

DEERWOOD X-G CONDOMINIUM
8595-8597 North Meadowside Court
Brown Deer, Wisconsin

DEERWOOD X-G CONDOMINIUM

TO: THE PROSPECTIVE PURCHASER:

DISCLOSURE MATERIALS REQUIRED UNDER
THE WISCONSIN CONDOMINIUM ACT

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

Todd C. Grover,
Declarant

The disclosure materials which the declarant is required by law to provide to each prospective condominium purchaser, contain the following documents and exhibits:

1. Declaration. The Declaration establishes and describes the condominium, the units and the common areas. The Declaration is contained in Section 1.
2. By-Laws. The By-Laws contain rules which govern the condominium and effect the rights and responsibilities of unit owners. The By-Laws are contained in Section 2.
3. Articles of Association. The operation of the condominium is governed by the Association, of which each unit owner is a member. The Association is unincorporated. Powers, duties, and operation of an Association are specified in its Articles of Association. The Articles of Association are contained in Section 3.
4. Management or employment contracts. Certain services may be provided to the condominium through contracts with individuals or private firms. There are no management or employment contracts existing or contemplated at the present time.

5. Annual operating budget. The Association incurs expenses for the operation of the condominium which are assessed to the unit owners. The operating budget is an estimate of those charges which are in addition to mortgage and utility payments. The budget is contained in Section 4.
6. Leases. There are no leases affecting the condominium or its unit owners at the present time.
7. Expansion plans. There are no plans or provisions for expansion of the condominium.
8. Floor plan and map. The Declarant has provided a floor plan of the unit being offered for sale and a map of the condominium which shows the location of the units which are part of the condominium. There are no facilities for recreation or any other use not shown on the floor plan or map. The floor plan and map are contained in Section 5.

DECLARATION OF CONDOMINIUM

OF

DEERWOOD X-G CONDOMINIUM

8595-8597 North Meadowside Court
Brown Deer, Wisconsin

This instrument was drafted by,
and should be returned to:

ATTORNEY PAUL M. LOHMANN
of
FIORENZA & HAYES, S.C.
3900 West Brown Deer Road
Milwaukee, WI 53209

DECLARATION

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CONDOMINIUM DECLARATION

OF

DEERWOOD X-G CONDOMINIUM
8595-8597 North Meadowside Court
Brown Deer, Wisconsin

TODD C. GROVER and SUSAN L. GROVER, (the "Declarant"), whose address is 8595 North Meadowside Court, Brown Deer, Wisconsin, do hereby declare that the real estate described below is subject to the Wisconsin Condominium Ownership Act. The said real estate and all improvements now or subsequently placed thereon and the appurtenances thereto shall hereafter be known and described as DEERWOOD X-G CONDOMINIUM (the "Condominium").

1. Description of Land. The land which is the subject of this Declaration and upon which the buildings and improvements are and will be located is in Milwaukee County, Wisconsin, and is more particularly described as follows:

Lot 34 in Meadowside, being a Subdivision of a part of the Northeast 1/4 of Section 11, in Township 8 North, Range 21 East, in the Village of Brown Deer, County of Milwaukee, State of Wisconsin.

Tax Key No. 047-0159

2. Description of Building and Units. There shall be one (1) residential building containing two (2) units as follows:

(a) Unit A, more particularly described as 8595 North Meadowside Court, Brown Deer, Wisconsin, is one-half of the entire building (interior and exterior) excluding the roof on the building, the rain gutters and down spouts, and the common walls separating Unit A from Unit B, all of which are a part of the common elements as hereinafter set forth, together with the

concrete stoop at the front entrance. There is direct access to the patio from the dining room of the unit. The wall between Unit A and Unit B is a common wall.

Unit A shall contain a two-bedroom tri-level style townhouse consisting of a living room, dining room, kitchen and main entry way on the main level, a family room, one half bathroom, and an alcove containing utility hookups for a washer and dryer on the lower level, and two bedrooms with one bathroom on the upper level, a half basement with separate utility hookups below the main level, and a two car attached garage with an overhead door and access directly into the family room of the unit.

