NORTHRIDGE LAKES - EAST BAY OWNERS' ASSOCIATION, INC.

DISCLOSURE MATERIALS

SECTION C

BYLAWS

BY-LAWS OF
NORTHRIDGE LAKES - EAST BAY OWNERS ASSOCIATION, INC.
Revised April 11, 2001

Pursuant to the Articles of Incorporation of Northridge Lakes - East Bay Condominium recorded in the office of the Register of Deeds for Milwaukee County, Wisconsin, the following are adopted as an Amendment to the By-Laws of Northridge Lakes - East Bay Owners Association, Inc., which is a non-stock, non-profit corporation formed and organized to serve as an association of the owners of units (hereinafter referred to as "Unit Owners") who own real estate and improvements under the condominium form of use and ownership as provided in the Condominium Ownership Act under the laws of the State of Wisconsin and subject to the terms and conditions of the Declaration which is incorporated by reference. These By-Laws shall be deemed covenants running with the land and shall be binding on the Unit Owners, their heirs, administrators, personal representatives, successors and assigns.

ARTICLE I

NAME AND LOCATION

SECTION 1. NAME. The name of this Association shall be NORTHRIDGE LAKES -EAST BAY OWNERS ASSOCIATION, INC., hereinafter referred to as the "Association".

SECTION 2. LOCATION. The principal office of the Association shall be on the Condominium property in the City of Milwaukee, Milwaukee County, State of Wisconsin. The location of the principal office and registered office shall be 9017A North 70th Street, Milwaukee, Wisconsin 53223, or such other address as determined by the Board of Directors.

ARTICLE II

APPLICATION, MEMBERSHIP AND BOARD OF DIRECTORS

SECTION 1. APPLICATION. These By-Laws, together with the Declaration of Condominium of Northridge Lakes - East Bay, the Condominium Ownership Act of the State of Wisconsin, Chapter 703 of the Wisconsin Statutes, all amendments to the foregoing and all rules and regulations passed by the Association shall apply to, govern and control the Condominium property located at and near 70th Street and West Chestnut Court, Milwaukee, Wisconsin, and any and all present or future owners, tenants, employees and other persons occupying the property. The acquisition, rental or occupancy of a dwelling unit, hereafter called a "Unit," on the property, will signify the acceptance and ratification of these By-laws.

SECTION 2. MEMBERS. The members of the Association shall be all Unit Owners. Every Unit Owner upon acquiring ownership automatically becomes a member of the Association and remains a member thereof until such time as his ownership of such Unit ceases for any reason at which time his membership in the Association automatically ceases.

SECTION 3. MEMBERSHIP LIST. The Association shall maintain a current membership list showing the membership pertaining to each Unit and the person designated to cast the one (1) vote pertaining to such Unit. Only the person so designated shall be entitled to cast a vote in person or by proxy. A designation may be changed by notice in writing to the Secretary of the Association signed by the majority of the persons having an ownership interest in the Unit.

ARTICLE III

VOTING, MAJORITY OF OWNERS, QUORUM, PROXIES

SECTION 1. VOTING. Each owner shall be allocated one (1) vote. If title to a Unit is held by more than one person, the membership related to that Unit shall be shared by such owners in the same proportionate interest and by the same type of tenancy in which the title to the Unit is held. Voting rights may not be split and shared membership interest must be voted pursuant to the designation contained in the Membership List.

SECTION 2. MAJORITY OF OWNERS. As used in these By-Laws, the term "majority of owners" shall mean those owners holding more than fifty percent (50%) of the votes.

SECTION 3. QUORUM. Except as otherwise provided in these By-Laws, the presence in person or by proxy of a "majority of owners" as defined in Section 2 of this Article shall constitute a quorum.

SECTION 4. PROXIES. Votes may be cast in person or by proxy. Proxies must be filed with the Secretary before the appointed time of each meeting. Board designated proxies will be distributed equally among Board members.

ARTICLE IV

MEETINGS

SECTION 1. PLACE OF MEETINGS. Meetings of the Association shall be held at its principal office or such other suitable place convenient to the owners as may be designated by the Board of Directors.

