

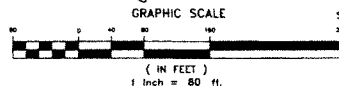
#857359

map book 37 Page 35

Official Doc R 2501

SETTLEMENT RIDGE - PHASE 3

PART OF THE NORTHEAST 1/4 AND NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 10 NORTH, RANGE 18 EAST, IN THE CITY OF HARTFORD, WASHINGTON COUNTY, WISCONSIN.



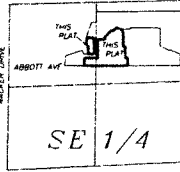
- DIMENSIONS ALONG CURVES ARE ARC LENGTHS.
- ALL DIMENSIONS MEASURED AND SHOWN TO THE NEAREST HUNDREDTH OF A FOOT. BEARINGS REFERENCED TO THE EAST LINE OF THE S.E. 1/4 OF SECTION 17, TOWNSHIP 10 NORTH, RANGE 18 EAST, WISCONSIN STATE PLANE COORDINATE SYSTEM SOUTH ZONE, NAD 1927, WHICH BEARS N 07°10'48"W.
- SETBACK REQUIREMENTS
SETBACK REQUIREMENTS MAY VARY UP TO 50%, EXCEPT
A. IN NO CASE MAY A FRONT (STREET) SETBACK BE REDUCED TO LESS THAN 12.5 FEET, AND IN NO CASE MAY THE DISTANCE BETWEEN GARAGE DOORS AND THE SIDEWALK BE LESS THAN 20 FEET.
B. SETBACKS FROM NON-PLUDED PROPERTIES MAY NOT BE VARIED.
C. SIDEYARD SETBACK IS 5 FEET SUBJECT TO ADDITIONAL SIDEYARD REQUIREMENTS AS SHOWN.

LEGEND

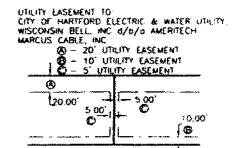
- INDICATES NO. 10 (1.277) REBAR, WT. 4.303 LBS PER LINEAL FOOT, 30" IN LENGTH, SET, UNLESS NOTED.
- INDICATES NO. 10 (1.277) REBAR, WT. 4.303 LBS PER LINEAL FOOT, 30" IN LENGTH, FOUND, UNLESS NOTED.
- ALL OTHER LOT CORNERS HAVE 1" IRON PIPE, 24" IN LENGTH, WT. 1.68 LBS PER LINEAL FOOT, SET.

VICINITY MAP

SE 1/4 OF SEC. 17, T. 10 N. R. 18 E



1"=1000'



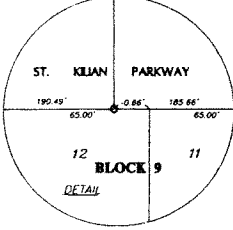
National Survey & Engineering
1592515/PP0000-140
Telephone: 262-781-0000
Fax: 262-781-0000
1945 W. Burnham Road
Suite 200
Brookfield, WI 53005-0000
www.nsewi.com

THIS INSTRUMENT WAS DRAFTED BY JOHN P. CASADUCCI, WISCONSIN REGISTERED LAND SURVEYOR S-2055

There are no objections to this plat with respect to Secs. 236.15, 236.16, 236.20 and 236.21 (1) and (2), Wis. Stats., or by the County Planning Agency.

Certified *May 3rd* 20 00
John P. Casaducci
Department of Administration

CURVE	LOT	BLK	ARC	RADIUS	CHORD	BEARING	CHORD	CENTRAL	TANGENT IN	TANGENT OUT
1	14	9	10.99	180.00	N01°55'45"W	10.99	0.2229	54	N00°10'48"W	N03°40'42"E
2	14	9	24.51	15.00	N43°07'52"E	21.87	0.2370	08	N03°40'42"W	S08°56'26"W
3	18	7	23.59	15.00	S44°52'49"W	21.24	0.0707	14	S00°10'48"E	S08°56'26"W
4	7	5	23.53	15.00	S45°07'11"E	21.19	0.0752	48	S00°10'48"E	N08°56'26"E
5	C/L		58.81	85.00	N72°12'20"E	57.88	35.28	11	N08°56'26"E	N04°28'15"E
6	C/L		97.38	85.00	N73°38'41"E	96.48	37.35	30	N08°56'26"E	N07°20'56"E
7	SOUTH		97.38	125.00	N72°12'20"E	96.48	35.28	11	N08°56'26"E	N04°28'15"E
8	5	10	10.01	125.00	N07°38'46"E	10.01	0.4559	19	N08°56'26"E	N04°28'15"E
9	5	67	37	125.00	N08°54'41"E	66.56	30.52	52	N08°56'26"E	N04°28'15"E
10	SOUTH		18.41	15.00	N08°37'20"E	17.27	70.18	10	N04°28'15"E	S05°13'35"E
11	8	2	2.85	15.00	N08°55'04"E	2.85	10.53	38	N08°56'26"E	N04°28'15"E
12	9	15.55	15.00	N08°55'04"E	14.87	36.24	31	N08°56'26"E	N04°28'15"E	
13	C/L		176.87	100.00	N45°07'11"E	147.27	89.52	48	S08°56'26"W	N00°10'48"W
14	C/L		41.30	100.00	N45°07'11"E	40.16	12.18	08	N08°56'26"W	N00°10'48"W
15	C/L		65.57	100.00	N16°57'51"E	64.40	37.34	08	S08°56'26"W	N05°13'35"E
16	SOUTH		79.03	130.00	N17°38'34"E	77.82	34.49	59	S08°56'26"W	N05°13'35"E
17	1	24	20	130.00	N04°43'55"E	24.77	10.39	51	S08°56'26"W	N07°20'56"E
18	9	54	83	130.00	N07°18'38"E	54.43	24.10	02	N18°01'32"W	N07°20'56"E
19	2	42	76	130.00	N09°36'04"E	42.57	18.50	44	N18°01'32"W	N07°20'56"E
20	NORTH		109.81	70.00	N45°07'11"E	88.89	69.52	48	S08°56'26"W	N00°10'48"W
21	4	83	45	70.00	N05°54'26"E	78.59	86.18	15	S08°56'26"W	N00°10'48"W
22	11	4	26.36	70.00	N41°05'03"E	26.20	21.34	21	N00°10'48"W	N45°00'00"W
23	C/L		76.23	100.00	N22°35'24"E	76.25	44.49	12	N00°10'48"W	N45°00'00"W
24	3	15	76.23	70.00	N22°35'24"E	76.25	44.49	12	N00°10'48"W	N45°00'00"W
25	EAST		101.69	130.00	N22°35'24"E	99.12	44.49	12	N00°10'48"W	N45°00'00"W
26	14	57.74	130.00	N12°54'18"E	57.17	29.72	00	N00°10'48"W	N45°00'00"W	
27	4	43.85	130.00	N43°18'34"E	43.74	19.22	12	N00°10'48"W	N45°00'00"W	



CURVE TABLE (cont.)

9	18	7	18.73	15.00	N54°12'38"E	17.57	71.41	52	S08°56'26"W	N18°21'42"W
10	C/L		4	87.86	200.00	N05°46'34"E	87.16	29.10	16	N18°21'42"W
	WEST		151.04	230.00	N05°46'34"E	100.23	151.04	16	N18°21'42"W	
	2	8	16.36	230.00	N16°18'25"E	16.36	04°04'33"	16	N18°21'42"W	
		80.44	230.00	N05°46'34"E	60.27	150.32	16	N18°21'42"W		
	4	8	24.24	230.00	N05°46'34"E	14.22	06°02'15"	16	N18°21'42"W	
	EAST		74.68	170.00	N05°46'34"E	74.08	29.10	16	N18°21'42"W	
	21	7	62.82	170.00	N07°46'30"E	62.48	21.10	23	N18°21'42"W	
	22	7	11.86	170.00	N04°41'37"E	11.86	07°29'53"	16	N18°21'42"W	
11	6	5	19.89	15.00	N18°09'42"E	18.55	76.22	28	N07°20'56"E	

RECORDED

98 JUL -8 PM 2:30

Kevin S. Dittmar
 REGISTER OF DEEDS
 OF WASHINGTON COUNTY

DOCUMENT NO.

