be elected by the Board of Directors at its annual meeting. If the election of Officers shall not be held at such meeting,

such election shall be held as soon thereafter as conveniently may be. Each Officer shall hold office until the next annual meeting of the Board of Directors or until his successor is duly elected and qualified unless sooner terminated by his death, resignation or removal.

Section 3. Removal. Any Officer or agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interest of the corporation will be served thereby, but such removal shall be without prejudice to the contract rights, if any, of the person so removed. Election or appointment shall not of itself create contract rights.

Section 4. Vacancies. A vacancy in any principal office shall be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President shall be the principal executive officer of the corporation and, subject to the control of the Board of Directors, shall in general supervise and control all of the business and affairs of the corporation. He shall, when present, preside at all meetings of the Board of Directors. He may sign, with the Secretary or any other Officer of the corporation authorized by the Board of Directors, any deeds, mortgages, bonds, contracts, or other instruments which the Board of Directors has authorized to be executed, except in cases where the signing and execution thereof shall be expressly delegated by the Board of Directors or by these Bylaws or some other law to be otherwise signed or executed. In general, the President shall perform all duties incident to the office of President and such other duties as may be prescribed by the Board of Directors from time to time.

Section 6. Vice President. In the absence of the President or in the event of his death or inability to act, the Vice President or if there shall be more than one, the Vice Presidents in the order determined by the Board of Directors, shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President or Vice Presidents, as the case may be, shall perform such other duties and have such other powers as the Board of Directors may from time to time prescribe.

Section 7. Secretary. The Secretary shall: (a) keep any minutes of the Board of Directors' meetings in one or more books provided for that purpose; (b) see that all notices are duly given; (c) be custodian of the corporate books and records of the corporation; (d) count all votes at any meeting of the Association; and (e) in general, perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 8. Treasurer. If required by the Board of Directors, the Treasurer shall at the expense of the Association obtain a bond for the faithful discharge of his duties in such sum and with such surety or sureties as the Board of Directors shall determine. He shall: (a) have charge and custody of and be responsible for all funds and securities of the corporation; (b) receive and give receipts for monies due and payable to the corporation from any source whatsoever; (c) deposit all monies in the name of the corporation in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of these Bylaws; and (d) in

general, perform all of the duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 9. Salaries. Officers shall ordinarily serve without compensation, but in unusual circumstances the Board of Directors may approve the salaries for the Officers. No Officer shall be prevented from receiving any salary by reason of the fact that he is also a Director of the corporation.

Section 10. Qualifications. All Officers shall be Unit Owners, except for the Officers selected by the Board of Directors when controlled by Directors designated by the Declarant.

ARTICLE VI

Indemnification

Section 1. Definitions Relating to Indemnification. For the purposes of this Article VI, the following terms shall have the meanings ascribed to them in this section:

(a) "Director or Officer" shall mean any of the following:

(i) a natural person who is or was a Director or Officer of the corporation;

(ii) unless the context requires otherwise, the estate or personal representative of a Director or Officer.

(b) "Expenses" shall include fees, costs, charges, disbursements, attorney fees and any other expenses incurred in connection with a proceeding.

(c) "Liability" shall include the obligation to pay a judgment, settlement, penalty, assessment, forfeiture or fine, including any excise tax assessed with respect to an employee benefit plan, and reasonable expenses.

(d) "Party" shall mean a natural person who was or is, or who is threatened to be made, a named defendant or respondent in a proceeding.

(e) "Proceeding" shall mean any threatened, pending or completed civil, criminal, administrative or investigative action, suit, arbitration or other proceeding, whether formal or informal, which involves foreign, federal, state or local law and which is brought by or in the right of the corporation or by any other person.

Section 2. Mandatory Indemnification.

(a) The Association shall indemnify a Director or Officer, to the extent he has been successful on the merits or otherwise in the defense of a Proceeding, for all reasonable Expenses incurred in the Proceeding if the Director or Officer was a Party because he is a Director or Officer of the corporation.

(b) In cases not included under subparagraph (a), above, the corporation shall indemnify a Director or Officer against Liability incurred by the Director or Officer in a Proceeding to which the Director or Officer was a Party because he is a Director or Officer of the corporation, unless Liability was incurred because the Director or Officer breached or failed to perform a duty he owes to the Association and the breach or failure to perform constitutes any of the following:

(i) a willful failure to deal fairly with the Association or its Members in connection with a matter in which the Director or Officer has a material conflict of interest;

(ii) a violation of criminal law, unless the Director or Officer had reasonable cause to believe his conduct was lawful or no reasonable cause to believe his conduct was unlawful;

(iii) a transaction from which the Director or Officer derived an improper personal profit; or

(iv) willful misconduct.

Determination of whether indemnification is required under this subparagraph (b) shall be made under the provisions of Article VI Section 3 hereof. The termination of a proceeding by judgment, order, settlement or conviction, or upon a plea of no contest or an equivalent plea shall not, by itself, create a presumption that indemnification of the Director or Officer is not required under this subparagraph (b).

(c) A Director or Officer who seeks indemnification under this Section shall make a written request to the Association.

(d) Indemnification under this Section is not required if the Director or Officer has previously received indemnification or allowance of the same Expenses from any person, including the Association, in connection with the same Proceeding.

Section 3. Determination of Right to Indemnification. Unless provided otherwise by a written agreement between the Director or Officer and the Association, determination of whether indemnification is required under subsection (b) of Article VI Section 2 shall be made by one of the following methods: (i) by a majority vote of a quorum of the Board of Directors consisting of the Directors who are not at the time parties to the Proceedings or, if a quorum of disinterested Directors cannot be obtained, by a majority vote of a committee duly appointed by the Board of Directors (which appointment by the Board may be made by Directors who are parties to the Proceeding) consisting solely of two or more Directors who are not at the time parties to the Proceedings; (ii) by a panel of three arbitrators consisting of (a) one arbitrator selected by a quorum of the Board of Directors or its committee constituted as required under (i), above, or, if unable to obtain such a quorum or committee, by a majority vote of the full Board of Directors, including directors who are parties to the Proceedings, (b) one arbitrator selected by the Director or Officer seeking indemnification and (c) one arbitrator selected by the other two

arbitrators; (iii) by a court of competent jurisdiction; or (iv) by any other method provided for under Article VI Section 5.

Section 4. Allowance of Expenses as Incurred. Upon written request by a Director or Officer who is a Party to a Proceeding, the Association may pay or reimburse his reasonable Expenses as incurred if the Director or Officer provides the Association with all of the following:

- (a) a written affirmation of his good faith belief that he or she has not breached or failed to perform his duties to the Association; and
- (b) a written undertaking, executed personally or on his behalf, to repay the allowance and, if required by the Association, to pay reasonable interest on the allowance to the extent that it is ultimately determined under Article VI Section 3 hereof that indemnification under Article VI Section 2 is not required and that indemnification is not ordered by a court under Article VI Section 6. The undertaking under this Subparagraph shall be an unlimited general obligation of the Director or Officer and may be accepted without reference to his ability to repay the allowance. The undertaking may be secured or unsecured.

Section 5. Additional Rights to Indemnification and Allowance of Expense. Except as provided in this Article VI Section 5, the provisions of Article VI Section 2 and Article VI Section 4 hereof do not preclude any additional right to indemnification or allowance of Expenses that a Director or Officer may have under any of the following:

- (a) the written agreement between the Director or Officer and the corporation;
or
- (b) a resolution of the Board of Directors.

Regardless of the existence of an additional right to indemnification or allowance of Expenses, the Association shall not indemnify a Director or Officer or permit a Director or Officer to retain any allowance of Expenses unless it is determined by or on behalf of the Association that the Director or Officer did not breach or fail to perform a duty he owes to the corporation which constitutes conduct under Article VI, Section 2(b)(i)-(iv). A Director or Officer who is a Party to the same or related Proceeding for which indemnification or an allowance of Expenses is sought may not participate in a determination under this subparagraph. None of the provisions contained in this Article VI shall affect the Association's power to pay or reimburse Expenses incurred by a Director or Officer in any of the following circumstances:

- (a) as a witness in a Proceeding to which he is not a Party; or
- (b) as a plaintiff or petitioner in a Proceeding because he or she is or was an employee, agent, Director or Officer of the corporation.

Section 6. Court Ordered Indemnification. Except as provided otherwise by written agreement between the Director or Officer and the corporation, a Director or Officer who is a Party to a Proceeding may apply for indemnification to the court conducting the Proceeding or to

another court of competent jurisdiction. Application shall be made for an initial determination by the court under the provisions of Article VI Section 3(iv) or for review by the court of an adverse determination under Article VI Section 3(i), (ii) or (iii).

Section 7. Contract. The assumption by a person of a term of office as a Director or Officer of the Association or, at the request of the Association, as a Director or Officer of another corporation, partnership, joint venture, trust or other enterprise, and the continuance in office or service of those persons who are any such Directors or Officers as of the adoption of this Article VI, shall constitute a contract between such person and the Association entitling him during such term of office or service to all of the rights and privileges of indemnification afforded by this Article VI as in effect as of the date of his assumption or continuance in such term of office or service, but such contract shall not prevent, and shall be subject to modification by, amendment of this Article VI at any time prior to receipt by the Association of actual notice of a claim giving rise to any such person's entitlement to indemnification hereunder.

Section 8. Insurance. The corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Director or Officer of the corporation, or is or was serving at the request of the Association as a Director or Officer of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity or arising out of his status as such, whether the corporation would have the power to indemnify him against such liability under the provisions of this Article VI or Chapter 181 of the Wisconsin Statutes.

Section 9. Effect of Invalidity. The invalidity or unenforceability of any provision of this Article VI shall not affect the validity or enforceability of any other provision of this Article VI or of these Bylaws.

ARTICLE VII

Assessments

Section 1. Fiscal Year. The fiscal year of the Condominium shall commence on January 1 of each year (except that the first fiscal year shall commence upon the recording of the Declaration) and terminate on December 31 of such year unless otherwise determined by the Board of Directors.

Section 2. Preparation of Budget. The Declarant shall prepare a budget for the first fiscal year of the Condominium. Each year thereafter, the Board of Directors shall adopt a budget at least thirty (30) days before the beginning of the new fiscal year. The annual budget shall provide for an "operating fund" and for a "reserve fund." Promptly upon completion of the budget, the Board of Directors shall send to each Unit Owner a copy of such budget and a statement setting forth the obligation of each Unit Owner pursuant to the provisions of this Article VII to pay his Allocated Interest of the Common Expenses based upon such budget.

Section 3. Operating Fund. The operating fund shall be used for the payment of Common Expenses which the Association is required to pay on behalf of the Unit Owners and

their Units and Parking Units. Such Common Expenses shall include normal and recurring expenses including, but not limited, management services, insurance, common services, administration, materials and supplies. The operating funds shall also be used to pay the cost of maintenance and repair of portions of the Units and Parking Units for which the Association is responsible for maintaining.

Section 4. Reserves Fund. From and after the date of sale of the first Unit, the Board of Directors, in an account separate from the operating fund, shall establish and maintain reserves for working capital and to defray the payment of extraordinary expenses. The reserve fund shall have a balance of at least two (2) times the monthly Assessments collected from all the Unit Owners.

Section 5. General Assessments. Each Unit and Parking Unit shall receive a notice of annual Assessment promptly after the final budget is prepared. The final budget will show the amount assessed to the particular Unit and Parking Unit, how that amount was determined and that one-twelfth of the amount of the Assessment is due on the first day of each month of the year. The amount due on the first day of each month shall be paid by the Unit Owner to the Association or the Managing Agent. Within ninety (90) days after the end of each fiscal year, the Board of Directors shall supply to all Unit Owners an itemized accounting of the expenses incurred and paid by the Association for such fiscal year, together with a tabulation of the amounts collected pursuant to the budget adopted by the Board of Directors for such fiscal year. For purposes of this Article VII Section 5, the Declarant shall not be responsible for the payment of any Assessment levied against any Unit and Parking Unit it owns during the first twelve (12) months after the date of sale of the first Unit; provided, however, during such twelve (12) month period the Declarant shall be responsible for reimbursing the Association for any deficit or shortage in the Association's budget. The Declarant shall be responsible for the payment of any Assessment levied against any Unit or Parking Unit which it owns after the first twelve (12) months after the date of sale of the first Unit and up to the point in time at which such Unit and/or Parking Unit is conveyed to any individual or entity by deed, land contract or lease.

Section 6. Special Assessments. The Board of Directors, upon the affirmative vote of sixty-six percent (66%) of all the Directors, may at any time assess a Special Assessment which shall be used to pay any deficiency in the reserve fund or operating fund. The Board of Directors shall also have the right to make any other Special Assessment as provided herein or in the Condominium Documents upon the affirmative vote of sixty-six percent (66%) of all the Directors. Such Special Assessments shall be levied against the Units and Parking Units in proportion to each Unit's and Parking Unit's obligation to pay Common Expenses, unless such Special Assessments are levied in connection with Limited Common Elements or the Unit. If such Special Assessments are levied in connection with Limited Common Elements, then such Special Assessments shall be levied against the Units to which such Limited Common Elements appertain in proportion to the relative Allocated Interest of each Unit in the Limited Common Element. If such a Special Assessment is levied against a Unit for disrepair or maintenance cost of the Unit or for any other matter stated in the Condominium Documents, then the Unit Owner shall pay the entire Special Assessment. Upon the determination of the amount of the Special Assessment, the Board shall give notice to each Unit Owner of the amount assessed to each Unit

or Parking Unit, the date when payment of the amount is due and the reason for the Special Assessment.

Section 7. Penalty and Default in Payment. There shall be assessed against each Unit a late payment penalty equal to Two Hundred Dollars (\$200.00) for each thirty (30) day period that payment for an Assessment is not received by the Association from the Unit Owner. In addition, the Board of Directors shall have the right and duty to attempt to recover such Assessments, together with interest thereon, and the expenses of the proceedings, including attorneys' fees, in an action brought against such Unit Owner, and/or by foreclosure of the lien on such Unit and Parking Unit granted by Section 703.16 of the Act. The Association or the Board of Directors, acting on behalf of all Unit Owners, shall have power to purchase such Unit and/or Parking Unit at the foreclosure sale and to acquire, hold, lease, mortgage, convey, vote the votes appurtenant to, or otherwise deal with the same after such purchase. A suit to recover a money judgment for unpaid Common Expenses shall be maintainable without foreclosing or waiving the lien securing the same. The Board of Directors shall also have the right to prohibit such Unit Owner from voting at a meeting of the Association or serving on the Board of Directors, if the Association has recorded a statement of condominium lien on such Unit and/or Parking Unit and the amount necessary to release the lien has not been paid at the time of the meeting.

Section 8. Books and Accounts. The Treasurer shall keep the books and accounts of the Association in accordance with generally accepted accounting practices. The books and accounts of the Association shall be available for examination by the Unit Owners and contract purchasers, and/or their duly authorized agents or attorneys, and to the holder of any Mortgage, and/or its duly authorized agents or attorneys, during normal business hours. Such financial statements shall be prepared by an independent certified public accountant within ninety (90) days of the end of the fiscal year of the Association.

ARTICLE VIII

Rules And Regulations

Section 1. Rules and Regulations. In addition to the Rules and Regulations initially promulgated by the Declarant, the Board of Directors may enact Rules and Regulations for the use, repair and maintenance of the Units and Common Elements, provided, that such Rules and Regulations are not contrary to or inconsistent with the Act or any of the Condominium Documents. Copies of and changes to the Rules and Regulations shall be furnished by the Board of Directors to each Unit Owner prior to the time when the same shall become effective. Notwithstanding anything to the contrary stated in the Condominium Documents, the provisions of the Rules and Regulations which relate to the type and style of window blinds, if such Rules and Regulations are so promulgated, cannot be amended without the Declarant's consent for as long as Declarant owns any Units in the Condominium.

Section 2. Enforcement. The Rules and Regulations in effect from time to time shall be enforced by such means as the Association deems necessary and appropriate, including

recourse to civil authorities, court action if necessary, and monetary fines of not less than \$25 per violation.

ARTICLE IX

Insurance

Section 1. Directors' and Officers' Liability. The Board may obtain and maintain, in a reasonable amount, Directors and Officers liability insurance coverage to protect against wrongful and dishonest acts on the part of the Officers, Directors, employees and other agents of the Association, including the Managing Agent, who either handle or are responsible for handling the funds held or administered by the Association.

ARTICLE X

Compliance and Default

Section 1. Unit Owners. All Unit Owners shall be governed by and shall comply with the provisions of the Act and the Condominium Documents, as any of the same may be amended from time to time. A default by a Unit Owner shall entitle the Association or an aggrieved Unit Owner to the relief as provided in this Article X.

Section 2. Fines. The Board of Directors may establish and assess fines against Unit Owners for every violation of the Condominium Documents or the Act by the Unit Owner, his family members, guests, invitees, employees and/or agents. If a Unit Owner requests in writing a hearing before the fine is imposed, the imposition of the fine shall be suspended until a hearing before the Board of Directors is held. Fines are Special Assessments and shall be collectible as such. In any proceeding arising out of any alleged violation by a Unit Owner, the prevailing party shall be entitled to recover the costs of the proceeding, and such reasonable attorneys' fees as may be determined by a court.

Section 3. Waiver. No restriction, condition, obligation or provision contained in these Bylaws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches thereof which may occur.

ARTICLE XI

Amendments

Section 1. Amendments. These Bylaws may be altered, amended or repealed and new Bylaws adopted by the Members, at a meeting called for such purpose, by an affirmative vote of Unit Owners of Units to which at least sixty-seven percent (67%) of the votes in the Association appertain. The amendment shall be effective when it is duly adopted and notice of such amendment is delivered to the Unit Owners.

Section 2. Notices. All notices required under these Bylaws shall be in writing and shall be deemed to have been duly given upon delivery if delivered personally or upon mailing if

sent by United States mail, first-class postage prepaid, or otherwise as the Act may require or permit at the following:

- (a) if to the Unit Owner, at the address shown on the Membership Roster; and
- (b) if to the Association or its Managing Agent, at the registered office of the Association.

ARTICLE XII

Miscellaneous

Section 1. Invalidity. The invalidity or unenforceability of any portion of these Bylaws shall not affect the validity or enforceability of any other provision of these Bylaws.

Section 2. Captions. The captions and headings of various paragraphs and sections of these Bylaws are for convenience only and are not to be construed as defining or limiting the scope or intent of the provisions thereof.

Section 3. Internal Revenue Code. Notwithstanding anything herein contained to the contrary, no action shall be required or permitted to be taken under these Bylaws or by the Officers or Directors of this corporation which would not be permitted to be taken by an organization described in Section 528 of the Internal Revenue Code of 1986, as amended.

Section 4. Number and Gender. Whenever used herein, the singular number shall include the plural, the plural the singular and use of any gender shall include all genders.

Section 5. Defined Terms. Terms defined in the Declaration shall have the same meaning herein unless the context clearly indicates to the contrary.

IN WITNESS WHEREOF, the Declarant has caused these Bylaws to be executed this ____ day of _____, 2005.

FRONTAGE, LLC

By: _____
Peter S. Renner, Managing Member

HUNT MANAGEMENT INCORPORATED

MEMO-LETTER

October 20, 2009

To: Harbor Front Owners

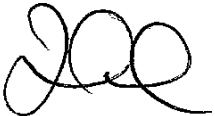
From: Jeff Hunt

Re: Bylaws Amendments

Attached are two Bylaws Amendments that were approved by the Owners at the 2008 Annual Meeting.

Please add these two Amendments to your personal copy of the Bylaws.

Thank you.

A handwritten signature in black ink, appearing to be 'JH', located below the 'Thank you.' text.

**10520 N. BAEHR ROAD, SUITE Q. MEQUON, WISCONSIN 53092
PHONE: 262-238-1480 FAX: 262-238-1485
E-MAIL: JHUNT@HUNTMANAGEMENT.COM**

Harbor Front Condominium Association, Inc.

Amendment to Bylaws

Resolved that Article IV, Board of Directors, Section 3, Term of Office, shall be amended as follows:

Section 3. Term of Office. Each Director shall serve a term of one year beginning after the conclusion of the annual meeting and continuing until the next annual meeting.

At the November 17, 2008 Annual Meeting five Directors shall be elected. The term of office of two Directors shall be fixed at three years, the term of office of two Directors shall be fixed at two years and the term of office of one Director shall be fixed at one year. At the expiration of the initial term of office of each respective Director the successor shall be elected to a three year term. The terms of office to be assigned to each Director shall be decided by the number of votes each Director shall receive. In a tie, the Directors themselves shall determine the respective terms.

Adopted by the Members on November 17, 2008

Harbor Front Condominium Association, Inc.

Amendment to Bylaws

Resolved that Article VII, Assessments, Section 7, Penalty and Default in Payment, be amended to provide for a late payment penalty equal to Fifty Dollars (\$50.00) rather than Two Hundred Dollars (\$200.00)

Adopted by the Members on November 17, 2008

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION C

ARTICLES OF INCORPORATION

TABLE OF CONTENTS
FOR THE ARTICLES OF INCORPORATION FOR THE
THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

<u>ARTICLE</u>		<u>PAGE</u>
ARTICLE I	Name.....	C-1
ARTICLE II	Existence.....	C-1
ARTICLE III	Purposes	C-1
ARTICLE IV	Powers.....	C-1
ARTICLE V	Members	C-2
ARTICLE VI	Offices.....	C-2
ARTICLE VII	Number of Directors	C-2
ARTICLE VIII	Initial Directors	C-2
ARTICLE IX	Incorporator.....	C-3

RECEIVED - DEPT OF
FINANCIAL INSTITUTIONS
STATE OF WISCONSIN

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ARTICLES OF INCORPORATION

OF

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

These Articles of Incorporation are executed by the undersigned, being a natural person of the age of eighteen (18) years or more, for the purpose of forming a Wisconsin nonprofit corporation under Chapter 181 of the Wisconsin Statutes:

ARTICLE I

Name

The name of the corporation is The Harbor Front Condominium Association, Inc.

ARTICLE II

Existence

The period of existence of the corporation shall be perpetual.

ARTICLE III

Purposes

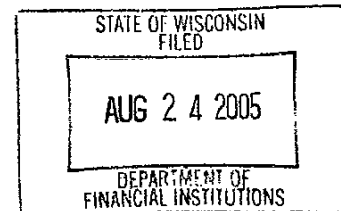
The purposes for which this Corporation is organized and shall be operated are as follows:

- (a) To serve as an Association of Unit Owners under the Wisconsin Condominium Ownership Act;
- (b) To serve as a means through which the Unit Owners may collectively and efficiently administer, manage, operate and control the Condominium in accordance with the Wisconsin Condominium Ownership Act and the Declaration; and
- (c) To engage in any lawful activity included in and permitted under the Wisconsin Condominium Ownership Act, the Declaration and the purposes for which a nonstock, nonprofit corporation may be organized.

ARTICLE IV

Powers

The corporation shall have all powers conferred upon nonstock, nonprofit corporations organized under Chapter 181 of the Wisconsin Statutes and any successor provision thereto as



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now enacted or hereafter amended. Such powers shall be exercised only in fulfillment of the purposes of the corporation set forth herein.

ARTICLE V

Members

The corporation shall have one class of members consisting of all the Unit Owners.

ARTICLE VI

Offices

The principal office of the corporation is located in Milwaukee County, Wisconsin and the mailing address of such office is 643 East Erie Street, Milwaukee, Wisconsin 53202. The address of the registered agent of the corporation is 643 East Erie Street, Milwaukee, Wisconsin 53202 and the name of the registered agent at such address is Peter S. Renner.

ARTICLE VII

Number of Directors

The number of Directors constituting the initial Board of Directors of the corporation shall be three (3). The number of Directors of the corporation may, however, be changed from time to time as provided for in the Bylaws of the corporation, but in no case shall there be more than five (5) directors or less than three (3) directors.

ARTICLE VIII

Initial Directors

The names and addresses of the persons who are to serve as initial Directors until their successors are elected and shall qualify as provided in the Bylaws of the corporation are:

<u>Name</u>	<u>Address</u>
Peter S. Renner	643 East Erie Street Milwaukee, Wisconsin 53202
Jeffrey A. Natrop	643 East Erie Street Milwaukee, Wisconsin 53202
Thomas Jacobson	643 East Erie Street Milwaukee, Wisconsin 53202

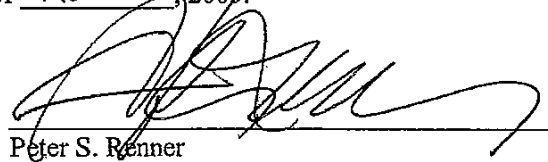
The manner in which the directors are appointed and elected shall be governed by the Bylaws.

ARTICLE IX

Incorporator

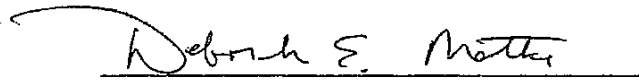
The name and address of the incorporator is Peter S. Renner, 643 East Erie Street, Milwaukee, Wisconsin 53202.

Executed in duplicate on this 22nd day of AUGUST, 2008.

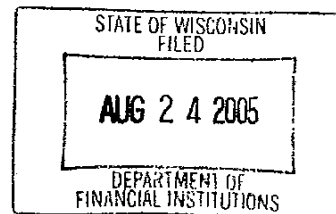

Peter S. Renner

STATE OF WISCONSIN)
) SS
COUNTY OF MILWAUKEE)

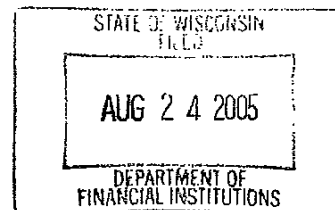
Personally came before me this 22nd day of AUGUST, 2005, the above named Peter S. Renner, to me known to be the person who executed the foregoing instrument and acknowledged the same.


Notary Public, State of Wisconsin
My commission: 3/25/07

MW726253_5



Drafted by:
Susan Sorrentino
Godfrey & Kahn, S.C.
N21 W23350 Ridgeview Parkway
Waukesha, WI 53188
MW726253 S



THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION D

MANAGEMENT OR EMPLOYMENT AGREEMENT

Condominium and
Homeowners' Association
Management Agreement

ASSOCIATION : THE HARBORFRONT CONDOMINIUM ASSOCIATION, INC.
(INCLUDING PHASE 2 HANSEN'S LANDING)

AGENT: HUNT MANAGEMENT INCORPORATED

For Property located at 515 - 637 E. ERIE STREET, MILWAUKEE, WISCONSIN

Beginning AUGUST 1, 2005

Ending JULY 31, 2006

This agreement (the "Agreement") is made and entered into this 25th day of JULY, 2005 by and between the unit owners' association known as THE HARBORFRONT CONDOMINIUM ASSOCIATION, INC. (the "Association"), (INCLUDING PHASE 2 HANSEN'S LANDING) which is established in accordance with the laws of the State of WISCONSIN for the property known as THE HARBORFRONT located at 515 - 637 E. ERIE STREET IN MILWAUKEE, WISCONSIN (the "Property"), and HUNT MANAGEMENT INCORPORATED (the "Agent").

