Sec. 181.0202
Wis. Stats.

State of Wisconsin
Department of Financial Institutions
Division of Corporate and Consumer Services

ARTICLES OF INCORPORATION – NONSTOCK CORPORATION

(NOTE: **Do not use** *this form for organizing a for-profit business corporation. Use Form 2)*

Executed by the undersigned for the purpose of forming a Wisconsin nonstock corporation under Ch. 181 of the Wisconsin Statutes, repealed and recreated by 1997 Wisconsin Act 79:

Article 1. Name of the corporation: RIVERBRIDGE CONDOMINIUM OWNERS ASSOCIATION, INC.
(Must include "Inc." or similar word. See Instructions)

Article 2. The corporation is organized under Ch. 181 of the Wisconsin Statutes.

Article 3. Name of the initial registered agent: VLADIMIR SHUK

Article 4. Street address of the initial registered office: *(The complete address, including street and number, if assigned, and ZIP code. P O Box address may be included as part of the address, but is insufficient alone.)*
11326 N. Country View Drive
Mequon, Wisconsin 53092

Article 5. Mailing address of the initial principal office:
P.O. Box 51148, Milwaukee, Wisconsin 53203

Article 6. (Select and mark (X) one of the statements below)

[X] The corporation will have members. OR [ ] The corporation will not have members.

(OPTIONAL) Article 7. Name and address of the initial directors (minimum of three):

FILING FEE – $35.00 See instructions, suggestions, and procedures on following pages.

(OPTIONAL) Article 8. The purpose or purposes for which the corporation is organized:

Any lawful purpose for which a corporation of this type may be organized.

Article 9. Name and complete address of each incorporator:

Atty. Michael D. Corcoran
Corcoran & Wagner, LLP

10624 N. Port Washington Rd.
Suite 202
Mequon, Wisconsin 53092

Incorporator's signature

Incorporator's signature

This document was drafted by Atty. Michael D. Corcoran
(Name the individual who drafted the document)

OPTIONAL – Second choice corporate name if first choice is not available: _____

INSTRUCTIONS (Ref. sec. 181.0202 Wis. Stats. for document content)

Submit one original and one exact copy to Department of Financial Institutions, P O Box 7846, Madison WI, 53707-7846, together with the appropriate **FILING FEE of $35**. Filing fee is **non-refundable**. (If sent by Express or Priority U.S. mail, address to 345 W. Washington Ave., 3rd Floor, Madison WI, 53703). Sign the document manually or otherwise as allowed under sec. 181.0120(2), Wis. Stats. **NOTICE:** This form may be used to accomplish a filing required or permitted by statute to be made with the department. Information requested may be used for secondary purposes. If you have any questions, please contact the Division of Corporate & Consumer Services at 608-261-7577. Hearing-impaired may call 608-266-8818 for TTY. This document can be made available in alternate formats upon request to qualifying individuals with disabilities.

Article 1. The name must contain "corporation", "incorporated", "company", or "limited" or the abbreviation "corp.", "inc.", "co." or "ltd." or comparable words or abbreviations in another language. If you wish to provide a second choice name that you would accept if your first choice is not available, enter it in the "Optional" area on page 2.

Article 2. This statement is required by sec. 181.0202(1)(a).

Articles 3 & 4. The corporation must have a registered agent located at a registered office in Wisconsin. The address of the registered office is to describe the physical location where the registered agent maintains their business office. Set forth the street number and name, city and ZIP code in Wisconsin.

ARTICLES OF INCORPORATION
Nonstock Corporation

Corcoran & Wagner, LLP
10624 N. Port Washington Rd.
Suite 202
Mequon, WI 53092

- **Your name, return address and phone number during the day:** (262) 241-6605

INSTRUCTIONS (Continued)

Articles 3 & 4. (Cont'd) P O Box addresses may be included as part of the address, but are insufficient alone. The corporation may not name itself as its own registered agent.

Article 5. The articles of incorporation must set forth the address of the corporation's principal office. "Principal office" means the office, whether in or outside Wisconsin, in which are located its principal executive offices.

Article 6. Select and check the appropriate box in article 5 to indicate if the corporation will or will not have members. A "member" means a person who has membership rights in a corporation in accordance with its articles of incorporation or bylaws.

Articles 7 & 8. These articles (or others you may wish to add) are provided for optional information that you may elect to include, such as the name and address of the initial directors, a purposes clause, tax-exempt provisions, etc. Do not include by-laws, as the department does not accept by-laws for record. Extensive additional provisions may make use of this pre-printed form impractical. If you elect to draft your own articles of incorporation, do not also submit the pre-printed form. (**NOTE:** *Corporations expecting to apply to Internal Revenue Service for federal TAX-EXEMPT STATUS are advised to obtain and read IRS Publication 557 "Tax-Exempt Status for Your Organization" before preparing these articles of incorporation, as the articles must contain particular language and provisions to meet federal tax code requirements.*)

Article 9. Enter the name and complete address of each incorporator. There may be one or more incorporators. At least one incorporator is required to sign the document, although all incorporators may sign.