**DECLARATION OF COVENANTS AND
 RESTRICTIONS
 FOR SETTLEMENT RIDGE SUBDIVISION**

THIS DECLARATION OF COVENANTS AND RESTRICTIONS (the "Declaration") is hereby made and established as of the 15th day of July, 1998, by Hartford Associates, LLC, a Wisconsin limited liability company (hereinafter the "Developer").

RECITALS

WHEREAS, Developer owns all those lands located in the City of Hartford, Washington County, Wisconsin, as legally described on Exhibit A attached hereto (the "Land");

WHEREAS, Developer intends to develop the Land as a residential subdivision containing approximately forty (40) lots known as "SETTLEMENT RIDGE" (the "Subdivision"); and

WHEREAS, Developer desires to subject all of the Land (except dedicated streets and utilities), to the conditions, restrictions, covenants, reservations and easements hereinafter set forth, for the benefit of the Subdivision as a whole and for the benefit of each Lot Owner.

DECLARATION

NOW, THEREFORE, DEVELOPER hereby declares that the real estate described on the attached Exhibit A (except for dedicated streets and utilities), shall be used, held, leased, transferred, sold, and conveyed subject to the conditions, restrictions, covenants, reservations and easements hereinafter set forth, which shall inure to the benefit of and shall pass with each Lot as covenants running with the land and shall apply to and bind all successors in interest, users and owners.

DEFINITIONS, PURPOSE AND USE RESTRICTIONS**1.01 DEFINITIONS**

(a) "Association" shall mean the SETTLEMENT RIDGE HOMEOWNERS ASSOCIATION, an association which will be created under this Declaration.

(b) "Developer" shall mean HARTFORD ASSOCIATES, LLC, as well as any Successor-Developer.

THIS SPACE RESERVED FOR RECORDING DATA

NAME AND RETURN ADDRESS
 Kevin S. Dittmar
 c/o Dittmar Realty, Inc.
 P.O. Box 1297
 Menomonee Falls, WI 53052

T6 0366 and T6 0370

Parcel Identification Number

Eg
✓

(c) "Family" shall mean one or more persons related by bond, marriage or adoption who are living, sleeping, cooking and eating on the premises as a single housekeeping unit and shall exclude any person or groups of persons where three or more are not so related or engaged as household employees.

(d) "Home" shall mean a residential building designed and used as a dwelling for one family (which shall not include any attached garage).

(e) "Lot" shall mean a platted lot within the Subdivision identifiable by reference to a name and lot number, and which is a part of the lands expressly made subject to this Declaration.

(f) "Lot Owner," "Lot Owners" or "Co-Owners" shall mean the holder(s) of a legal or equitable ownership interest in fee simple record title to a Lot, regardless of the type of tenancy or estate and shall include land contract vendees and vendors, but shall not include the holder of any leasehold interest or any mortgage or consensual lien prior to acquisition of legal or equitable title.

(g) "Property" shall include a Lot and all improvements thereon.

(h) "Section" shall mean all those provisions within a numbered heading of this Declaration.

(i) "Structure" and "improvement" shall be synonymous and shall both mean and include any and all of the following, regardless of whether temporary or permanent in character or intended use: building, outbuilding, shed, booth, garage, carport or aboveground storage facility; tent; exterior lighting or electric fixture, antennae, tower, pole or bug control device; antenna, tower, dish or other device, free-standing or attached, for the transmission or reception of electronic signals; fence, retaining or other wall, fountain or aboveground or inground swimming or wading pool; plantings; driveway, sidewalk or walkway; pet kennels or run line; screened or other type of porch, patio or gazebo, tree house or other exterior play equipment; berms and swales; and any other type of equipment or facility for any decorative, recreational or functional purpose of any kind (including, without limitation, additions or alterations to or deletions from any of the foregoing) not located entirely within the exterior perimeter walls of the single family building constructed on the lot. Use of the phrase "structure or improvement" or any other use of such words shall not imply different meanings for such terms.

(j) "Subdivision" shall mean the lands described on the attached Exhibit "A," and such other land as become subject to this Declaration pursuant to an amendment hereto, excluding lands now or hereafter dedicated to the City.

(k) "Successor-Developer" shall mean any person, corporation, partnership or other entity to which Developer expressly assigns or otherwise transfers his rights and obligations hereunder, or any successor to the Developer by operation of law.

(l) "City" shall mean the City of Hartford, a municipal subdivision of Washington County, Wisconsin.

1.02 GENERAL PURPOSE

The general purpose of this Declaration is to help assure that the Subdivision will become and remain an attractive residential area and in furtherance of such purpose: to preserve and maintain high aesthetic standards for all improvements, as well as the natural beauty of open spaces; to help assure the best use and most appropriate development and improvement of each Lot; to protect owners of lots against use of surrounding Lots which may detract from the residential value or enjoyment of their Property; to guard against the erection or maintenance of garish or poorly designed or proportioned structures; to obtain a harmonious and aesthetically pleasing blend of materials, structures and color schemes; to insure a residential development of the Subdivision consistent with high aesthetic standards and the purposes for which each such Lot is platted; to encourage and secure the erection of attractive residential structures with appropriate locations on the Lots; to prevent installation of improvements which may adversely affect the aesthetic appearance of a Lot or surrounding area; to ensure a proper and consistent setback of structures and buildings for aesthetic appearance and to avoid blockage of views for other Properties; to secure and maintain a proper spatial relationship of buildings, structures and other improvements; and to otherwise secure mutual enjoyment of benefits for owners and occupants of residential property within the Subdivision.

1.03 SINGLE FAMILY USE: GENERAL RESTRICTIONS:

(a) Each Lot shall be used solely for residential purposes by one Family, except that business activities may be conducted in or from any Home if confined solely to the transaction of business by telephone or computer. The term "residential purposes" shall include only those activities necessary for or normally associated with the use and enjoyment of a homesite as a place of residence and limited recreation. Notwithstanding the foregoing, the Developer or any builders approved by the Developer shall have the right to construct model homes which may be used as temporary sales offices.

(b) Only one Home may be constructed on each Lot and no garage, tent, or other improvement (except for the Home) shall be used for temporary or permanent living or sleeping for family or guests.

(c) Each Lot and all front, side and rear yards shall be maintained by the Lot Owner so as to be neat in appearance when viewed from any street or other Lot and, if not properly maintained, the Developer or Association may perform yard maintenance and charge the costs thereof to the Lot Owner and levy an assessment against the Lot with respect thereto.

(d) No Lot shall be used in whole or in part for conducting any unlawful activity or for any unlawful purpose. No noxious odors or loud noises shall be permitted to escape from any Home or Lot nor shall any activity be permitted or engaged in which constitutes a public or private nuisance.

1.04 LANDSCAPE/ENTRANCE EASEMENTS

Developer hereby reserves, establishes and imposes, for the benefit of itself and all Lots, a perpetual, non-exclusive right, privilege and easement over all Lots located adjacent to that certain roadway currently known as C.T.H. "K." Said easement shall consist of a thirty-five (35) foot strip of land adjacent and running parallel to the western right-of-way line of said roadway, and identified on the Subdivision plat as "Landscaped Berm." Developer shall have the right to use all or a portion of said area (the "Landscape Easement") for the construction and installation of permanent identification signage, monuments, structures, landscaping and other visual amenities or enhancements to the Subdivision (the "Permanent Landscape Improvements") together with temporary construction and marketing signage (the "Temporary Signage") as deemed necessary or desirable by Developer. Developer's right to install and maintain Temporary Signage shall continue until Developer no longer owns an interest in any lands set forth in the Preliminary Plat of Settlement Ridge attached hereto as Exhibit B. Except as just provided, no Lot Owner shall construct, erect, use or maintain any structures or improvements within the Landscape Easement and no Lot Owner shall remove, alter or destroy any of the Permanent Landscape Improvements or Temporary Signage.