AUTHORITY OF THE AGREEMENT

The Board of Directors of the Association (the "Board"), on behalf of the Association, hereby appoints Agent to manage the Property, and Agent accepts appointment to manage the Property.

The parties further agree as follows:

Section 1 TERM OF AGREEMENT

The Board appoints Agent exclusively to manage the Property for a period of ONE (1) year, beginning AUGUST 1, 2005, and thereafter for periods of one year unless this Agreement is terminated as provided in this section or in sections 11 or 12. Either party may terminate this Agreement at the end of the initial term or at the end of any one-year renewal period provided that written notice is given to the other party on or before the sixtieth (60th) day prior to the expiration of the initial term or on or before the sixtieth (60th) day prior to the expiration of such one-year renewal period.

Section 2 SERVICES OF AGENT

Agent shall manage the Property to the extent, for the period, and upon the terms of this Agreement. Agent shall perform the following services in the name of and on behalf of the Association, and the Association hereby gives Agent the authority and powers required to perform these services.

2.1 COLLECTION OF ASSESSMENTS

Agent shall collect (and give receipts for, if necessary) all monthly and other assessments and other monies that are due the Association with respect to the Property and for all rental or other payments from concessionaires, if any. HOWEVER, Agent shall have no authority or responsibility to collect delinquent assessments or other charges except to send notices of delinquency.

2.2 RECORDS OF INCOME AND EXPENDITURES

Agent shall maintain records of all income and expenses relating to the Property, and shall submit to the Association on or before the FIFTEENTH (15TH) day of the following month, a statement of receipts and disbursements for the preceding month, including a statement of the balance in the operating account for the Property.

2.3 PREPARATION OF ANNUAL BUDGET

SIXTY (60) days prior to the beginning of each fiscal year, which begins on JANUARY 1ST, Agent shall prepare and submit to the Board a recommended Annual Budget for the next year showing anticipated income and expenses for such year.

2.4 SUBMISSION OF ANNUAL REPORT

Within THIRTY (30) days after the end of each fiscal year, Agent shall submit to the Association a summary of all receipts and disbursements relating to the Property for the preceding year. HOWEVER, submission of such annual report shall not be construed to require Agent to supply an audit. Any audit required by the Association shall be prepared at the Association's expense by an auditor(s) of its selection.

2.5 MAINTENANCE OF COMMON ELEMENTS

Subject to the direction of the Board, at the expense of the Association and in accordance with the Association's approved budget, Agent shall cause the common elements of the Property to be maintained according to appropriate standards of maintenance consistent with the character of the Property, including BUILDING & GROUNDS MAINTENANCE & REPAIR, POOL MAINTENANCE, ETC.

2.6 EMPLOYMENT OF PERSONNEL

Agent shall hire, pay, negotiate collective bargaining agreements with (if necessary), supervise, and discharge whatever personnel may be required to maintain and operate the Property on behalf of the Association and in accordance with the budget, job standards, and wage rates previously approved by the Association. All such personnel shall be employees of the Association and not of Agent, and all salaries, taxes, and other expenses payable to or on account of such employees shall be operating expenses of the Property.

2.7 PAYMENT OF EMPLOYMENT TAXES

Agent shall, on behalf of the Association, execute and file all tax and other returns and do and perform all acts required of the Association as an employer under the Federal Insurance Contributions Act, the Federal Unemployment Tax Act, all applicable federal, state, and local income tax laws, and all other laws, regulations, and/or ordinances governing employment and payment of wages. Upon request, the Board shall promptly execute and deliver to Agent all necessary powers of attorney, notices of appointment, and the like. The Association shall supply all funds to pay any taxes.

2.8 UTILITIES AND SERVICES CONTRACTS

Subject to the direction of the Board and on behalf of the Association, Agent shall negotiate contracts for water, electricity, gas, telephone, and such other services as may be necessary or advisable for the common elements of the Property. Agent shall also purchase on behalf of the Association such equipment, tools, appliances, materials, and supplies as are necessary for the proper operation and maintenance of the Property.

All such contracts and purchases shall be executed in the name of the Association by its Board of Directors and at its expense.

2.9 PAYMENT OF EXPENSES

From the funds of the Association, Agent shall pay all expenses of the Property, including taxes, building and elevator inspection fees, water rates and other governmental charges, and all other charges or obligations incurred by the Association or by Agent on behalf of the Association with respect to the maintenance or operation of the Property or pursuant to the terms of this Agreement or pursuant to other authority granted by the Board on behalf of the Association.

2.10 RECORDS OF INSURANCE

Agent shall maintain appropriate records of all insurance coverage for the Property carried by the Association as specified in paragraph 10.2. Agent shall cooperate with the Board in investigating and reporting all accidents or claims for damage relating to the ownership, operation, and maintenance of the common elements of the Property, including any damage or destruction to them.

2.11 OTHER SPECIFIC SERVICES OF AGENT

TO BE NEGOTIATED AS REQUIRED

Section 3 LIMITATION ON EXPENDITURES BY AGENT

In discharging its responsibilities under section 2 of this Agreement, Agent shall not make any unbudgeted expenditures or incur any nonrecurring contractual obligation exceeding \$500.00, without the prior consent of the Association through the Board. HOWEVER, no such consent shall be required to repay any advances made by Agent under the terms of section 5. Notwithstanding these limitations, Agent may, on behalf of the Association and without prior consent of the Board, expend any amount or incur a contractual obligation in any amount required to deal with emergency conditions which may involve a danger to life or property or which may threaten the safety of the Property or the individual owners and occupants or which may threaten the suspension of any necessary service to the Property.

Section 4 AGENT NOT RESPONSIBLE FOR MAINTENANCE OF INDIVIDUAL UNITS

Agent shall have no authority or responsibility for maintenance or repairs to individual units in the Property. Such maintenance and repairs shall be the sole responsibility of the owners individually.

Section 5 DISPOSITION OF FUNDS

Agent shall, on behalf of the Association, deposit collections and pay expenses of the Property as stated below.

5.1 DEPOSIT OF COLLECTIONS

Agent shall deposit all monies collected on behalf of the Association in a bank or other financial institution whose deposits are insured by the federal government or such other depository as directed by the Association in writing. The funds of the Association shall at all times be maintained separate and apart from Agent's own funds and from the funds of any others. Agent's designees shall be the only parties authorized to draw upon such accounts (EXCEPTING THOSE ACCOUNTS DESIGNATED AS 'RESERVES' FOR WHICH DIRECTORS / OFFICERS SHALL BE SIGNATORIES). Agent shall not be held liable in the event of bankruptcy or failure of such depository. Such operating account shall not be required to bear interest.

5.2 PAYMENT OF EXPENSES

Agent shall pay all expenses of operation and management of the Property from the Association's funds held in account by Agent. Any amounts owed to Agent by the Association shall also be paid from such account at any time without prior notice to the Association.

5.3 AGENT NOT REQUIRED TO ADVANCE FUNDS

Agent shall have no obligation to advance funds to the Association for any purpose whatsoever. Any funds advanced to the Association by Agent shall be repaid to Agent immediately from the Association's funds. Any sums due Agent under any provision of this Agreement, and not paid within THIRTY (30) days after such sums have become due, shall bear interest at the rate of 12% per annum.

5.4 BONDING OF EMPLOYEES

All employees of Agent who handle or are responsible for the safekeeping of any monies of the Association shall be covered by a bond protecting the Association. Such bond shall be in an amount and with a company determined by Agent and may be a blanket or umbrella bond. The expense of such bonding shall be paid by AGENT.

Section 6 ATTENDANCE AT BOARD MEETINGS

Agent, or a designated employee or other representative of Agent, shall attend ONE (1) regular meeting(s) of the Board each month and the annual meeting of the Association. SUCH ATTENDANCE SHALL BE LIMITED TO ONE HOUR BEYOND WHICH A \$75.00 PER HOUR CHARGE SHALL ACCRUE Upon not less than SIX (6) DAYS notice, Agent or its designated representative shall attend ADDITIONAL meetings of the Board or of the Association as requested, provided that the Association shall pay Agent \$75.00 per hour for that individual's attendance at each meeting. Agent or its representative shall be custodian of the official records of the Board and the Association. HOWEVER, neither Agent nor its representative shall be required to record the minutes of such meetings. (SEE SECTION 9.3)

Section 7 ONE BOARD MEMBER TO DEAL WITH AGENT

The Board shall designate one of its members who shall be authorized to deal with Agent on any matter relating to the management of the Property. Agent shall not accept directions or instructions with regard to the management of the Property from anyone else. In the absence of any other designation by the Board, the President of the Board shall be deemed to have this authority. Board appoints VICE PRESIDENT as alternate should the President be unavailable. Agent may, but is not required to, submit any matter, direction, instruction or the like to the Board and shall then follow the direction of the Board.

Section 8 LIMITATION OF AGENT'S AUTHORITY AND RESPONSIBILITY

Agent's authority to act and responsibility for the Property shall be subject to the limitations set forth below.

8.1 STRUCTURAL CHANGES

Agent shall have no authority to make any structural changes in the Property or to make any other major alterations or additions in or to any building or equipment therein, except such emergency repairs as may be required because of danger to life or property or which are immediately necessary for the preservation and safety of the Property or for the safety of the individual owners and occupants or which are required to avoid the suspension of any necessary service to the Property.

8.2 BUILDING COMPLIANCE

Agent shall not be responsible for the compliance of the Property or any of its equipment with the requirements of any building codes or with any statutes, ordinances, laws, rules, or regulations (including those relating to the existence and disposal of solid, liquid, and gaseous wastes, and toxic or hazardous substances) of any city, county, state, or federal governments or agencies, or any public authority or official thereof having jurisdiction over it. HOWEVER, Agent shall notify the Association promptly or forward to the Association promptly any complaints, warnings, notices, or summonses received by Agent relating to such matters. The Association represents that to the best of its collective knowledge the Property complies with all such requirements, and the Association authorizes Agent to disclose the ownership of the Property to any such officials and agrees to indemnify, defend, and hold Agent, its representatives, servants, and employees, harmless of and from all loss, cost, expense, and liability whatsoever which may be imposed on them by reason of any present or future violation or alleged violation of such laws, ordinances, rules, or regulations.

8.3 AGENT ASSUMES NO LIABILITY

Agent assumes no liability whatsoever for any acts or omissions of the Board or the Association, or any previous boards or current or previous owners of the Property, or any previous management or other agent of

either. Agent assumes no liability for any failure of or default by any individual unit owner in the payment of any assessment or other charges due the Association or in the performance of any obligations owed by any individual unit owner to the Association, pursuant to any lease or otherwise. Agent likewise assumes no liability for any failure of or default by concessionaires in any rental or other payments to the Association. Nor does Agent assume any liability for previously unknown violations of environmental or other regulations which may become known during the period this Agreement is in effect. Any such regulatory violations or hazards discovered by Agent shall be brought to the attention of the Association in writing, and the Association shall promptly cure them.

Section 9 AGENT'S COMPENSATION

Agent shall be compensated for specific services as stated below.

9.1 FOR MANAGEMENT SERVICES

The Association shall pay Agent a BASE management fee of \$ 1,000.00 per month, PLUS \$20.00 PER UNIT PER MONTH AS UNITS ARE SOLD AND BECOME PART OF THE ASSOCIATION, TO A MAXIMUM OF 1600.00 FOR THE HARBORFRONT AND \$1,600.00 FOR PHASE 2 HANSEN'S LANDING. The management fee shall be paid monthly in advance. The management fee shall be adjusted annually upon approval by the Board of the Annual Budget, which adjustment shall be incorporated into this Agreement by reference. No further charge shall be made by Agent for Agent's services and other services of Agent's professional staff, except as otherwise expressly provided in this Agreement. Any clerical services performed for the Association, such as preparation and circulation of notices and newsletters and general correspondence of the Association, shall be at the Association's expense, including postage and other expenses.

9.2 FOR CONSTRUCTION, REMODELING, OR OTHER CONTRACTING SERVICES

TO BE NEGOTIATED AS REQUIRED

9.3 FOR OTHER SERVICES

ADDITIONAL MEETINGS, SITE INSPECTIONS, AND APPEARANCES
AT DEPOSITIONS, HEARINGS, TRIALS OR SIMILAR PROCEEDINGS
ON BEHALF OF OR IN CONJUNCTION WITH AGENTS SERVICE
TO ASSOCIATION - \$75.00 PER HOUR

Section 10 OBLIGATIONS OF THE ASSOCIATION

The Association shall insure the Property, Agent, and itself against liability and bear the expense of any and all litigation against the Property, Agent, and the Association as stated below. In addition, the Association shall provide for an initial deposit and contingency reserve and, through its Board, approve an Annual Budget for the Property.

10.1 SAVE AGENT HARMLESS FROM LIABILITY SUITS

The Association shall indemnify, defend, and save Agent harmless from all suits or other claims including, but not limited to, those alleging any negligence of Agent or its employees in connection with the Property or the management thereof and from liability for damage to property and injuries to or death of any employee or other person. The Association shall pay all expenses incurred by Agent including, but not limited to, all attorneys' fees, costs, and expenses incurred to represent Agent in regard to any claim, proceeding, or suit involving alleged negligence of Agent or its employees in connection with or arising out of the management of the Property.

10.2 ESTABLISH AND MAINTAIN LIABILITY INSURANCE

The Association shall carry at its own expense public liability, boiler, fire and extended coverage, elevator liability (if elevators are part of the equipment of the Property), and workers' compensation insurance, and such other insurance as may be necessary or appropriate. Such insurance policies shall name both the Association and Agent as insureds, and their coverage shall be adequate to protect the interests of both parties and in form, substance, and amounts reasonably satisfactory to Agent. The Association shall provide Agent with certificates evidencing such insurance or with duplicate copies of such policies within TEN (10) days from the date of execution of this Agreement; or Agent may, but shall not be obligated to, place said insurance and charge the cost thereof to the account of the Association. Said policies shall provide that notice of default or cancellation shall be sent to Agent as well as to the Association and shall require a minimum of SIXTY (60) days' written notice to Agent before any cancellation of or changes to said policies.

10.3 PAY ALL EXPENSES OF ANY LITIGATION

The Association shall pay all expenses incurred by Agent including, but not limited to, Agent's costs and time, any liability, fines, penalties or the like, settlement amounts, and attorneys' fees for counsel employed to represent Agent or the Association in any proceeding or suit involving any alleged or actual violation by Agent or the Association or the Board, or any combination of all of them, of any law or regulation of any governmental body pertaining to environmental protection, fair housing, or fair employment, including, but not limited to, any law prohibiting or making illegal discrimination on the basis of race, sex, creed, color, religion, national origin, family status, or mental or physical handicap. HOWEVER, the Association shall not be responsible to Agent for any such expenses in the event Agent is finally adjudged to have personally, and not in a representative capacity, violated any such law. Nothing contained in this Agreement shall obligate Agent to employ legal counsel to represent the Board or the Association in any such proceeding or suit.

10.4 SAVE AGENT HARMLESS FROM LABOR LAW VIOLATIONS

The Association shall indemnify, defend, and save Agent harmless from all claims, investigations, and suits, or from the Association's or the Board's actions or failures to act, with respect to any alleged or actual

violation of state or federal labor laws. The Association's obligation with respect to such violation(s) shall include payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, back pay awards, court costs, litigation expense, and attorneys' fees.

10.5 PROVIDE FOR INITIAL DEPOSIT AND CONTINGENCY RESERVE

Immediately on commencement of this Agreement, the Association shall remit to Agent the sum of \$2,500.00 to be deposited in the account(s) established for the Association pursuant to paragraph 5.1, such amount representing the estimated disbursements to be made in the first month, plus an additional sum of \$5,000.00 as a contingency reserve. The Association agrees to maintain this contingency reserve amount at all times and shall agree in writing to a new contingency reserve when such is required. The contingency reserve thus established is to enable Agent to pay obligations of the Association as they become due and is an amount separate from the reserve funds which accrue from assessments of individual unit owners.

10.6 APPROVE ANNUAL BUDGET

Within thirty (30) days of receipt of the recommended Annual Budget prepared by Agent, the Board shall either approve the budget as submitted or provide Agent with written notice setting forth those items which are unacceptable to the Board or provide agent with written notice advising Agent what additional information is required. Failure to provide such notice to Agent within said thirty (30) day period shall be deemed as approval of the Annual Budget by the Board. Upon approval, Agent shall be authorized to operate and manage the Property in accordance with the Annual Budget.

Section 11 TERMINATION BY AGENT FOR CAUSE

Agent shall have the right to cancel this Agreement at any time in the event that any insurance required of the Association is not maintained without any lapse. Agent shall also have the right to cancel this Agreement at any time in the event it is alleged or charged that the Property or any equipment therein or any act or failure to act by the Board or the Association with respect to the Property or the sale, rental, or other disposition thereof or with respect to the hiring of employees to manage it fails to comply with or is in violation of any requirement of any constitutional provision, statute, ordinance, law, or regulation of any governmental body or any order or ruling of any public authority or official thereof having or claiming to have jurisdiction over it, and Agent in its sole and absolute discretion considers that the action or position of the Association or the Board with respect thereto may result in damage or liability to Agent, or disciplinary proceeding with respect to Agent's license. Agent shall provide written notice to the Association of its election to terminate this Agreement, in which case termination shall be effective upon the service of such notice.

Section 12 TERMINATION BY THE ASSOCIATION; CANCELLATION FEE

The Association OR AGENT may cancel this Agreement at any time on not less than SIXTY (60) days prior notice to Agent OR ASSOCIATION. THERE SHALL BE NO CANCELLATION FEE.

Section 13 ASSOCIATION RESPONSIBLE FOR PAYMENTS

Upon termination of or withdrawal from this Agreement by either party, the Association shall assume the obligations of any contract or outstanding bill executed by Agent under this Agreement for and on behalf of the Association and responsibility for payment of all unpaid bills. In addition, the Association shall furnish Agent security, in an amount satisfactory to Agent, against any obligations or liabilities which Agent may have properly incurred on the Association's behalf under this Agreement.

Agent may withhold funds for ninety (90) days after the end of the month in which this Agreement is terminated, in order to pay bills previously incurred but not yet invoiced and to close accounts. Agent shall deliver to the Association, within ninety (90) days after the end of the month in which this Agreement is terminated, any balance of monies due the Association which were held by Agent with respect to the Property, as well as a final accounting reflecting the balance of income and expenses with respect to the Property as of the date of termination or withdrawal, and all records, contracts, leases, receipts for deposits, and other papers or documents which pertain to the Property.

Section 14 RELATIONSHIP OF AGENT TO THE ASSOCIATION

The relationship of the parties to this Agreement shall be that of Principal and Agent, and all duties to be performed by Agent under this Agreement shall be for and on behalf of, in the name of and for the account of the Association. In taking any action under this Agreement, Agent shall be acting only as Agent for the Association, and nothing in this Agreement shall be construed as creating a partnership, joint venture, or any other relationship between the parties to this Agreement except that of Principal and Agent, or as requiring Agent to bear any portion of losses arising out of or connected with the ownership or operation of the Property. Nor shall Agent at any time during the period of this Agreement be considered a direct employee of the Association. Neither party shall have the power to bind or obligate the other except as expressly set forth in this Agreement, except that Agent is authorized to act with such additional authority and power as may be necessary to carry out the spirit and intent of this Agreement.

Section 15 INDEMNIFICATION SURVIVES TERMINATION

All representations and warranties of the parties contained herein shall survive the termination of this Agreement. All provisions of this Agreement that require the Association to have insured or to defend, reimburse, or indemnify Agent shall survive any termination; and if Agent

is or becomes involved in any proceeding or litigation by reason of having been the Association's Agent, such provisions shall apply as if this Agreement were still in effect.

Section 16 HEADINGS

All headings and subheadings employed within this Agreement are inserted only for convenience and ease of reference and are not to be considered in the construction or interpretation of any provision of this Agreement.

Section 17 FORCE MAJEURE

Any delays in the performance of any obligation of Agent under this Agreement shall be excused to the extent that such delays are caused by wars, national emergencies, natural disasters, strikes, labor disputes, utility failures, government regulations, riots, adverse weather, and other similar causes not within the control of Agent, and any time periods required for performance shall be extended accordingly.

Section 18 COMPLETE AGREEMENT

This Agreement, including any specified attachments, constitutes the entire agreement between the Association and Agent with respect to the management and operation of the Property and supersedes and replaces any and all previous management agreements entered into or/and negotiated between the Association and Agent relating to the Property covered by this Agreement. No change to this Agreement shall be valid unless made by supplemental written agreement executed and approved by the Association and Agent. Except as otherwise provided herein, any and all amendments, additions, or deletions to this Agreement shall be null and void unless approved by the Association and Agent in writing. Each party to this Agreement hereby acknowledges and agrees that the other party has made no warranties, representations, covenants or agreements, express or implied, to such party, other than those expressly set forth herein, and that each party, in entering into and executing this Agreement, has relied upon no warranties, representations, covenants or agreements, express or implied, to such party, other than those expressly set forth herein.

Section 19 RIGHTS CUMULATIVE; NO WAIVER

No right or remedy herein conferred upon or reserved to either of the parties to this Agreement is intended to be exclusive of any other right or remedy, and each and every right and remedy shall be cumulative and in addition to any other right or remedy given under this Agreement or now or hereafter legally existing upon the occurrence of an event of default under this Agreement. The failure of either party to this Agreement to

insist at any time upon the strict observance or performance of any of the provisions of this Agreement, or to exercise any right or remedy as provided in this Agreement, shall not impair any such right or remedy or be construed as a waiver or relinquishment of such right or remedy with respect to subsequent defaults. Every right and remedy given by this Agreement to the parties to it may be exercise from time to time and as often as may be deemed expedient by those parties.

Section 20 APPLICABLE LAW AND PARTIAL INVALIDITY

The execution, interpretation, and performance of this Agreement shall in all respects be controlled and governed by the laws of the State of WISCONSIN. If any part of this Agreement shall be declared invalid or unenforceable, Agent shall have the option to terminate this Agreement by notice to the Association.

Section 21 NOTICES

Any notice required or provided for in this Agreement shall be in writing and shall be addressed as indicated below or to such other address as Agent or the Association may specify hereafter in writing.

21.1 TO AGENT

HUNT MANAGEMENT INCORPORATED
6100 W. EXECUTIVE DRIVE, SUITE K
MEQUON, WISCONSIN 53092
(OR CURRENT LEGAL ADDRESS)

21.2 TO THE ASSOCIATION

President of the Board
(CURRENT LEGAL ADDRESS)

21.3 DELIVERY OF NOTICES

Notices or other communications between the parties to this Agreement may be mailed by United States registered or certified mail, return receipt requested, postage prepaid, and may be deposited in a United States Post Office or a depository regularly maintained by the post office. Such notices may also be delivered by hand or by any other receipted method or means permitted by law. For purposes of this Agreement, notices shall be deemed to have been "given" or "delivered" upon personal delivery thereof or forty-eight (48) hours after having been deposited in the United States mails as provided herein.

Section 22 AGREEMENT BINDING ON SUCCESSORS AND ASSIGNS

This Agreement shall be binding upon and inure to the benefit of the successors and assigns of Agent and the heirs, administrators, successors, and assigns of the Association. Notwithstanding the preceding sentence, Agent shall not assign its interest under this Agreement except in connection with the sale of all or substantially all of the assets of its business. In the event of such sale, Agent shall be released from all liability under this Agreement upon the express assumption of such liability by its assignee.

Section 23 DISPUTE RESOLUTION

ANY DISPUTE INVOLVING THE TERMS OF THIS AGREEMENT SHALL BE RESOLVED BY BINDING ARBITRATION PURSUANT TO THE RULES, THEN APPLICABLE, OF THE AMERICAN ARBITRATION ASSOCIATION, EXCEPT FOR THE SELECTION OF THE ARBITRATOR, WHICH SHALL BE SELECTED BY MUTUAL AGREEMENT OF BOARD AND AGENT.

SIGNATURES

IN WITNESS WHEREOF, the parties hereto have affixed or caused to be affixed their respective signatures this 25th day of JULY, 2005.

Witnesses:

Board:

THE HARBORFRONT CONDOMINIUM
ASSOCIATION, INC.

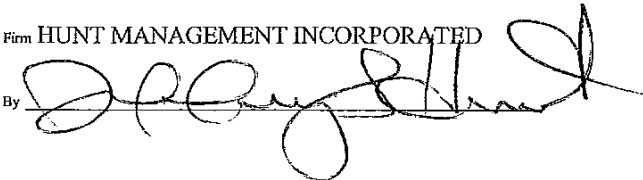
 Jeffrey Nabrop
Agent

Agent:

Firm HUNT MANAGEMENT INCORPORATED

By

Submitted by _____



POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT

(Name)

(State whether individual, partnership, corporation, etc.)

located at _____

has made, constituted, and appointed, and, by these presents does hereby make, constitute,
and appoint, _____

a resident of the United States, whose address is _____

(its) true and lawful attorney for (it)(me) in (its)(my) name, place, and stead to execute and
to file any Tax Returns due on or after _____

_____ under the provisions of the Social Security Act, now in
force or future amendments thereto.

Dated at ____ this ____ day of _____, 19__.

Signature of Taxpayer

Title

Executed in the presence of:

Signature of Taxpayer

Title

Witness

Signature of Taxpayer

Witness

Title

Acknowledged before me this ____ day of _____, 19__.

NOTARIAL SEAL

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THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION E

ANNUAL OPERATING BUDGET



A Community Presence

November 30, 2022

Dear Harbor Front (*Hansen's Landing*) Owner,

Re: 2023 Budget

Attached is the 2023 budget, as adopted by your Board of Directors.

In reviewing the 2023 Budget you will note that the monthly Residential Unit Assessment will increase \$39.00, the Commercial Unit Assessment will increase \$26.00, the Parking Assessment will increase \$3.00 and the Boat Slip Assessment will increase \$10.00. Overall routine Operating expenses will increase slightly, with most of the increase going to increased contributions to the Reserves.