SECTION 2. ANNUAL MEETINGS. The annual meetings of the Association shall be held during the month of April each year at a date and time to be determined by the board. At such meetings there shall be elected by ballot of the Unit Owners a Board of Directors in accordance with the requirements of Section 2 of Article V of these By-Laws. The ballots will be held on file until the next annual meeting. The Unit Owners may also transact such other business of the Association as may properly come before them.

SECTION 3. SPECIAL MEETINGS. It shall be the duty of the President to call a special meeting of the Unit Owners as directed by resolution of the Board of Directors or upon a petition signed by a majority of the Unit Owners and having been presented to the Secretary. The notice of any special meeting shall state the time and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice unless by consent of four-fifths (4/5ths) of the Unit Owners present, either in person or by proxy.

SECTION 4. NOTICE OF MEETINGS. It shall be the duty of the Secretary to send via U.S. postal a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held, to each Unit Owner as designated on the Membership List, at least five (5) but not more than thirty (30) days prior to such meeting. The mailing of a notice in the manner provided in this Section shall be considered notice served. Before, at or after any meeting any Unit Owner may in writing waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Unit Owner at any meeting shall be a waiver of notice by him at the time and place thereof

SECTION 5. ADJOURNED MEETINGS. If any meeting of owners cannot be organized because a quorum has not attended, the owners who are present, either in person or by proxy, may adjourn the meeting to a time not less than forty-eight (48) hours from the time the original meeting was called.

SECTION 6. ORDER OF BUSINESS. The order of business at all meetings of the owners of Units shall be as follows:

(a) Roll call of Unit Owners.
(b) Proof of notice of meeting or waiver of notice.
(c) Reading of minutes of preceding meeting.
(d) Reports of officers.
(e) Report of committees.
(f) Selection of inspectors of election (when applicable).
(g) Election of directors (when applicable).
(h) Unfinished Business.
(i) New business.

ARTICLE V

BOARD OF DIRECTORS

SECTION 1. NUMBER AND QUALIFICATION. The affairs of the Association shall be governed by a Board of Directors composed of seven (7) persons. All members of the Board of Directors shall be Unit Owners in good standing.

SECTION 2. ELECTION AND TERM OF OFFICE. At the first annual meeting of the Association the term of office of two (2) Directors shall be fixed for three (3) years. The term of office of two (2) Directors shall be fixed at two (2) years, and the term of office of one (1) Director shall be fixed at one (1) year. At the expiration of the initial term of office of each respective Director, his successor shall be elected to serve a term of three (3) years. The Directors shall hold office until their successors have been elected and hold their first meeting.

SECTION 3. POWERS AND DUTIES. The Board of Directors shall have the powers and duties as are necessary for the administration of the Condominium property and among other duties, carry out the following:

(a) Make rules and regulations, and amendments thereto, from time to time, respecting the operation, use and occupancy of the Condominium property.

(b) Make and collect assessments from the Members in accordance with the provisions of the Declaration of Condominium, and expend said assessments for insurance, taxes, utility services for and maintenance, repair and operation of the common areas and facilities of the Condominium property or for such other purposes as shall fall within the responsibility of the Association and general powers of the Board.

(c) Execute contracts on behalf of the Association, employ necessary personnel, and carry out all functions and purposes necessary for the operation of the Condominium property, all contracts shall be signed by two (2) directors;

(d) Satisfy all liens against the Condominium property, and pay necessary expenses connected therewith;

(e) Employ a managing agent to perform such duties as the Board shall authorize including, but not limited to, the duties listed in this Section;

(f) Perform such other functions as required by law.

SECTION 4. FEES. No fee or other compensation shall be paid to any member of the Board of Directors at any time except by specific resolution of the Unit Owners.

SECTION 5. VACANCIES. Vacancies in the Board of Directors caused by any reason other than the removal of a Director by a vote of the Association shall be filled by vote of the majority of the remaining Directors, even though they may constitute less than a quorum; and each person so elected shall be a Director until a successor is elected at the next annual meeting of the Association.