(b) Unit B, more particularly described as 8597 North Meadowside Court, Brown Deer, Wisconsin, is one-half of the entire building (interior and exterior) excluding the roof on the building, the rain gutters and down spouts, and the common walls separating Unit A from Unit B, all of which are a part of the common elements as hereinafter set forth, together with the concrete stoop at the front entrance. There is direct access to the patio from the dining room of the unit. The wall between Unit A and Unit B is a common wall.

Unit B shall contain a two-bedroom tri-level style townhouse consisting of a living room, dining room, kitchen and main entry way on the main level, a family room, one half bathroom, and an alcove containing utility hookups for a washer and dryer on the lower level, and two bedrooms with one bathroom

on the upper level, a half basement with separate utility hookups below the main level, and a two car attached garage with an overhead door and access directly into the family room of the unit.

(c) The building and each unit is specifically described by dimension and location in the Floor Plans and Maps of DEERWOOD X-G CONDOMINIUM. The building has three stories, a half basement and is constructed principally of frame and brick.

(d) In interpreting the survey or floor plans or any deed or any other instrument affecting the building or a unit, the boundaries of the building or units constructed or reconstructed in substantial accordance with the survey and floor plans shall be conclusively presumed to be the actual boundaries rather than the description expressed in the survey or the floor plans, regardless of settling or lateral movement of the building and regardless of minor variations between boundaries shown on the survey and floor plans and those of the building or units as located and erected.

3. Common and Limited Common Elements.

(a) The Common Elements, also referred to as common area, consist of the roof on the entire building, all rain gutters and down spouts, the common wall separating the units hereinbefore described, and all other area which is not a part of the unit or designated as Limited Common Elements. Maintenance of the Common Elements shall be the responsibility and duty of DEERWOOD X-G CONDOMINIUM ASSOCIATION, an unincorporated

Association. No major repair or replacement of the roof shall be made without the consent of the Association, provided, however, that minor repairs not affecting the appearance of the roof shall be made by and at the expense of the owner of the unit beneath the roof area requiring such repair. The Association shall have the duty and responsibility of keeping and maintaining the common wall dividing the units in good order and repair, provided, however, that damage to one side of the common wall not affecting the other side shall be repaired and maintained by the owner of the unit on whose side the damage has occurred or the maintenance is required.

(b) Areas identified in the Floor Plans and Maps as Limited Common Elements are appurtenant to the unit therein designated and are limited for the exclusive use of the owner or owners of such unit. Maintenance of Limited Common Elements shall be the responsibility of the owner of the unit to which such Limited Common Elements is appurtenant.

4. Percentage Interests in Common Areas. Each unit owner shall own an undivided one-half (1/2) interest in the common areas, limited common elements and common facilities as a tenant in common with the other unit owner and, except as otherwise limited in this Declaration, shall have the right to use and occupy the common areas and facilities for all purposes incident to the use and occupancy of his or her unit as a place of residence and such other incidental uses permitted by this

Declaration, which rights shall be appurtenant to and run with his or her unit.

The percentage of such undivided interest in the common areas, limited common elements and common facilities appertaining to each unit and its owner shall be as follows:

	<u>Percentage</u>
Unit A	50%
Unit B	50%

5. Property Rights and Obligations of Owners.

(a) Each Owner shall have a right and easement of enjoyment in and to the Common Elements which shall be appurtenant to and shall pass with the title to each unit.

(b) Each Owner shall have the right to ingress and egress over, upon and across the Common Elements, Limited Common Elements and/or the other unit if necessary, for access to his unit, and for purposes of repairing and maintaining electrical, plumbing and heating facilities, water pipes and laterals, sump pump, sewer pipes and laterals, underground electric and telephone cables, wires, etc., provided, however, that entry into each unit shall only be at reasonable times and upon notice to the owner thereof.

(c) There shall be no obstruction of the Common Elements, nor shall anything be kept or stored on any part of the Common Elements without the prior written agreement of the owners of both units. Nothing shall be altered on, constructed in, or

removed from the Common Elements except upon the prior written agreement of the owners of both units.