The monthly assessments effective January 1, 2023 are as follows:

Residential Unit Assessment	\$489.00
Commercial Unit Assessment	\$389.00
Parking Assessment	\$ 28.00
Boat Slip Assessment	\$110.00

In reviewing the Reserve Funding Summaries, you will note that we retain two separate Reserve Funds, one for All Units (residential and commercial) and one for Residential Only Units. Both internal Reserve Funding Studies have been updated to incorporate the recommendations of the professional Reserve Study commissioned in early 2020. You will note that in 2023 the Board has budgeted for a Clubhouse Updates, Terrace Deck Reconstruction, Electrical Infrastructure Improvements, Façade Repairs and Exterior Painting. We also plan to resurface the upper garage floor in the 541 Hansen's Landing building.

Your Board of Directors and Management will continue their efforts toward maintaining a physically and financially sound Harbor Front and thank you for your support. Should you ever have any questions, comments or concerns regarding the Association's financial affairs, please contact me at JHunt@HuntManagement.com.

Sincerely,

Hunt Management Incorporated AAMC
Management Company for
Harbor Front Condominium Association, Inc.

Jeffrey S. Hunt

Jeffrey S. Hunt PCAM
General Manager

If you currently pay your monthly assessment through our lock box system a new assessment payment coupon book will be mailed to you in the near future. The new lock box address is Harbor Front c/o Hunt Management, PO Box 1755, Arlington Heights, IL 60006-1755. If you pay electronically, we will continue to debit your account accordingly, at the new assessment amount. If you currently pay by check and would like to benefit from our electronic payment program please contact us. If you pay your assessment through on-line banking please advise your bank of the new mailing address noted above.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
2023 BUDGET

11/14/2022

ACCT. #	BUDGET ITEM	BUDGET 2022	ACTUAL 9/30/22	PROJECTED 2022	BUDGET 2023
INCOME					
60100	RESIDENTIAL UNIT ASSESSMENT	864,000	649,615	866,000	938,880
60150	COMMERCIAL UNIT ASSESSMENT	34,848	26,136	34,848	37,334
60200	PARKING ASSESSMENT	79,800	60,355	80,500	89,400
60300	INSURANCE ASSESSMENT (*)	60,000	78,480	78,480	85,000
60400	BOAT SLIP ASSESSMENT	26,400	19,800	26,400	29,040
60550	PREPAID ASSESSMENTS	0	7,458	7,458	0
60700	INTEREST / DIVIDENDS	0	5,355	13,000	0
60800	LATE CHARGES	0	699	800	0
60900	MISCELLANEOUS / CLUBHOUSE	0	4,582	6,000	0
61000	SECURITY - MOVE IN / OUT	0	-500	-500	0
61100	KEY FOBS	0	75	75	0
61200	INSURANCE LOSS PROCEEDS	0	0	0	0
62000	RIVER REMEDIATION	0	1,100	1,100	0
70100	OPERATING RESERVE CONTRIBUTION	0	0	0	0
70300	GARAGE RESERVE CONTRIBUTION	100,000	0	0	120,000
70350	GARAGE DOORS, OPERATORS, KEYPADS, ETC.	0	0	0	20,000
70400	ALL UNITS RESERVE CONTRIBUTION	0	0	0	100,000
70450	ALL UNITS RESERVE CONTRIBUTION	30,000	0	0	30,000
70500	RESIDENTIAL UNITS RESERVE CONTRIBUTION	30,000	0	0	60,000
70550	RESIDENTIAL UNITS RESERVE CONTRIBUTION	25,000	0	0	120,000
70600	RESIDENTIAL UNITS RESERVE CONTRIBUTION	25,000	0	0	0
70650	RESIDENTIAL UNITS RESERVE CONTRIBUTION	120,000	0	0	0
70700	RESIDENTIAL UNITS RESERVE CONTRIBUTION	0	0	0	100,000
71000	RESIDENTIAL UNITS RESERVE CONTRIBUTION (5)	75,000	64,757	64,757	0
71500	ALL UNITS RESERVE CONTRIBUTION (9)	0	41,257	75,098	0
	TOTAL	1,470,048	959,169	1,254,016	1,729,654
EXPENSES					
ALL UNITS EXPENSES					
80100	MANAGEMENT	48,000	36,118	48,000	49,800
80200	LEGAL	10,000	5,464	10,000	5,000
80250	LEGAL - SPECIAL (9)	0	75,098	75,098	0
80300	ACCOUNTING	4,400	5,100	5,100	5,300
80350	CORPORATE INCOME TAX	1,000	22,361	25,460	3,800
80400	PROFESSIONAL	1,000	3,500	3,500	1,000
80500	INSURANCE (*)	60,000	54,663	78,480	85,000
80550	INSURANCE APPRAISAL	0	0	0	0
80600	INSURANCE DEDUCTIBLE	5,000	0	0	5,000
80700	POSTAGE / PRINTING	2,000	1,747	2,300	2,000
80800	BANK SERVICE CHARGES	100	134	134	100
80900	MISCELLANEOUS	300	76	100	100
80950	MUNICIPAL FEES	3,500	300	3,500	3,500
81200	SEWER / WATER	48,000	35,082	47,000	48,000
81300	REFUSE DISPOSAL	28,000	25,358	33,000	34,000
81400	TELEPHONE, INTERNET, CABLE, ETC.	7,500	11,883	14,000	10,000
82000	MAINTENANCE / REPAIR	35,000	40,568	49,000	50,000
82100	MAINTENANCE SUPPLIES	18,000	15,481	21,000	22,000
82150	INSURANCE CLAIM DISBURSEMENT	0	0	0	0
82200	PEST CONTROL - ROUTINE	3,000	2,209	2,800	3,000
82250	PEST CONTROL - SPIDERS	15,000	3,800	3,800	4,000
82300	PLANTING MAINTENANCE	25,000	16,345	21,700	22,000
82400	SNOW / ICE CLEARING	18,000	11,432	17,500	19,000
82500	FIRE SAFETY	16,000	16,494	19,000	20,000
82600	SECURITY - VIDEO - ACCESS CONTROL	1,000	0	0	1,000
82900	EQUIPMENT	2,000	1,635	2,000	2,000
83000	SECURITY - FESTIVALS	5,500	6,353	6,352	7,000
83100	BUILDING MANAGER SALARY	55,000	48,906	58,300	62,000
83200	BUILDING MANAGER INSURANCE	6,000	5,171	6,000	6,000
83500	ASST. BLDG. MGR. SALARY	29,000	21,920	29,000	32,500
83600	ASST. BLDG. MGR. INSURANCE	7,000	6,117	9,000	9,000
83700	PART TIME BUILDING MANAGER	0	0	0	0
83800	PAYROLL TAXES	7,400	6,163	8,200	8,200
83900	EMPLOYEE RETIREMENT FUND	0	0	0	0
84100	RESERVE STUDY	0	0	0	0
84300	RESERVE - ALL UNITS	190,000	142,500	190,000	200,000
84400	ACCESS CONTROL / VIDEO SYSTEM	5,000	0	0	5,000
84425	INTERCOM	5,000	5,064	6,000	6,000
84450	ACCESS CONTROL / KEY FOBS	1,500	609	1,000	1,000
84990	CONTINGENCY	1,000	0	0	350
	SUB TOTAL	664,200	627,651	796,324	732,650

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
2023 BUDGET

11/14/2022

ACCT. #	BUDGET ITEM	BUDGET 2022	ACTUAL 9/30/22	PROJECTED 2022	BUDGET 2023
RESIDENTIAL UNITS ONLY EXPENSES					
85000	ELEVATOR MAINTENANCE	40,000	22,950	33,000	35,000
85100	POOL MAINTENANCE & REPAIRS	15,000	9,468	12,000	14,000
85125	POOL SECURITY	500	0	0	500
85150	POOL FURNITURE	2,000	0	0	2,000
85175	POOL REPAIRS	0	0	0	0
85200	LOBBY UPGRADE	0	0	0	0
85300	ELECTRICITY	53,000	40,609	54,000	55,000
85400	CABLE TV - CLUBHOUSE	1,400	2,006	2,700	2,500
85500	FITNESS EQUIPMENT MAINTENANCE	2,000	381	600	2,000
85600	WINDOW CLEANING / BALCONY SPIDER CONTROL	35,000	39,254	57,000	42,000
85700	CARPET CLEANING	7,000	4,991	6,500	7,000
85800	CARPET MATS	5,000	4,460	5,800	6,000
85900	JANITORIAL	30,000	18,330	24,000	26,000
86000	LOBBY PLANT RENTAL	1,600	1,180	1,650	1,700
86050	LOBBY PLANT REPLACEMENT	500	0	0	250
86100	LOBBY MARBLE	2,500	0	0	2,500
86300	DRYER VENT CLEANING	5,000	0	3,040	4,000
86400	SECURITY - MOVE IN / OUT	1,500	490	490	500
86700	CLUBHOUSE EQUIPMENT	1,000	0	0	1,000
86800	RESERVE - RESIDENTIAL UNITS	68,000	51,000	68,000	90,000
86900	CONTINGENCY	48	0	0	114
86950	SOCIAL COMMITTEE EXPENSE	17,500	9,192	25,000	30,000
	SUBTOTAL	288,548	204,311	293,780	322,064
COMMERCIAL UNIT ONLY EXPENSE					
87000	WINDOW CLEANING	6,000	3,990	6,000	6,500
87900	CONTINGENCY	100	0	0	0
	SUB TOTAL	6,100	3,990	6,000	6,500
PARKING EXPENSES					
88100	GAS	18,000	17,186	20,000	22,000
88200	MAINTENANCE & REPAIR	1,000	2,264	3,000	2,000
88300	MAINTENANCE SUPPLIES	500	0	0	1,000
88400	GARAGE DOORS - COMMON	7,000	11,000	14,000	10,000
88500	RESERVE / SEALING, CAULKING, ETC.	48,000	36,000	48,000	48,000
88600	GARAGE FLOOR REPAIR & SEALING	0	0	0	0
88700	GARAGE FLOOR CLEANING	5,000	4,925	4,925	5,000
88900	CONTINGENCY	300	0	0	1,400
	SUB TOTAL	79,800	71,375	89,925	89,400
BOAT SLIP EXPENSES					
89100	ELECTRICITY	500	639	500	500
89200	MAINTENANCE & REPAIR	1,000	0	0	1,000
89300	BOAT SLIP INSTALL / TAKE OUT	9,000	0	9,000	10,000
89400	MAINTENANCE SUPPLIES	1,500	0	0	1,500
89500	BOAT SLIP RESERVE	14,000	10,500	14,000	16,000
89600	CONTINGNECY	400	0	0	40
	SUBTOTAL	26,400	11,139	23,500	29,040
OTHER EXPENSE					
90300	GARAGE FLOOR REPAIRS	100,000	0	0	120,000
90350	GARAGE DOORS, OPERATORS, KEYPADS, ETC.	0	0	0	20,000
90400	FACADE REPAIRS	0	0	0	100,000
90450	EXTERIOR PAINTING	30,000	0	0	30,000
90500	TERRACE DECK RECONSTRUCTION	30,000	0	0	60,000
90550	CLUBHOUSE UPDATES	25,000	0	0	120,000
90600	POOL FURNITURE	25,000	0	0	0
90650	LOBBY PACKAGE DELIVERY KIOSK & UPDATE	120,000	0	0	0
90700	ELECTRICAL INFRASTRUCTURE	0	0	0	100,000
91000	FITNESS CENTER UPGRADE (5)	75,000	64,757	64,757	0
	SUBTOTAL	405,000	64,757	64,757	550,000
	TOTAL	1,470,048	983,223	1,274,286	1,729,654
	VARIANCE	0	-24,054	-20,270	0
MONTHLY ASSESSMENTS					
	RESIDENT. UNIT ASSESSMENT (X160)	450			489
	COMM. UNIT ASSESSMENT (X8 / 5+3)	363			389
	PARKING ASSESSMENT (X266)	25			28
	BOAT SLIP ASSESSMENT (X22)	100			110
ACCOUNT BALANCES					
	Jan. 1, 2022	32,557	Sep. 30, 2022	673	Dec. 31, 2022est.
	OPERATING CHECKING			673	4,500
	GENERAL RESIDENTIAL UNITS RESERVE	254,507	200,347	292,500	(Res. Units)
	CAPITAL ALL UNITS RESERVE	831,181	977,356	940,000	(All Units)
	BOAT SLIP RESERVE	131,923	142,899	146,500	
	GARAGE RESERVE	56,152	92,498	105,000	
	TOTAL	1,306,320	1,413,773	1,488,500	

(*) INSURANCE ASSESSMENT BILLED SEPERATELY

(5) FITNESS CENTER UPGRADE FUNDED BY RESIDENTIAL UNITS RESERVE

(9) LEGAL FEES FUNDED BY ALL-UNITS RESERVE

HARBOR FRONT 15 YEAR "RESIDENTIAL UNITS" RESERVE FUNDING SUMMARY

11/14/22

YEAR	ITEM	CONTRIBUTION	EXPENSE	BALANCE
2023	BEGINNING BALANCE			292,500
2023	CONTRIBUTION	90,000		382,500
2023	CLUBHOUSE UPDATES		120,000	262,500
2023	TERRACE DECK RECONSTRUCTION		60,000	202,500
2023	ELECTRICAL INFRASTRUCTURE		100,000	102,500
2024	CONTRIBUTION	100,000		202,500
2024	INTERIOR PAINTING		100,000	102,500
2025	CONTRIBUTION	110,000		212,500
2025	HVAC		75,000	137,500
2026	CONTRIBUTION	120,000		257,500
2026	EXERCISE EQUIPMENT		12,000	245,500
2026	HALLWAY DECORATING		30,000	215,500
2026	CLUBHOUSE UPDATES		25,000	190,500
2026	HVAC		50,000	140,500
2027	CONTRIBUTION	130,000		270,500
2028	CONTRIBUTION	140,000		410,500
2029	CONTRIBUTION	150,000		560,500
2029	POOL FURNITURE		15,000	545,500
2030	CONTRIBUTION	160,000		705,500
2030	CLUBHOUSE KITCHEN UPGRADES		50,000	655,500
2030	CLUBHOUSE RESTROOM RENOVATION		25,000	630,500
2030	POOL REPAIRS		12,000	618,500
2030	POOL FURNITURE		25,000	593,500
2030	LOBBY RENOVATION		55,000	538,500
2030	ELEVATOR CAB FINISHES		100,000	438,500
2031	CONTRIBUTION	170,000		608,500
2031	EXERCISE EQUIPMENT		13,000	595,500
2031	CLUBHOUSE UPDATES		30,000	565,500
2032	CONTRIBUTION	180,000		745,500
2032	INTERIOR PAINTING		165,000	580,500
2033	CONTRIBUTION	190,000		770,500
2033	POOL DECK		300,000	470,500
2034	CONTRIBUTION	200,000		670,500
2034	POOL FURNITURE		25,000	645,500
2035	CONTRIBUTION	200,000		845,500
2035	HALLWAY CARPET		200,000	645,500
2035	LIGHTING - HALLS & STAIRWELLS		75,000	570,500
2035	CLUBROOM UPDATES		30,000	540,500
2035	POOL REPAIRS		15,000	525,500
2036	CONTRIBUTION	200,000		725,500
2037	CONTRIBUTION	200,000		925,500
2038	CONTRIBUTION	200,000		1,125,500

NOTE: THIS SUMMARY IS A PLANNING TOOL AND SUBJECT TO CHANGE ON AN ANNUAL BASIS

HARBOR FRONT 15 YEAR "ALL UNITS" RESERVE FUNDING SUMMARY

DRAFT

11/14/22

YEAR	ITEM	CONTRIBUTION	EXPENSE	BALANCE
2022	BEGINNING BALANCE			940,000
2023	CONTRIBUTION	200,000		1,140,000
2023	EXTERIOR PAINTING		30,000	1,110,000
2023	FAÇADE REPAIRS - 601		100,000	1,010,000
2024	CONTRIBUTION	200,000		1,210,000
2024	FAACADE REPAIRS 541		100,000	1,110,000
2025	CONTRIBUTION	200,000		1,310,000
2025	ROOFS #1		860,000	450,000
2025	SECURITY SYSTEM		25,000	425,000
2026	CONTRIBUTION	200,000		625,000
2026	ROOFS #2		860,000	-235,000
2027	CONTRIBUTION	200,000		-35,000
2028	CONTRIBUTION	200,000		165,000
2029	CONTRIBUTION	200,000		365,000
2030	CONTRIBUTION	200,000		565,000
2030	EXTERIOR LIGHTING		75,000	490,000
2031	CONTRIBUTION	200,000		690,000
2031	EXTERIOR PAINTING		40,000	650,000
2032	CONTRIBUTION	200,000		850,000
2032	EXTERIOR PAINTING		40,000	810,000
2033	CONTRIBUTION	200,000		1,010,000
2033	FAÇADE REPAIRS - 601		140,000	870,000
2034	CONTRIBUTION	200,000		1,070,000
2034	FACADE REPAIRS - 541		145,000	925,000
2035	CONTRIBUTION	200,000		1,125,000
2035	LIFE SAFETY SYSTEMS		250,000	875,000
2036	CONTRIBUTION	200,000		1,075,000
2037	CONTRIBUTION	200,000		1,275,000
2038	CONTRIBUTION	200,000		1,475,000

NOTE: THIS SUMMARY IS A PLANNING TOOL AND SUBJECT TO CHANGE ON AN ANNUAL BASIS

HARBOR FRONT 15 YEAR SLIP DOCK REPLACEMENT FUNDING SUMMARY DRAFT 11/14/22

YEAR	ITEM	CONTRIBUTION	EXPENSE	BALANCE
2023	BEGINNING BALANCE			146,500
2023	CONTRIBUTION	16,000		162,500
2023	CONTRIBUTION	18,000		180,500
2024	CONTRIBUTION	20,000		200,500
2025	CONTRIBUTION	22,000		222,500
2026	CONTRIBUTION	23,000		245,500
2027	CONTRIBUTION	23,000		268,500
2028	CONTRIBUTION	24,000		292,500
2029	CONTRIBUTION	25,000		317,500
2030	CONTRIBUTION	25,000		342,500
2031	CONTRIBUTION	26,000		368,500
2032	CONTRIBUTION	27,000		395,500
2033	CONTRIBUTION	28,000		423,500
2034	CONTRIBUTION	29,000		452,500
2035	CONTRIBUTION	30,000		482,500
2035	REPLACE BOAT DOCK		450,000	32,500
2036	CONTRIBUTION	30,000		62,500
2037	CONTRIBUTION	30,000		92,500
2038	CONTRIBUTION	30,000		122,500

NOTE: THIS SUMMARY IS A PLANNING TOOL AND SUBJECT TO CHANGE ON AN ANNUAL BASIS

HARBOR FRONT 15 YEAR GARAGE REPLACEMENT FUNDING SUMMARY DRAFT 11/14/22

YEAR	ITEM	CONTRIBUTION	EXPENSE	BALANCE
2023	BEGINNING BALANCE			105,000
2023	CONTRIBUTION	48,000		153,000
2023	ELEVATED FLOOR RENOVATION - 541		120,000	33,000
2023	GARAGE DOORS, OPERATORS, KEYPADS		20,000	13,000
2024	CONTRIBUTION	24,000		37,000
2024	EXHAUST SYSTEM FANS		25,000	12,000
2025	CONTRIBUTION	24,000		36,000
2025	GARAGE DOORS, OPERATORS, KEYPADS		24,000	12,000
2025	EXHAUST SYSTEM SENSORS		10,000	2,000
2026	CONTRIBUTION	24,000		26,000
2027	CONTRIBUTION	24,000		50,000
2028	CONTRIBUTION	24,000		74,000
2029	CONTRIBUTION	24,000		98,000
2029	GARAGE DOORS, OPERATORS, KEYPADS		26,000	72,000
2030	CONTRIBUTION	24,000		96,000
2031	CONTRIBUTION	24,000		120,000
2032	CONTRIBUTION	24,000		144,000
2033	CONTRIBUTION	24,000		168,000
2033	GARAGE DOORS, OPERATORS, KEYPADS		30,000	138,000
2034	CONTRIBUTION	24,000		162,000
2035	CONTRIBUTION	24,000		186,000
2035	ELEVATED FLOOR RENOVATION		150,000	36,000
2035	ON-GRADE FLOOR RENOVATION		42,000	-6,000
2036	CONTRIBUTION	24,000		18,000
2037	CONTRIBUTION	24,000		42,000
2038	CONTRIBUTION	24,000		66,000

NOTE: THIS SUMMARY IS A PLANNING TOOL AND SUBJECT TO CHANGE ON AN ANNUAL BASIS

Harbor Front Condominium Association, Inc.

Assessment Collection Procedure Resolution

According to the Association Bylaws, Assessments are due on the first day of the month, and a late payment penalty of \$50.00 shall be assessed for each 30 day period that the assessment is not received and delinquent.

Also, the Board of Directors has the right and duty to recover such delinquent assessments, together with interest and legal fees and costs, through various legal action including the filing of a lien, money judgment or foreclosure.

Further, the Board of Directors shall have the right to prohibit a delinquent Unit Owner from voting at an Association Meeting or serving on the Board of Directors.

Therefore, management shall address delinquencies as follows:

10 to 30 days delinquent – reminder letter

**31 to 60 days delinquent – demand letter
(\$50 late charge assessment)**

**61 – 90 days delinquent – refer to attorney / demand letter and lien
(loss of voting rights and Directorship)**

91 – 120 days delinquent – money judgment

121 – 150 days delinquent – supplementary exam and garnishment

151 – 180 days delinquent – foreclosure judgment

Costs of collection action shall be added to the delinquent account.

(Amended November 17, 2008)

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION F

LEASES

LEASES

Units in the Condominium are not sold subject to any leases of the property or facilities which are not a part of the condominium. It is anticipated that the owners of the commercial Units and certain boat slips will be leased to lessees. It is also possible that residential Units and Parking Units may lease their Units to lessees.

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION G

EXPANSION PLANS

EXPANSION PLANS

The Expansion Plans are shown on the Plans attached as Exhibit D to the Declaration and are described in Section XVI of the Declaration. Declaration reserves the right to change the Expansion Plans pursuant to the Declaration.

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION H

FLOOR PLAN(S) AND MAP

FLOOR PLANS AND MAP

The Floor Plans and Map are show on the Plan attached as Exhibit D to the Declaration.
Declarant reserves the right to change the Plans pursuant to the Declaration.

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION I

RULES AND REGULATIONS

The **Harbor Front** / *Hansen's* Landing

July 1, 2023

RULES AND REGULATIONS OF THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC. (INCLUDING PHASE TWO NAMED HANSEN'S LANDING)

The following are the Rules and Regulations for the Harbor Front & Hansen's Landing Condominium Association, Inc. as promulgated by the Declarant. These Rules and Regulations may be amended or repealed by the Board of Directors at any time during the existence of the Condominium. Copies of all amendments to the Rules and Regulations shall be furnished to the Unit Owners by the Board of Directors prior to the time such amendments shall be effective. Capitalized terms not otherwise defined herein shall have the meaning assigned to such terms in the Declaration of Condominium for The Harbor Front & Hansen's Landing. When used herein the term "Unit Owner" shall include such Unit Owner's family members, guests, invitees, tenants, agents and employees.

Owners are responsible for seeing that family members, guests, invitees, tenants, agents and employees receive and comply with these rules. Comments about the contents of these rules should be directed to the President of the Board of Directors in writing. Complaints about the violation of these rules should be directed to the President and Board of Directors.

1. Parking

- A. The parking garage shall be used solely for the parking of vehicles, including motorcycles, motor scooters, Segways, bicycles, kayaks and similar personal vehicles, and personal storage containers approved by the Board of Directors, and for no other purpose, except that private garages and designated storage areas may be used for the storage of personal property. All such vehicles and storage containers of any type shall be parked or stored in a designated parking stall or enclosed private parking garage, and may not extend beyond the parametrical boundaries of the Parking Unit or interfere with the use of an adjacent space, the driving lane or the common area. There shall be no attachments to the ceiling or wall without prior written approval of the Board of Directors. No vehicle of any type shall be placed in any driveway or undesignated parking stall or Parking Unit for storage.
- B. All vehicles must be reasonably clean, and the Unit Owner shall take all necessary precautions to prevent the leaking of automotive fluids or staining of the parking areas. No boats, campers, trailers, recreation vehicles or other vehicles of similar nature and design shall be placed, stored or parked in any Parking Unit, other than a private garage, unless such items are completely covered or placed in locked, fully-enclosed trailers and such items fit entirely within the boundaries of one (1) parking stall or garage (leaving at least six (6) inches of space between the item stored and the lines delineating the parking stall). No individual shall be allowed to use or occupy any recreational vehicle or any similar vehicle designed or used for overnight camping while such vehicle is parked on the condominium property. Parking stalls may not be used for storage of any personal property other than motor vehicles or trailers, as set forth above.

- C. No Unit Owner may use any of the parking stalls or parking areas for the purpose of repairing or restoring any motor vehicle. Other than within private garages, racks, shelving, cabinets or other storage devices are prohibited in parking areas without prior written approval of the Board of Directors. Folding grocery carts are permitted.
- D. Private storage lockers are to be used for storing the parking unit owner's personal property.
- E. Parking units that are private garages are to be used for the storage of the Unit Owner's motor vehicle(s) and personal property.
- F. No live animals, plants, hazardous materials, garbage, waste, highly flammable materials or explosives, or anything that would cause an objectionable odor or nuisance are allowed in any parking stalls, storage lockers or private garages.

2. Use of Residential Units and Common Elements

- A. Except for the Commercial Units and except as permitted herein, no Unit Owner shall occupy or use its Unit or the Common Elements appurtenant thereto, or permit the same or any part thereof to be occupied or used for any purpose other than as a private residence.
- B. A Unit Owner may not in any way obstruct the use of the Common Elements or another Unit.
- C. A Unit Owner shall not carry on any obnoxious or offensive activity in any Unit or the Common Elements or the Limited Common Elements i.e., balconies, boats, piers, and Riverwalk, nor shall anything be done therein which may become an annoyance or nuisance to others, including, especially, any excessive noise between the hours of 11:00 PM and 7:00 AM that wakens sleeping neighbors.
- D. A Unit Owner shall not commit any form of waste in the Common Elements.
- E. A Unit Owner shall not allow its Unit to be used for any improper, immoral, unlawful or objectionable purpose, nor shall any Unit Owner do anything to injure the reputation of the Condominium.
- F. All barbecue grills and heaters on any portion of a deck or balcony must be natural gas fueled only. Fire pits, torches and similar open flame devices are strictly prohibited.
- G. No balconies or decks shall be used for storage of motorcycles, bicycles, baby carriages, children's toys, sporting goods and other similar items.
- H. A Unit Owner shall not store or place any item of personal property, including, without limitation, bicycles, lawn chairs, grills, toys or clothing in the Common Elements.
 - i. Notwithstanding Section H above, between Thanksgiving Day and New Year's Day, minimal and tasteful Holiday decorations may adorn Unit doors and adjacent doorway.
- I. No balcony or deck shall be used for drying laundry, carpets, rugs or clothing.
- J. Televisions, radios and outdoor speakers are prohibited on the decks.