SECTION 6. REMOVAL OF DIRECTORS. At any regular or special meeting duly called, any one or more of the Directors elected by the Unit Owners may be removed with or without cause by a majority of the owners and a successor may then and there be elected to fill the vacancy thus created. Any Director whose removal has been proposed by the Unit Owners shall be given an opportunity to be heard at the meeting.

SECTION 7. ORGANIZATION MEETING. The first meeting of a newly elected Board of Directors shall be held within ten (10) days of election at such place as shall be fixed by the Directors at the meeting at which such Directors were elected and no notice shall be necessary to the newly elected Directors in order legally to constitute such meeting, providing a majority of the whole Board shall be present.

SECTION 8. REGULAR MEETINGS. Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two (2) such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone, or any other electronic means currently available to the Directors, at least three (3) days prior to the day named for such meeting.

SECTION 9. SPECIAL MEETINGS. Special meetings of the Board of Directors may be called by the President on three (3) days notice to each Director, given personally or by mail, telephone, or any other electronic means currently available to the Directors, which notice shall state the time, place (as hereinabove provided) and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of at least three (3) Directors.

SECTION 10. WAIVER OF NOTICE. Before or at any meeting of the Board of Directors, any Director may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Director at any meeting of the Board shall be a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

SECTION 11. BOARD OF DIRECTORS' QUORUM. At all meetings of the Board of Directors, a majority of the Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Directors present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At any such adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice.

SECTION 12. FIDELITY BONDS. The Board of Directors may require that officers and employees of the Association handling or responsible for Association funds shall furnish adequate fidelity bonds. The premiums on such bonds shall be paid by the Association.

ARTICLE VI

OFFICERS

SECTION 1. DESIGNATION. The principal officers of the Association shall be a President, a Vice-President, a Secretary and a Treasurer, all of whom shall be elected by the Board of Directors. The Directors may appoint an assistant treasurer and an assistant secretary, and such other officers as in their judgment may be necessary.

SECTION 2. ELECTION OF OFFICERS. The officers of the Association shall be elected annually by the Board of Directors at the organization meeting of each new Board and shall hold office at the pleasure of the Board.

SECTION 3. REMOVAL OF OFFICERS. Upon an affirmative vote of a majority of the members of the Board of Directors, any officer may be removed, either with or without cause, and his successor elected at any regular meeting of the Board of Directors, or at any special meeting of the Board called for such purpose.

SECTION 4. PRESIDENT. The President shall be the chief executive officer of the Association. He shall preside at all meetings of the Association and of the Board of Directors. He shall have all of the general powers and duties which are usually vested in the office of president of an Association, including, but not limited to, the power to appoint committees from among the owners from time to time as he may in his discretion decide is appropriate to assist in the conduct of the affairs of the Association. Each committee shall report to the appropriate member of The Board of Directors.

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

SECTION 6. SECRETARY. The Secretary shall keep the minutes of all meetings of the Board of Directors and the minutes of all meetings of the Association; he shall have charge of such books and papers as the Board of Directors may direct; and he shall, in general, perform all the duties incident to the office of Secretary.

SECTION 7. TREASURER. The Treasurer shall have responsibility for Association funds and securities and shall be responsible for keeping full and accurate accounts of all receipts and disbursements in books belonging to the Association. He shall be responsible for the deposit of all monies and other valuable effects in the name and to the credit, of the Association in such depositaries as may from time to time be designated by the Board of Directors.

SECTION 8. COMPENSATION. No officer shall receive compensation for services rendered to the Association unless the same be established by a resolution of the membership.

ARTICLE VII

BUDGET, ASSESSMENTS AND DEPOSITORIES

SECTION 1. BUDGET. The Directors shall from time to time but at least once each year adopt a budget for the operation of the Association. Such budget will contain estimates of the cost of operating the Association and shall include all common expense items, including, but not limited to, taxes; the maintenance, and repair of exterior walls, roofs, pipes, ducts, service and utility areas, recreation areas and facilities and parking areas; the cost of insurance of all types; management, maintenance, and security personnel; administration costs; and any other expense item inuring to the benefit of all Unit Owners. The Directors shall determine what sums, if any, will be required for improvements, capital expenditures, or other operations not included in the above which shall be included in the budget.