1.05 RESTRICTIONS ON USE OF RECREATIONAL VEHICLES

Recreational vehicles (which shall include snowmobiles, boats and other watercraft, trail bikes, travel trailers and vans, motor homes and dune buggies and other off-street motorized vehicles of any kind) shall not be parked, kept or stored on any Lot outside an enclosed garage without the prior written approval of the Developer (which may be withheld in its sole and absolute discretion, including aesthetic appearances), except for temporary storage for loading and unloading purposes for a period of not more than 48 hours. Such recreational vehicles shall also not be used or operated on any Lot, or otherwise within the Subdivision, except on dedicated streets in accordance with applicable traffic laws.

1.06 ANIMALS AND PETS

No livestock, poultry, reptile or other animal of any kind shall be raised, bred or kept on any Lot except that dogs, cats and other normal household pets (as may be approved by the Developer from time to time) may be kept so long as not kept, bred or maintained for any commercial purpose or in an unreasonable number or manner, or which may be contrary to applicable law. The right of any Lot Owner to keep such a pet on any Lot is subject to the condition that the pet is not allowed to unreasonably annoy any other Lot Owner and is not allowed to run at large. No exterior pet kennels or related structures shall be permitted at any time.

1.07 GARBAGE AND REFUSE

No Lot shall be used or maintained for dumping or storage of trash, garbage, or debris of any kind, except for temporary storage in sanitary covered containers suitably screened from

view from streets and adjoining Lot. There shall be no burning or burial of any garbage, trash, or debris at any time other than or burning of leaves and light brush if approved by the Developer, and conducted in compliance with all applicable laws and ordinances.

1.08 COMMON AREAS AND FACILITIES

(a) Except as such portions of the following as Developer may dedicate to the City, the Developer hereby declares all of the following as "Common Areas" to be reserved for the benefit of Developer and all Lot Owners of the Subdivision.

(i) The Outlot identified on the Preliminary Subdivision plat attached hereto as Exhibit B located at the corner of Settlement Ridge Road and Abbot Avenue (the "Stormwater Area").

(ii) The curbed boulevard area within Settlement Ridge Road located at the Subdivision's main entrance at C.T.H. "K" (the "Boulevard Area").

(b) Developer hereby declares that all of the following facilities and improvements shall be known and identified herein as "Common Facilities" as and to the extent installed and constructed by Developer in its sole discretion:

(i) The stormwater detention pond and all related lines, outfalls, rip rap and other improvements to be located in the Stormwater Area for the management of storm and surface waters.

(ii) The Permanent Landscape Improvements located in the Landscape Easement and the Boulevard Area.

(iii) Any outfall structures, rip rap, pipes and other facilities and improvements for the management of stormwater and located in the Landscape Easement.

(c) The Association (and all Lot Owners prior to formation of the Association) shall be responsible for all costs and expenses associated with the maintenance, operation, repair, and replacement of the Common Facilities. Until such time as the Common Facilities are conveyed to the Association, the Developer shall be responsible for arranging for said operation, maintenance and repairs, subject to reimbursement from all Lot Owners as provided under Section 1.10 hereof.

(d) The Developer shall have the right at any time following formation of the Association to convey or otherwise transfer to the Association, without cost, all or any portion of the Common Areas and Common Facilities, and the Association shall accept title to the same and assume responsibility for the management and maintenance thereof as provided herein.

(e) In the event the City elects to install a sidewalk or other walkway along that portion of the Subdivision which fronts C.T.H. "K," then the Association shall be responsible for snow removal and maintenance thereof in the same manner as other Common Facilities.

(f) Notwithstanding anything to the contrary herein, the Developer shall be solely responsible for all costs associated with the Temporary Signage.

1.09 RELOCATED HOMES

No Home shall consist of and there shall not be permitted upon any Lot, any dwelling unit which is constructed and occupied outside the Subdivision and thereafter sought to be moved into the Subdivision. This Section 1.09, however, shall not apply to manufactured, panelized or modular homes which are newly installed or assembled on site, provided said structures are otherwise in conformance with this Declaration.

1.10 PROPORTIONATE RESPONSIBILITY

Upon acceptance of title to any Lot, the Owner(s) of such Lot shall be responsible for an annual assessment related to the maintenance and upkeep of the Common Areas and Facilities and may be subject to additional assessments to the extent authorized under Article 3 hereof. General Assessments shall be allocated to each Lot on a fractional basis, the numerator of which is one (1) and the denominator of which is the number of Lots subject to this Declaration as of the first day of the time period over which said assessment is levied. There shall be not less than forty (40) Lots subject to this Declaration as of the date of recording.

CONSTRUCTION OF IMPROVEMENTS

2.01 MINIMUM LIVING AREA AND HEIGHT REQUIREMENTS: GARAGES

(a) Each Home shall have a minimum living area (exclusive of basement, attic, garage, porches, patios and storage areas) as required under City ordinances.

(b) No Home shall exceed three stories (excluding the basement) or 35 feet in height above finished grade, whichever is less.

(c) The roof of all Homes shall be pitched to rise at least six (6) inches vertically for each twelve horizontal inches, unless specifically waived in writing by the Developer, which approval may be withheld in any case in the sole and absolute discretion of the Developer.

(d) An enclosed garage (for at least one and not more than three cars) shall be constructed at the time of construction of the Home and all exterior portions of such garage shall be completed prior to occupancy of the Home. Garages may be attached or detached. Detached garages shall have the same exterior materials, roof pitch and trim level as exist on the Home.

2.02 SUITABILITY

(a) Developer makes no representation or warranty whatsoever, express or implied, regarding the physical condition of any Lot. Developer recommends that prospective buyers have their Lot inspected and tested by a qualified professional regarding subsurface conditions or any other matter which may be of concern.

(b) Developer suggests, but does not require, that buyers utilize a properly licensed architect in any construction.

2.03 LOCATION AND SET-BACK

(a) All structures or improvements (including eaves, steps, overhangs, and attached porches, patios and other appurtenances) shall be located in conformance with applicable zoning and building codes. Each corner Lot shall be delineated by the Developer as to identification of side and rear yards to have one rear lot line based on the proposed orientation of the Home and other improvements.

(b) Approval by the Plan Commission or Building Inspector of the City with respect to set-backs or other matters shall not be binding on the Developer in any respect.

(c) Notwithstanding the set-back requirement specified above, the orientation and precise location of each Home and garage, as well as all other improvements on the Lot, must be approved in writing by the Developer prior to any construction, it being intended that the Developer may, in its discretion, impose greater set-back requirements than those specified above in order to achieve or maintain the aesthetic appearance for the Subdivision or any portions thereof which the Developer or the Developer deems advisable. Additionally, the approval of the exact location of the Home by the Developer may be for the purpose of ensuring a proper and consistent set-back of structures and buildings and to avoid blockage and views of other properties.

(d) Each Lot Owner acknowledges and agrees that notwithstanding the reviews and approvals made or required under this Declaration, each Lot Owner has the responsibility for selecting and hiring its own architect or other design professional, construction contractor, subcontractors, material suppliers, inspection professionals and parties associated with the design and construction of the applicable Home, and the Developer have no responsibility whatsoever for such parties or for the quality or suitability of any design, materials, workmanship or foundation location, it being understood that the function of the Developer pursuant to the reviews and approvals required hereunder is solely to attempt to ensure compliance with the covenants and restrictions in this Declaration and the intent thereof, and that no Lot Owner shall be entitled to rely upon any such reviews or approvals other than as expressly provided under Section 2.04(f).

2.04 ARCHITECTURAL CONTROL.

(a) The Developer shall, subject to any specific assignment by Developer, have the sole and exclusive right to grant approvals, enforce and determine compliance with the standards and restrictions established herein, and to grant variances therefrom, as set forth in this Declaration. The Developer shall retain such right and authority until Developer no longer holds title to any lands shown on Exhibit B attached hereto. Thereafter, the Association shall have the authority to grant the approvals required in this Section 2.04 and upon such event, the term "Developer" as used in this Section 2.04 shall mean the Association.