- K. Trash shall be deposited in the two trash chutes located on each floor. Recyclables shall be deposited in the recyclable closet located on each floor. Maintenance personnel will be responsible for collecting the recyclables and placing them in the trash rooms on the first floor.
- L. A Unit Owner shall not allow the unreasonable or unsightly accumulation of waste, litter or any form of trash in any area.
- M. A Unit Owner may not erect any television or radio antennas or any other similar apparatus on any portion of the Condominium.
- N. Reasonable plants (not exceeding 50 pounds per square foot) are permitted on the decks.
- O. No hot tubs may be installed or allowed on any deck.
- P. Deck umbrellas and deck furniture covers may be used on all floors subject to the following conditions:
 - i. the color must be neutral colored fabric
 - ii. the umbrella must be vented for wind; and
 - iii. the umbrella must be properly secured through an appropriately weighted stand and or tethering.
- Q. Placing or hanging potted plants or planters on or from the rail of the deck is prohibited, as are vines that hang over the side of the top rail.
- R. The maximum number of individuals which may occupy a one-bedroom Unit is two people; the maximum number of individuals which may occupy a two-bedroom Unit is four people and the maximum number of individuals which may occupy a three-bedroom Unit is five people. It is the intent of this rule that every bedroom in every Unit shall be occupied by a maximum of two people, except for the third bedroom in any Unit which shall be limited to a maximum of one person because of space constraints.
- S. A Unit Owner shall not do or permit any act within the Unit or the Common Elements which will cause an increase in the rate of insurance carried by the Association.
- T. In order to maintain a more uniform appearance, a Unit Owner, except for the Commercial Units, must use window treatments that match the color of the living room blackout drapes supplied with the Unit.
- U. All deck furniture must be unpainted teak and other quality hardwoods (unpainted), rattan, and metal frame furniture of a high quality in taupe, neutral colors, brown tones or black. Furniture which fall outside the scope of permissible includes canvass folding chairs and camping furniture.
- V. No Unit Owner may make any alteration, installation, removal, reconstruction or repair to the exterior of his Unit or any portion of his Unit which is visible from outside the Condominium or the Common Elements. A Unit Owner may not make any alterations to a Parking Unit. No remodeling

or alterations shall be made to the interior of any Unit without the prior written consent of the Board of Directors including, but not limited to, remodeling or alterations affecting the plumbing, gas and electrical fixtures and lines and location of walls. In any event, all bedrooms must be carpeted. (See the Contractor Guidelines found in Section 17 of these Rules.)

- W. Also, see attached Courtesy Rules, Delivery Rules, Moving Rules and Enforcement Procedures.
- X. Exterior flags are prohibited in the Condominium, except that a Unit Owner may display a single 3' x 5' United States flag on a vertical pole, no longer than eight (8) feet, mounted on the balcony deck boards within the parametrical boundaries of the deck limited common area.

3. Animals

- A. No animals, livestock or poultry of any kind shall be raised, bred or kept in any Unit or in the Common Elements, except that a Unit Owner may have no more than two (2) dogs and two (2) cats provided that such animals are not maintained for commercial or breeding purposes.
- B. No pet shall be allowed at large within the Common Elements. All pets shall always be leashed and within the immediate control of the Unit Owner or responsible party when outside of the Unit.
- C. All pets allowed on the Property shall be picked up after and all pet wastes and droppings are to be properly disposed of by the Unit Owner or responsible party in control of the pet.
- D. The Declarant or the Board of Directors, in their sole discretion, expressly reserve the right, but are not obligated, to prohibit the presence of so-called "attack" dog or dogs they deem to be a danger in the Condominium.
- E. Pet Owners shall take reasonable precautions to prevent their pets from being a nuisance, annoyance or danger to any other Unit Owner.
- F. Any Owner or resident who keeps a dog or cat on the premises shall register such animal with Association management on the requisite Animal Registration Form. Registration must include a current picture of each pet.
- G. Except for any dog that is currently harbored, kept or maintained within the Condominium and is properly registered prior to July 1, 2014, no person shall harbor, keep or maintain within the Condominium any Pit Bull, defined as any dog which is one-half or more American Staffordshire Terrier, Staffordshire Terrier, American Pit Bull Terrier, Miniature Bull Terrier or Staffordshire Bull Terrier, or, any Rottweiler, defined as any dog which is one-half or more Rottweiler. Further, no persons shall harbor, keep or maintain within the Condominium any Dangerous Animal as defined in the City of Milwaukee Ordinance, Chapter 78. Additionally, all residents shall, at all times comply with all provisions of the City of Milwaukee Ordinances as they apply to Animals and Pets.
- H. Dogs that have been reported to have shown aggressive behavior will need to be muzzled while in the common area.
- I. Owners shall further comply with the following guidelines:

- i. All dog waste (inside the building and outside) shall be immediately picked up and properly disposed of in the appropriate containers (Dog owners should refrain from using the tree lawns and planting beds in front of the building).
- ii. All dog waste “accidents” shall be cleaned up immediately with appropriate cleaning products, especially in the elevators and lobby.
- iii. Violations of the Animals Rules shall be reported immediately to Management (Effective enforcement requires the involvement of all residents).
- iv. Aggressive behavior by any animal will not be tolerated. Should a dog bite someone or make an aggressive move in an attempt to bite someone, the Police shall be contacted.

4. Signs

- A. Except as permitted herein, no signs, display, posters or advertising material of any kind shall be displayed from any Unit or Common Element without the prior written approval of the Architectural Control Committee or Board of Directors.
- B. The Unit Owner of any Commercial Unit may place a sign in conformance with the sign requirements of the City of Milwaukee. The sole purpose of such signs shall be to advertise any lawful and legitimate business permitted to be operated by the Unit Owner of the Commercial Unit.
- C. A temporary “sandwich board” sign in front of the building for an open house or event held in the Club House will be permitted.

5. Leasing of Units

- A. No Unit may be leased without a written lease. No Unit may be leased for a term of less than twelve (12) months. No transient or temporary leases are allowed. (See special fine assessment provision in the Enforcement Section of these Rules.)
- B. Units are eligible to be leased in accordance with the Rental Cap, as defined in Section 16.
- C. Any Unit Owner who enters into a lease for his Unit shall provide the Secretary of the Association with a copy of such lease within seven (7) days after execution thereof.
- D. A Unit Owner who leases his Unit shall remain primarily liable for the payment of any Assessment or any amount due under the Condominium Documents and the Association shall have the option to pursue either the Unit Owner or the lessee for the payment of any Assessment or any other payment due to the Association.
- E. The rights of any lessee of any Unit shall be subject to these Rules and Regulations, the covenants, conditions and restrictions set forth in the Condominium Documents, as if such lessee were a Unit Owner.

- F. "Sub-leasing" is discouraged and the responsible Unit Owner shall remain primarily liable for all actions of their tenant and sub-tenant.

6. Pool

- A. The swimming pool is for the exclusive use of owners, lessees, and guests of the residential Unit Owners of The Harbor Front; and Harbor Front Marina lessees of boat slips, for an appropriate fee. The owners of the Commercial Units are not entitled to use of the pool. Swimming privileges may not be extended to anyone in the absence of the owner or lessee. Anyone using the pool does so at their own risk.
- B. A Pool Pass will be issued to each Unit Owner and said pass must accompany each Owner / Lessee while in the pool area.
- C. The Pool may be used between the hours of 8:00 AM and 10:00 PM, unless the pool is being serviced or cleaned, from Memorial Day to September 15 each year.
- D. Pool rules are posted near the pool and comprise the following:
- i. Diving into the pool is strictly prohibited under the provisions of our insurance policy. To enter the pool, please use the stairs or the ladder.
 - ii. Keep pool furniture covered with a towel particularly when using sunscreens.
 - iii. Children under the age of twelve must be supervised and accompanied by an adult at all times.
 - iv. In consideration of the health of persons using the pool, and in an effort to maintain a safe water quality, any person who is incontinent or not fully potty trained must wear appropriate waterproof clothing when using the pool.
 - v. No rafts, floats, Frisbees, balls, scuba equipment or other objectionable objects are allowed in the pool or pool area.
 - vi. Loud or boisterous game playing is not permitted.
 - vii. No radios, except styles with earphones, glass containers or drinking glasses are permitted in the pool area.
 - viii. Persons using the pool area are requested to return pool furniture to an orderly arrangement when leaving (backs upright on chaises, facing pool, umbrellas down, etc.).
 - ix. Life ring and life hook must be kept or returned to their proper location.
- E. Additional Pool Rules
- i. No glass of any kind is permitted in the pool area.

- ii. Children who are not toilet trained must wear a swimming diaper.
- iii. Children under the age of 12 must be accompanied by an adult.
- iv. No animals or pets are allowed in the pool area at any time.
- v. Guests must be accompanied by an owner.
- vi. The number of guests is limited to four per condominium unit.
- vii. No diving or flipping.
- viii. No music (other than music played through a personal headset) will be allowed.
- ix. Improper behavior, intoxication, nudity and profanity are strictly prohibited.
- x. Life hook and safety ring are not to be used as toys. They are for emergency use only.
- xi. Please properly discard cigarette butts in provided containers.
- xii. Please return all lounges, chairs and tables to their original places. Leave chairs in upright position facing the pool. Put umbrellas down.
- xiii. It is the responsibility of those who use pool area to maintain its cleanliness. Please clean up after yourselves.

7. Clubhouse

- A. The Clubhouse is for the exclusive use of Residential Unit Owners and their lessees. Guests and adjacent Marina lessees of boat slips are allowed use for an appropriate fee.
- B. Children under the age of eighteen (18) years of age shall be under the immediate supervision of adults while in the Clubhouse.
- C. Refrigerators are available for use for a reserved event.
- D. Animals are not permitted in the Clubhouse.
- E. Additional Clubhouse Rules
 - i. The clubhouse may be used by any resident, anytime, unless it has been reserved.
 - ii. All noise must be contained in the clubhouse after 10 pm.
 - iii. Residents may still pass thru the clubhouse and use the restrooms when the room has been reserved.

- iv. Do not leave food or drink in the refrigerators.
- v. When the room is reserved, a sign will be posted on entry doors.
- vi. E-mail notification will be sent out to residents informing them of a reservation.

F. Reservations

- i. The pool and pool area may NOT be reserved.
- ii. Only Unit Owners (lessees) may rent the clubhouse room and Association dues must be current.
- iii. Contact Building Management to reserve the room at least two weeks before your function / event.
- iv. One day prior to the reservation, a walk thru will be scheduled. A Clubhouse Reservation Inventory list will be filled out and signed by both the Building Management representative and the Unit Owner.
- v. Upon initial walk through a deposit of \$500.00 and a use fee of \$150.00 will be collected. The \$500.00 deposit will be returned if the room is left clean, and in the condition, it was prior to the rental.
- vi. If an event is already scheduled on a given day and you are reserving a 2nd event for the same day, you will be required to pay an additional non-refundable \$75.00.
- vii. The Unit Owner reserving the room is responsible for all damage. Any damage will be noted on the post function walk through. The Harbor Front/Hansen's Landing Condominium Association will perform repair and bill the responsible Unit Owner who reserved room. Failure of Unit Owner to reimburse the association will result in a lien being placed against their Unit.
- viii. A Post function / event walk through will be conducted no later than one day after function.

G. Responsibilities

- i. Trash from your event should be disposed of in one of the parking level trash rooms.
- ii. Furniture should be placed back in its original configuration.
- iii. Wipe down all counters, sinks, tables etc.
- iv. AV equipment should be left as it was found.
- v. No food or drink should be left in the room or refrigerators.

8. Fitness Room

- A. The Fitness room is reserved for the exclusive use of the Unit Owners and their lessees and guests. No more than two (2) guests may use the Fitness Room without being accompanied by a Unit Owner, and every Unit Owner shall remain personally liable for the actions of guests and family while in the Fitness Room. Hours of operation shall be from 5:00 a.m. to 10:00 p.m. daily.
- B. No persons under the age of fourteen (14) years of age shall be permitted in the Fitness Room, and no persons under the age of eighteen (18) years of age shall be permitted in the Fitness Room without adult supervision.
- C. Fitness Room users shall immediately clean and/or wipe down any equipment immediately after use, and shall obey all posted safety and operational rules. The Declarant, Manager and Board of Directors may promulgate additional rules and regulations for the use of the Fitness Room, to be posted in a conspicuous place.

9. Smoking

- A. Smoking is not permitted in any enclosed Common Element areas such as the elevators, the lobby or hallways, the Clubhouse and parking areas.

10. Commercial / Retail Units

- A. The commercial/retail space at the street level of the Harbor Front/Hansen Landing complex establishes the character and preeminence of the complex. As such, the owner and/or lessee of the space shall maintain the space so that at all times the look comports fully with the desired appearance of the complex. Accordingly, it shall not be used as a warehouse or storage facility and shall at all times be properly maintained to the finish which the Board, in its discretion, deems satisfactory.
- B. If the Board deems the owner to be out of compliance, it shall provide the owner/lessee with a written statement advising of the corrective action that is required and shall afford a reasonable period of time, but not to exceed sixty (60) calendar days, for compliance. If after this period, the owner/lessee fails to comply, the Board shall have the authority to secure compliance or, if necessary, to hire a contractor to perform the necessary work, the cost of which shall be borne by the owner/lessee.

11. Use of Owner Contact List

- A. The Association maintains a contact list of owners which includes telephone numbers and email addresses for the convenience and personal use of the owners only. A copy of the same is provided to each owner to facilitate communications between owners on personal as well as social matters and other related activities of the same nature. As to some, the information is deemed to be confidential.
- B. The owner list shall not be used by owners or outsiders for the purpose of soliciting or addressing other owners on matters related to the operation of a commercial or retail business or enterprise, nor shall it be used to solicit for charitable, political and/or religious purposes. In addition, it shall not be provided to non-owners to be utilized by them to engage in the type of activities prohibited herein.
- C. Any deviation from this rule shall require the Board's written approval. In addition, the Board shall be empowered to take the necessary action to enforce the rule and to secure an abatement of the prohibited activity.
- D. On occasion, an Owner may ask that the email distribution list be used for the "advertising" of certain personally owned real estate and personal property or to promote personal business or commercial services. The Board has limited such use and will permit only the "advertising" of "titled" property, i.e., the sale or lease of a Unit, Parking Space or Boat Slip. The "advertising" of any other personal property, personal business or commercial services will not be permitted through any Association e-mail distribution.

12. Courtesy Rules

Remember this is your home, your building and your investment. Following these common courtesies will provide a pleasant environment and help contain costs!

- A. All Parking Spots are assigned. Please do not park or allow your guests to park in any spot other than your own.
- B. Trash barrels have been placed in each parking level for the disposal of small items, such as car refuse, litter; etc.
- C. Do not place food items or other refuse that will spoil in garage trash barrels. Each parking level has a refuse room open for such items.
- D. Do not leave trash at lobby entry doors.
- E. Do not leave trash in front of trash chutes. If your item is too large please bring to the refuse rooms in the parking garage.
- F. Please break down all cardboard boxes before placing in recycle area. Failure to break down boxes results in extra labor expense which will lead to increased condo fees.

- G. Please remember to clean up after your pet.
- H. Do not allow strangers into the building as you enter. This includes garage and main entrance.
- I. Do not open the main door to allow anyone access if they are not your guest.
- J. All guests must gain access through entry system.
- K. Be courteous of your neighbors.
- L. When watering your plants or using water on your deck, please be careful because there is leakage onto the neighbor below you.
- M. Remember when on your deck, your noise is easily heard by your neighbors. Please be respectful.

13. Delivery Rules

- A. Notification of the delivery of appliances, furniture and other large items must be coordinated with the Building Manager of Harbor Front/Hansen's Landing to insure rules are being followed and care is being taken to safeguard against damage to our buildings.
- B. All deliveries must enter through garages and at no time may come through front entrance.
- C. Any damage that occurs will be the ultimate responsibility of the owner.

14. Moving Rules

The following rules are strict and specific and are designed to protect you and the building, and to better facilitate the very busy traffic in our area. We suggest you act as watchdog to make sure that the Movers are careful with your furniture and our buildings and to ensure make sure things are being done your move is conducted safely and properly.

- A. All moves must be requested in writing and shall be scheduled at least 72 hours in advance and approved by management by *Move Authorization Form*, no exceptions. Improperly attempted moves, or moves attempted without a *Move Authorization Form* will be promptly shut down. All moves require payment of a \$500.00 damage deposit with each moving request.
- B. As moving creates a serious security risk to the building it is imperative that when moving, the garage door may not be left unattended at any time. As a result, Harbor Front will hire a security attendant at the moving party's expense to secure the garage door during the time of your move. The current rate for such service is \$50.00 per hour with a minimum of 1 hour, which may increase based on the then current rates. The moving party may not hire his or her own security attendant or make other arrangements in place of a Harbor Front security attendant.
- C. Movers, moving companies, and delivery companies utilized by any owner are deemed to be a subcontractor of you, the owner. We will have no verbal and/or contractual relationship with your Movers and they shall be allowed into the Building and common areas at our discretion. It is your

responsibility as owner to assure that your Mover complies with the following rules. If persons or property (either yours or ours) is injured or damaged during a move, you will be solely responsible financially.

- D. Also, certain movers have been banned from working in the building because of their past abuses, lack of insurance, and other problems. Please call us about your move before you sign a contract with a mover!
- E. A "MOVE" is defined as the transport of items exceeding, in size and quantity, the things a person would normally carry in and out of a building in the course of their daily routine (i.e. purse, briefcase, one or two small boxes, a plant, groceries etc.) through any common area of the Building, dock, or garage. Items moved within your internal Premises or space that aren't brought onto a building common area do not fall within this definition.
- F. A Mover (as used herein) is a moving or delivery company or person (be it a large moving company, your employee, a spouse, brother, friend, or you, etc.) attempting a Move of your home, any occupants, individuals, or subtenants of your Premises, using hand trucks, personnel, trucks, carts, etc.
- G. Office supply companies delivering minimal supplies, bottled water companies, coffee services and the like which are making deliveries in the normal course of business are not considered Moves unless they are delivering furniture or other large items or quantities.
- H. No moves of any type shall commence until Building Management has given you a written *Move Authorization Form* signed by both you and Building Management (which we will sign after approving your moving company, their insurance, and your time slot in the loading / moving zone)
- I. Self moves are allowed; however, the move must be authorized in the same manner as with a moving company. The same rules apply for self moves as with a moving company. You are considered the "Mover." All moves are to be performed through garages. No move may come through front entrance. NO EXCEPTIONS!
- J. All moves must be requested in writing and shall be scheduled at least 72 hours in advance and approved by management by *Move Authorization Form*, no exceptions. Improperly attempted moves, or moves attempted without a *Move Authorization Form* will be promptly shut down
- K. A self move will require:
 - i. \$1000 deposit for damage. Deposit will be refunded provided there is no damage to premises.
 - ii. A walk through before the move to assess any existing damage.
 - iii. A walk through after the move to assess any damage from move.
 - iv. A Move Authorization Form.
- L. Small boxes (i.e. banker's boxes), personal items, and other such small inconsequential one-time items may be brought into the building.

- M. It is your responsibility to make sure that any Mover you engage follows the Building's rules. Movers who do not adhere to the rules will not be allowed on property and will be desisted from moving or stopped if the move is underway.
- N. The Mover must provide and install protective coverings on all walls, door facings, elevator cabs and other areas along the route to be followed during the move. These areas will be inspected for damage before and after the move.
- O. Any damage to the building or fixtures caused by the move will be repaired and/or paid for by you, the owner. If the damages are recoverable by you from your Mover, it is your responsibility to proceed with such efforts.
- P. You must make arrangements with the Building Management Office for use of the elevators for each move on the *Move Authorization Form*. A firm arrival time will be established for each move.
- Q. The moving company will be required to remove all boxes, trash, etc. when leaving the building. Any materials left behind will be disposed of and charges for such will be the responsibility of the owner.
- R. It is your responsibility to cause your Mover to provide Building Management with adequate proof of insurance coverage, prior to your move. Your Mover must carry insurance including, but not to be less than, the following:
 - i. Bodily injury, personal injury and property damage liability insurance in comprehensive general liability form and certificate evidencing same shall be furnished to building superintendent before moving any items into the building. In addition, the moving company must agree to protect, indemnify and hold building Association harmless from and against all claims, demands, and caused of action of every kind in character arising in favor of moving company's employees or other third parties on account of bodily injury, personal injury, death or damage to property in any way resulting from willful or negligent acts or omissions of moving company, its agents, employees, representatives, or subcontractors. The moving company shall be responsible for all damages and losses sustained by them, to their tools and equipment utilized in the performance of all work thereunder.
 - ii. Comprehensive General Liability Insurance Policy shall include coverage for hazards of premises-operation, elevators, products and completed operations and including personal injury coverage, part and contractual liability coverage designating the assumptions of liability under performance of the act of moving. Such insurance shall be in limits no less than \$1,000,000 per person bodily injury and personal injury; \$500,000 per occurrence for aggregate or property damage. Property damage insurance shall be in broad form, including completed operations.
 - iii. The limits set forth above are minimum.
 - iv. Very important: Each company moving supplies, furniture and/or equipment through this building shall secure and present to the building manager a certificate reflecting above coverages twenty-four (24) hours before the move takes place.

- v. "Waivers", hold harmless, or indemnity agreements (in lieu of acceptable insurance) are not acceptable.
 - vi. If any owner's own insurance (as required by the lease agreement) is expired, cancelled, or not in force at the time of a desired move, a move authorization will not be issued.
- S. The capacity and dimensions of the elevator are as follows:
 - i. Weight Capacity: 3500 pounds
 - ii. Width: 80 Inches
 - iii. Height: 107 Inches
 - iv. Depth: 65 Inches
 - v. Door Opening: 80"(W) x 65"(D) x 107"(H)
- T. All moving company employees must have proper identification, i.e., company t-shirts, hats, armbands, business card, etc. No one will be allowed in the building or to assist with the move without the above identification and Harbor Front/Hansen's Landing reserves the right to turn away or refuse access by any mover whom it deems unacceptable, for whatever reason.

15. Unit Water Heaters:

- A. Unit water heaters shall be registered with the Association, noting the Brand, size, model #, serial #, manufacture date, installation date and installation Contractor:
- B. Unit water heaters shall be replaced within fifteen years of installation.
- C. Upon replacement, the Unit Owner shall register the brand, size, model number, serial number and manufacture date of the new water heater with the Association.
- D. In conjunction with any water heater replacement a cold water supply line shut-off valve shall be installed, if not previously installed.
- E. In conjunction with any water heater replacement an automatic, water detecting, shut-off valve shall be installed, if not previously installed.
- F. By October 1, 2018 each Unit Owner shall install and maintain a leak sensing alarm device near the water heater as recommended by the alarm manufacturer.
- G. Failure to comply with any provision(s) of this Rule shall subject the non-compliant Unit Owner to fines of not less than \$50.00 per month of non-compliance.

16. Rental Cap

No more than twenty-four (24) Residential Units shall be allowed to be leased at any given time, which amounts to fifteen percent (15%) of the total Residential Units in the Condominium (the "Rental Cap"). Accordingly, no residential Unit Owner shall be permitted to lease or rent his or her Unit unless all of the following conditions are satisfied:

- A. Less than twenty-four (24) of the Residential Units are currently leased in the Condominium. Prior to the execution of any lease, the Unit Owner must notify the Board of Directors in writing of the intent to lease as provided in subsection (c), below.
- B. All unpaid assessments and related charges against that Unit have been paid, unless the Board of Directors shall specifically find that satisfactory arrangements for payment have been made, including, if appropriate, an assignment of rents subordinate to any rights of any mortgagee.
- C. Request to Lease and Waitlist.
 - i. A Unit Owner shall send a written request to the Board of Directors prior to leasing his or her Unit. Prior to leasing a unit, the Unit Owner must have obtained prior written approval from the Board.
 - ii. Waitlist Procedures. In the event that the maximum allowable number of Units is rented when a Unit Owner requests to lease his or her Unit, the Board of Directors shall establish a waitlist on a first-come, first-served basis. When a Unit becomes eligible to be leased, the next owner on the waitlist, if applicable, will be notified. The Unit Owner then has 60 days to enter into a lease with a tenant and the lease term must commence within that 60-day period. If the lease term does not commence within 60 days, the Unit will be placed at the end of the waiting list. If a Unit on the waiting list is sold, conveyed, or otherwise transferred, that Unit's position on the waiting list is terminated.
 - iii. Continuing Rental. A Unit that is eligible to be leased shall remain eligible to be leased to successive tenants. The Unit Owner has sixty (60) days after a tenant's lease expires to enter into a lease with a new tenant, and the new lease term must commence within that 60-day period. If the lease term does not commence within sixty (60) days after the previous tenant's lease expires, the Unit's eligibility to be leased expires if there are Unit Owner(s) on the waitlist. If the Unit Owner cannot replace a tenant within sixty (60) days, the owner may request, in writing, a sixty (60) day extension. The written extension request must be received by the Association prior to the end of the initial 60-day period. If a Unit that is eligible to be leased is sold, conveyed, or otherwise transferred, that Unit shall no longer be eligible to be leased, subject to the conditions and restrictions contained herein.
 - iv. At the time of approval to lease by the Board of Directors, the Association shall have the right to charge the unit owner a fee for the processing and review of the lease and any subsequent new lease affecting the unit. Any such fee shall be determined by the Board of Directors and shall be published in the Rules and Regulations.
- D. For the purposes of this Section, a Unit that has no owner occupant shall be deemed to be leased or rented regardless of whether consideration is tendered as rent, subject to the following:

- i. If the Owner of the Unit is a trust, corporation, limited liability partnership, limited liability company or other business entity, a beneficiary, shareholder, partner, or member shall be deemed an owner.
 - ii. The Unit Owner's immediate family members shall be deemed an Owner. Immediate family members are herein defined as parents, mother or father in-laws, children, spouse or legally recognized domestic partner, siblings, by blood, marriage, or adoption and shall include half and step relatives.
 - iii. A vacant Unit shall not be deemed to be leased or rented.
- E. A Unit that is leased by the Association or a mortgagee of the Unit that obtains the unit through foreclosure or a deed-in-lieu of foreclosure shall not be counted towards the rental cap.
- F. No Unit Owner shall be permitted to enter into a lease with an initial term of less than twelve (12) months.
- G. No sub-leasing is allowed.
- H. Special Hardship Exception. The Board of Directors shall have the authority to waive the requirements of this section upon request of a Unit Owner if it determines that enforcement thereof in the particular circumstances would result in an unreasonable hardship upon the Unit Owner, and that the exception would not jeopardize the interest of the Association in promoting owner-occupancy of Units. If any unit owner shall desire a hardship exception, said lease or occupancy shall require the approval of the Board of Directors. The request by the Unit Owner shall be in writing, shall state the reason(s) the owner believes this prohibition creates a hardship, and shall set forth the period for which the owners seeks a waiver of this prohibition. If a hardship exception request is approved, a lease or rental agreement pursuant to that exception shall not exceed one (1) year.
- I. Every Unit Owner assigns all rents and profits from any lease, permitted or not, to the Association for the purpose of reimbursing the Association for overdue assessments, special or ordinary fines, levied by the Association against the unit or the Unit Owner, provided that in the event of conflict, said assignment shall be subordinate to any assignment to a mortgagee of the unit.
- J. Penalties. A violation of this Section shall, in addition to any other remedy available to the Association, result in a fine being assessed against the Unit Owner in the amount of \$100.00 per day of the violation, and the Unit Owner shall be responsible for actual attorney fees and related costs incurred by the Association in connection with enforcing this section. In addition, the Association may enforce this section by application to a court of competent jurisdiction to obtain injunctive relief, and the Association, if successful, shall be entitled to recover the costs of the proceeding and such reasonable attorney fees as may be determined by the court.
- K. Lease Form, Background Check, Etc.
 - i. Prior to executing a lease, the Unit Owner shall secure a criminal background check of the proposed lessee(s), to include all occupants.
 - ii. If the background check identifies any of the following offenses, the Unit Owner shall not enter into a lease agreement with the prospective lessee(s):
 - iii. Within the previous 10 years any of the prospective lessee(s) or occupants has been convicted of a violent felony, drug manufacturing, or drug distribution.