SECTION 2. ASSESSMENT. The estimate of the charges to be paid during each year by each Unit Owner for the share of the common expenses in accordance with the provisions of the Declaration of Condominium shall be assessed against each Unit and paid at such time as provided in resolutions by the Board, with the first assessment payment being made, on a prorated basis where proper, upon receipt by the Unit Owner of his deed to his Condominium Unit. If such assessment proves inadequate, the Board at any time may levy a further assessment to be payable in such reasonable manner as the Board directs. Assessments not paid on or before ten (10) days when due shall bear interest at the rate of ten percent (10%) per annum from the due date. In the event of a failure on the part of a Unit Owner to pay the assessment within the time herein specified, such shall constitute a default hereunder and the Board of Directors shall take appropriate measures as may be allowable by law. No unit owner shall be entitled to vote at any regular or special meeting of the Association if the Association has recorded a statement of condominium lien on that unit and the amount necessary to release the lien has not been paid at the time of the meeting.

SECTION 3. DEPOSITORIES. The funds of the Association shall be deposited in a bank or banks or other depositories designated by the Board of Directors and shall be withdrawn therefrom only upon check or order signed by two (2) officers. All officers shall be designated as signatories.

SECTION 4. ADMINISTRATIVE TRANSFER FEE. An administrative transfer fee as determined by the Board of Directors shall be assessed and collected by the Association from the owner(s) of each unit sold, assigned, transferred, or conveyed in any manner whatsoever to cover the administrative costs and services of the Association. The fee shall be designated on the statement of unpaid assessments furnished by the Association; and, if not paid prior to such transfer or conveyance of a unit, the fee shall constitute a lien against that unit as of the time of the transfer or conveyance and shall be collectable from either the seller(s) or purchaser(s), at the Association's option.

ARTICLE VIII

OBLIGATIONS OF THE OWNERS

SECTION 1. MAINTENANCE AND REPAIR.

(a) Every Unit Owner must perform promptly all maintenance and repair work within his own Unit and within the Patio portion of the restricted common areas and facilities appurtenant to his Unit, and is expressly responsible for the damages and liabilities that his failure to do so may engender, except the balcony areas of EB-I and EB-III Units and the perpendicular dividing patio walls of all Units which shall be maintained by the Association.

(b) The Association will require authorization for the following types of repairs: furnace and/or air conditioner replacement, window replacement, any exterior door replacement including garage and patio doors, and electrical and/or plumbing repairs or modification. This list is meant to be illustrative, not as a limitation of the type of repairs requiring authorization.

(c) Balconies appurtenant to a Unit shall be kept in a clean and neat condition and clear of snow, ice and leaves by the Unit Owner. The Unit Owner shall be responsible for the damage and for all repairs thereto caused by his negligence or misuse.

(d) A Unit Owner shall reimburse the Association for any expenditures incurred in repairing or replacing any common area and facility in any manner damaged by him or any occupant, guest or other invitee of his Unit.

SECTION 2. INTERNAL CHANGES. A Unit Owner shall not make an alteration of a structural nature within his Unit without previously notifying the Association in writing, through the management agent, if any, or through the President if no management agent is employed and specifying in such notice the alteration proposed. A Unit Owner shall not perform or allow to be performed any act or work which would impair the structural soundness or integrity of any building or the safety of the property or impair any easement or hereditament without the prior written consent of the Association,

SECTION 3. USE OF COMMON AREAS AND FACILITIES. The Association shall be responsible for the management and control of the common areas and facilities and shall cause the same to be kept in a good, clean, attractive and sanitary condition, order and repair without in any way limiting the foregoing, shall include all painting, repairing and decorating of the exterior, maintenance and repair of the walks, drives, parking areas, access routes and maintenance of all grounds and landscaping. In addition, the Association shall regulate the use of the common areas and facilities to insure proper and attractive conditions. There shall be no obstruction of the common areas and facilities and nothing shall be stored therein without the prior written consent of the Association.