(b) The Developer intends to encourage that Homes be constructed with a traditional design having street oriented features, such as front porches, garages set back from the street, and trim surrounds for windows and doors, together referenced herein as the "Traditional Theme." Vinyl or aluminum siding on all elevations is permitted.

(c) No Home, garage or other structure or improvement of any kind shall be installed, erected, constructed or placed on any Lot (or altered or changed with respect to layout, location or exterior design, appearance, elevation, color or material composition) without: (1) prior submission of detailed plans, specifications and other required application materials to the Developer for its review; and (2) acquisition of prior written approval by the Developer with respect thereto. Plans to be considered appropriate for review by the Developer must include the following (unless the Developer advises a Lot Owner in writing to the contrary): construction drawings, plans and specifications (prepared by a qualified home designer or architect if the improvement involves construction of a Home, garage or addition or change to either) showing dimensions, composition and color of exterior materials and equipment, if any; and a plot plan showing the location of the improvement with respect to set-backs from Lot lines and other buildings and improvements, finish grade elevations, topography, drives, existing plantings and other data pertinent to such review by the Developer as it may reasonably request. The Developer may deny or withhold approval of any proposed improvement based upon any one or more of the following factors in the Developer's sole judgment: any one or more of the general purposes specified in Section 1.02 will not be satisfied; failure to comply with the Traditional Theme; material composition and quality; exterior design, appearance and color; coordination with other existing or contemplated improvements; location with respect to topography and existing surroundings; set-backs; finished grade elevations; access; drainage or landscaping; and general aesthetics. The Developer's judgment as to all matters of aesthetic appearance, design and compatibility shall be final and not subject to challenge or appeal. ANY LOT OWNER WHO CAUSES OR ALLOWS ANY IMPROVEMENTS TO BE CONSTRUCTED, INSTALLED, PLACED OR ALTERED ON THE LOT WITHOUT PRIOR WRITTEN APPROVAL OF THE DEVELOPER SHALL BE REQUIRED TO REMOVE SUCH IMPROVEMENT (OR RESTORE SUCH ALTERATION) IN ITS ENTIRETY AT THE LOT OWNER'S EXPENSE. Without intending to limit the generality of the foregoing, it is intended that the exterior color or appearance of any portion of a Home, garage or other improvement may not be changed in any significant respect without the prior written approval of the Developer. The Developer shall further have the right to establish additional procedures to ensure compliance with this Article 2.

(d) Construction of all Homes shall be in conformance with the established grade.

(e) Upon approval of the plans for the proposed improvement and upon receipt of any necessary City and other governmental approvals or permits, construction or installation of the improvement may commence and, once commenced, shall be substantially completed within twelve (12) months following either acquisition of Developer approval or issuance of any required building permit by the City, whichever is later. The Developer may, in its discretion, extend such completion deadline up to an additional six (6) months in the event the delay has been caused primarily by factors beyond the control of the Lot Owner and his/her contractors. For its own benefit to ensure compliance, the Developer may, at its discretion, require performance bonds from the contractors responsible for construction of the improvements.

(f) In the event the Developer fails to act upon proposed plans within 30 days following written acknowledgment by the Developer that it has received such plans and that they are adequate and complete for purposes of its review or in the event no suit to enjoin the erection, installation or change of the improvement or to require removal thereof has been commenced within one (1) year following final completion thereof, no right shall exist to thereafter enforce these restrictions insofar as approval by the Developer is required as to such particular matter.

(g) Any approval or permission of the Developer under this Section, to be binding or effective, MUST BE IN WRITING signed by an authorized representative. No oral statements, representations or approvals of the Developer or any of its members or agents shall be binding on the Developer under any circumstances, regardless of any reliance thereon by any Lot Owner.

(h) Within 90 days following construction or installation of any improvement, the Lot Owner shall, upon written request of Developer, furnish an as-built certified survey showing the location of the improvement.

(i) Except to the extent necessary for the construction of exposed basements or split level homes, no portion of any Home located above grade level shall be covered within ground, soil or similar materials.

2.05 LANDSCAPING, GRADING AND DRAINAGE

(a) Landscaping plans, if any, including mature shrubbery, must be submitted for approval in conjunction with building plans. At a minimum, landscaping shall include sodded or seeded lawns on all four (4) sides of the Home.

(b) All landscaping (including permanent lawns) shall be performed in accordance with the plan approved by the Developer and shall be completed within twelve (12) months following the issuance of the occupancy permit for the Home.

(c) All grading and excavation activities shall be conducted in conformance with the then most current version of the Wisconsin Construction Site Handbook, published by the Wisconsin

Department of Natural Resources. Except as may be expressly approved in writing by the Developer prior to the commencement of any work, there shall be no grading, excavation, cut and fill work or other alteration to the surface of any portion of the Lot (together "Surface Alterations"). All Surface Alterations shall be conducted in conformance with the master grading plan for the Subdivision (on file with the City or the Developer's engineer). No Surface Alterations shall be conducted in a manner which causes erosion or instability of soils within an adjacent Lot or alters the patterns of storm and surface water drainage in a manner which has a material adverse effect on another Lot. The Owner proposing the work shall have the burden of demonstrating conformance with the foregoing. No consent shall be deemed given hereunder except in reference to a detailed grading plan specifically disclosing all aspects of the work for which approval is requested.

(d) No fence, wall, hedge, or screen planting shall be installed unless in accordance with landscaping or other plans approved in advance by the Developer under Section 2.04. In general, fencing will be discouraged other than for protection of swimming pools. No swimming pools shall be installed above the surface grade.

(e) Except for specific landscaped areas, all front, side and rear yards shall be maintained as clipped lawns.

2.06 DRIVEWAY/SIDEWALK

Each Lot shall be improved by the Lot Owner with an asphalt, brick or concrete driveway extending from the street to the garage within twelve (12) months following issuance of an occupancy permit for the Home. A plot plan showing the location of the drive shall be submitted to the Developer for its prior approval under Section 2.04 above. Prior to occupancy, sidewalks having a width of four (4) feet shall be constructed along all street frontage in conformance with plans at the office of the City Engineer.

2.07 CONSTRUCTION MATERIALS - STORAGE

No building or construction materials shall be stored on any Lot outside of the Home or garage, other than during periods of actual construction or remodeling and then only for so long as may be necessary. Excess excavated material shall not be stored on any Lot during or after construction without the prior approval of the Developer, unless required for back filling, finish grading, or landscaping. Except for recreational equipment or other fixtures permanently attached to the Lot, no firewood or other items of personal property shall be stored outside of an enclosed structure approved under Section 2.4 hereof.

2.08 WATER SUPPLY

Each Home shall be connected to the municipal City water system and no individual wells shall be permitted.

2.09 SEWERAGE DISPOSAL

Each Home shall be connected with the City municipal sewer system and no septic tank or other individual sewerage system shall be used or permitted.

2.10 WIRES, ANTENNA, AND SOLAR PANELS; SURVEY MARKERS

(a) All utility lines and wiring for gas, electric, telephone, and cable television service to a Home, garage or other improvement shall be installed underground, unless otherwise permitted by the Developer in writing prior to installation. No Lot Owner shall remove, alter or disturb any monuments or survey markers, or install any improvement or vegetation that obstructs vision between the corner points of any Lot.

(b) No roof-top, tower-mounted or other external antenna or satellite dish for television or radio reception or transmission (except dishes having a diameter not to exceed 18 inches and not visible from the front of the Home), or for other electronic transmission or reception or solar heating panels shall be erected or used in the Subdivision.

2.11 SIGNS

Except for Developer (and its written designees) relating to the marketing of the Subdivision or any homes therein, no sign or banner of any kind shall be placed or displayed to public view on any Lot, except: (i) one sign of not more than six square feet advertising the Property for sale; and (ii) one standard sign (showing the Lot Owner's name) as may be approved by the Developer for uniform use in terms of size, design, appearance and location for each Lot in the Subdivision.