- iv. At any time any of the prospective lessee(s) or occupants has been convicted of a felony sex offense or any crime against a minor.
- v. Prior to approval to lease by Board of Directors the Unit Owner shall submit a copy of the Lease form the Unit Owner intends to use, which form shall be determined and / or approved by the Board of Directors. The lease form shall be consistent with a standard Wisconsin form and be provided by the Association.

The effective date of this Rental Cap Rule will be August 1, 2023. Any current Unit Owner who is currently leasing his or her Unit must comply with all of the above provisions by August 1, 2023 and shall be “grandfathered” and considered one of the 24 permitted rental Units.

17. Contractor Guidelines

- A. Contractors shall follow all current COVID protocols.
- B. Owner contracted service shall be coordinated with Building Management and Management shall be advised of contractor service three days prior to same.
- C. Contractor service shall be limited to Monday through Friday. Contractor service on Saturday, Sunday and holidays is prohibited, except in an emergency and then only with prior notice to Building Management.
- D. Contractor service that will likely create excessive noise shall be reported to Building Management three days prior to said noise so that appropriate notice can be given to the building residents.
- E. No excessive noise shall be created between the hours of 5:00 PM and 9:00 AM, and never on Saturday, Sunday or holidays.
- F. All contractor access for personnel, tools, equipment and materials shall be through the lower garage level only, and only with prior approval of Building Management.
- G. Contractor shall not park vehicles on the driveway or store equipment, materials or refuse containers on the driveway.
- H. Contractor must supply and provide its own carts, dollies etc. for moving equipment and materials.
- I. With prior approval from Building Management, contractor may have the elevator "locked out" to transport equipment and materials to the Unit.
- J. Contractor shall take every precaution and action necessary to ensure building security during contractor's work.

RULES AND REGULATIONS ENFORCEMENT PROCEDURES

- I. Violations may be reported by any unit owner or resident to:
 - A. The Milwaukee Police Department if there is a breach of the peace or emergency.
 - B. To the Managing Agent of Harbor Front Condominium Association Inc. or the Board.
- II. If a violation is reported to the Managing Agent of Harbor Front Condominium Association Inc. or Board, same must be in writing and must contain the following:
 - A. Name of offender and address, if known.
 - B. Violation observed and brief description thereof.
 - C. Time and place of occurrence or, if a continuing violation the time or times of observance of the occurrence.
 - D. Name, address, and phone number of the reporting Unit Owner or Resident.
 - E. Upon receipt of a complaint the Managing Agent shall attempt to resolve the matter by:
 1. Obtaining voluntary correction of the violation, and/or
 2. Obtaining voluntary payment of the appropriate fine as per the schedule of fines from time to time prescribed by the Board.
 3. Any other solution agreed to by the complainant and the Offender.
 4. If the Managing Agent is unable to resolve the matter, the matter shall be submitted to the Board of Directors whose decision shall be final.
- III. Compliance and Default
 - A. Unit Owners Subject to Act, Declaration, By-laws and Rules and Regulations. All Unit Owners shall be governed by and shall comply with the provisions of the Condominium Act, the Declaration, the By-laws, and these Rules and Regulations, as any of the same may be amended from time to time. A default by a Unit Owner shall entitle the Association to the relief as provided in this Article.
 - B. Fines. The Board of Directors may levy (by majority vote of the Board) reasonable fines against Unit Owners for violations of the Condominium Act, the Declaration, the By-laws, or these Rules and Regulations by the Unit Owner, his or her family members, guests, invitees, employees and /or agents. Each day a violation continues after notice is given to the Unit Owner is a separate violation. If a Unit Owner requests in writing a hearing before the fine is imposed, the imposition of the fine shall be suspended until hearing before the Board of Directors is held, provided that the fine shall continue to be construed as a lien on the unit. Fines are special assessments and shall be collectible as such.

- C. Legal Proceedings. An action to recover any sums due for assessments, money damages, injunctive relief, foreclosure of the lien for payment of assessments, any other relief provided for in the Declarations, the By-laws, these Rules and Regulations, or any combination, and any other relief afforded by a court, may be sought by the Association, and shall not constitute an election of remedies.
- D. Costs and Attorneys' Fees. In any proceeding arising out of any alleged default by a Unit Owner (whether filed in Court or not), the Association, if successful, shall be entitled to recover the costs of the proceeding, and reasonable attorneys' fees.
- E. No Waiver of Rights. The failure of the Unit Owners' Association to enforce any right, provision, covenant, or condition which may be granted by the Condominium Act, the Declaration, the By-laws, or these Rules and Regulations shall not constitute a waiver of the right of the Unit Owners' Association to enforce such right, provision, covenant or condition in the future. All rights, remedies, and privileges granted to the Unit Owners' Association pursuant to any term of the Declaration, the By-laws, or these Rules and Regulations shall be deemed to be cumulative, and the exercise of any one or more shall not be deemed to constitute an election of remedies. A suit to recover a money judgment for unpaid assessments shall be maintainable without foreclosure or waiving the lien securing the same, and foreclosure shall be maintainable notwithstanding the pendency of any suit to recover a money judgment.
- F. Grievance Procedure. Following an action by the Board of Directors taken under this Section, the Unit Owner against whom the action was taken may file a written appeal with the Secretary of the Association. Upon receipt of an appeal, the President of the Unit Owners' Association shall appoint the Grievance Committee. The Grievance Committee shall consist of three Unit Owners who are not members of the Board of Directors, relatives of the complaining Unit Owner, or persons otherwise interested in the matter. A hearing shall be conducted by the Grievance Committee with thirty-one (31) days of the complaint. The hearing shall be informal. The Grievance Committee may uphold the action of the Board of Directors, annul the action of the Board of Directors, and/or take any action authorized by this Section. Within ten (10) days of the hearing, the Grievance Committee shall file a written decision with the Secretary and serve it on the complaining Unit Owner. The decision of the Grievance Committee shall be binding upon all parties effective as of the date it is served on the complaining Unit Owner. Any fines or assessments imposed by the Board of Directors shall remain a lien during the grievance procedure.

SCHEDULE OF FINE ASSESSMENTS

As noted in the Rules and Regulations Enforcement Procedures the Board of Directors shall from time to time prescribe a schedule of reasonable fines to be levied against Unit Owners for violations of the Condominium Act, the Declaration, the By-laws, or these Rules and Regulations by the Unit Owner, his or her family members, guests, invitees, employees and /or agents

To that end the Board of Directors has adopted the following progressive schedule of fines:

First Violation – Formal Warning Letter of Reprimand

Second Violation – \$50.00 Fine Assessment

Third Violation - \$100.00 Fine Assessment

Fourth and Subsequent Violations - \$200.00 Fine Assessment

(Note: In the case of continued, flagrant and / or especially egregious violations the Board of Directors reserves the right to levy a fine in lieu of a Formal Warning Letter of Reprimand or higher fine assessments than those noted above.)

Each day a violation continues after notice is given to the Unit Owner is a separate violation.

Special consideration will be given to cases of transient tenancy and the Board of Directors may levy daily fines of up to \$2,500.00 for transient tenancy such as Airbnb, VRBO, etc.

The Harbor Front / Hansen's Landing

Move Authorization Form

(August 2015)

Owner/Occupant &Unit # Moving:		
Contact Name:		
Phone	Text	E-mail
Moving Company		
Mover Contact:		
Phone	Text	E-mail
Desired Move Date		
Move Time		
Description of Items being moved:		
Items being Moved From: (address)		
Items being Moved To: (address)		

I acknowledge, by my signature below, that I am authorized to request the above Move on behalf of _____ (Owner / Resident) and further acknowledge that I have read, understand and agree to abide by all the Harbor Front/Hansen's Landing Moving Rules.

Unit Owner Name _____ Unit # (Bldg.) _____

Mover Acknowledgement _____ Date _____

For Management Use Only (check/fill in)			
Movers Ins. Received:		Verified Move Date:	
Security Notified:		Verified Move Time:	
Tenant Ins. Current:			

Building Management Approval: By: _____ Date _____

The **Harbor Front** / *Hansen's* Landing

Clubhouse Reservation Inventory

(August 2015)

Date Requested: _____ Reserved by: _____
 Name: _____
 Time Requested: _____ Unit number (building): _____
 Phone/Email: _____

CLUBHOUSE RESERVATION DOES NOT INCLUDE RESERVATION OF THE POOL AND/OR POOL AREA. POOL AND POOL AREA IS FOR RESIDENT USE ONLY !!

YOU ARE ACCEPTING THE FACILITY IN CLEAN, NEAT, UNDAMAGED, WORKING CONDITION. NOTE ANY EXCEPTIONS TO THIS BELOW. YOU ARE RESPONSIBLE FOR ANYTHING NOT NOTED.

Item	Condition Prior to Use	Condition After Use
33 Chairs		
6 Tables		
Carpet		
Mirrors/Shelves/Artwork		
Refrigerators (clubhouse) Inside Outside		
Refrigerators (Large right) Inside Outside		
Refrigerators (Large center) Inside Outside		
Refrigerators (Large left) Inside Outside		
Front counter		
Front sink		
Back counter		
Back sink		

Item	Condition Prior to Use	Condition After Use
Tile floor		
HDTV		
Cable box		
Receiver		
DVD/CD		
Sub woofer		
Trash		

Notes: _____

Upon Reservation: _____

Building Management signature

Unit Owner signature

Post Reservation: _____

Building Management signature

Unit Owner Signature

Deposit Received \$500.00 *Check Number* _____

Use Fee Received \$150.00 *Check Number* _____

Deposit Returned \$500.00 *Check Number* _____ *Initials* _____

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION J

PIER PERMIT

PIER PERMIT

The pier permit that follows may be modified by the DNR on the DNR's own initiative or upon the request of the Declarant. Declarant has requested the following modifications to the permit:

1. An extended time period to construct the pier and boat slips to September 15, 2007;
2. Clarification that Declarant may install piers before having boat slips rented and that Declarant has the right to grant a boat slip renter a right of first refusal for hi/her/boat slip;
3. Clarification that the piers and boat slips that will be for rent for condominium owners which are referred to in the permit as "option piers" instead shall be referred to as Harbor Front Marina piers.

**STATE OF WISCONSIN
DEPARTMENT OF NATURAL RESOURCES**

**Pier PERMIT
3-SE-2003-41-0981MW**

Harborfront Marina LLC is hereby granted under Section 30.12, Wisconsin Statutes, a permit to place 32 floating, seasonal piers in the Milwaukee River, at 601 E. Erie St., in the City of Milwaukee, Milwaukee County, also described as the ¼-¼ S33, T7N, R22E, subject to the following conditions:

PERMIT

1. You must notify Bob Wakeman at phone (414) 263 - 8522 before starting construction and again not more than 5 days after the project is complete.
2. You must complete installation of the piers on or before September 15, 2005. If you will not complete the project by this date, you must submit a written request for an extension prior to the expiration date of the permit. Your request must identify the requested extension date and the reason for the extension. The Department may grant a permit extension, for good cause. You may not begin or continue construction after the original permit expiration date unless the Department grants a new permit or permit extension in writing.
3. This permit does not authorize any work other than what you specifically describe in your application and plans, and as modified by the conditions of this permit. If you wish to alter the project or permit conditions, you must first obtain written approval of the Department.
4. You are responsible for obtaining any permit or approval that may be required for your project by local zoning ordinances or by the U.S. Army Corps of Engineers before starting your project.
5. Upon reasonable notice, you shall allow access to your project site during reasonable hours to any Department employee who is investigating the project's construction, operation, maintenance or permit compliance.
6. The Department may modify or revoke this permit if the project is not completed according to the terms of the permit, or if the Department determines the activity is detrimental to the public interest.
7. You must post a copy of this permit at a conspicuous location on the project site, visible from the waterway, for at least five days prior to construction, and remaining at least five days after construction. You must also have a copy of the permit and approved plan available at the project site at all times until the project is complete.
8. Your acceptance of this permit and efforts to begin work on this project signify that you have read, understood and agreed to follow all conditions of this permit.
9. You must submit a series of photographs to the Department, within one week of completion of work on the site. The photographs must be taken from different vantage points and depict all work authorized by this permit.
10. You, your agent, and any involved contractors or consultants may be considered a party to the violation pursuant to Section 30.292, Wis. Stats., for any violations of Chapter 30, Wisconsin Statutes or this permit.

11. The effective date of this permit is 30 days from the date on the permit.

Pier Conditions (General)

12. Initial installation of piers may occur 30 days from the date of this permit and before September 14th of 2004, to ensure that the fish spawning and fish stocking in this area will not be adversely impacted by this project. If piers are placed seasonally, they may only be installed and removed between May 15th and September 15th of any calendar year.

13. The piers must allow the free movement of water and must not entrap vegetation

14. The piers and boat slips may not be covered, and no buildings or other structures may be placed or constructed on the piers.

15. Electrical, fueling, and waste handling facilities on or adjacent to the piers must comply with all applicable safety and environmental protection regulations.

16. The piers may not interfere with the rights of other riparian owners.

Pier Conditions (11 Private Piers – 22 slips)

17. This permit authorizes placement of 11 private piers (22 slips) solely for The Harbor Front condominium owners.

18. These piers shall not be available for public use.

Pier Conditions (1 Water Taxi Pier – 2 slips)

19. This permit authorizes placement of 1 public pier for water taxi service.

20. The taxi pier shall be posted with a sign attached to the waterward face of the pier indicating dockage at the pier is limited for water taxi services only.

21. The taxi pier shall be available for public use.

Pier Conditions (11 optioned piers – 22 slips)

22. This permit authorizes the placement of 11 piers for optional uses depending upon the following conditions.

23. Twenty-two slips shall first be made available for lease to owners of the Harbor Front condominiums. Any slip not leased to Harbor Front condominium owners shall be made available to the public for rent.

24. Lease offers by Harbor Front condominium owners shall be made by March 1st of each year.

25. Optioned slips not leased to Harbor Front condominium owners shall be made available for rental to the general public and must be advertised in the Milwaukee Journal Sentinel by April 1st of each calendar year.

26. Lease agreements by condominium owners or rental agreements by the general public may not be for more than two years.
27. By May 1 of each calendar year, the permittee shall provide the Department with a list of the names and addresses of Harbor Front condominium owners that have leased the optioned slips.

Pier Conditions (9 public piers - 18 slips)

28. The permit holder may choose any combination of transient and rental slips, but must equal 18 slips. The permittee shall advise the Department on what combination of transient and rental slips will be available each year by May 1st. The permittee may change the combination once every two years. It must advise the DNR by March 1st of said year of its intent to do so.
29. The pier and boat slips may not be covered, and no buildings or other structures may be placed or constructed on the pier.
30. Each transient pier shall be posted with a sign attached to the waterward face of the pier indicating dockage at the pier is for transient users only, for a 3-hour maximum on a first-come, first-served basis.
31. No overnight mooring allowed at the transient slips.

These provisions apply if the permittee advises the DNR that it will make rental slips available. The permittee shall make all necessary changes to the Harbor Front Condominium and associated commercial or retail development documents associated with this waterfront development to reflect the conditions of this permit. Copies of documents shall be provided to the Department within 60 days of the issuance of this permit. A copy of this permit shall be provided to every condominium owner that has a slip and every person that rents a slip.

33. The permittee may hire or designate an operator for the public slips. The permittee must provide a copy of this permit to the operator of the public slips, and ensure that the operator is following all permit conditions.
34. The public slips shall be first rented to the general public and no more than 2 public slips may be rented to Harbor Front condominium owners. When there are no other members of the public on the waiting list the public slips may be rented to owners of The Harbor Front condominiums for no more than two years and then must be made available to the general public.
35. By May 1st of each calendar year, the permittee shall provide the Department with a list of the names and addresses of all renters of the public marina boat slips and a copy of the waiting list for boat slips.
36. Pier sections for public slips may only be installed for those slips that are rented each season. If any of the 18 public slips are not rented (available to the public first then owners of the Harbor Front condominiums), those piers must be made available to the general

public as transient slips and allow for public access down to the water, or those pier sections must not be installed.

37. The permittee or their agent may not charge more than a reasonable fee for rental of the public slips. A reasonable fee shall be deemed to be the rental fee for a comparably sized boat slip based upon the average price of three public marinas, in the Milwaukee area, one of which shall be the McKinley Marina located on Lake Michigan.
38. Rental of public slips may not be conditioned upon membership in a private club or at an organization, purchase of a parcel or property, or purchase of a boat.
39. Rental of public slips shall be for a period not to exceed two years.
40. The permittee shall install two permanent signs that comply with local ordinances, one facing land and one facing water, that notifies the public of the availability of public marina boat slips for rental and gives phone number of inquiries. If signs cannot be posted on a permanent basis the applicant shall submit to the Department and receive approval for a plan as to how the general public shall be notified of the availability of the slips.
41. The permittee must rent the public slips on a first-come, first-served basis. If all the public slips are rented, the permittee shall establish a waiting list with names of additional interested parties. The waiting list must be maintained, and advise those individuals on the list of any available slips.
42. All portions of the public transient slips shall also be available to the general public for uses such as walking, sightseeing and fishing, during all daylight hours.
43. The permittee must allow washroom and garbage facilities to be used by all renters of the public marina boat slips, and may meet this condition by allowing access to any commercial or retail business associated with this waterfront development.
44. Acceptance of this permit shall be deemed acceptance of all conditions herein.

FINDINGS OF FACT

1. Harborfront Marina LLC has filed an application for placement of 32 floating, seasonal piers in the Milwaukee River, at 601 E. Erie St., located in the City of Milwaukee, Milwaukee County, also described as in the ¼ of Section 33, Township 7 North, Range 22 East.
2. The project will consist of the placement of up to 32 floating seasonal piers in the Milwaukee River.
3. The Department has completed an investigation of the project site and has evaluated the project as described in the application and plans.
4. The proposed project, if constructed in accordance with this permit will not adversely affect water quality, will not increase water pollution in surface waters and will not cause environmental pollution as defined in s. 283.01(6m), Wis. Stats.

5. The proposed project will not impact wetlands if constructed in accordance with this permit.
6. The Department of Natural Resources and the applicant have completed all procedural requirements and the project as permitted will comply with all applicable requirements of Sections 1.11, 30.12, Wisconsin Statutes and Chapters NR 102, 103, 115, 116, 117, 150, 299 326 of the Wisconsin Administrative Code.
7. Historical use of the shoreline has been for temporary docking of Great Lake Freighters and U.S. Coast Guard vessels. Historically, no recreational piers were placed along this shoreline.
8. Administrative Rule NR 326.08(3)(g) provides standards for existing piers or wharves with historical use.
9. On April 19th, 2004 the Department of Natural Resources held a public informational hearing on the proposed project at the request of The Friends of the Milwaukee River, and Lakeshore Fisherman Sports Club, LTD.
10. Comments given at the public hearing were centered on the following issues; adequate public access including parking, access to the waterway (visually and physically), the increased need for downtown redevelopment, hindrance or lack thereof to navigation (commercial or recreational), impacts of storm water runoff on the river's water quality, improved aesthetics, and economic impact to City of Milwaukee.
11. The initial application for this project was received on 10/16/03. The application proposed the placement of piers for both public and private use. Legislative changes in Wis. Stats. Ch. 30, on February 6, 2004 and subsequent approval of emergency Administrative Rule NR 326 by the Natural Resources Board on April 19, 2004 altered the standards for issuing an individual permit for a pier or wharf with historical use. As a result of the statutory and administrative rule changes the definition of reasonable use changed and the factors that go into the determination were altered after the application was received yet now had to meet the new standards. More than the reasonable use number of piers was allowed at this site. The Department took into consideration many factors in determining the correct number of piers and the balance between public and private use. Increased public access via, the taxi service pier, dedicated piers for public rental or transient use and piers potentially available from Harbor Front owners, along with minimal environmental concerns at the location and other factors justify the number of piers permitted at this site.

CONCLUSIONS OF LAW

1. The Department has authority under the above indicated Statutes and Administrative Codes, to issue a permit for the construction and maintenance of this project.

NOTICE OF APPEAL RIGHTS

If you believe that you have a right to challenge this decision, you should know that the Wisconsin statutes and administrative rules establish time periods within which requests to review Department decisions shall be filed.

To request a contested case hearing pursuant to section 227.42, Wis. Stats., you have 30 days after the decision is mailed, or otherwise served by the Department, to serve a petition for

hearing on the Secretary of the Department of Natural Resources, P.O. Box 7921, Madison, WI, 53707-7921.

A request for contested case hearing must follow the form prescribed in section NR 2.05(5), Wis. Adm. Code, and must include the following information:

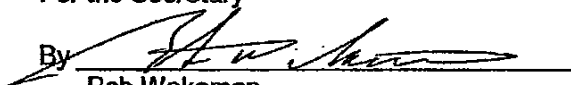
1. A description of the Department's action or inaction which is the basis for the request;
2. The substantial interest of the petitioner which is injured in fact or threatened with injury by the Department's action or inaction;
3. Evidence of legislative intent that this interest is not to be protected;
4. An explanation of how the injury to the petitioner is different in kind or degree from the injury to the general public caused by the Department's action or inaction;
5. That there is a dispute of material fact, and what the disputed facts are;
6. The statute or administrative rule other than s. 227.42, Wis. Stats., which accords a right to a hearing.

This notice is provided pursuant to section 227.48(2), Wis. Stats.

Dated at Milwaukee Service Center, Wisconsin on May 20, 2004.

STATE OF WISCONSIN DEPARTMENT OF NATURAL RESOURCES
For the Secretary

By


Bob Wakeman
Aquatic Habitat Coordinator

Declarant's Note:

This boat slip permit may be modified by the DNR on the DNR's own initiative or upon the request of the Declarant. Declarant has requested the following modifications to the permit:

1. An extended time period to construct the pier and boat slips to September 15, 2007;
2. Clarification that Declarant may install piers before having boat slips rented and that Declarant has the right to grant a boat slip renter a right of first refusal for his/her boat slip;
3. Clarification that the piers and boat slips that will be for rent for condominium owners which are referred to in the permit as "option piers" instead shall be referred to as Harbor Front Marina piers.

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION K

STATUTORY RESERVE ACCOUNT

DOCUMENT NO. _____

**STATUTORY RESERVE ACCOUNT
STATEMENT FOR
THE HARBOR FRONT & HANSEN'S
LANDING, A CONDOMINIUM**

The Harbor Front & Hansen's Landing, a condominium, created under the Condominium Ownership Act of the State of Wisconsin by the Declaration of The Harbor Front & Hansen's Landing, dated the ____ day of _____, 2005 and recorded the ____ day of _____, 2005 in the Office of the Register of Deeds for Milwaukee County, Wisconsin, as Document No. _____ and by a Condominium Plat (hereinafter "Condominium").

The Condominium shall not have a Statutory Reserve Account, as described in Wis. Stat. §703.163. This determination is made by the Declarant. It is anticipated that future expenditures for the repair and replacement of the common elements will be funded by the funds collected in a non-statutory reserve account and assessments for such expenditures.

THIS SPACE RESERVED FOR RECORDING DATA

NAME AND RETURN ADDRESS

Attorney Susan C. Sorrentino
Godfrey & Kahn, S.C.
N21 W23350 Ridgeview Pkwy.
Waukesha, WI 53188

Parcel Identification Number _____

Dated this ____ day of _____, 2005.

Frontage, LLC

*

Title: Peter S. Renner, Manager

AUTHENTICATION

Signature(s) _____

Authenticated this ____ day of _____, ____

*

TITLE: MEMBER STATE BAR OF WISCONSIN

(If not, _____
authorized by §706.06, Wis. Stats.)

THIS INSTRUMENT WAS DRAFTED BY

Attorney Susan C. Sorrentino
Godfrey & Kahn, S.C.
N21 W23350 Ridgeview Parkway
Waukesha, WI 53188

(Signatures may be authenticated or acknowledged. Both are not necessary.)

MW918557_1

*

Title: _____

ACKNOWLEDGMENT

STATE OF WISCONSIN,)
) ss.
____ COUNTY)

Personally came before me this ____ day of _____, 2005, the above named Peter S. Renner, Manager of Frontage, LLC, to me known to be the person _____ who executed the foregoing instrument and acknowledged the same.