SECTION 4. RIGHT OF ENTRY.

(a) Each Unit Owner grants the right of entry to his Unit to the management agent or to any other person authorized by the Board of Directors or the Association in case of any emergency whether the Unit Owner is present at the time or not.

(b) Each Unit Owner shall permit the management agent or any other person authorized by the Board of Directors or other owners, or their representatives, when so required, to enter his Unit for the purpose of performing installations, alterations or repairs, provided that requests for entry are made in advance and that such entry is at a time convenient to the Unit Owner. In case of an emergency, such right of entry shall be immediate.

SECTION 5. RIGHT OF CONDUCT.

(a) SIGNS. No resident shall post any advertisements or posters of any kind in or on the condominium property. Signs declaring the presence of Unit security may be placed in the limited common areas and facilities of the entranceway or within the patio area. When a Unit is for sale, a small "Open House" sign may be posted in the limited common areas and facilities of the entryway during the hours of the Open House only.

(b) ANIMALS. Domestic animals may be kept only in accordance with the Municipal Sanitary Regulations and such other rules and regulations as may be adopted by the Board of Directors

(c) NOISE. Residents shall exercise extreme care about making noises and in the use of musical instruments, radios, televisions, amplifiers and motorized vehicles that may disturb other residents.

(d) NOXIOUS ACTIVITY. No noxious or offensive activity shall be carried on in any Unit, the common areas and facilities or the limited common areas and facilities, nor shall anything be done therein which may be or become an annoyance or nuisance to others. Without in any way limiting the foregoing, it is not permitted to hang garments or rugs from the windows or any areas outside the unit.

(e) GARBAGE DISPOSAL. It is prohibited to throw garbage or trash outside the disposal receptacles. Items which are too large to fit into disposable receptacles require the Unit Owner to arrange with a sanitation department for a special pick-up and be responsible for any charges incurred for such special pick-up.

(f) SATELLITE DISH. There shall be no television satellite dish of any type placed upon any of the common areas and facilities or limited common areas and facilities without complying with this paragraph. The Unit Owner shall place the satellite dish in such a location as to minimize its obstruction and offensiveness to other Unit Owners either by location or by use of screening appropriate to the design, decoration and landscaping of the Condominium. The installation shall not affect the structural soundness or integrity of any building. The Unit Owner shall bear all costs associated with the installation of the

satellite dish and with concealing the satellite dish from public view, including, but not limited to, the installation of shrubbery, partition wall or other such costs associated with the concealment of the satellite dish. The intention of this paragraph is to harmonize aesthetics with the Unit Owner's right to receive satellite signals to the extent possible. Any disputes under this paragraph shall be resolved by binding arbitration.

(g) ELECTRONIC IMPROVEMENTS. No Unit Owner or occupant shall install wiring for electrical, cable television, telephone installations, television antennae, machines or air-conditioning units, etc., on or in the common areas and facilities or limited common areas and facilities without the written consent of the Association. The Association may regulate the installation so as to minimize its obstruction and offensiveness to other Unit Owners either by location or by use of screening appropriate to the design, decoration and landscaping of the condominium. The installation shall not affect the structural soundness or integrity of the building. The Unit Owner shall bear all costs associated with the installation.

(h) MAILBOX. Each Unit Owner is required to have both a mailbox and newspaper box adjacent to their doorway.

SECTION 6. OCCUPANCY.

(a) Except as set forth in subsection (b) of this section, the Unit shall be occupied by and serve as the principal residence of the Unit Owner. The Unit shall be used only for private dwelling purposes and for no other purpose. No Unit or any rooms in a Unit may be rented and no transient tenants may be accommodated. A Unit shall be deemed to be rented if it does not serve as the principal residence of the Unit Owner and is occupied by a person or persons other than a Unit Owner, whether or not consideration is tendered as rent. No Units may be subdivided.