(d) Each unit owner may erect a fence and/or enclose all or a part of the portion of the Limited Common Elements appurtenant to such unit which is situated behind a line which is immediately adjacent and parallel to the rear wall of the building, extended in a straight line to the side lot lines. The unit owner installing the fence shall bear the cost thereof. The type, height actual location and materials to be used in the construction of the fence shall be approved, in writing, by the other unit owner prior to the construction or installation thereof. There shall be no fence or other obstruction nor shall anything be kept or stored on any other part of the Limited Common Elements. Any such fence shall be constructed only in accordance with any applicable building code ordinances, and only after receiving any necessary approval from the Village of Brown Deer.

(e) Each Owner shall be responsible for the painting and decorating of the exterior of his unit, including but not limited to, trim, gutters and down spouts. In the event that either unit Owner desires to change the color of the trim, gutters and/or down spouts, such change in color shall be agreed to, in writing, by the Owner of the other unit and all mortgagees having collateral security interest in any unit. Agreement by the Owner of the other unit shall irrevocably be construed as the agreement of such other Owner to paint and decorate the exterior

of the second unit including the trim, gutters, and down spouts, in the same manner and color, contemporaneously with or as a part of the painting and redecorating project of the other unit Owner. Each Owner or any mortgagees shall have the right to enforce this condition in accordance with the terms of paragraph 10(c), below.

(f) The following maintenance costs and expenses and charges which are incurred or levied by or against one unit for the benefit of both units or the Association shall be common expenses and shall be paid by the Association:

- (1) repairs to sewer or water laterals;
- (2) electric power for and repairs to and maintenance and necessary replacement of the yard light in the front yard; and

Common expenses shall be assessed in two (2) equal shares, with one-half (1/2) of all such common expenses to be paid by each unit Owner.

6. Residential Use. All units are intended for and shall be restricted to use by the Owner, his family, lessees, invitees and frequenters, for residential purposes only. All buildings are intended and restricted to use for residential purposes only. Units may be leased, but not for a term of less than one (1) month. No room in any unit may be rented under a separate lease. No unit may be subdivided.

7. Service of Process. Service of process shall be made upon the Declarant at 8595 North Meadowside Court, Brown Deer, Wisconsin, as to matters provided in the Wisconsin Condominium Ownership Act until the units have been sold, at which time Alan

J. Herman, 8597 North Meadowside Court, Brown Deer, Wisconsin, as registered agent, shall automatically succeed the Declarant for purposes of service of process. Future changes of agent for service of process may be accomplished by resolution adopted by the Association and upon proper filing of said name with the Register of Deeds for Milwaukee County.

8. Damage and Reconstruction. In the event the Property is destroyed or damaged so as to render the entire building untenable, the agreement of both unit owners shall be determinative as to whether to proceed with repair, reconstruction or sale. If the damage is confined to one unit, not affecting the other unit, such damage shall be repaired forthwith by the owner of the damaged unit. If the owners cannot agree or fail to make a determination of whether to repair, reconstruct or sell, the property shall be deeded to be owned in common by the unit owners in the same percentages as previously owned by each unit owner in the common areas and be subject to an action of partition at the suit of either unit owner.

In the event of reconstruction, the design, plan and specifications of any building or unit may vary from that of the original upon approval of the Association, provided, however, that the number of square feet of any unit may not vary by more than 5% from the number of square feet of such unit as originally the same as prior to damage or destruction. The proceeds of any insurance provided by the Association and collected for said damage or destruction shall be available to the Association for

the purpose of repair or reconstruction. The Association shall have the right to levy assessments in the event that the proceeds of any insurance collected are insufficient to pay the estimated or actual cost of repair or reconstruction.

In the event that any unit requires reconstruction and/or repair which when completed causes the units to be situated on a portion of the Common Elements or Limited Common Elements, such encroachment shall be permitted to endure. Such encroachment shall be determined and approved at the time the owners of both units determine whether such reconstruction or repair shall be undertaken.