*

Notary Public, State of Wisconsin.
My Commission is permanent. (If not, state
expiration date: _____,
_____.)

THE HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION L

OTHER IMPORTANT INFORMATION AND DOCUMENTS

Recent Financial Statements

Owner's Manual

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

FINANCIAL STATEMENTS

December 31, 2022 and 2021

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.

TABLE OF CONTENTS

	<u>Page</u>
INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
Balance Sheets	3
Statements of Revenue, Expenses and Changes in Fund Balances	4
Statements of Cash Flows	5
Notes to Financial Statements	6
REQUIRED SUPPLEMENTARY INFORMATION	
Schedules of Future Repairs and Replacements - General and Capital Replacement Reserve Projects	10
Schedules of Future Repairs and Replacements - Boat Reserve and Garage Reserve Projects	11



10400 W. Innovation Dr. Ste 301
Wauwatosa, WI 53226
Phone: 414-327-2320
Fax: 414-546-7547

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Harbor Front Condominium Association, Inc.
Milwaukee, Wisconsin

Report on the Financial Statements

Opinion

We have audited the accompanying financial statements of Harbor Front Condominium Association, Inc., which comprise the balance sheets as of December 31, 2022 and 2021, and the related statements of revenue, expenses and changes in fund balances, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Harbor Front Condominium Association, Inc. as of December 31, 2022 and 2021 and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Harbor Front Condominium Association, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Harbor Front Condominium Association, Inc.'s ability to continue as a going concern for one year after the date that the financial statements are issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Harbor Front Condominium Association, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Harbor Front Condominium Association, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

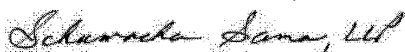
Other Matters

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. We have not applied procedures to determine whether the funds designated for future major repairs and replacements are adequate to meet such future costs because that determination is outside the scope of our audit.

Report on Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the supplementary information on future major repairs and replacements on page 10 and 11 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

SCHUMACHER SAMA, LLP



Wauwatosa, Wisconsin
August 18, 2023

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
BALANCE SHEETS
December 31, 2022 and 2021

	2022			2021		
	Operating Fund	Replacement Fund	Total	Operating Fund	Replacement Fund	Total
<u>ASSETS</u>						
Current Assets						
Cash	\$ 2,547	\$ 1,428,627	\$ 1,431,174	\$ 32,557	\$ 1,009,670	\$ 1,042,227
Short-term investments	-	-	-	-	264,092	264,092
Assessments receivable	3,137	-	3,137	1,728	-	1,728
Prepaid insurance	33,038	-	33,038	22,296	-	22,296
Prepaid taxes	114	-	114	-	-	-
Total current assets	38,836	1,428,627	1,467,463	56,581	1,273,762	1,330,343
TOTAL ASSETS	\$ 38,836	\$ 1,428,627	\$ 1,467,463	\$ 56,581	\$ 1,273,762	\$ 1,330,343
<u>LIABILITIES AND FUND BALANCES</u>						
Current Liabilities						
Accounts payable	\$ 53,282	\$ -	\$ 53,282	\$ 49,311	\$ -	\$ 49,311
Accrued income tax	-	-	-	12,431	-	12,431
Deferred assessments	22,479	-	22,479	10,951	-	10,951
Total current liabilities	75,761	-	75,761	72,693	-	72,693
Fund Balances	(36,925)	1,428,627	1,391,702	(16,112)	1,273,762	1,257,650
TOTAL LIABILITIES AND FUND BALANCES	\$ 38,836	\$ 1,428,627	\$ 1,467,463	\$ 56,581	\$ 1,273,762	\$ 1,330,343

See notes to financial statements.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
STATEMENTS OF REVENUE, EXPENSES AND CHANGES IN FUND BALANCES
For The Years Ended December 31, 2022 and 2021

	2022			2021		
	Operating Fund	Replacement Fund	Total	Operating Fund	Replacement Fund	Total
Owners' Support and Revenue						
Unit assessments	\$ 869,474	\$ -	\$ 869,474	\$ 844,930	\$ -	\$ 844,930
Commercial assessment	34,848	-	34,848	33,840	-	33,840
Insurance assessment	78,480	-	78,480	53,016	-	53,016
Boat slip assessment	26,400	-	26,400	25,080	-	25,080
Parking fees	80,655	-	80,655	80,384	-	80,384
Other income	7,582	-	7,582	7,147	-	7,147
Insurance proceeds	-	-	-	47,918	-	47,918
Key Fobs	75	-	75	275	-	275
Late charges	949	-	949	1,936	-	1,936
Interest income	-	12,073	12,073	-	2,638	2,638
Total owners' support and revenue	1,098,463	12,073	1,110,536	1,094,526	2,638	1,097,164
Expenses						
Operating expenses						
Salaries and wages	91,064	-	91,064	86,003	-	86,003
Payroll taxes	8,017	-	8,017	7,583	-	7,583
Employee benefits	14,812	-	14,812	13,214	-	13,214
Furniture and equipment	2,016	-	2,016	27,079	-	27,079
Utilities	128,720	-	128,720	121,518	-	121,518
General repairs and maintenance	280,449	-	280,449	448,034	-	448,034
Insurance claim disbursement	-	-	-	40,145	-	40,145
Refuse removal	33,081	-	33,081	28,350	-	28,350
Cleaning and janitorial	109,369	-	109,369	61,003	-	61,003
Insurance	68,966	-	68,966	51,856	-	51,856
Income tax	9,816	-	9,816	13,231	-	13,231
Professional fees	104,906	-	104,906	17,608	-	17,608
Security expense	8,164	-	8,164	55,830	-	55,830
Municipal fees	503	-	503	4,194	-	4,194
Management fees	48,118	-	48,118	46,800	-	46,800
Office and administrative	25,774	-	25,774	17,439	-	17,439
Social committee	33,950	-	33,950	9,103	-	9,103
Miscellaneous	76	-	76	332	-	332
Boat slip installation	8,683	-	8,683	8,187	-	8,187
Total expenses	976,484	-	976,484	1,057,509	-	1,057,509
EXCESS (DEFICIENCY) OF REVENUES OVER (UNDER) EXPENSES	121,979	12,073	134,052	37,017	2,638	39,655
Interfund transfers - net	(142,792)	142,792	-	(84,869)	84,869	-
Fund balances, beginning of year	(16,112)	1,273,762	1,257,650	31,740	1,186,255	1,217,995
FUND BALANCES, end of year	\$ (36,925)	\$ 1,428,627	\$ 1,391,702	\$ (16,112)	\$ 1,273,762	\$ 1,257,650

See notes to financial statements.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
STATEMENTS OF CASH FLOWS
For The Years Ended December 31, 2022 and 2021

	2022			2021		
	Operating Fund	Replacement Fund	Total	Operating Fund	Replacement Fund	Total
Cash flows from operating activities						
Excess of revenues over expenses	\$ 121,979	\$ 12,073	\$ 134,052	\$ 37,017	\$ 2,638	\$ 39,655
Adjustments to reconcile excess of revenues over expenses						
Accounts receivable	(1,409)	-	(1,409)	(6)	-	(6)
Prepaid insurance	(10,742)	-	(10,742)	(1,684)	-	(1,684)
Prepaid taxes	(114)	-	(114)	5,871	-	5,871
Accounts payable	3,971	-	3,971	(5,694)	-	(5,694)
Accrued income tax	(12,431)	-	(12,431)	12,431	-	12,431
Deferred assessments	11,528	-	11,528	(1,858)	-	(1,858)
Total adjustments	(9,197)	-	(9,197)	9,060	-	9,060
Net cash provided by operating activities	112,782	12,073	124,855	46,077	2,638	48,715
Cash flows from investing activities						
Net decrease (increase) in certificates of deposit	-	264,092	264,092	-	(1,228)	(1,228)
Net cash provided (used) by investing activities	-	264,092	264,092	-	(1,228)	(1,228)
Cash flows from financing activities						
Interfund transfers	(142,792)	142,792	-	(84,869)	84,869	-
Net cash provided (used) by financing activities	(142,792)	142,792	-	(84,869)	84,869	-
NET INCREASE (DECREASE) IN CASH	(30,010)	418,957	388,947	(38,792)	86,279	47,487
Cash and cash equivalents, beginning of year	32,557	1,009,670	1,042,227	71,349	923,391	994,740
CASH AND CASH EQUIVALENTS, end of year	\$ 2,547	\$ 1,428,627	\$ 1,431,174	\$ 32,557	\$ 1,009,670	\$ 1,042,227

See notes to financial statements.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
For the Years Ending December 31, 2022 and 2021

Note 1 – Summary of Significant Accounting Policies

Purpose of Organization

Harbor Front Condominium Association, Inc. was formed in August, 2005, as a Wisconsin nonprofit corporation under the terms and provisions of Chapter 181 of the Wisconsin Statutes. The Association is responsible for the management and control of the common elements and parking units in the development known as Harbor Front. The 168-unit building, consisting both of residential and commercial units, is located in Milwaukee Wisconsin.

Basis of Accounting

The Association prepares its financial statements on the accrual basis of accounting.

Fund Accounting

The Association's governing documents provide certain guidelines for governing its financial activities. To ensure observance of limitations and restrictions on the use of financial resources, the Association maintains its accounts using fund accounting. Financial resources are classified for accounting and reporting purposes in the following funds established according to their nature and purpose:

Operating Fund – This fund is used to account for the financial resources available for the general operations of the Association.

Replacement Fund – This fund is used to accumulate financial resources designated for future major repairs and replacements.

Estimates

The preparation of financial statements, in conformity with generally accepted accounting principles in the United States of America, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosures of contingent balance sheet items at the financial statement date, and the reported amounts of revenues and expenses during the operating period. The actual results could be different from the estimated results.

Cash and Cash Equivalents

For purposes of reporting cash flows, the Association considers all highly liquid debt instruments purchased with original maturity of three months or less to be cash equivalents.

The Association maintains its cash balances at one financial institution. The accounts are insured by the Federal Deposit Insurance Corporation up to \$250,000. In addition, the management company provides an additional surety bond on all the Association's accounts up to \$5 million. There were no uninsured cash balances as of December 31, 2022 and 2021.

Investments

Certificates of deposit with a remaining maturity of one year or less are carried at cost plus interest. Investments carried at cost are not required to be classified in one of the levels prescribed by the fair value hierarchy.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
For the Years Ending December 31, 2022 and 2021

Note 1 – Summary of Significant Accounting Policies (continued)

Member Assessments

Association members are subject to monthly assessments to provide funds for the Association's operating expense and future repairs and replacements. The assessments are due at the first of each month. Revenues from assessments are recognized in the period assessed. Assessments received in advance of the period are deferred and reported on the balance sheet as deferred assessments.

Any assessment not paid within thirty days after the due date shall be deemed in default and shall bear an automatic late fee as determined by the board as well as interest from the due date at a rate equal to the maximum rate allowed by law. The Association may bring legal actions against owners personally for the collection of unpaid assessments. Once legal action has commenced all legal fees and costs will be assessed to the unit owners. Any excess assessments at year-end are retained by the Association for use in future years. The Association's policy for charging off uncollectible receivable is determined on a case by case basis. The Association pursues the collection of receivables until ownership has changed through sale or foreclosure and the Association may no longer pursue collections from the previous owner.

Property and Equipment

Real property and common areas acquired from the developer and related improvements to such property are not recorded in the Association's financial statements because those properties are owned by the individual unit owners in common and not by the Association.

Common area improvements are carried at original cost less accumulated depreciation, computed on the straight-line basis. Costs incurred for maintenance and repairs are listed on the income statement as current expenses.

Federal Income Taxes

Condominium associations may be taxed as homeowners' associations or as regular corporations. For the years ended December 31, 2022 and 2021 the Association was taxed as a homeowners' association and as such is taxed on amounts other than membership activities, net of related expenses, at the 30% homeowners' association rate. The Association's federal income tax returns are generally subject to examination by taxing authorities for three years after the returns are filed, and the Association's federal income tax returns for 2021, 2020, 2019, and 2018 remain open for examination.

State Income Taxes

Based on a private interpretation issued by the Wisconsin Department of Revenue in December 1977, regarding condominium associations' tax status, it was determined that the Association is exempt from Wisconsin income tax under Section 71.01(3) of the Wisconsin Statutes.

Future Repairs and Replacements

The Association's policy is to accumulate funds for future repairs and replacements. In 2020, the Association hired an independent consultant to perform a reserve study to estimate the remaining useful lives and the replacement costs of the components of common property. The Association intends to fund for major repairs and replacements of these components based on the reserve study, updated each year during the annual budget process.

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
For the Years Ending December 31, 2022 and 2021

Note 1 – Summary of Significant Accounting Policies (continued)

Future Repairs and Replacements (continued)

The funds that are accumulated for future repairs and replacements aggregate \$1,428,627 and \$1,273,762 at December 31, 2022 and 2021, respectively, and are held in separate accounts and are not generally available for current operating purposes. Future repair and replacement assessments are part of the monthly assessments charged to members.

The actual expenditures may vary from the estimated future expenditures and the variations may be material. Therefore, amounts accumulated in the replacement fund may not be adequate to meet all future needs for major repairs and replacements. If additional funds are needed and the Board of Directors deems advisable, the Association has the right to increase regular assessments or to pass special assessments.

Date of Management's Review

In preparing the financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through August 18, 2023, 2023, the date on which the financial statements were available to be issued.

Note 2 – Management Agreement

The Association is managed by Hunt Management Incorporated. Management fees were \$48,118 and \$46,800 for the years ended December 31, 2022 and 2021, respectively.

Note 3 - Restrictions on Surplus

The Association was organized pursuant to Chapter 181 of the Wisconsin Statutes. Accordingly, the Association may not make distributions to members of the Association.

REQUIRED SUPPLEMENTARY INFORMATION

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
SCHEDULES OF FUTURE REPAIRS AND REPLACEMENTS
For The Year Ended December 31, 2022

General and Capital Replacement Reserve Projects

Year	Description	Estimated Cost	Remaining Useful Life
2023	Masonry Restoration	\$ 192,000	1
2024	Pool Furniture	\$ 10,000	2
2025	Roofs	\$ 1,494,000	3
2025	Air Conditioning and Heating Equipment - Split Systems	\$ 19,800	3
2025	Air Handling Units - Rooftop Package Units	\$ 87,600	3
2025	Security System	\$ 22,000	3
2026	Decorations - Hallways	\$ 24,000	4
2030	Lighting - Exterior	\$ 54,000	8
2030	Elevator Cab Finishes	\$ 76,000	8
2030	Kitchen Cabinets, Countertops and Appliances	\$ 38,000	8
2030	Lobby Renovation	\$ 40,000	8
2030	Rest Room Renovation	\$ 21,000	8
2030	Pool Fence - Restoration	\$ 9,000	8
2030	Pool Finish	\$ 15,300	8
2033	Pool Deck	\$ 195,000	11
2035	Balconies	\$ 693,000	13
2035	Terrace Decks	\$ 486,200	13
2035	Carpet - Hallways and Elevator Lobbies	\$ 130,000	13
2035	Lighting - Hallways and Elevator Lobbies	\$ 38,400	13
2035	Lighting - Stairwells	\$ 9,000	13
2035	Painting - Stairwells	\$ 18,800	13
2035	Life Safety Systems - Devices	\$ 97,900	13
2035	Life Safety Systems - Control Panel (Hansen's Landing)	\$ 11,900	13
2035	Lighting - Exit and Emergency	\$ 35,700	13
2035	Fire Suppression System - Controls	\$ 19,000	13
2035	Water Taxi Dock - Common	\$ 20,000	13
2035	Riverwalk - Renovation	\$ 220,000	13
2035	Pavers and Concrete Drives	\$ 68,600	13
2035	Pool Equipment - Plumbing and Major Valves	\$ 8,100	13
2037	Pumps - Sump	\$ 21,200	15
2038	Pool Equipment - Heater	\$ 6,200	16
2040	Elevator Traction Controls and Equipment	\$ 556,000	18
2048	Intercom and Entry System	\$ 25,000	26
2048	Life Safety Systems - Control Panel (Harbor Front)	\$ 11,900	26

HARBOR FRONT CONDOMINIUM ASSOCIATION, INC.
SCHEDULES OF FUTURE REPAIRS AND REPLACEMENTS
For The Year Ended December 31, 2022

Boat Reserve Projects

Year	Description	Estimated Cost	Remaining Useful Life
2035	Boat Slips	\$ 330,000	13

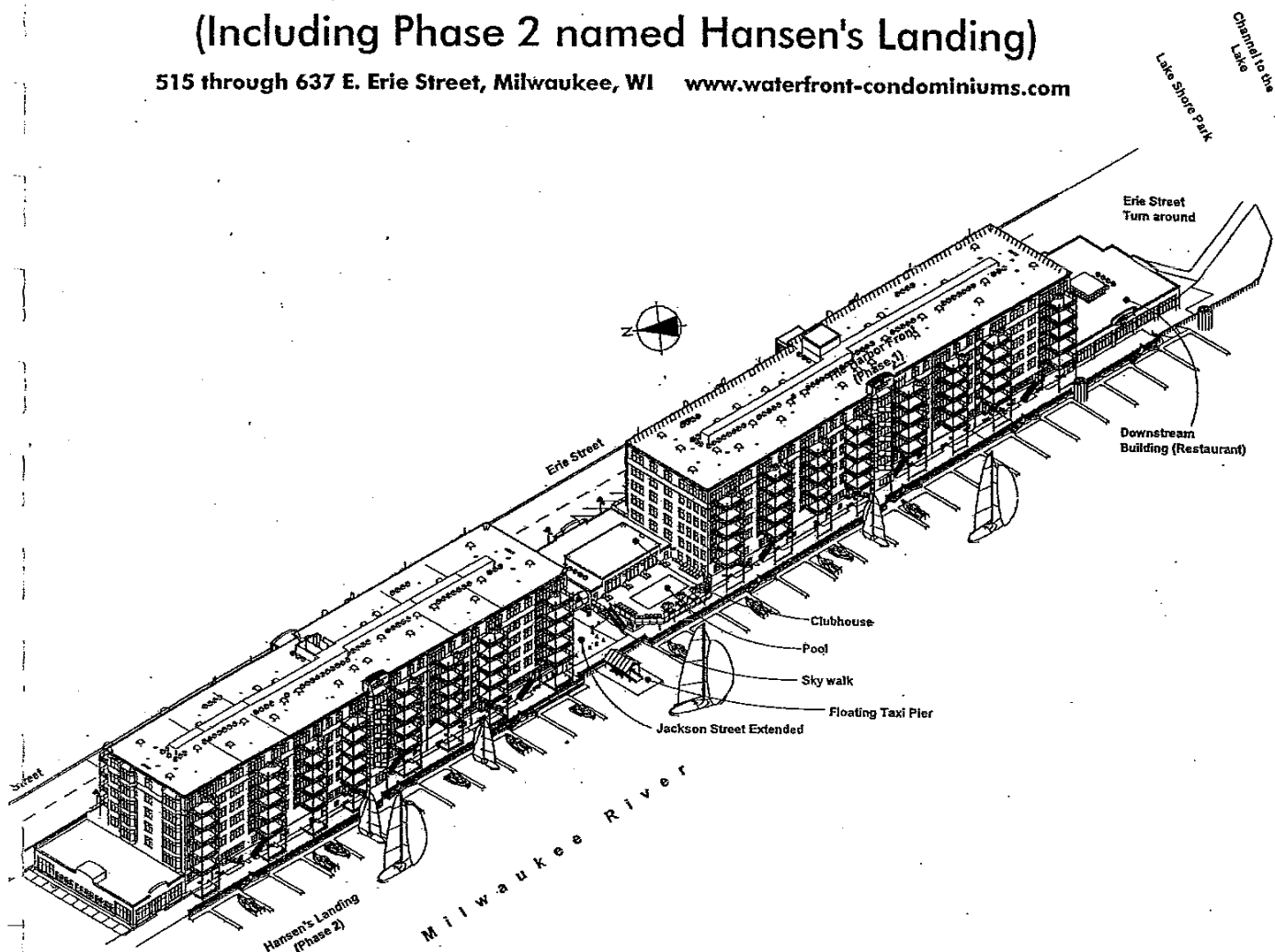
Garage Reserve Projects

Year	Description	Estimated Cost	Remaining Useful Life
2025	Exhaust System - Garage Sensors	\$ 9,000	3
2035	Elevated Concrete Floor Renovation (Subsequent)	\$ 191,000	13
2035	On-Grade Concrete Floor Renovation	\$ 27,000	13
2045	Exhaust System - Garage Louvers	\$ 19,000	23
2045	Heaters - Garage	\$ 55,000	23
2045	Lighting - Garage	\$ 32,400	23

The Harbor Front

(Including Phase 2 named Hansen's Landing)

515 through 637 E. Erie Street, Milwaukee, WI www.waterfront-condominiums.com



OWNER'S MANUAL

INDEX

	<u>Page</u>
General.....	3
Appliances.....	5
Carpeting.....	6
Door Hardware and Keys	13
Doors and Woodwork	14
Drapery.....	15
Electrical.....	17
Exterior Decks	19
Fire Protection	20
Garage Doors	21
Granite Kitchen Counters and Marble Vanity Tops & Tile	22
Hardwood Floors	26
HVAC Equipment	28
Intercom System.....	30
Medicine Cabinet Frames.....	31
Mirror Closet Doors	32
Plumbing.....	33
Security.....	34
Television	35
Vinyl Flooring.....	36
Windows and Patio Doors	39
Wood Cabinets	41
Wood Timber Ceilings	43

If you have a friend or acquaintance that is interested in a unit, call Mary Beth Waite at (414) 727-1150.

GENERAL

- Even though we have attempted to create the best acoustic separation possible everyone is still living next to each other and there is a limit to how much noise you can make. Please be courteous to your neighbor.
- We have gone to the wall to make the project high quality and interesting, but it is not perfect. The intent of the design is to have a rustic feel, which incorporates natural imperfections.
- Tenants will not have access to the roof. First of all walking around on the roof could cause damage to the surface, leading to leaks in the membrane and possible voiding out of our warranties. Also, the fourth floor has skylights and we want to respect those unit Owner's privacy.
- Overall maintenance and repair of the property common area or the management of the Association in general should be directed to the Building Manager, Jeff Hunt, **Hunt Management Incorporated**, 10520 North Baehr Road, Suite Q, Mequon, WI 53092 (262) 238-1480. The office is open between 8:30 a.m. and 5:00 p.m., Monday through Friday. For after-hour emergencies please call the office number and the answering service will refer your need to the appropriate individual.
- Regarding "Maintenance & Repair Responsibility", as more fully described in the Declaration, By-Laws and Rules & Regulations, the various portions of the property are designated as Unit, Common Elements, or limited Common Elements. Generally speaking, the Association is responsible for maintaining and repairing the Common Elements and the structural portions of the Limited Common Elements while Unit Owners are responsible for their respective Units.

We urge each Unit Owner to review his/her personal copy of the Declaration, By-Laws and Rules & Regulation but for quick review, we offer the following general summary of responsibility.

UNIT OWNER RESPONSIBILITY (UNIT)

- Unit interior including individual electrical, plumbing and heating/cooling/ventilation systems, interior painting, wall coverings, floor coverings, cabinets, fixtures, and appliances.
- Individual pest control.
- Individual gas, electric, phone and cable T.V. service.
- Individual doors, doorknobs and locks.
- Individual windows, screens and hardware.
- Maintenance of the individual balcony.
- Common element repairs necessitated by Unit Owner negligent damage.

Note: Unit Owners are prohibited from making any alteration, installation, removal, reconstruction or repair to the exterior of his Unit or any portion of the Unit which is visible from outside the condominium or the common elements.

ASSOCIATION RESPONSIBILITY (COMMON ELEMENTS/AREA)

- Boat Dock & Boat Slip Limited Common Area and Public Riverwalk.
 - Paving/stripping of parking units.
 - Common area, building walls, doors, windows, roof and foundation walls.
 - Grounds (e.g., lawn maintenance, landscaping, snow and ice clearing).
 - Sidewalks, walkways, driveways and parking areas.
 - Common utility, electrical, plumbing and HVAC systems, lines, pipes, ducts, etc.
- Alderman Robert Bauman – If you have any problems with the City of Milwaukee your Alderman can come to the rescue.
- Electricity and natural gas is provided by WE Energy.
- Cable television lines are installed throughout the building, call Time Warner Cable if you want to order your own cable package.
- SBC Ameritech installed the telephone lines to the building, however you can contract with any phone system provider.
- Please remember that you are not permitted to display or place any items in the common area without approval from the Harbor Front Condominium Association Board of Directors. This would include doormats and signs in front of your Unit entrance.

POOL AND FITNESS ROOM

Please refer to the condo documents for rules applying to the pool and fitness rooms. In general the pool will be open from 8AM to 10PM during the summer months. If you wish to schedule an event in the clubhouse please contact Hunt Management.

The fitness room is open 24 hours a day and can be accessed with your building entrance key. Please wipe down all fitness equipment after use.

APPLIANCES

Your appliances were purchased through Kennedy-Hahn, 12121 West Feerick Street, Wauwatosa (414)727-6666. The model you have selected is outlined on your unit plan.

All appliances included a "User's Manual". If you purchased GE products you can also find all the information you would need to enjoy the use of your appliances by going to the General Electric website at www.GEAppliances.com. If for some reason a manual was not included, please contact Kennedy-Hahn directly.

CARPETING

The carpeting in your unit was manufactured by Shaw Industries and installed by Carpets Plus, 5100 West Lincoln Ave. West Allis, WI 53219. (414) 321-3898. The color and style of your carpeting is outlined on your unit plan.

With the exceptional quality of Shaw's carpet, your carpet could "ugly" out long before it "wears" out. Make sure it doesn't with a comprehensive care program made up of four parts:

- Preventive Maintenance - protect your investment before problems occur.
- Vacuuming - the most important step in caring for your carpet.
- Spot and Spill Removal - because, let's face it, they just can't always be avoided.
- Overall Cleaning - because vacuuming doesn't get everything.

No carpet is absolutely stain proof. Some carpets have stain resistant treatments that improve your ability to clean stains, but not prevent stains. Similarly, carpets with soil resistant treatments reduce the rate of soiling, but all carpets require regular care and maintenance.

There is often confusion about the difference between soiling and staining. The majority of stain complaints are actually soil related. For example, many sugar-based spills, such as soft drinks and coffee, leave a sugar residue after removal. This sticky residue readily attracts soil from ordinary shoe traffic, and the resulting discolored area appears to be a stain.