2.12 OUTBUILDINGS

Each Lot Owner shall be entitled to construct one (1) free-standing storage building within the Lot for storage or any related purposes, provided that (i) the floor area of said structure shall not exceed 100 square feet, (ii) said structure shall have a pitched roof and be constructed with exterior materials substantially similar to those existing on the Home, and (iii) the Lot Owner shall fully comply in all respects with the requirements of Section 2.04 hereof prior to commencement of construction, including without limitation, design approval.

THE ASSOCIATION

3.01 CREATION

(a) The Developer shall have the right at any time after the recording of this Declaration, to create and establish a non-profit homeowner's association to be known as "SETTLEMENT RIDGE HOMEOWNER'S ASSOCIATION," for the sole and exclusive purpose of accepting and assuming all of the rights, powers, privileges and obligations expressly provided herein.

(b) The affairs of the Association shall be governed by the Board of Directors of the Association (the "Board"), as set forth under Section 3.05, below. The Developer may elect to cause the Association to be an unincorporated association or a non-stock, not for profit corporation formed under Chapter 181 of the Wisconsin Statutes. No Lot Owner or other party shall be entitled to compel the Developer to form the Association at any time other than as determined by the Developer, except that the Developer shall form the Association prior to the date the last Lot is sold or transferred by the Developer.

3.02 MEMBERSHIP

(a) Each Lot Owner shall automatically be a member of the Association and shall be entitled to one membership, with ownership of a Lot being the sole qualification for membership. The membership in the Association shall be owned jointly and severally by all co-Owners of the Lot, regardless of the form of tenancy, estate, or interest in the Lot. There shall be one (1) vote per lot regardless of the number of Lot Owners.

(b) Association membership and voting rights shall be appurtenant to each Lot and shall not be assigned, conveyed or transferred in any way except upon transfer of an ownership interest in the Lot and then only to the transferee, nor shall membership or voting rights be retained except upon retention of an ownership interest in the Lot. Any attempt to make a prohibited transfer or retention of such rights shall be null and void.

(c) Notwithstanding any provision in this Declaration to the contrary, the Developer shall be entitled to one membership and one vote for each Lot owned by the Developer.

3.03 VOTING

The vote appurtenant to each Lot shall be cast as a whole (in person or by proxy) by the Lot Owner or any co-Owner. Fractional votes will not be allowed; and if co-Owners of a Lot do not agree on how the vote shall be cast or if a fractional vote is attempted, the right to vote on the matter in question shall be forfeited by such Owners. The Association may treat any co-Owner of a Lot or the proxy of any such co-Owner as duly authorized to vote for all co-Owners of that Lot. A quorum for voting purposes shall consist of fifty percent (50%) or more of the votes entitled to be cast. There shall be no cumulative voting for election of Board members or on any other matters. All decisions and actions of the Association, except as otherwise specifically provided for in this Declaration, shall be by a majority of the votes present and entitled to be cast.

3.04 ASSOCIATION MEETINGS

(a) The annual meeting of the Association shall be held in March of each year for the purpose of electing members of the Board (subject to Section 3.05) and transacting any other business authorized to be transacted by the Association. The Board shall select the specific date, time and place of the annual meeting for a given year and shall furnish written notice to each Lot Owner.

(b) Written notice of all meetings of the Association stating the time, place, and purpose for which the meeting is called shall be given to each Lot Owner not less than four (4) nor more than 30 days prior to the date of such meeting; provided, however, that notice of any meeting may be waived in writing before or after the meeting.

3.05 MANAGEMENT OF ASSOCIATION BY THE BOARD

(a) The Association and its business, activities and affairs shall be managed by the Board. The initial Board shall be appointed by the Developer (regardless of how many Lots are then owned by Developer) and shall serve until the first annual meeting of the Association. Thereafter, at such time as less than twenty percent (20%) of the Lots are owned by Developer, two members of the Board shall be appointed by Developer and one member shall be elected as provided herein. At the annual meeting first following the date the Developer no longer owns any Lot in the Subdivision, all members of the Board shall be elected by the Association.

(b) The Board may appoint committees consisting of one or more Lot Owners to make recommendations to the Board or the Association on any matter. No person shall receive any payment for services rendered as a member of the Board or the Committee or as an officer of the Association or as a member of any committee unless specifically authorized by prior resolution of the Association. The Association may reimburse out-of-pocket expenses incurred by an officer or committee member in the performance of his/her duties.

(c) No member of any board or committee or officer of the Association shall be liable to any Lot Owner or to any other party, including the Association, for any loss or damage suffered or claimed on account of any act, omission, error or negligence of such board or committee member or officer, provide such person acted in good faith, without willful or intentional misconduct.

3.06 LOT OWNER'S LACK OF AUTHORITY TO BIND ASSOCIATION

No Lot Owner (other than members of the Board) shall have any authority to act for the Association or the other Lot Owners, as agent or otherwise, nor to bind the Association or the other Lot Owners to contracts, negotiate instruments or other obligations or undertakings of any kind.

3.07 POWERS AND RESPONSIBILITIES OF THE ASSOCIATION

(a) Without limitation, the Association shall have the following powers in addition to any others which may be necessary or incidental to performance of any duties or powers of the Association specified in this Declaration:

1. to levy and enforce payment of General and Special Assessments on the Lots and against Lot Owners;

2. to enforce this Declaration;
3. to purchase, sell and convey Lots (including the improvements thereon) incident to foreclosure of a lien for any assessment;
4. to enter and execute contracts, deeds, mortgages, and documents on behalf of the Association which relate to management of the Common Area Facilities;
5. to incur indebtedness on behalf of the Association (but only for the purposes of and as may be reasonably necessary for, carrying out its duties and obligations hereunder) and to execute drafts and other negotiable instruments;
6. to employ the services of any person, firm, or corporation to maintain the Common Area Facilities or to construct, install, repair, replace or rebuild any improvements thereof;
7. to acquire, sell, transfer or exchange goods, equipment and other personal property or fixtures in the name of the Association for the operation of the Association;
8. to commence, prosecute, defend or be a part to any suit, hearing or proceeding (whether administrative, legislative or judicial) involving the enforcement of this Declaration or otherwise involving the exercise of any powers, duties or obligations of the Association;
9. to exercise all other powers necessary to maintain the Common Area Facilities for their intended purpose and operate the Association for the mutual use and enjoyment of all Lot Owners; and
10. to accept title to and ownership of all Common Areas and to properly own, operate, manage and maintain the same, including the Common Area Facilities.

(b) Any two members of the Board acting together are empowered to negotiate, execute and enter contracts, agreements and other undertakings or documents of any kind on behalf of the Association necessary or incidental to exercise of any powers or obligations of the Association or of the Board under this Declaration.

3.08 COMMON EXPENSES AND ASSESSMENTS AGAINST LOTS AND LOT OWNERS

(a) The Board shall pay or arrange for payment for all costs, expenses and liabilities incurred by the Association out of the proceeds of assessments which shall be made against the Lot Owners and their Lots.

(b) "Special Assessments" may be made and levied by the Board against a particular Lot Owner and his/her or their Lot (without levy against other Lots) for:

- (1) costs and expenses (anticipated or incurred) for repair of damage to the Common Area Facilities caused by or at the direction of the Lot Owner, the family or guests of the Lot Owner, or any other party for whom a Lot Owner is responsible;
- (2) costs, expenses and actual attorney's fees incurred in, or in anticipation of, any suit, action or other proceeding to enforce this Declaration against the Lot Owner;
- (3) interest due on General or Special Assessments; and
- (4) all other costs and expenses anticipated or incurred by the Association which are subject to Special Assessments as provided under this Declaration.