9. Insurance. The Association shall provide and maintain fire and broad form extended coverage insurance on the buildings and any portion thereof in the amount of the full insurable value (replacement value) of the buildings. Such insurance shall be obtained in the name of the Association as trustee for each of the unit owners and their respective mortgagees as their interest may appear. Premiums shall be a common expense. To the extent possible, the insurance shall provide that the insurer waives its rights of subrogation as to any claim against unit owners, the Association, and their respective servants, agents and guests, and that the insurance cannot be cancelled, invalidated nor suspended on account of conduct of any one or more unit owners, or the Association, or their servants, agents and guests, without thirty (30) days prior written notice to the Association giving it opportunity to cure the defect within that time. The amount

of protection and the types of hazards to be covered shall be reviewed by the Association at least annually and the amount of coverage may be increased or decreased at anytime it is deemed necessary, to conform to the requirements of full insurable value.

In the event of partial or total destruction of a building or buildings, and if it is determined to repair or reconstruct such building or buildings in accordance with Section 8 hereof, the proceeds of such insurance shall be paid to the Association to be applied to the cost thereof.

If insurance coverage is available to combine protection for the Association and the unit owner's individual unit, the Association is hereby given discretionary power to negotiate such combination of insurance protection on an equitable cost-sharing basis under which the unit owner would be assessed individually for the amount of insurance which he directs the Association to include in such policies for his additional protection. Copies of all such policies shall be provided to each mortgagee. Nothing contained in this paragraph shall be deemed to prohibit any unit owner, at his own expense, to provide any additional insurance coverage on his improvements which will not duplicate any insurance provided by the Association of Unit Owners.

The Association shall also provide public liability insurance covering the common areas and facilities in such amounts as may be determined.

10. Further Matters.

(a) All present and future owners of units, tenants of such owners and any other occupants of units, employees of owners, or any other persons that in any manner use or come upon the Condominium or any part thereof shall be subject to and shall comply with the provisions of this Declaration, the Articles of Association (the "Articles"), and the By-Laws and rules and regulations adopted pursuant thereto, as these instruments may be amended from time to time. The acceptance of a deed of conveyance, or the entering into of a lease, or the entering into occupancy of any unit shall constitute an acceptance by such owner, tenant or occupant of the provisions of such instruments, as they may be amended from time to time. The provisions contained in such instruments shall be covenants running with the land and shall bind any person having at anytime any interest or estate in such unit, as though such provisions were recited and fully stipulated in each deed, conveyance or lease thereof. The enforcement thereof may be by such judicial proceedings as the Association may deem appropriate as well as by the provisions of the Condominium Ownership Act.

(b) The administration of this 2-unit condominium shall be by agreement of the two unit owners and except as provided in this Declaration, all expenses for maintenance, repairs or other items which relate to both units equally shall require the approval of both unit Owners. Rules and regulations (in addition to the By-Laws) concerning the use of the units and

the common elements, including provisions limiting keeping of animals and other pets, may be promulgated and amended by the Association.

(c) Each owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to commence suit for the enforcement of such covenant or restriction.

(d) Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provision which shall remain in full force and effect.

11. Additional Rights of Lenders.

(a) As to the holder of any mortgage or land contract vendor (the "Lender") of a unit which has notified the Association in writing delivered or mailed by certified mail to the place for service of process stated in Section 7 of this Declaration that it desires to receive notice of the following matters:

- (1) The Association shall give the Lender written notice by mail of the call of any meeting of the membership of the Association to be held for the purpose of considering any proposed amendment to this Declaration, the Articles or the By-Laws;
- (2) The Association shall give the Lender by mail a copy of the notice of default which is given to any unit owner on any failure to comply with or violation of any of the provisions of this Declaration, the Articles,

the By-Laws and rules and regulations promulgated thereunder, and any amendments thereto, simultaneously with the giving of required notice to any unit owner; and

- (3) The Association shall notify the Lender of physical damage to structure, fixtures or equipment of a unit in an amount exceeding \$5,000 when such damage is known to the Association and shall notify all Lenders if common elements of the Condominium are damaged in an amount exceeding \$5,000.