(b) Any Unit Owner who believes the prohibition of rental occupancies imposes an unreasonable hardship may apply to the Board for a waiver of this prohibition. Such application shall be in writing, shall state the reasons the owner believes this prohibition creates a hardship, and shall set forth the period of time for which the owner seeks a waiver of this prohibition. The Board may, in its discretion, grant any request for a waiver provided that such waiver shall not extend for a period in excess of one (1) year. Upon further request of the Unit Owner, the Board may, upon review of the tenancy and circumstances of the Unit Owner, grant additional periods of waiver not to exceed one (1) year each. The Board shall be guided by the stated purpose that the Units are intended to be Unit Owner occupied and that waivers from this requirement should be granted only in cases of hardship and in cases in which the period of rental occupancy is minimized and of a temporary nature.

(c) All rental tenancies shall be memorialized in writing and a copy of such lease shall be filed with the Association. The Unit Owner and tenant shall at all times provide the Association with current mailing addresses and telephone numbers.

(d) Upon a violation of any provision of this Section 6, the Board of Directors may assess a fine equal to double the Unit's monthly assessment for each month or portion thereof during which a violation occurs and/or seek injunctive relief.

(e) The prohibition of rental tenancies shall apply only to those owners acquiring their ownership interest in a Unit subsequent to August 23, 1996.

ARTICLE IX

PARKING

The Association shall have the right to assign and control all parking. At no time shall a Unit Owner allow boats, commercial trucks, motor homes, recreational vehicles or trailers to be parked overnight in such assigned parking space or common area without first obtaining the written consent of the Association. Any Unit Owner failing to comply with this Section shall, absent unusual circumstances under which the Board of Directors determines that some lesser or other legal action is appropriate shall be assessed a fine in accordance with the schedule of fines as defined in the Enforcement Section of the East Bay Rules and Regulations until the Unit Owner has complied. In addition, the Association may take such other action as is necessary to maintain the common parking areas.

ARTICLE X

INSURANCE

The Board of Directors of the Association shall obtain and maintain insurance for the Condominium against loss or damage by fire and such hazards for not less than full replacement value of the property insured. The insurance shall also cover the replacement of interior walls, heating and air conditioning units, electrical wires and conduit, plumbing pipes, and heating and air conditioning duct work in the interior and exterior walls. The Association shall also provide insurance coverage for fixtures, improvements, appliances (such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping) and alterations that are a part of the building or structure located within the Units to the extent provided for in the original building specifications, if said coverage is available to the Association by the terms of the blanket casualty insurance policy. The 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 right 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 Board of Directors at least annually and the amount of coverage may be increased or decreased at any time it is deemed necessary as determined by the Board of Directors to conform to the requirements of full insurable value.

The Unit Owner shall be responsible for and shall obtain insurance coverage for personal property and the replacement of fixtures, appliances and all other improvements and furnishings not within the Condominium's original building specifications and not covered by the Association's insurance policy.

In the event of partial or total destruction of a building or buildings and it is determined to repair or reconstruct such building or buildings, the proceeds of such insurance shall be paid to the Association to be applied to the cost thereof and the Unit Owners and mortgagees shall not be entitled to receive payment of any portion of insurance proceeds. If it is determined not to reconstruct or repair the Condominium, or the Court has ordered partition of the Condominium, then the proceeds shall be distributed to the Unit Owners and their mortgagees, if any, as their respective interest may appear in the manner provided by the Act. If after the common elements and facilities have been completely repaired or restored, and there is a surplus of insurance proceeds, then the surplus shall be considered a common surplus and may, at the direction of the Board of Directors, be distributed to the Unit Owners in accordance with their percentage of undivided interest in the common areas and facilities appertaining to each Unit.