(c) "General Assessments" may be made and levied by the Board equally against each Lot Owner and his/her or their Lot for the following "common expenses" which may be anticipated, incurred or paid by the Association for:

- (1) maintenance, repairs, upkeep or operation of the Common Areas or Facilities and any improvements or equipment related thereto as may be acquired by the Association;
- (2) any insurance maintained by the Association;
- (3) taxes, assessments and charges of any kind made or levied by any governmental authority against the Association or any other property of the Association;
- (4) all costs and expenses for the operation and administration of the Association, including legal, accounting and management fees and other costs incident to the exercise of any of its powers or obligations;
- (5) all items subject to Special Assessment which have not been collected from a Lot Owner at the time payment of such item is due, provided that upon collection of the Special Assessment from that Lot Owner, all other Lot Owners shall receive an appropriate adjustment, reimbursement or credit on future General Assessments, as the Board may determine, for payments made under this paragraph;
- (6) all damages, costs, expenses and attorney fees incurred in, or in anticipation of, any suit or proceeding (whether administrative, legislative or judicial) which are not otherwise collected by Special Assessment;
- (7) costs and expenses of services, if any, made available to all Lots; and
- (8) all other costs and expenses declared to be common expenses under this Declaration.

The General Assessments for any of the foregoing expenses shall be levied equally against each Lot, pursuant to the provisions of Section 1.10.

(d) The Association shall maintain separate books and records for General and Special Assessment accounts of the Lot Owners, as may be necessary, provided that all funds received from either assessment may be co-mingled and thereafter disbursed to pay any costs or expenses incurred by the Association which would be subject to General or Special Assessment.

(e) Developer shall be responsible for all assessments levied against any platted Lot prior to a sale of such Lot by Developer. However, Developer shall not be responsible for any General or Special Assessments which may be levied for improvements, capital expenditures, reserves, or replacement funds of any kind. The Board may at any time levy assessments for such purposes against the Lot Owners (other than Developer).

(f) The Board shall determine the estimated expenses of the Association and prepare an annual operating budget in order to determine the amount of the annual General Assessments necessary to meet the estimated common expenses of the Association for the ensuing year and shall furnish a copy to each Lot Owner or one of the co-Owners of the Lot. Notwithstanding the foregoing, for time prior to the date at which Developer is no longer entitled to appoint any Board members, the Board shall have the right, but not the obligation, to estimate annual operating expenses, prepare an operating budget and/or deliver copies thereof to individual Lot Owners.

3.09 PAYMENT OF ASSESSMENTS

(a) Each Lot Owner shall promptly pay, when due, all General and Special Assessments levied by the Board against such Owner and his or their Lot, together with all costs, expenses and reasonable attorney fees incurred by the Association in collection of any delinquent assessment(s). All assessments shall become due at such times and in such manner as the Board may determine in its sole and absolute discretion (in a lump sum or in installments with or without interest). Time is of the essence with respect to all payments.

(b) All co-Owners of a Lot shall be jointly and severally liable for all General and Special Assessments levied against the Lot, regardless of the type of tenancy, estate or interest in the Lot (whether as joint tenants, tenants-in-common, land contract purchaser(s) or seller(s), or otherwise).

3.10 DELINQUENT ASSESSMENTS: INTEREST, LIEN AND COLLECTION

(a) All General and Special Assessments which are not paid when due shall bear interest at the lesser of twelve percent (12%) per annum, or the maximum rate as may then be permitted by law, from the date due until the assessment is paid in full, shall constitute a lien on the Lot, and shall be collectible and enforceable by the Developer or the Board (in its own name or the name of the Association) by suit against the Lot Owner, by foreclosure of the lien, and/or in any

other manner or method provided under this Declaration or laws of the State of Wisconsin. The lien granted hereunder shall also cover and include all interest accruing on delinquent assessments, plus costs, expenses and attorney's fees for collection.

(b) The Developer and the Association (through the Board) shall have the exclusive right and power to collect or enforce collection of all General and Special Assessments levied by the enforcing party and shall further have the exclusive right to bring any and all actions and proceedings for the collection thereof and/or the enforcement of liens arising therefrom. The Board and the Developer shall have the right to record a document with the Register of Deeds of Washington County giving notice of a lien for any unpaid assessment. Failure to file any such notice shall not impair the validity of the lien. The Association and the Developer may bring an action at law against any Lot Owner personally to collect such assessments and/or to foreclose the lien for such assessments against the Lot (in the same manner and method as an action to foreclose a real estate mortgage). The Board and the Developer shall have the right at any time to notify all Lot Owners within the Subdivision of the delinquency of any Lot Owner.

3.11 ASSESSMENT BY DEVELOPER

Until such time as the Association is formed, the Developer shall have the authority to levy, enforce and collect General and Special assessments in the same manner as permitted by the Board subject to the terms, limitations and conditions of Sections 3.07-3.10 hereof.

3.12 SERVICE OF PROCESS

Service of process upon the Association for all matters shall be made upon at least two (2) members of the Board of the Association or such legal counsel as the Association may designate to receive service of process by recording such designation with the Register of Deeds for Washington County, Wisconsin.

MISCELLANEOUS

4.01 AMENDMENTS TO DECLARATION

This Declaration may be amended by recording in the Office of the Register of Deeds for Washington County, Wisconsin, a document to that effect executed by the Owners of at least 67% of all Lots in the Subdivision, with all signatures duly notarized, except that so long as the Developer owns any of the lands described or shown on Exhibit B, no amendment shall be valid without the prior written approval of the Developer. Any amendment shall become effective only upon recording. Notwithstanding the foregoing, the Developer shall have the right at any time, and from time to time, regardless of whether Developer then holds title to any Lot, to amend this Declaration to cause all or a part of the lands described or shown on Exhibit B to become subject to this Declaration, and upon the recording of said amendment any residential lots described therein shall become a part of the Lots for all purposes under this Declaration, including without limitation, the calculation of proportionate responsibility for assessments

under Section 1.10, the Developers right to appoint members of the Board under Section 3.05(a) and the calculation of the number of Lots necessary to amend this Declaration. Prior to said amendment, and subject to applicable ordinances, Developer shall have the right at any time in his sole and absolute discretion, without notice, to alter the number, size or location of lots, the layout or design of streets, utilities, alterations or additions to the Common Area Facilities or other improvements, and any other aspect of the design or development thereof. The layout of additions to the Subdivision described on Exhibit B is provided for illustrative purposes only.

4.02 RESERVATION BY DEVELOPER OF RIGHT TO GRANT EASEMENTS

Developer hereby reserves the right to grant, convey or establish easements to the City and/or to any public or private utility company upon, over, through or across those portions of any Lot in the Subdivision within a reasonable distance from any Lot line for purposes of allowing the provision of gas, electric, water, sewer, cable television or other service to any Lot(s) or through any portions of the Subdivision or for purposes of facilitating drainage of storm or surface water within or through the Subdivision. Such easements may be granted by Developer, in its own name and without the consent or approval of any Lot Owner, until such time as Developer has conveyed legal title to all Lots platted or to be platted in the Subdivision to persons other than a Successor/Developer.

4.03 SEVERABILITY

The invalidity or unenforceability of any term, condition or provision of this Declaration shall in no way affect the validity or enforceability of any other term, condition, or provision of this Declaration, all of which shall remain in full force and effect.

4.04 COVENANTS RUN WITH LAND

All terms, conditions and provisions of this Declaration (and as may be amended) shall constitute covenants running with the land.

4.05 TERM OF DECLARATION

This Declaration (and any amendments) shall be binding for a period of 20 years (from the date the Declaration is recorded) upon all Lot Owners and any other persons claiming under or through the Developer. Upon the expiration date of such initial 20-year period, this Declaration shall be automatically renewed for a successive period of ten (10) years and thereafter for successive periods of ten (10) years upon the expiration date of the prior renewal period, unless there is recorded an instrument, (executed by the Owners of at least 75% of all Lots in the Subdivision and their mortgagees) terminating this Declaration, in which event this Declaration shall terminate upon the recording of such instrument of termination or expiration of the initial 20-year term, whichever occurs later.

4.06 DISCLAIMER

Notwithstanding any other provision(s) of this Declaration, Developer is under no obligation to any Lot Owner to develop or plat at any time any portion(s) of the Subdivision not already platted as of the date of recording this Declaration.

