JADE GARDENS OWNERS ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION D

ARTICLES OF INCORPORATION

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OF

JADE GARDENS OWNERS ASSOCIATION, INC.

I, the undersigned, being a natural person over the age of 21 years and acting as incorporator of a nonstock, nonprofit corporation under the provisions of the Wisconsin Nonstock Corporation Law, Chapter 181 of the Wisconsin Statutes, do hereby adopt the following as the Articles of Incorporation of such corporation:

ARTICLE I

The name of the corporation shall be Jade Gardens Owners Association, Inc.

ARTICLE II

The period of existence of the corporation shall be perpetual.

ARTICLE III

Purposes for which this corporation is organized are as follows:

(a) to serve as an association of unit owners under the Wisconsin Condominium Ownership Act, who own certain property located in the City of Milwaukee, Milwaukee County, State of Wisconsin (the "Property"), subject to the terms and conditions of the Declaration of Condominium (the "Declaration"), for Jade Gardens (the "Condominium") as recorded in the office of the Register of Deeds for Milwaukee County, Wisconsin;

(b) to serve as a means through which the unit owners may collectively and efficiently administer, manage, operate and control the Property in accordance with the Wisconsin Condominium Ownership Act and the Declaration; and

(c) to engage in any lawful activity within the purposes for which a nonstock, nonprofit corporation may be organized under the Wisconsin Nonstock Corporation Law, Chapter 181 of the Wisconsin Statutes, subject to the Wisconsin Condominium Ownership Act and the Declaration.

ARTICLE IV

The corporation shall have all of the powers enumerated in the Wisconsin Nonstock Corporation Law, to the extent not inconsistent with the Wisconsin Condominium Ownership Act, the Declaration, or the By-Laws of the corporation, including without limitation, the following:

(a) Adopt budgets for revenues, expenditures and reserves and levy and collect assessments for common expenses from unit owners;

(b) Employ and dismiss employees and agents;

(c) Make contracts and incur liabilities;

(d) Regulate and impose charges for the use of common elements;

(e) Cause additional improvements to be made as a part of the common elements;

(f) Acquire, hold, incumber and convey any right, title or interest in or to real property;

(g) Grant easements through or over the common elements;

(h) Receive income derived from payments, fees or charges for the use, rental or operation of the common elements;

(i) Grant or withhold approval of any action by a unit owner or other person which would change the exterior appearance of any unit or any portion of the common or limited common elements;

(j) Make reasonable rules and regulations governing the use of the units and the common and limited common elements;

(k) Exercise any other power conferred upon the Association by this Declaration or the By-Laws or reasonably to be implied from the existence of any right, privilege or duty given by the Declaration or the By-Laws.

ARTICLE V

There shall be one class of members designated as "unit owners". The rights and qualifications of members are set forth in the Declaration and the By-Laws of the corporation.

ARTICLE VI

The location of the principal office of the corporation shall be 105 West Michigan Street, Milwaukee Wisconsin 53203, and the initial registered agent shall be James B. Young. The address of the initial registered agent is 105 West Michigan Street, Milwaukee, Wisconsin 53203.

ARTICLE VII

The number of directors of the corporation shall be fixed in the By-Laws of the corporation, and in no event shall be less than three. The manner in which directors shall be selected, appointed or removed shall be provided by said By-Laws.

The number of directors constituting the initial Board of Directors shall be three, and the names and addresses of the initial directors are:

Roch Carter	105 W. Michigan St. Milwaukee, Wisconsin
Arthur W. Wigchers, Jr.	105 W. Michigan St. Milwaukee, Wisconsin
Mark Starobin	105 W. Michigan St. Milwaukee, Wisconsin

ARTICLE VIII

The name and address of the incorporator of the corporation is:

Roch Carter
105 West Michigan Street
Milwaukee, Wisconsin 53203

ARTICLE IX

The corporation shall not have or issue shares of stock. No dividend shall ever be paid and no part of the assets or surplus of the corporation shall be distributed to its members, directors, or officers. The corporation may pay compensation in reasonable amounts to employees, members, directors or officers for services rendered and may confer benefits upon its members in conformity with its purpose and to the extent not prohibited by its By-Laws.

In the event of dissolution of the corporation, all of its assets, after payment of its liabilities, shall be distributed to the members of the corporation in accordance with their undivided percentage interest in the common elements of the condominium.

Executed in duplicate this 6th day of April, 1979.

/s/ Roch Carter
Roch Carter (Incorporator)

STATE OF WISCONSIN)
) ss
MILWAUKEE COUNTY)

Personally came before me this 6th day of April, 1979, the above named, Roch Carter, known to me to be the person, whose name subscribed to the foregoing Articles of Incorporation, and he acknowledged that he executed the same for the purposes therein contained.

/s/ Tom D. Mellencamp
Notary Public, State of Wisconsin
My commission is permanent.

This instrument was drafted by Roch Carter, Attorney at Law, 105 West Michigan Street, Milwaukee, Wisconsin.

The above Articles of Incorporation have been retyped. Any revisions made after the inception of the Articles of Incorporation to July 1995 are included. Any future revisions will reflect that specific time (I.E. DD/MM/YY).