If insurance coverage is available to combine protection for the Association and the Unit Owner's individual Unit, the Board of Directors 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 Board of Directors to include 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 expense, to provide any additional insurance coverage on his improvements which will duplicate any insurance provided by the Association of Unit Owners. The Board of Directors shall also provide and maintain public liability insurance covering the common areas and facilities in such amounts as may be determined at the discretion of the Board of Directors from time to time but, in any event such coverage shall be for at least $1,000,000.00 for bodily injury including deaths of persons and property damage arising out of a single occurrence. The Board of Directors may also provide workmen's compensation insurance and fidelity bonds on such officers and employees and in such amounts as is determined by the Board of Directors to be necessary from time to time.

ARTICLE XI

AMENDMENTS

These By-Laws may be amended by the Association in a duly constituted meeting for such purpose, and no amendment shall take effect unless approved by owners of at least sixty-seven percent (67%) of the total Units.

ARTICLE XII

MORTGAGES

SECTION 1. NOTICE TO ASSOCIATION. A Unit Owner who mortgages his Unit(s), shall notify the Association through the Management Agent, if any, or the President of the Board of Directors in the event there is no Management Agent, the name and address of his mortgagee; and the Association shall maintain such information in a book entitled "Mortgagees of Units."

SECTION 2. REQUESTS OF MORTGAGEES. The Board of Directors at the written request of any mortgagee shall furnish timely written notice of

(a) Any condemnation loss or any casualty loss which affects the material portion of the property or any Unit on which there is a first mortgage held, insured, or guaranteed by such mortgagee, insurer or guarantor, as applicable;

(b) Any delinquency in the payment of assessments owed by a Unit Owner subject to a first mortgage held, insured or guaranteed by such mortgagee, insurer or guarantor, which may remain uncured for a period of sixty (60) days.

(c) Any lapse, cancellation or material modification of any insurance policy maintained by the Association;

(d) Any proposed action which will require the consent of a specified percentage of eligible mortgagees.

The Board of Directors at the request of any prospective purchaser of any Unit or interest therein shall report to such person the amount of any assessments against such Unit then due and unpaid.

The Association shall be required to make available to Unit Owners and mortgagees, and to holders, insurers or guarantors of any mortgage, current copies of the Declaration, Bylaws, other rules concerning the project and the books, records, and financial statements of the Association. "Available" means available for inspection, upon request, during normal business hours or under other reasonable circumstances.

ARTICLE XIII

CONFLICTS

These By-Laws are set forth to comply with the requirements of the Condominium Ownership Act of the State of Wisconsin, Chapter 703 of the Wisconsin Statutes. In case any of these By-Laws conflict with the provisions of said statute, or the Declaration of Condominium of Northridge Lakes - East Bay, it is hereby agreed and accepted that the provisions of the statute or of the Declaration, as the case may be, will control.

DOC # 11310027
RECORDED
01/04/2023 01:33 PM
ISRAEL RAMON
REGISTER OF DEEDS
Milwaukee County, WI
AMOUNT: 30.00
TRANSFER FEE:
FEE EXEMPT #:
This document has been electronically recorded and returned to the submitter.

THIS DOCUMENT HAS BEEN PREPARED BY, AND AFTER RECORDING SHOULD BE RETURNED TO:

Kovitz Shifrin Nesbit
209 8th Street
Racine, WI 53403
Attn: David M. Bendoff, Esq.

AMENDMENT TO THE BY-LAWS OF NORTHRIDGE LAKES – EAST BAY OWNERS' ASSOCIATION

This document is prepared for the purpose of amending the By-Laws ("By-Laws") of Northridge Bay - East Lake Owners' Association ("Association"), which Association is subject to that certain Declaration of Condominium of Northridge Lakes – East Bay recorded on May 30, 1972, as Document No. 4677048 with the Register of Deeds of Milwaukee County, Wisconsin, and covers the property legally described in Exhibit "A", which is attached hereto and made a part thereof.

This amendment is adopted pursuant to the provisions of Article XI of the aforesaid By-Laws. Said provisions provide that the By-Laws may be amended by the Association in a duly constituted meeting for such purpose and that no amendment takes effect unless approved by owners of at least sixty-seven percent (67%) of the total Units.