4.07 ENFORCEMENT

(a) The Developer shall have the exclusive right to enforce, by proceedings at law or in equity, all the terms, conditions, and provisions of this Declaration and any Rules or Regulations adopted by the Developer, except that the Association shall assume such exclusive responsibility at such time as the Developer, its successors or assigns, no longer owns a Lot in the Subdivision. Notwithstanding the foregoing, any Lot Owner may proceed, at such Owner's expense and subject to the limitations of Section 2.04(f), to enforce any such terms, conditions or provisions (other than for collection of assessments against Owners of other Lots) if the Developer or Association, as the case may be, fails to take such appropriate action within 60 days following a written request by such Lot Owner to do so. Any Lot Owner violating any of the terms, conditions or provisions of this Declaration or any Rules or Regulations shall pay all costs, expenses and actual attorney's fees incurred by the Developer or the Association in the enforcement thereof. Neither the Association or the Developer shall be subject to any suit or claim by any Lot Owner for failure of the Association or the Developer to take any action requested by such Lot Owner against any other Lot Owner.

(b) The Developer shall have the right to levy and collect an assessment (which is due upon receipt of notice) against any Lot for any costs and expenses incurred by the Developer in the enforcement of the provisions of this Declaration with respect to such Lot, and the cost of consultants and actual attorneys' fees, and whether or not litigation is commenced with respect thereto. Any assessments not paid when due shall bear interest at 12% per annum until paid in full, and such unpaid assessment, together with the interest thereon, shall constitute a continuing lien against the real estate for which the assessment is made. Said lien may be foreclosed in the same manner as real estate mortgages under Wisconsin law, provided that such liens shall be subordinate to any purchase money or construction mortgage. The assessment and interest thereon shall further be the personal obligation of the applicable Lot Owner.

(c) Each remedy set forth in this Declaration shall be in addition to all other rights and remedies available at law or in equity. All such remedies shall be cumulative and the election of one shall not constitute a waiver of any other. Any forbearance or failure of the Developer to exercise any such right or remedy for any violation (including, without limitation, violations of Section 2.05(f)) shall not be a waiver of such right or remedy under any circumstances (except as provided in Section 2.05(c)) unless a written waiver is obtained from the Developer.

(d) Under no circumstances shall any violation of this Declaration or of any Rule or Regulation result in any reverter or reversion of title to any Lot.

4.08 NO LIABILITY

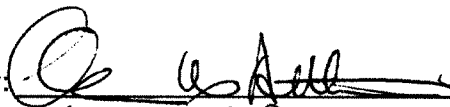
All decisions of the Developer or the Board on any matter (including, without limitation, decisions under Section 2.04) shall be enforceable against any Lot Owner if made in a good faith exercise of the judgment or discretion of its members so long as such decision is not clearly in conflict with the express provisions of this Declaration. Any Lot Owner or other person seeking to avoid, set aside or challenge any such decision of the Developer or the Board shall have the burden of proof to establish that such standards were not met at the time the decision was made.

4.09 INTERPRETATION

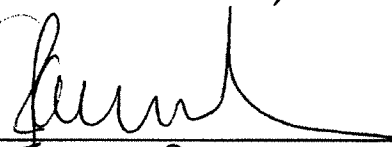
These Declarations shall be construed and interpreted in favor of restricting the use of each Lot consistent with the purposes hereof and any ambiguity shall be resolved against any Lot Owner who installs any structure or engages in any activity not clearly authorized under these Declaration or approved in writing by the Developer. This Declaration shall be interpreted and construed in accordance with the laws of the State of Wisconsin.

IN WITNESS WHEREOF, this Declaration of Covenants and Restrictions is executed by the Developer as of the date first written above.

HARTFORD ASSOCIATES, LLC

By: 
Clarence H. Dittmar, Member

By: 
Kevin S. Dittmar, Member

By: 
Jane M. Dittmar, Member

STATE OF WISCONSIN)
 WAUKESHA) SS
 COUNTY OF ~~WASHINGTON~~)

Personally came before me this 8th day of July, 1998, the above named
Clarence H. Dittmar, Kevin S. Dittmar, and
Jane M. Dittmar, as the members of Hartford Associates, LLC, and to me

786683

known to be the persons who executed the foregoing instrument and acknowledged the same in such capacities.

* *Darlene E. Paul*
Notary Public, State of Wisconsin
My Commission: expires 2-14-99

This instrument was drafted by:
Kevin S. Dittmar
c/o Dittmar Realty, Inc.
P.O. Box 1297
Menomonee Falls, WI 53051-1297

MW1-114048-1

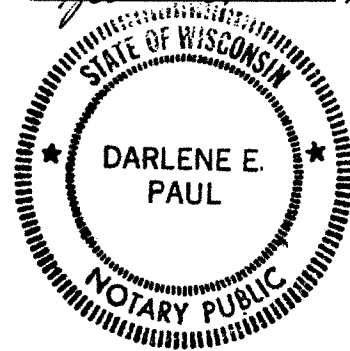


EXHIBIT A

LEGAL DESCRIPTION OF SUBDIVISION

STATE OF WISCONSIN }
 :SS
 WAUKESHA COUNTY }

I, JOHN P. CASUCCI, REGISTERED LAND SURVEYOR, CERTIFY:

THAT I HAVE SURVEYED, DIVIDED AND MAPPED SETTLEMENT RIDGE - PHASE I, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND NORTHWEST 1/4 OF SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 10 NORTH, RANGE 18 EAST, IN THE CITY OF HARTFORD, WASHINGTON COUNTY, STATE OF WISCONSIN, BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID 1/4 SECTION; THENCE SOUTH 00°10'48" EAST ALONG THE EAST LINE OF SAID 1/4 SECTION 165.00 FEET TO THE POINT OF BEGINNING OF THE LANDS TO BE DESCRIBED; THENCE CONTINUING SOUTH 00°10'48" EAST 661.78 FEET TO A POINT; THENCE NORTH 68°09'18" WEST 208.34 FEET TO A POINT; THENCE SOUTHWESTERLY 10.23 FEET ALONG THE ARC OF A CURVE, WHOSE CENTER LIES TO THE NORTHWEST, WHOSE RADIUS IS 195.00 FEET AND WHOSE CHORD BEARS SOUTH 23°20'53.5" WEST 10.23 FEET TO A POINT; THENCE NORTH 65°08'55" WEST 172.86 FEET TO A POINT; THENCE NORTH 05°16'30" EAST 52.01 FEET TO A POINT; THENCE NORTH 00°10'48" WEST 218.00 FEET TO A POINT; THENCE SOUTH 89°49'12" WEST 170.00 FEET TO A POINT; THENCE NORTH 00°10'48" WEST 4.90 FEET TO A POINT; THENCE SOUTH 89°49'12" WEST 220.00 FEET TO A POINT; THENCE SOUTH 00°10'48" EAST 24.90 FEET TO A POINT; THENCE SOUTH 89°49'12" WEST 198.00 FEET TO A POINT; THENCE NORTH 72°49'34" WEST 83.82 FEET TO A POINT; THENCE SOUTH 45°00'00" WEST 141.34 FEET TO A POINT; THENCE NORTH 45°00'00" WEST 22.32 FEET TO A POINT; THENCE SOUTH 45°00'00" WEST 80.00 FEET TO A POINT; THENCE SOUTH 01°28'14" EAST 32.74 FEET TO A POINT; THENCE SOUTH 00°10'48" EAST 3.77 FEET TO A POINT; THENCE SOUTH 89°49'12" WEST 110.00 FEET TO A POINT; THENCE SOUTH 00°10'48" EAST 281.77 FEET TO A POINT; THENCE SOUTH 89°56'26" WEST 190.12 FEET TO A POINT; THENCE SOUTHWESTERLY 24.51 FEET ALONG THE ARC OF A CURVE WHOSE CENTER LIES TO THE SOUTHEAST WHOSE RADIUS IS 15.00 FEET AND WHOSE CHORD BEARS SOUTH 43°07'52" WEST 21.87 FEET TO A POINT; THENCE SOUTHERLY 10.99 FEET ALONG THE ARC OF A CURVE WHOSE CENTER LIES TO THE WEST, WHOSE RADIUS IS 180.00 FEET AND WHOSE CHORD BEARS SOUTH 01°55'45" EAST 10.99 FEET TO A POINT; THENCE SOUTH 00°10'48" EAST 88.07 FEET TO A POINT; THENCE SOUTH 89°56'26" WEST 301.49 FEET TO A POINT; THENCE NORTH 06°48'34" EAST 154.87 FEET TO A POINT; THENCE NORTH 71°38'18" EAST 256.84 FEET TO A POINT; THENCE SOUTH 18°21'42" EAST 51.74 FEET TO A POINT; THENCE SOUTHEASTERLY 18.77 FEET ALONG THE ARC OF A CURVE, WHOSE CENTER LIES TO THE NORTHEAST, WHOSE RADIUS IS 15.00 FEET AND WHOSE CHORD BEARS SOUTH 54°12'38" EAST 17.57 FEET TO A POINT; THENCE NORTH 89°56'26" EAST 138.39 FEET TO A POINT; THENCE NORTHEASTERLY 23.59 FEET ALONG THE ARC OF A CURVE WHOSE CENTER LIES TO THE NORTHWEST, WHOSE RADIUS IS 15.00 FEET AND WHOSE CHORD BEARS NORTH 44°52'49" EAST 21.24 FEET TO A POINT; THENCE NORTH 00°10'48" WEST 230.88 FEET TO A POINT; THENCE SOUTH 89°49'12" WEST 110.00 FEET TO A POINT; THENCE NORTH 00°10'48" WEST 36.65 FEET TO A POINT; THENCE NORTH 19°15'42" EAST 209.41 FEET TO A POINT; THENCE NORTH 89°57'15" EAST 78.00 FEET TO A POINT; THENCE NORTH 00°08'27" WEST 166.69 FEET TO A POINT; THENCE NORTH 89°57'15" EAST 1321.09 FEET TO THE POINT OF BEGINNING.