The same thing happens when spills are cleaned with a detergent solution and the area is not sufficiently rinsed with plain water, leaving a sticky detergent residue. It is important to rinse thoroughly with water and blot dry after removing any spill.

VACUUMING:

The most important step in caring for your carpet is vacuuming. Vacuum thoroughly and frequently, particularly in high-traffic areas. Bear in mind that walking on soiled carpet permits the soil particles to work their way below the surface of the pile where they are far more difficult to remove and can damage the fibers. Frequent vacuuming removes these particles from the surface before this happens.

For rooms with *light traffic*, vacuum the traffic lanes twice weekly and the entire area once weekly. Those areas with *heavier traffic* require that the traffic lanes be vacuumed daily and the entire area twice weekly. Up to *three* passes of the machine will suffice for *light soiling*, but *five to seven* passes are necessary for *heavy soiled* areas. Change the vacuuming direction occasionally to help stand the pile upright and reduce matting.

CARPET CARE:

Preventative Maintenance

New flooring represents a substantial investment. The proper steps will make sure it stays attractive for years to come.

Place walk-off mats at all entrances -

Walk-off mats should be used at the exterior of all entrances to absorb the soil and moisture. They can help trap the excessive dirt, sand, grit, and other substances such as oil, asphalt, or driveway sealer that would otherwise be tracked into the home. Mats should also be cleaned on a regular basis so they don't become sources of soil themselves.

Occasionally move heavy furniture -

Move heavy furniture occasionally to avoid excessive pile crushing. You should also use floor protectors designed for carpet under the legs of tables, chairs, and other furniture to help distribute the weight. Do not use chairs or appliances with rollers or casters without a chair pad designed specifically for carpet or damage can occur.

Protect carpet when moving furniture -

When moving heavy wheeled furniture (pianos, buffets, etc.), prevent damage by placing a protective barrier of heavy cardboard or plywood between the wheels and the carpet.

Clean your area rugs -

If you use area rugs on your carpet, be sure to clean them regularly. Clean and restore the pile of the carpet underneath as well. Also, be sure to check area rugs for colorfastness before placing them on carpet because the color in some rugs may bleed through. After cleaning your carpet, allow it to dry completely before replacing rugs.

Reduce periods of direct sunlight -

Protect your carpet from prolonged periods of direct sunlight with blinds, shades, or awnings.

Spot and Spill Removal

Protect your carpet--step by-step

No carpet is stain proof, but since many are stain resistant, you have time to act. Look below to see if the specific spill you're trying to remove is listed. If so, you'll see instructions to help. If not, use the following general guidelines.

1. Remove as much of food spills as possible by scraping gently with a spoon or a dull knife.
2. Absorb wet spills as quickly as possible by blotting repeatedly with white paper or white cloth towels. Always blot; never rub or scrub abrasively, as a fuzzy area may result. When blotting, work from the outer edge in toward the center of the spot to avoid spreading the spill.
3. Remove the stain using one of the cleaning items from the checklist below.
4. Rinse the cleaned area with water to remove detergent residue that may become sticky and cause rapid re-soiling.

Absorb any remaining moisture by placing several layers of white towels over the spot and weighing them down with a heavy object. This step is necessary even when the carpet doesn't seem particularly damp.

A good checklist to handle spills should include the following items. Do not use any household cleaners other than those listed, since many household products contain chemicals that may permanently damage your carpet.

1. A solution of a mild liquid detergent (no more than 1/4 teaspoon of detergent to 32 ounces of water). A **clear**, non-bleach liquid dishwashing detergent such as *Dawn*, *Joy*, or **clear Ivory** is recommended. Do not use detergents that are cloudy or creamy because they may leave a sticky residue.
2. A solution of 1 part white vinegar to 1 part water.
3. White cloths or white paper towels.
4. An ammonia solution of one tablespoon of ammonia to one cup of water. **Do not use on wool.**
5. Non-oily nail polish remover.
6. Chewing gum remover (freeze or solid type).
7. Spot remover specifically for grease, oil, or tar, such as Carbona or Energine.

NOTE: Difficult stains on carpets made from solution-dyed fibers such as polypropylene may be removed with a mild bleach solution (one part chlorine bleach to five parts water).

WARNING: Do not use bleach solution unless you are absolutely certain your carpet is 100% **solution dyed**. Carpet dyed by other systems will be damaged. If in doubt, call (800) 441-SHAW.

Stain Removal Procedures

The following recommendations should be used for spot cleaning. The numbers are keyed to the stain, and all instructions should be used in the recommended sequence. Some stains are marked **PRO**, indicating that professional knowledge and equipment are necessary.

- A.** Water Soluble Stains – Absorb as much as possible with white towels. Blot the stained area with white towels dampened with cool water until there is no more transfer of the stain into the towels.

If any of the stain remains, use the detergent solution previously described. Spray lightly onto the spot and blot repeatedly with white towels, working from the outer edge in toward the center of the spot to avoid spreading.

Rinse thoroughly by spraying with clean water, and then blot or extract. Do not use too much detergent because the residue will contribute to rapid re-soiling.

- A-1.** As in **A**, but before using detergent, apply the white vinegar solution to a white towel and blot or spray onto spot.
- A-2.** As in **A**, but before using detergent, apply a household ammonia solution to a white towel and blot or spray onto spot. Do not use on wool or wool-blend carpet. Rinse as in **A**.
- B.** **Oil-Based Stains** – Blot as much as possible with white paper towels. Apply the special oil and grease spot remover to a paper towel and repeat blotting. (Protective gloves should be worn, as the solvent will quickly remove oils from the skin and could result in irritation.) Do not pour or spray directly on the carpet pile, as damage to the backing or adhesive underneath could result; use the towels to transport the solvent to the carpet. Repeat as often as necessary.

Provide adequate ventilation! Do not use flammable solvents! Follow with procedures in **A**.
- C.** **Freeze** stains such as chewing gum and candle wax with ice or a commercially available product in an aerosol can. Shatter with a blunt object and vacuum before the chips soften. Follow up with solvent as in **B**.
- D.** **Bleach** – **WARNING** – Only carpets which are solution dyed are resistant to bleaching, but do not exceed the recommended concentration. **DO NOT USE THIS PROCEDURE UNLESS YOU ARE ABSOLUTELY CERTAIN THE CARPET IS SOLUTION DYED – CARPETS DYED BY OTHER SYSTEMS WILL BE DAMAGED.** Products with olefin and nylon blends can not be exposed to bleach without removing the color from the nylon fibers unless the nylon component is solution dyed. If in doubt, call (800) 411-SHAW.

For solution-dyed carpets with stains such as food dyes, fruit drink, and coffee not removed by A-1, use a solution of one part chlorine bleach to five parts water.

Rinse several times with water to remove excess bleach so that none is tracked to other areas where there is conventionally dyed carpet.

PRO - Professional cleaner.

SPECIFIC STAIN REMOVAL PROCEDURES	
STAIN	REMOVAL PROCEDURE
Alcoholic Beverages	A
Asphalt	B, PRO
Beer	A
Betadine	PRO
Berries	A
Blood (wet)	A
Blood (dry)	A-2
Butter	B
Chewing Gum	C
Chocolate	A-2
Coffee	A-1 (D, if necessary)
Cola Drinks	A
Cosmetics	A (D, if necessary)
Crayon	B
De-icer (Calcium Chloride)	Vacuum, A
Excrement	A
Food Dyes	A
Furniture Polish	A, B, PRO
Glue (white)	A
Gravy	A
Grease (auto)	B, PRO
Grease (food)	B
Ice Cream	A
Ink (ballpoint)	B, PRO
Ink (permanent)	B (D, if necessary)
Ink (washable)	A, PRO
Jelly	A
Lipstick	B
Milk	A
Mud	A
Mustard	A (D, if necessary)
Nail Polish	Polish Remover
Paint (latex, wet)	A
Paint (latex, dry)	B
Paint (oil)	B, PRO
Rust	PRO
Shoe Polish	B
Tea	A (D, if necessary)
Urine	A-1, PRO
Vomit	A-1
Wax	C
Wine	A-2
WARNING: Certain products found in most homes can cause irreparable damage to your carpet. Bleaches, tile cleaners, mildew removers, oven cleaners, and drain openers are very strong chemicals that can discolor or dissolve carpet fibers. Acne medications containing benzoyl peroxide, a very powerful bleach, are capable of permanently damaging your carpet and most other fabrics as well.	

Cleaning

Even though vacuuming can remove most of the dry soil, it is also necessary to clean your carpet on a regular basis to remove the oily, sticky soil that builds up in the pile as a result of cooking vapors, air pollution, and tracked-in dirt from outside. The particles of oily soil deposited on carpet fibers can cause gradual but significant dulling of delicate pastel colors; the color isn't lost but is hidden under the film. If this type of soil is allowed to accumulate, it begins to attract and hold the dry soil. This is the reason cleaning is so important when dulling of the color is first noticed; if allowed to remain too long, it becomes gummy and difficult to remove.

If carpet is cleaned before it becomes too unsightly, the cleaning chore will be easier and more successful. It is a myth that cleaning the carpet before it is absolutely necessary will cause it to get dirty faster. Carpet in a typical household should be cleaned every 12 to 18 months depending upon the number of residents and amount of type of activity.

Choice of the proper cleaning system is important. Some systems may leave residues, which promote re-soiling and defeat the whole purpose of cleaning. The recommendations below represent the best current knowledge and should help prolong the time between cleanings.

The cleaning system –

Shaw Industries recommends the hot water extraction system, which research indicates provides the best capability for cleaning. This system is commonly referred to as "steam cleaning", although no steam is actually generated. The process consists of spraying a solution of water and detergent into the carpet pile and recovering the water and soil with a powerful vacuum into a holding tank. This can be done from a truck-mounted unit outside the home with only the hose and wand brought inside or, where a truck-mounted unit cannot reach, by a portable, self-contained system brought into the home.

Professional carpet cleaners – it is to your advantage to use professional cleaners because their experience enables them to do a better job than you can do yourself. Their equipment has more extraction power than the rental units available to you, and the carpet should dry more quickly. True professionals have also made the investment in training to understand the equipment, to know the proper cleaning agents for the situation at hand, and to recognize the differences in fibers and carpet construction.

Do-it-yourself systems – If you decide to rent a steam-cleaning machine and do it yourself, check several cleaning systems before making a selection. Most rental units available do not adequately clean and may actually damage the carpet. Consider the following:

- 1) Some rental companies have cleaning equipment that is similar to what the professionals use. The cleaning equipment should have enough vacuum power to allow the carpet to dry within 6 to 12 hours after cleaning. Avoid rental units found in many retail and grocery stores that do not have enough power to extract the cleaning solution from the carpet adequately and which may actually damage the carpet due to over wetting.
- 2) Avoid over wetting the carpet. Prolonged dampness may promote growth of mildew and bacteria in the carpet or cause separation of the backing. A carpet that is wet for more than 24 hours could develop a growth of mold and mildew. This is controlled by a combination of proper equipment and operator training. Most problems in do-it-yourself cleaning are due to over wetting and use of excessive detergent.
- 3) Use a cleaning solution with a pH less than 10, preferably near 9, and with a minimum of nonsticky residue. The attraction between the detergent and the particles of soil and oil is critical during the cleaning process. However, the detergent residue continues to attract the particles after cleaning. Increasing the amount of cleaning solution beyond the recommended level does not greatly increase cleaning performance, but makes the removal of detergent more difficult. Because buildup of detergent residue is the most common cause of accelerated re-soiling complaints, do not use extra cleaning solution. Shaw Industries recommends a clear water rinse after cleaning.
- 4) Carpet with stain resistant treatments must be cleaned with products formulated for this purpose, or the stain resistance will be impaired and the warranty voided. Do not use cleaning or spotting solutions that contain bleaches or optical brighteners because they can discolor the carpet.
- 5) Do not use any silicone-based anti-soil treatments on carpets produced by Shaw Industries. The only anti-soil products approved for use as needed are either DuPont Teflon® or 3M Scotchgard™.
- 6) Reduce drying time by using several fans to move air across the carpet in combination with a dehumidifier or air conditioner to pull moisture out of the air. Carpet should be dry within 12 hours; even less is better.

DOOR HARDWARE AND KEYS

Locksets were manufactured by Emtek and are provided by LaForce Hardware who is a wholesale distributor. On a retail basis you can purchase these items at Neu's Building Center, Inc., N95 W16915 Richfield Way, Menomonee Falls, WI, 53051 (262) 251-6550. Each unit owner will be given two (2) building entry keys. These keys will work at the building's center entrance, the parking garage door (at the elevator lobby), and the door into the garage from the riverwalk and the door to the workout room. For your convenience the airphone system at the entry has also been programmed to unlock by pressing a code that will be changed from time to time.

At time of closing, owners will be presented with the unit entry key along with mailbox keys. Only a qualified locksmith can open your door and replace the key if required. Accurate Key & Lock (414) 272-1068 will be the locksmith handling the lock changes for this building. They can be used for the fastest service, as they are familiar with the building's key system. Please keep their number on file in case of emergency.

If future lock change is desired, we respectfully request that you use Accurate Key & Lock so that your lock and key will not be removed from the Fire Department emergency access. This is done at the owner's expense.

DOORS AND WOODWORK

All doors and woodwork in your unit is made from solid rustic Maple. We have gone to great lengths to select lumber with varied appearances.

The wood was milled and pre-finished by Preferred Building Supply. All the wood was stained and sealed with a clear catalyzed sealer. The stain is a blending...one part Fruitwood mixed with 3 parts mineral spirits.

The care of the finish is to simply wipe it with a damp cloth. Do not allow moisture to Remain on the woodwork as it may damage the woodwork.

DRAPERY

The black-out drapes (and in some units sheers) were provided by Amberco, Inc., 422 N. Seymour Avenue, Mundelein, IL, 60060 (847) 949-0300.

Care recommendations:

The following recommended cleaning codes are devised as the results of tests performed by the fabric manufacturers having adhered to the methods requested by the Joint Industry Standards Committee.

Sheers – Clean this fabric with pure solvents (Petroleum Distillate-Based products). Professional dry cleaning is recommended. CAUTION: Use of water-based or detergent-based solvent cleaners may cause excessive shrinking. Water stains may become permanent and unable to be removed with solvent cleaning agents. To prevent overall soil, frequent vacuuming or light brushing to remove dust and grime is recommended.

Black-out Liners – Because ROC-LON® coated drapery linings and fabrics are so different from other materials, special care should be exercised to protect them from potential harm.

Many curtains and draperies are unnecessarily dry cleaned. A regular soft brushing or careful vacuum cleaning will generally keep curtains looking bright and new for many seasons. If dry cleaning does become necessary, BE SURE TO USE A PROFESSIONAL DRY CLEANER. Coin-operated machines can harm the lining and face fabric as well. The following procedures are recommended by the **International Fabricare Institute** (NOTE: Check the manufacturer's recommendations for proper care and cleaning of all face fabrics):

Dry Cleaning:

1. Inspect draperies for labels that recommend special care. Classify them for cleaning method.
2. Make sure the draperies have been measured before cleaning. Pass information to finisher.
3. Remove all drapery hooks and/or pins. Inspect for any sharp objects attached to draperies or in machine and remove.
4. Run underweight loads. Do not overload.
5. Give a short run without adding moisture:

White Spirits (Petroleum solvent)	10 to 15 minutes
or Perchloroethylene	5 minutes
or Fluorocarbon	5 minutes
6. Give normal extraction.

7. Tumble dry. DO NOT EXCEED 120° Fahrenheit (50° Celsius) TUMBLER TEMPERATURE!

8. Hang immediately. Do not leave in hamper.

Caution: *If draperies are cabinet or air dried, do not place the coated side over the bar – place the fabric side over the bar. If the drapery is damp with solvent or water and is folded so that the coated side comes in contact with itself, the fabric may self-stick while drying and then shred or tear the foam when you try to separate it.*

When dry, re-hang the draperies and allow to condition at room temperature for a few days. DO NOT IRON THE ACRYLIC COATED SIDE OF THE LINING and only use a light cool iron on the fabric side if necessary.

Hand Washing:

For lining fabrics only - For face fabrics check manufacturer's recommendation for washability. Only smaller curtains should ever be attempted for washing.

1. Loosen tape draw strings (if any) and remove all hooks.
2. Follow curtain fabric care label recommendations where given.
3. Use mild detergent or soap flakes: follow manufacturer's recommendations.
4. Ensure that the flakes or detergent are dissolved fully before immersing the curtains.
5. Do not rub acrylic foam areas: squeeze gently.
6. Use hand hot water.
7. Rinse thoroughly: detergents left in the curtains can cause severe deterioration to certain face fabrics.
8. Do not use bleach in any form.

After washing, shake curtains to remove excessive water. Do not wring out or squeeze. Hang curtains on a suitable line, from the heading, to drip dry full length in open width. If curtains have to be placed over a line, ensure that the line is well padded to avoid a permanent crease, and distribute the weight evenly.

When dry, re-hang the draperies and allow to condition at room temperature for a few days. DO NOT IRON THE ACRYLIC COATED SIDE OF THE LINING and only use a light cool iron on the fabric side if necessary.

Warning: *Shrinkage is more likely to occur if curtains are washed. Adjustment for shrinkage may be necessary by un-picking and re-tacking hems.*

ELECTRICAL

Each condominium unit at The Harbor Front has it's own electrical panel and circuit breakers.

The entire electrical system was furnished and installed by NSI Electric Contractors 1213 West Mallory Ave. Milwaukee, WI 53221. (414) 761-4660. Hunt Management was provided with a complete book of cut sheets and specifications for all of the electrical devices in the building. If you need to know specifically what was installed in your unit, you may contact Hunt Management.

Rudd Lighting, 9201 Washington Avenue, Racine, WI (800) 236-7000 (www.ruudlighting.com), manufactured both the indoor and outdoor track lighting fixtures. The tracks and track light fixtures are both high quality and economical. A wide selection of interior track lighting fixtures were available to The Harbor Front buyers and on display at The Harbor Front Sales Office. Most buyers selected the model # TGR3R fixture in black. The light bulbs are 75 watt PAR30, which can be purchased as either spotlights or floodlights. The 75 watts is the maximum wattage, obviously you can install lower wattage PAR30 light bulbs.

The exterior (low-voltage deck) track lights were also manufactured by Ruud Lighting. And the track light fixtures are model # TFB1E-L fixture in black. The light bulbs are 50 watt MR16, which can be found at Home Depot or BBC Lighting.

Ruud does not sell directly to retail customers, however additional track light fixtures can be purchased through The Harbor Front's Sales Office.

The under cabinet lighting was supplied by Tresco International, at (800) 227-1171 and is equipped with special Xenon light bulbs that burn at an approximately 15% lower temperature than the most commonly used halogen bulbs. And more importantly lasts about 3 times as long, about 5,000 hours. Do not touch the bulbs with your fingers. Wear gloves when replacing the bulbs because oil from your skin will reduce the life of the bulb.

OPERATION & CARE OF YOUR ELECTRICAL SYSTEM:

- Your electrical circuit breaker panel is located in a convenient location in your unit. Please be sure to keep the area 30" wide and 3' in front of your panel clear. This is for safety and is required by the electrical code.
- In the event a circuit is overloaded or shorted, switch off and unplug any overload or questionable appliance or lighting load. Locate the proper breaker in the panel directory or find which breaker is in the tripped (middle) position. Reset the breaker by manually turning it all the way to the OFF position. Then switch it to the ON position. It will remain in the on position only if the overload has been cleared. If any breaker or switch flickers, crackles or doesn't remain on, call Current Electric immediately to repair the problem.

- Keep all electrical equipment switches and outlets dry and clean of dirt or foreign matter. Every year it is recommended to exercise your breakers by turning them fully OFF and then back ON.
- Ground Fault (GFCI) outlets protect all kitchen, bathroom and exterior receptacles. These outlets have a test and reset button located on their face. These devices should be tested at least twice a year. Pushing the test button will turn off the device. Pushing the reset button in will reset the outlet. GFCI protection is very sensitive and protects the user against faulty appliances that may be connected to the circuit. Any appliance that trips the GFCI needs to be properly repaired and inspected for ground faults.
- Whirlpool baths are also protected with a GFCI outlet installed near the code required tub's access panel. This has been installed for user safety. Test as stated above.
- Exterior GFCI outlets also have weatherproof covers. These covers are designed to be closed even when a cord is plugged into them. Make sure to keep snow and water away from all GFCI outlets.
- Many rooms such as bedrooms are equipped with wall-switch controlled outlets. The wall switch will control half of the outlet and the other half will remain on all the time.
- The wattage of the lamps on all fixtures needs to be watched. DO NOT use light bulbs in fixtures that are over the maximum wattage listed on the fixture. Recessed fixtures will blink off if the fixture is over lamped to prevent overheating.
- Dishwashers and disposals have a disconnect switch or cord plug as required by code. Make sure the switch is on and the unit remains properly plugged in. If servicing the appliance, make sure switch is off and unplugged for safety.
- Your interconnected smoke detectors are 120.volt electric and have battery backup. Replace the batteries yearly or if the detector starts to chirp intermittently. A smoke situation will sound the alarm in your unit only. Test the smoke detectors every 3 months by pushing and holding the test button and your unit should sound. Problems with the smoke detection system are to be reported and repaired. In case of fire, leave the building by way of stairs, DO NOT use the elevator. Pull a fire alarm pull station (located at every building exit and at each stairway) to notify others and the Fire Department.
- Your unit is also equipped with an audible horn connected to the main complex fire alarm system. Please do not tamper with this device. If it sounds an alarm, leave the building by the stairway, NOT the elevator. If occupants of your unit are hearing impaired, proper strobe light warning devices may be installed in your unit.

EXTERIOR DECKS

The floor is made out of IPE wood (pronounced ee-pay), a hardwood imported from Brazil. The trees generally grow from 140 to 150 feet, but some can reach heights of 200 feet. IPE's strong, tough resilient properties make it an excellent material and increasingly popular choice for commercial/residential decking and outdoor furniture. It is prized for its stability, durability, strength and natural resistance to decay, wet conditions, and infestation by termites and borers. This wood seasons to a natural gray and should require **no maintenance**.

IPE has a Class A fire rating, the best possible rating for a finish material.

The **glass** in the rails is 1/4 inch tempered which is ordinarily break resistant, however it will shatter if its hit with a sharp object or just tapped on the edge. If this does occur, please contact the Building Manager, Jeff Hunt, Hunt Management Incorporated (262) 238-1480.

The decks are equipped with an **internal drainage system** that is intended to divert water from the deck above, however, the drainage system is not intended to be absolutely perfect, it is not a roof. During heavy rains you can expect to have water on the deck.

There are **rules and regulations** that relate to the decks, please refer to the Condominium Documents.

FIRE PROTECTION – (Call 911)

For your safety the building is entirely sprinkled.

In addition there are **fire extinguishers**.

The sprinkler heads all have flush covers. Please do not tamper with the sprinkler heads. Tampering with the sprinkler heads may result in the head going off and causing water damage. The sprinkler heads are designed to go off when the temperature of the air around the sprinkler head reaches 150° Degrees.

GARAGE DOORS

Geis Building Products, 20520 Enterprise Ave. Brookfield, WI (262) 784-4250, provided the garage doors.

Parking unit owners will be provided with two remote control devices to be used for the parking garage. You will also be provided with a four-digit code to allow access to the garage. You may also enter the garage if passing on foot with the four digit code. Exiting the garage does not require a code. We are installing a magnetic detector on the exit door so that the door will open automatically as you proceed to the exit. Initially your remote controls will open the exit door. After the magnetic device is installed your remote controls will open the entrance doors.

If you own a private garage you will be provided with a remote control device to open and close the door. Some of the garages include a door to the riverwalk that is keyed the same as your unit entrance door. Please be careful to keep these doors locked to prevent unauthorized access to the building.

If you lose the door opener or key and need a replacement, please contact the Building Manager.

GRANITE KITCHEN COUNTERS AND MARBLE VANITY TOPS & TILE

House of Stone 1701 West St. Paul Ave, Milwaukee, WI 53233 provided all kitchen countertops. (414) 342-8800. Lakeside Stoneworks, 5333 West Beaver Creek Parkway (414) 354-6100, provided the marble counter tops. The type of granite and marble selected for your unit is listed on your plans.

The natural stone you have purchased for your home is an investment that will give you many years of beautiful service. Simple care and maintenance will help preserve your stone's beauty for generations to come.

Care and Precautions

Use coasters under all glasses, particularly those containing alcohol or citrus juices. Many common foods and drinks contain acids that will etch or dull the surface of many stones. Do not place hot items directly on the stone surface. Use trivets or mats under hot dishes and placemats under china, ceramics, silver or other objects that can scratch the surface. Many hairsprays, perfumes and after shaves can damage marble.

Cleaning Procedures & Recommendations

Clean stone surfaces with a few drops of neutral cleaner, stone soap or a mild liquid dishwashing detergent and warm water. Use a clean soft cloth for best results. Too much cleaner or soap may leave a film and cause streaks. Do not use products that contain lemon, vinegar or other acids on marble or other calcareous stones. Rinse the surface thoroughly after washing with the soap solution and dry with a soft cloth. Change the rinse water frequently. Do not use scouring powders or creams; these products contain abrasives that may scratch the stone.

In the bath or other wet areas, soap scum can be minimized by using a squeegee after each use. To remove soap scum, use a non-acidic soap scum remover or a solution of ammonia and water (about 1/2 cup ammonia to a gallon of water). Frequent or over-use of an ammonia solution may eventually dull the surface of the stone.

Your vanity tops have a penetrating sealer applied to them for protection. Depending on the wear or appearance of water spotting this sealer may need to be reapplied every 1-3 years. A good quality marble wax or non-yellowing automobile paste wax can be applied.

Your granite counter tops have also been sealed and again the sealer may need to be reapplied ever 1-3 years. The sealer used needs to be non-toxic for food prep areas and also needs to be a solvent-based sealer used such as Stone Care International's Spray & Seal XP. If there is a question, check with the sealer manufacturer.

Spills & Stains

Blot the spill with a paper towel immediately. Don't wipe the area, it will spread the spill. Flush the area with plain water and mild soap and rinse several times. Dry the area thoroughly with a soft cloth. Repeat as necessary.

Stain Removal

If the stain remains, identify the type of stain on the stone surface. Surface stains can often be removed by cleaning with an appropriate cleaning product or household chemical. Deep-seated or stubborn stains may require using a poultice or calling in a professional. Below are listed types of stains that you may have to deal with and appropriate household chemicals to use and how to prepare and apply a poultice to remove the stain.