RECITALS

WHEREAS, the Board of Directors and the Owners desire to amend the By-Laws regarding meetings and the use of technology in connection with such meetings; and

WHEREAS, the amendment has been approved by Owners of at least sixty-seven percent (67%) of the total Units, at a duly constituted meeting of the Association, all in compliance with Article XI of the By-Laws.

NOW THEREFORE, Article IV, Section 1 of the By-Laws of Northridge Bay - East Lake Owners' Association is hereby amended in accordance with the text which follows (additions in text are indicated by double underline; deletions by ~~strike-outs~~):

"SECTION 1. PLACE OF MEETINGS. Meetings of the Association shall be held at its principal office or such other suitable place convenient to the owners as may be designated by the Board of Directors. Meetings may be held in person, by conference call, or by electronic means appropriate to the technology of the times. All decisions made at electronic meetings shall be documented and recorded in the minutes of the next regular board meeting for the purpose of transparency."

NOW THEREFORE, Article V, Section 8 of the By-Laws of Northridge Bay - East Lake Owners' Association is hereby amended in accordance with the text which follows (additions in text are indicated by double underline; deletions by ~~strike-outs~~):

"SECTION .: REGULAR MEETINGS. Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two (2) such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone, or any other electronic means currently available to the Directors, at least three (3) days prior to the day named for such meeting. Meetings may be held in person, by conference call, or by electronic means appropriate to the technology of the times."

NOW THEREFORE, Article V, Section 9 of the By-Laws of Northridge Bay - East Lake Owners' Association is hereby amended in accordance with the text which follows (additions in text are indicated by double underline; deletions by ~~strike-outs~~):

"SECTION 9. SPECIAL MEETINGS. Special meetings of the Board of Directors may be called by the President on three (3) days notice to each Director, given personally or by mail, telephone, or any other electronic means currently available to the Directors, which notice shall state the time, place (as hereinabove provided) and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of at least three (3) Directors. Meetings may be held in person, by conference call, or by electronic means appropriate to the technology of the times. "

Except to the extent expressly set forth hereinabove, the remaining provisions of the By-Laws shall continue in effect without change.

SECRETARY'S CERTIFICATION AS TO UNIT OWNER APPROVAL

STATE OF WISCONSIN)
) SS
MILWAUKEE COUNTY)

I, Cara Hansen, state that I am the Secretary of the Board of Directors of Northridge Bay - East Lake Owners' Association, and as such Secretary and the keeper and custodian of the books and records of said Association, I hereby certify that the foregoing amendment to By-Laws of Northridge Bay - East Lake Owners' Association was approved owners of at least sixty-seven percent (67%) of the total Units, at a duly constituted meeting of the Association held for that purpose on 8/16/, 2022, and that such approval by the Unit Owners has not been altered, modified or rescinded in any manner but remains in full force and effect.

BY: Cara Hansen
Secretary

DATE: 11/16/, 2022

OFFICIAL SEAL
CHARLENE MONTALBANO
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:04/10/23

Sworn to and subscribed before me this
16th *day of* November, 2022

Charlene Montalbano
Notary Public

iManage\CNOR001\00100\5401452.v1-11/9/22

EXHIBIT A
LEGAL DESCRIPTION

NORTHRIDGE LAKES - EAST BAY CONDOMINIUMS

LOTS 11 AND 12 IN NORTHRIDGE LAKES, BEING A RESUBDIVISION OF CERTIFIED SURVEY MAP NUMBER 1145 AND LANDS IN THE SOUTHWEST 1/4 AND THE NORTHWEST 1/4 OF SECTION 3,T8N, R21E, IN THE CITY OF MILWAUKEE, MILWAUKEE COUNTY, STATE OF WISCONSIN.

Permanent Index Number: 0310201000
through and including: 0310340000

Address	Street	City	State	Zip Code
8919	N. 70th Street	Milwaukee	WI	53223
8921	N. 70th Street	Milwaukee	WI	53223
8923	N. 70th Street	Milwaukee	WI	53223
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