THAT I HAVE MADE SUCH SURVEY, LAND DIVISION AND PLAT BY THE DIRECTION OF HARTFORD ASSOCIATES, LLC.

THAT SUCH PLAT IS A CORRECT REPRESENTATION OF ALL THE EXTERIOR BOUNDARIES OF THE LAND SURVEYED AND THE LAND DIVISION THEREOF MADE.

THAT I HAVE COMPLIED WITH THE PROVISIONS OF CHAPTER 236 OF THE WISCONSIN STATUTES THE ORDINANCES OF THE CITY OF HARTFORD IN SURVEYING, DIVIDING AND MAPPING THE SAME.

DATE: APRIL 16, 1998

John P. Casucci
 JOHN P. CASUCCI, REGISTERED LAND SURVEYOR S-2053

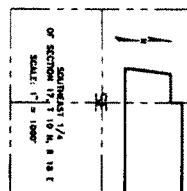


786683

PRELIMINARY PLAT OF SETTLEMENT RIDGE

PAGE 1

VICINITY MAP



DEVELOPMENT SUMMARY:

NUMBER OF LOTS = 110
 NUMBER OF OUTLOTS = 1
 AREA OF DEVELOPMENT = 31,584.6 AC.
 LAND IS ZONED: (PLANNED DEVELOPMENT)
 MINIMUM LOT AREA: 6,500 S.F.
 ELEVATION METERS TO M.S.L.:

OUTSTANDING AGENCIES:
 WASHINGTON COUNTY LAND USE & PARK DEPT.
 APPROVING AGENCIES:
 CITY OF HANNOVER
 DEPARTMENT OF ADMINISTRATION

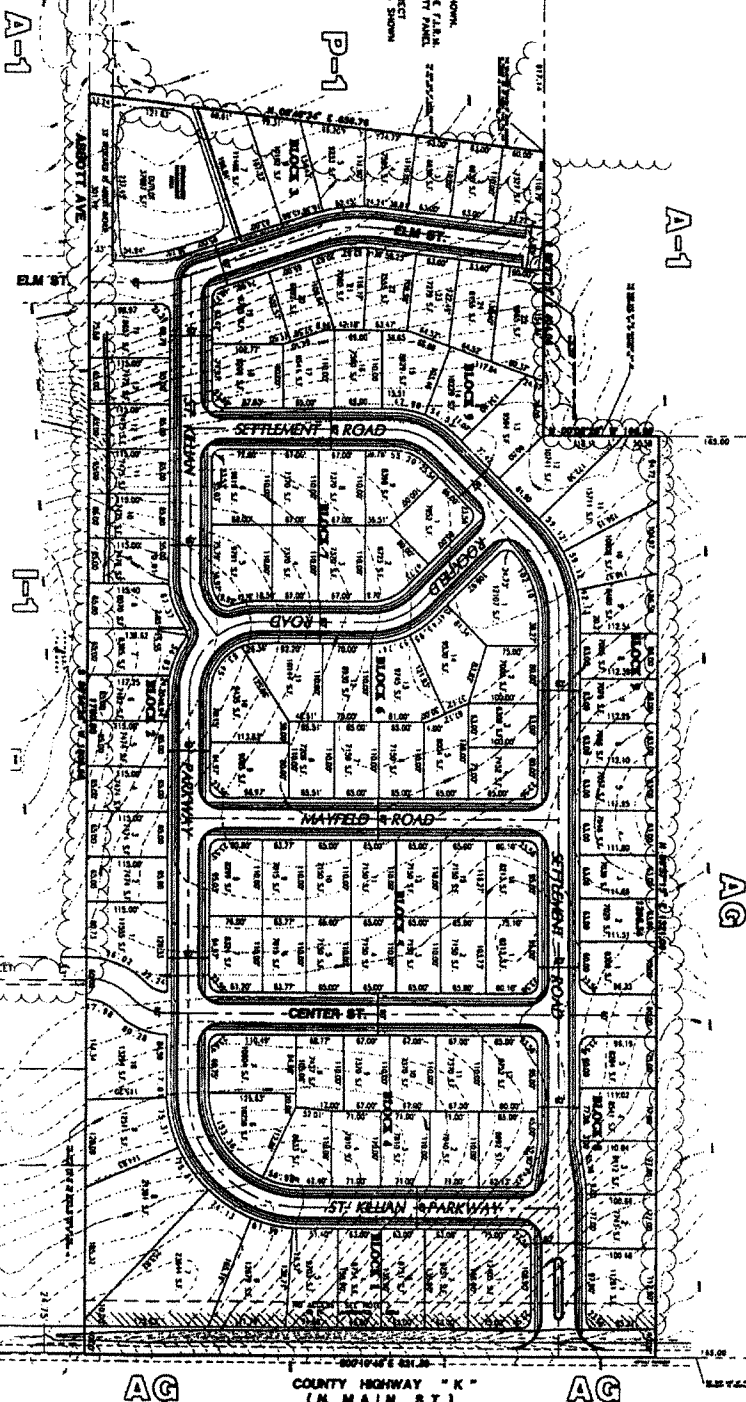
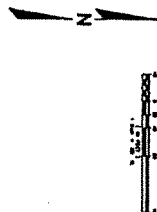
DEVELOPER:
BETHAM REALTY, INC.
3611 WISLIT AVE
MORGANTOWN, WV 26505
(614) 351-5608

PREPARED BY:
NATIONAL SURVEY & ENGINEERING
4125 NORTH 124TH STREET
BROOKFIELD, WI 53005
(614) 781-1000

[illegible]Exhibit B

NOTES:

1. SHUTTLE SEWER AND WATERMAIN AVAILABLE IN ABOUT DRIVE AS SHOWN.
2. THIS SITE FALLS IN ZONE C - AREAS OF UNUSUAL FLOODING FOR THE FLOOD HAZARD MAP. THE FLOOD HAZARD MAP FOR THE CITY OF WASHINGTON COUNTY CURRENTLY PENDING NUMBER 550-017108.
3. ALL LOTS AND OUTLINES ARE HEREBY RESTRICTED SUCH THAT NO DIRECT VEHICULAR ACCESS WITH COUNTY HIGHWAY "E" (N. MAIN STREET) AS SHOWN SHALL BE PERMITTED.



National Survey & Engineering



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