(b) Unless all Lenders have given their prior written approval, the Association shall not:

- (1) Change the undivided percentage interest in the common elements of the Condominium appertaining to each unit;
- (2) Partition or subdivide any unit or the common elements of the Condominium; or
- (3) By act or omission seek to abandon the condominium status of the Condominium except as provided in Section 8 of this Declaration.

(c) Notwithstanding Section 12 of this Declaration, this section shall not be amended unless all Lenders have given their prior written approval.

12. Amendment of Declaration. This Declaration may be amended at any time by the agreement of the Owners of each unit and the prior written approval of the Village Board of the Village of Brown Deer. No amendment shall be effective until (a) the Village Board of the Village of Brown Deer shall have approved such amendment, in writing, and (b) the certificate setting forth such amendment is signed by the owners of each unit and recorded in the office of the Register of Deeds in and for Milwaukee County, Wisconsin.

25th day of October, 1989.

DEERWOOD X-G CONDOMINIUM
8598-97 North Meadowside Court
Brown Deer, Wisconsin

By: Todd C. Grover
Todd C. Grover

By: Susan L. Grover
Susan L. Grover

STATE OF WISCONSIN)
) ss.
COUNTY OF MILWAUKEE)

Personally came before me this 25th day of OCTOBER, 1989, TODD C. GROVER and SUSAN L. GROVER, to me known to be the persons who executed the foregoing instrument and acknowledged the same.

Notary Public, State of Wisconsin
My Commission: is permanent

This instrument was drafted by:
Paul M. Lohmann
FIORENZA & HAYES, S.C.
3900 West Brown Deer Road
Milwaukee, WI 53209-1201
(414) 355-3600

ARTICLES OF ASSOCIATION

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ARTICLES OF ASSOCIATION

OF

DEERWOOD X-G CONDOMINIUM
8595-8597 North Meadowside Court
Brown Deer, Wisconsin

(An Unincorporated Association)

The undersigned does hereby adopt the following Articles of Association:

ARTICLE I

Name

The name of the unincorporated Association shall be DEERWOOD X-G CONDOMINIUM.

ARTICLE II

Period of Existence

The period of existence of the unincorporated Association shall be perpetual, unless sooner terminated by all of the members of the Association or pursuant to the laws of the State of Wisconsin.

ARTICLE III

Purposes

The purpose for which this unincorporated Association is organized, are as follows:

(a) To serve as an Association of unit owners who own real estate and improvements under the condominium form of use and ownership as provided in the "Condominium Ownership Act," provided in Chapter 703 of the Laws of the State of Wisconsin, and subject to the terms and conditions of the Condominium Declaration for DEERWOOD X-G CONDOMINIUM, as recorded in the

office of the Register of Deeds of Milwaukee, County, Wisconsin,
on October ____, 1989 as Document Number _____;

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

(c) To engage in any lawful activity related to the foregoing within the purpose for which an unincorporated Association may be organized under the laws of the State of Wisconsin, subject to the Condominium Ownership Act and Declaration.

ARTICLE IV

Powers

The unincorporated Association shall have all of the powers provided by Wisconsin law, to the extent not inconsistent with the Condominium Ownership Act, or the Declaration, or the Bylaws, including without limitation the following:

(a) To exercise exclusive management and control of the common areas and facilities described and set forth in the Declaration;

(b) To hire, engage or employ and discharge such persons or entities as it may deem necessary or advisable to assist in the management of its affairs or to properly effectuate the duties and responsibilities of the Association as set forth in the Declaration;

(c) To maintain, repair, replace, reconstruct, operate and protect the common areas and facilities as set forth in the Declaration;

(d) To determine, levy and collect assessments against the unit owners and use the proceeds thereof in the exercise of its powers and duties, including without limitation, the payment of operating expenses of the Association and the common expenses relating to the maintenance, repair, replacement, reconstruct, operation and protection of the common areas and facilities as described and set forth in the Declaration;