Oil-based (grease, tar, cooking oil, milk, cosmetics): An oil-based stain will darken the stone and normally must be chemically dissolved so that source of the stain can be flushed or rinsed away. Clean gently with a soft, liquid cleanser with bleach OR household detergent OR ammonia OR mineral spirits OR acetone.

Organic (coffee, tea, fruit, tobacco, paper, food, urine, leaves, bark, bird droppings): May cause a pinkish-brown stain and may disappear after the source of the stain has been removed. Clean with 12% hydrogen peroxide and a few drops of ammonia.

Metal (iron, rust, copper, bronze): Iron or rust stains are orange to brown in color and follow the shape of the staining object such as nails, bolts, screws, cans, flower pots, metal furniture. Copper and bronze stains appear as green or muddy-brown and result from the action of moisture on nearby or embedded bronze, copper or brass items. Metal stains must be removed with a poultice (see section on Making & Using a Poultice). Deep-seated, rusty stains are extremely difficult to remove and the stone may be permanently stained.

Biological (algae, mildew, lichens, moss, fungi): Clean with dilute (1/2 cup in a gallon of water ammonia OR bleach OR hydrogen peroxide. DO NOT MIX BLEACH AND AMMONIA! THIS COMBINATION CREATES A TOXIC AND LETHAL GAS!

Ink (magic marker, pen, ink): Clean with bleach or hydrogen peroxide (light colored stone only!) or lacquer thinner or acetone (dark stones only!).

Paint: Small amounts can be removed with lacquer thinner or scraped off carefully with a razor blade. Heavy paint coverage should be removed only with a commercial "heavy liquid" paint stripper available from hardware stores and paint centers. These strippers normally contain caustic soda or lye. Do not use acids or flame tools to strip paint from stone. Paint strippers can etch the surface of the stone; repolishing may be necessary. Follow the manufacturer's directions for use of these products, taking care to flush the area thoroughly with clean water. Protect yourself with rubber gloves and eye protection, and work in a well ventilated area. Use only wood or plastic scrapers for removing the sludge and curdled paint. Normally, latex and acrylic paints will not cause staining. Oil-based paints, linseed oil, putty, caulks and sealants may cause oily stains (refer to the section on oil-based stains).

Water Spots & Rings (surface accumulation of hard water): Buff with dry 0000 steel wool.

Etch Marks: These are caused by acids left on the surface of the stone. Some materials will etch the finish but not leave a stain. Others will both etch and stain. Once the stain has been removed, wet the surface with clear water and sprinkle on marble polishing powder, available from a hardware or lapidary store, or your local stone dealer. Rub the powder onto the stone with a damp cloth or by using a buffing pad with a low-speed power drill. Continue buffing until the etch mark disappears and the marble surface shines. Contact your stone dealer or call a professional stone restorer for refinishing or repolishing etched areas that you cannot remove.

Scratches & Nicks: Slight surface scratches may be buffed with dry 0000 steel wool. Deeper scratches and nicks in the surface of the stone should be repaired and repolished by a professional.

Making and Using a Poultice: A poultice is a liquid cleaner or chemical mixed with a white absorbent material to form a paste about the consistency of peanut butter. The poultice is spread over the stained area to a thickness of about 1/4 to 1/2 inch with a wood or plastic spatula, covered with plastic and left to work for 24 to 48 hours. The liquid cleaner or chemical will draw out the stain into the absorbent material. Poultice procedures may have to be repeated to thoroughly remove a stain, but some stains may never be completely removed.

Poultice Materials: Poultice materials include kaolin, fuller's earth, whiting, diatomaceous earth, powdered chalk, white molding plaster or talc. Approximately one pound of prepared poultice materials will cover one square foot. Do not use whiting or iron-type clays such as fuller's earth with acid chemicals. The reaction will cancel the effect of the poultice. A poultice can also be prepared using white cotton balls, white paper towels or gauze pads.

Cleaning Agents or Chemicals:

Oil-based Stains – Poultice with baking soda and water OR one of the powdered poultice materials and mineral spirits.

Organic Stains – Poultice with one of the powdered poultice materials and 12% hydrogen peroxide solution OR use acetone instead of the hydrogen peroxide.

Iron Stains – Poultice with diatomaceous earth and a commercially available rust remover. Rust stains are particularly difficult to remove. You may need to call a professional.

Biological Stains – Poultice with dilute ammonia OR bleach OR hydrogen peroxide. DO NOT MIX AMMONIA AND BLEACH! THIS COMBINATION CREATES A TOXIC AND LETHAL GAS!

Applying the Poultice: Prepare the poultice. If using powder, mix the cleaning agent or chemical to a thick paste the consistency of peanut butter. If using paper, soak in the chemical and let drain. Don't let the liquid drip. Wet the stained area with distilled water. Apply the poultice to the stained area about 1/4 to 1/2 inch thick and extend the poultice beyond the stained area by about one inch. Use a wood or plastic scraper to spread the poultice evenly. Cover the poultice with plastic and tape the edges to seal it. Allow the poultice to dry thoroughly, usually about 24 to 48 hours. The drying process is what pulls the stain out of the stone and into the poultice material. After about 24 hours, remove the plastic and allow the poultice to dry. Remove the poultice from the stain. Rinse with distilled water and buff dry with a soft cloth. Use the wood or plastic scraper if necessary. Repeat the poultice application if the stain is not removed. It may take up to five applications for difficult stains.

If surface is etched by the chemical, apply polishing powder and buff with burlap or a felt buffing pad to restore the surface.

HARDWOOD FLOORS

The Maple flooring was produced by Lauzon Floors in Quebec, Canada. As flooring picks up and loses humidity the flooring will expand and contract, which causes movement. If you have a humidifier to regulate the moisture level, your floor will move less (see the section on "HVAC" for recommendations on humidity levels).

The flooring was installed by Edgars Renovators, Inc., 9418 N. Green Bay Road, #128, Brown Deer, WI, 53209.

Although your Lauzon hardwood floor is durable and easy to maintain, take care of it. Follow the tips below to keep it looking beautiful:

- Regularly sweep or vacuum the floor.
- Use protectors under all furniture and narrow casters. Avoid plastic casters.
- Refrigerators or other heavy objects should never be moved without proper floor protection. Place them on a rug, wrong side up, and slide the rug.
- Beware of sharp objects and damaged high heels that can permanently damage your floor.
- Never pour cleaner directly onto the floor.
- Never allow a liquid spill to remain on the floor.
- Never use wax, oil-based detergent or any household cleaner, such as Murphy's Oil Soap. These may dull or damage the finish, leaving a greasy film and making the floor slippery and more difficult to clean.
- For good general cleaning use one part White Vinegar and three parts water, and damp mop.
- Use Lauzon special maintenance products for safe, quick, and easy maintenance.

With regular maintenance, your flooring can look beautiful for years. However abrasive dirt, pet's claws, as well as sliding furniture across the floor can mar and scratch the surface. If excessive scraping or scratches do occur and you want to rejuvenate your floor, a local flooring refinisher can screen and recoat the surface.

Although hardwood flooring is durable it is a fiber and will dent. An average 125 lb woman with high heels places 2,500 lbs of force, which will dent even the hardest of surfaces. To screen and recoat, the surface of the hardwood flooring is lightly sanded with a screen and a new protective coating is then applied. The finish is intended to protect the wood from wear, dirt, oxidization and moisture, it is expected that the finish will wear and need to be replaced not the wood. If your hardwood flooring experiences moisture damage or extreme dents or gouges you can refinish the floor completely. A local flooring refinisher will sand the surface, completely eliminating the damage and apply 2-4 coats of protective finish.

For minor scratches and/or dents, Lauzon does have a touch up kit along with maintenance products that can be purchased at the following retailers:

Hales Corners Flooring – (414) 425-5050 Gerry Werzba

Tile and More – (262) 549-6162 Bob Phillips

Cleanup

Sweep or vacuum the floor. Adhesive smears may be removed effectively by using Bostik's Ultimate Adhesive Remover. Other adhesive types may require a different solvent for removal. Check adhesive container for instructions and use the appropriate solvent recommended by the manufacturer.

For more warranty and maintenance information you can visit Lauzon's web site at www.lauzonltd.com.

Heating, Ventilating & Air-Conditioning (HVAC) EQUIPMENT

The HVAC equipment was provided and installed by Reliance Heating & Air Conditioning, 815 South 9th Street, Milwaukee, WI, 53204. (414) 643-4533. Contact them directly for further information.

Your system is a high efficient gas fired furnace with a remote air condenser on the roof.

Please take a few moments to read the information provided you by Reliance Heating & Air Conditioning.

Thermostat: If you flip down the lower half of the thermostat front, (it is hinged) there are very simple concise directions printed inside the panel on how to program your unit. Please remember it is necessary to either switch the thermostat to heat or cool along with the desired temperature for the system to run properly. *You must move the lever to either position for the system to run.* You will also notice a fan switch. If you turn the lever to "on" the fan will run continuously regardless of the temperature set or the heat/cooling cycle. Turn the switch to "auto", the fan will cycle with the heating or cooling.

Filters: Your filter is located inside your furnace. We have included a highly efficient media filter. The filter should be vacuumed once every 3 months or can be replaced through Reliance.

Air Conditioning: You may well be familiar with central air but here is a little review. It is more economical to leave your air conditioner running at a suitable temperature rather than turning it on and off. An air conditioner must first remove the humidity from the air before it can start cooling. It may take anywhere from 4-6 hours to remove the humidity depending on the humidity levels both inside and outside. Once the humidity is removed, the system can then start cooling. Therefore, it is sensible to leave your unit running during hot spells with the windows closed. The more humidity in the air the longer it will take to cool your space. You cannot set the thermostat to 72 degrees on an 87 degree day and expect the space to be cool in a couple of hours, it will take several hours to notice a significant change in temperature. According to some recommendations, indoor air should not be any more than 15 degrees less than outside air. This of course is a personal preference but an air conditioner will not cool to 65 degrees on a 90-degree day. Remember that there must be more than a two-degree difference between the temperature set on the thermostat and the space temperature for the system to cycle. Shutting your AC on and off will not cool off your unit space any faster and it is not energy efficient. Keep in mind it takes more energy to start up and shut down the equipment than to run the system at a low level not to mention wear and tear on the motor. A programmable thermostat has been installed, set the program during those hot periods to accommodate your temperature needs.

Humidifiers: Some of the units were furnished with humidifiers. Do not run your humidifier for the first year and possibly the second year because after construction the building is full of humidity and it will take one to two years to dry out. The humidifiers keep the air moist in the dry Wisconsin winters. This makes the unit more comfortable. They also keep all of the wood in the units stable minimizing the opening of cracks and movement in the wood. However, one must be cautious about how high to set the

humidity in the winter. Humidity levels above 20% will typically cause condensation to form inside the exterior wall and on the exterior windows. This can obviously cause water damage. It is recommended that you limit the humidity to 20% in the winter months.

Warranties: Your equipment is under warranty for the first year for both parts and labor. This warranty covers your furnace, condenser, coil and thermostat. This warranty covers service calls during normal business hours, Monday through Friday. Please note this does not include night calls or weekends. The warranty will not cover equipment that has not been maintained properly, particularly changing filters on a regular basis.

Further the heat exchanger is covered for twenty years, should the heat exchanger become damaged or cracked, the manufacturer will replace the part at no charge, however you will be responsible for the labor charges after the first year warranty expires. Your condenser is covered for 5 years, again the manufacturer will replace the part at no charge to you but you will be responsible for the labor charges after the first year.

Trouble Shooting: Again, please look over all the information included in the packet provided you by Reliance Heating & Air Conditioning to become familiar with the equipment they have installed. There are some trouble shooting guides included in the manuals for the furnace and the air conditioning units you may like to review before requesting a service call. Below are the most common causes for the system not to run. Please check over the three things listed below before calling for a service call. Reliance Heating & Air Conditioning will ask you if you have when you call, so it is easiest if you know already. This saves both parties time and effort. If you do have any questions please do not hesitate to call them at (414) 643-4533.

- The power is on, check your breakers, make sure they are all on.
- Check your filter. A clogged filter will shut down your system.
- Check your thermostat; make sure you have it turned to either heating or cooling, that the fan switch is properly set. There must be a 2-degree difference for the unit to cycle, adjust your thermostat as necessary for your comfort.
- It is important to have your furnace and coil cleaned if not every year, then every other year. Along with changing the filter, this is a simple preventative measure. Regular cleanings keep your system running at its best and can often catch small problems before they become big repairs.

INTERCOM SYSTEM

The intercom system that is installed in the building is an "AIPHONE". Hunt Management has the manual for operation and programming instructions.

Your system was installed by NSI Electric, 1213 West Mallory Ave, Milwaukee, WI 53221.

General Precautions: Just remember not only is this system for our convenience, but it also provides a security service. Please respect the security of the building and your neighbors; if you do not know who is at the door, DO NOT let them in.

Do not attempt to tamper with or modify your intercom. The wiring is complex and you could short out the entire system.

MEDICINE CABINET FRAMES

The medicine cabinet frames were provided by Creative Enterprises 1718 North 1st Street, Milwaukee, WI, 53212 (414) 562-0656.

Your custom wood frames are finished with veneer and wood stain details. To maintain the luster of the finished wood, use a cotton cloth and good quality wood oil to clean. Do not use window or glass cleaners on frame. To avoid damaging your wood frame, spray cloth when cleaning mirror, do not spray directly on glass.

MIRROR CLOSET DOORS

The mirror closet doors were provided and installed by T & L Glass, 5678 N. Green Bay Avenue, Milwaukee, WI, 53209 (414) 228-8801.

Your mirror closet doors take very little care and preventive maintenance. Make sure tracks are clean of debris and clean mirrors with Windex or other glass cleaning product you prefer.

PLUMBING

Horner Plumbing 379 Forest Road Drive, Pewaukee, WI 53072, installed all your plumbing and pipes. (262) 695-7120. All fixtures are by Kohler unless otherwise upgraded by the unit owner with the styles noted on your plan.

Each unit has either a 40-gallon or 80-gallon hot water heater. All water heaters are Reehm brand and come with a full warranty. The installation of your unit conforms to all codes and regulations necessary for a safe and efficient operation. The water temperature has been set by the plumber to reduce the risk of scalds. If you feel you need a higher setting, please refer to the information provided you by Horner Plumbing Co., Inc. for proper adjustment.

Regarding insulation blankets: Insulation blankets available to the general public for external use on electric water heaters are not approved for use on your Reehm water heater. The purpose of an insulation blanket is to reduce the standby heat loss encountered with storage tank water heaters. Your Reehm water heater meets or exceeds the National Appliance Energy Conservation Act standards with respect to insulation and standby loss requirements, making an insulation blanket unnecessary.

Electric water heater maintenance consists of cleaning the tank bottom and removing scale from the heating elements. Your dealer should be contacted for tank and element cleaning. In some instances a hissing sound may be heard as the scale builds up. This noise is normal although the scale should be removed.

Periodically the temperature and pressure relief valve should be checked to insure that it is in operating condition. Lift the lever at the top of the valve several times until the valve seats properly and operates freely.

Hose Bibbs

The hose bibb connection on your deck is the frost proof style. However for extra protection we strongly recommend that you turn the valve to your hose bibb off before Thanksgiving and open the hose bibb to drain off any existing water to prevent free-ups.

Your valve is located either in the Utility room, under your kitchen sink or in the front closet.

SECURITY

The Harbor Front has a lot of doors, please work together and try to keep them locked.

The central entrance vestibule is equipped with an intercom system that allows residents to "check out visitors" and buzz them in. When in doubt, don't buzz somebody in!

When you're entering through the central entrance vestibule do not allow people to follow you in and violate the building security.

The buildings are equipped with a visual surveillance system that has cameras in multiple locations.

These cameras are connected to a digital recording machine that saves the images for two weeks and then erases them.

TELEVISION

& Surround Sound

The building is wired with coaxial cable from a main entry point in the basement directly to each unit. If cable is desired, the unit owner must contact Time Warner Cable at (414) 277-4000 directly. Satellite TV is not permitted.

Each unit is also prewired for surround sound. However, no equipment, speakers, amplifiers, etc. are included. Unit owners are responsible for the installation of their own hardware. The wiring was done by NSI Electric and connects all speaker locations throughout the unit to one source located near your cable outlet.

VINYL FLOORING

The vinyl flooring was manufactured by Mannington Mills, Inc. and installed by Carpets Plus.

Recommended Maintenance:

- Sweep your floor regularly (at least once per week).
- Prevent stains by wiping up spills promptly.
- Occasional mopping with Mannington Award Series® Rinse-Free Cleaner is recommended when dirt builds up and sweeping alone is not sufficient. Use a solution of 2 to 3 capfuls of Award Series Cleaner (or clear, non-sudsy ammonia) in one gallon of warm water. Use of more than the recommended amount of cleaning solution may leave a dulling film. Do not use soap or detergent products, as they will leave a dulling film. Rinsing is not required when using Mannington Award Series® Rinse-Free Cleaner, but if time permits, rinsing will provide the best care.
- Floors with a NatureForm® visual are low-gloss floors; use polish or "mop and shine" products only if you wish to make the floor shiny.
- All high-gloss floors will lose shine over time. To restore gloss, apply Mannington Award Services® High-Gloss Polish. Do not use wax. Do not buff. Be sure to thoroughly clean, rinse, and allow the floor to dry completely prior to applying polish.
- After several applications of polish to high-shine floors, an occasional stripping and reapplication of polish may be necessary. We recommend the use of Mannington Award Services® Heavy Duty Cleaner and Stripper. After thorough cleaning, rinsing and drying. Apply Mannington Award Services® High-Gloss Polish to restore the shine. High-traffic areas may require more than one application of polish. Allow polish to dry "tack-free" between coats.

For complete instructions regarding the proper use of Mannington floor care products, refer to the package labels.

CAUTION: Resilient floors can be slippery when they become wet. Use extreme caution when walking on a wet floor.

Cleaning Tips For Your Floor:

The overall stain resistance on our Mannington Resilient Floors is excellent and most spills will wipe off quickly and easily with a clean, white cloth. Removing certain substances may take a little extra effort, as outlined in the chart below.

Steps to follow:

- Start with first step listed.
- **Only do steps necessary to resolve the problem.**

- Always use a clean, white cloth for wiping up stains and turn it frequently to avoid spreading the stain.
- Rinse with clean water and allow area to dry between steps.
- If stain removal causes a change in gloss level, apply polish per recommended guidelines.
- For items not covered by the chart, call **Mannington Customer Care at (800) 356-6787.**

MAINTENANCE CHART

STAIN PROBLEM	PROCEDURE
Food, Beverages	▪ If a substance is gummy, scrape off with dull knife. ▪ Scour using Mannington Award Series Heavy Duty Cleaner and Stripper and a nylon pad or stiff bristle brush. ▪ Saturate a clean, white cloth with bleach* solution, cover stain and allow to stand for no more than 1 hour.
Tar, Oil, Asphalt, Grease, Wax, Paint (oil-based), Scuffs, Marks, Scratches	▪ Scrape excess substance off with dull knife. ▪ Scour using Mannington Award Services Heavy Duty Cleaner and Stripper and a nylon pad or stiff bristle brush. ▪ Wipe with a clean, white cloth dampened with lighter fluid, painter's naphtha or isopropyl alcohol.**
Minor Cuts, Burns	▪ Limit traffic over damaged area, cover with masking tape, and contact your retailer or Mannington for advice.
Lipstick, Antiseptics	▪ Scrape excess off with dull knife. ▪ Scour using Mannington Award Services Heavy Duty Cleaner and Stripper and a nylon pad or stiff bristle brush. ▪ Wipe with a clean, white cloth dampened with lighter fluid, painter's naphtha or isopropyl alcohol.** ▪ Saturate a clean, white cloth with bleach* solution, cover stain and allow to stand for no more than 1 hour.
Rust	▪ Scour using Mannington Award Series Heavy Duty Cleaner and Stripper and a nylon pad or stiff bristle brush. ▪ Saturate a clean, white cloth with bleach* solution, cover stain and allow to stand for no more than 1 hour.
Rayon, Ink, Hair Dye, Permanent Marker	▪ Scour using Mannington Award Services Heavy Duty Cleaner and Stripper and a nylon pad or stiff bristle brush. ▪ Wipe with a clean, white cloth dampened with lighter fluid, painter's naphtha or isopropyl alcohol.**
For floors with a Bronze Warranty, you may scour with a mild abrasive such as Soft Scrub or Bon Ami. <i>Caution: * Please follow precautions listed on the container. **Lighter fluid, painter's naphtha and isopropyl alcohol are flammable liquids. Please follow precautions listed on the container.</i>	

WINDOWS AND PATIO DOORS

The windows and patio doors were manufactured by Wojan Window & Door Co. and provided through Arwin Window Systems, Inc., 16212 W. Rogers Drive, New Berlin, WI, 53151 (262) 782-1090.

The glass installed in the windows and patio doors is a very efficient low-E insulated glass. The glass has what is called a clear coating between the double panes of glass. This coating keeps the warm air in the building in the winter and reflects the solar rays in the summer. While this glass is very efficient, it will not totally eliminate ultraviolet rays from the sun.

The Wojan M-85 Series is the cost-effective leader in a heavy-duty window with excellent energy efficiency for comfort and lower energy costs. Design features provide low thermal transmittance and minimize unsightly (and potentially damaging) moisture condensation, while holding energy-robbing air infiltration to a level as low as 62% less than that required by industry standards. A central insulating core (thermal barrier) between interior and exterior frame and sash members make modern aluminum windows a head-to-head competitor with wood or vinyl. Unlike wood, aluminum cannot absorb moisture, so there is no swelling, shrinking, warping, cracking or rotting. Unlike vinyl, aluminum will not become brittle at low temperatures or pliable at high temperatures. Aluminum is 23.2 times more rigid than vinyl and 7.2 times more rigid than soft wood, so it's much less likely to bend or twist due to building settling or form expansion and contraction caused by temperature extremes. Unaffected by weather and time, your windows will maintain their integrity against air and water leakage, while staying easy to open and close, for many years.

Energy efficiency is not the whole story. The Wojan M-85 Series also offers exceptional strength and durability, flexible installation, ease of operation and simplified maintenance.

Your Wojan M-2025 Series sliding glass door is strong, durable and thermally efficient. Doors feature thermal-break aluminum frames, positive-seal interlock construction, a marine-boot glazing system with welded corners and double fin-seal weather stripping. All Wojan window and door hardware is forced-entry resistant.

The Wojan M-2025 Series door and frame system has been configured to meet a wide range of thermal, acoustic and construction requirements, including the extremes of upper floors of multi-level projects.

Most window/door hardware and components are maintenance free. They come with factory lubrication. Just keep tracks clean from debris and use any over the counter window cleaner for glass.

Caution:

Insert screens are not for preventing child(ren) from falling out or protection from flying objects. Insert screens do not contribute to security.

Limited Warranty

Wojan Window and Door Corporation warrants that, if installed and operated in accordance with our instructions, Wojan windows and doors shall be free from defects in materials and workmanship for a period of one (1) year from date of sale to the original consumer.

This warranty shall not apply to any window or door that has been improperly maintained or installed other than in accordance with the installation instructions of Wojan Window and Door Corporation.

Wojan Window and Door Corporation shall not be responsible for any damages to any Wojan products while it is in the hands of anyone other than the Wojan Window and Door Corporation.

Limited Warranty of Sealed Insulated Glass (S.I.G.) for those windows manufactured by the Wojan Window and Door Corporation that are so equipped makes no warranty expressed or implied. However for a period of ten (10) years from the date of manufacture we warrant that under normal conditions obstruction of vision resulting from failure of the hermetic seal of our S.I.G. will not occur.

Wojan Window and Door Corporation's maximum liability under terms of this warranty shall be the replacement of parts or product determined to be defective by a qualified factory representative. This warranty is in lieu of all other warranties, expressed or implied.

WOOD CABINETS

The wood cabinetry was manufactured by Décor Cabinets in Portage la Prairie, a small city located in southern Manitoba, Canada. They were provided by Burmeister Woodwork Company, 11025 W. Forest Home Avenue, Hales Corners, WI, 53130 (414) 425-1141.

Adjustments: Your Décor cabinets are equipped with 3-way adjustable hinges. Decor Cabinets are as durable and easy to care for, as they are beautiful to look at. Here are a few tips to keep your cabinets looking great for years to come.

1. For regular cleaning of all door and cabinet surfaces, (wood, melamine, laminate and painted) wipe with a damp soft cloth and then dry with another soft cloth. This is applicable for the cabinet interior as well. Remember to always wipe in the direction of the wood grain to prevent possible scratching.
2. For major cleaning of your cabinets you can do the following:
 - For wood doors and surfaces use a non-wax based cleaner that is designed specifically for wood cabinets and woodwork. You can also use lemon-based hand soap mixed with water (rinse well), or some people prefer to use lemon oil although this will leave the surface oily to the touch.
 - For painted doors and surfaces use a cleaner that is designed for painted wood cabinets and woodwork; lemon-based hand soap mixed with water or a diluted vinegar and water solution (rinse well).
 - For melamine or high pressure laminate doors and surfaces use the above methods. For stubborn stains use a damp soapy cloth with a small amount of a mild household solvent applied to it. Be certain to rinse with clean water to remove all solvent from the surface.
 - All Decor cabinets have clip-on hinges, which allows you to remove the doors very easily. This will provide greater access to the cabinet interiors when giving them a thorough cleaning.
3. Never use detergents, strong soap, abrasives or waxes. They can damage your finish or leave a residue that airborne grease will stick to.

General Care

1. Excessive moisture is an enemy of any finish or wood product. Do not allow water or other liquids to be in contact with outside or inside surfaces for prolonged periods of time. Water will eventually dull the finish and can stain melamine interiors. Do not allow excessive moisture to lay against veneer toe-kick or end panels for prolonged periods of time as the wood core will eventually absorb the water and start to swell.
2. Avoid steam from kettles etc., being directed at the underside of cabinets or the bottom edge of doors. This can eventually affect the adhesion of the edge banding and can also dull the finish.
3. Treat your Decor Cabinets as you would any other fine piece of furniture and they will reward you with long lasting beauty.

WOOD TIMBER CEILINGS

The wood timber ceilings are kiln dried but are heavy timber and will continue to gain and loose moisture. You can expect the ceilings to crack and move to some extent.

The ceilings were stained with Minwax Stain & Sealer in Fruitwood. We are extra cans in storage for any necessary touch ups. Approval is required prior to hanging furniture or other heavy objects from the wood beams.