(e) To enter into contracts on behalf of the unit owners and act as agent of the unit owners, with regard to, among other things, common services as required for each unit, utilities, and such other matters as may be determined by the members of the Association;

(f) To purchase insurance on the condominium property and insurance for the benefit of the Association and its members as set forth in the Declaration and the Bylaws;

(g) To make and amend Bylaws and reasonable regulations governing, among other things, the use and operation of the condominium property in the manner provided by the Declaration;

(h) To enforce by legal means the provisions of the Condominium Ownership Act, the Declaration, the Bylaws and any rules and regulations governing the use and operation of the condominium property;

(i) To establish and maintain one or more bank accounts for deposit and withdrawal of the funds of the Association; and

(j) To do all things necessary or convenient to effectuate the purposes of this Association and the Declaration.

ARTICLE V

Members

(a) The owner or owners of Unit A shall have one membership and the owner or owners of Unit B shall have one membership.

(b) Action by the membership shall be by unanimous decision.

(c) In the event that the membership cannot agree on a particular matter, then the matter shall be submitted to arbitration. The members shall select a single arbitrator within ten (10) days after a member shall request in writing that the disputed matter be submitted to arbitration. In the event that the membership cannot agree upon an arbitrator within five (5) days after demand is made, then either member may request the Chief Judge of the Milwaukee Circuit Court to appoint an arbitrator. The arbitrator shall conduct a hearing and his or her decision shall be final.

ARTICLE VI

Principal Office and Agent

The location of the initial principal office of the Association shall be 8597 North Meadows Court, Brown Deer,

Wisconsin, and the initial agent of the Association shall be Alan J. Herman. The Association may provide for a change of the principal office and agent of the Association.

ARTICLE VII

Dividends, Dissolution

No dividend shall ever be paid and no part of the assets or surplus of the Association shall be distributed to its members, directors or officers, except upon dissolution of the Association. The Association may pay compensation in reasonable amounts to employees or members, for services rendered, except as limited in the Bylaws, and may confer benefits upon its members in conformity with its purposes.

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

IN WITNESS WHEREOF, the undersigned have hereunto set their hands this 25th day of OCTOBER, 1989.

DEERWOOD X-G CONDOMINIUM
8595-8597 N. Meadowside Court
Brown Deer, Wisconsin

By: Todd C. Grover
Todd C. Grover

By: Susan L. Grover
Susan L. Grover

STATE OF WISCONSIN)
) ss.
COUNTY OF MILWAUKEE)

Personally came before me this 25th day of October, 1989,
Todd C. Grover and Susan L. Grover, to me known to be the persons
who executed the foregoing instrument and acknowledged the same.



Notary Public, State of Wisconsin
My Commission: is permanent

This instrument was drafted by:

Paul M. Lohmann
Fiorenza & Hayes, S.C.
3900 West Brown Deer Road
Milwaukee, WI 53209-2101
(414) 355-3600

Please return
to



AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF DEERWOOD X-G CONDOMINIUM
8595-8597 North Meadowside Court
Brown Deer, Wisconsin

THE UNDERSIGNED, being all of the unit owners of the
Deerwood X-G Condominium, 8595-8597 North Meadowside Court, Brown
Deer, Wisconsin, do hereby unanimously approve of an amendment to
the original Declaration of Condominium as follows:

1. Section 3(a) is amended by adding the following
sentence:

The Articles of Association and the By-Laws of the
Association and any amendments thereto shall be
effective after adoption and the further approval of
the Village Board of the Village of Brown Deer.

2. All of the remaining provisions of the Declaration
shall remain unaltered and in full force and effect.

Dated this 14th day of November, 1989.

Todd C. Grover
Todd C. Grover

Susan L. Grover
Susan L. Grover

Subscribed and sworn to before me
this 14th day of November, 1989.

Jerelyn L. Beil
Notary Public, State of Wisconsin.
My commission: 1/19/92

THIS INSTRUMENT WAS DRAFTED BY:
Paul M. Lohmann
Fiorenza & Hayes, S.C.