No certificate of incorporation will be issued. The "FILED" endorsement applied to this document by the Department of Financial Institutions is evidence that the articles of incorporation have been accepted. One or more "Received" endorsements may appear on the document, but do not indicate its acceptance for filing.

If the document is executed in Wisconsin, sec. 182.01(3) provides that it shall not be filed unless the name of the person (individual) who drafted it is printed, typewritten or stamped thereon in a legible manner. If the document is not executed in Wisconsin, enter that remark.

RIVERBRIDGE CONDOMINIUM OWNERS ASSOCIATION, INC.

BYLAWS

ARTICLE 1

Name and Purpose

1.1--Adoption. Pursuant to the Articles of Incorporation of Riverbridge Condominium Owners Association, Inc., and the Declaration of Riverbridge Condominium recorded in the Office of the Register of Deeds for Milwaukee County, Wisconsin (hereinafter the "Declaration"), the following are adopted as the Bylaws of Riverbridge Condominium Owners Association, Inc. (hereinafter sometimes referred to as the "Association"), which is a non-profit, non-stock corporation formed and organized to serve as an association of unit owners who own real estate and improvements (hereinafter the "Property") under the condominium form of ownership, as provided in the Condominium Ownership Act (Chapter 703, Wisconsin Statutes) and subject to the terms and conditions of the Declaration.

1.2 To Run With the Land. These Bylaws 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 2

Members, Voting and Meetings

2.1 Members. The rights and qualifications of the members are as follows:

(a) Members Defined. Members of the Association shall be all owners of units entitled to vote under Section 10.2 of the Declaration. Every dwelling unit owner upon acquiring title to the unit under the terms of the Declaration shall automatically become a member of the Association and shall remain a member until such time as his, her or its ownership of such unit ceases for any reason, at which time that owner's membership in the Association shall automatically cease.

(b) One Membership Per Unit; Number of Votes. One membership shall exist for each unit entitled to vote under Section 10.2 of the Declaration. If title to a unit is held by more than one person, the membership related to that unit shall be shared by such unit owners in the same proportionate interests 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 interests with regard to a single unit must be voted by one person. A written designation of the person entitled to cast the unit's vote must be on file with the Association pursuant to

Paragraph (c) of this Section in order for the unit's vote to be recorded. If a unit is sold under a land contract, the land contract purchaser (vendee) shall be the unit owner for all purposes connected with these Bylaws and shall be a member of the Association, and shall be the only person entitled to cast the vote for that unit. If any unit is sold on land contract, the land contract vendor or vendors shall cease to be a member or members of the Association, immediately upon execution of the land contract, and shall notify the Association in writing, with a complete copy of the land contract, within 5 business days. Notwithstanding any conflicting provisions of these Bylaws, if the Association has determined any unit owner(s) to be delinquent in the payment of any moneys owed to the Association under these Bylaws, no owner of that unit shall be entitled to vote until all delinquent sums are paid in full.

(c) Membership List. The Association shall maintain a current Membership List showing the membership pertaining to each unit, the address to which notice of meetings of the Association shall be sent, the mortgagee of the unit, if any, and the person designated to cast the 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 limited in time or may be changed by notice in writing to the Secretary of the Association signed by a majority of the persons having an ownership interest in the unit.

(d) Transfer of Membership. Each membership shall be appurtenant to the unit upon which it is based and shall be transferred automatically upon conveyance of that unit. Upon transfer of a unit, the Association shall, as soon as possible thereafter, be given written notice of such transfer, including the name and address of the new owner, identification of unit, date of transfer, name of the person designated to vote, the mortgagee of the unit, if any, and any other information about the transfer which the Association may deem pertinent, and the Association shall make appropriate changes to the Membership List effective as of the date of transfer. The Association may, but is not required to, provide Membership Certificates to its members.

2.2 Quorum and Proxies for Members' Meetings. A quorum for members' meetings shall consist of members who hold, altogether, one-third of the votes in the Association. Votes may be cast in person or by proxy in accordance with designations in the Membership List. Proxies shall be valid only for the particular meeting(s) or time period designated therein, up to a maximum of 90 days, unless sooner revoked, shall be counted among the number of votes needed for a quorum, and must be filed with the Secretary before the appointed time of the meeting. If any meeting of members cannot be organized because a quorum is not present, a majority of the members who are present, either in person or by proxy, may adjourn the meeting from time to time until a quorum is present, without further notice. At such adjourned meeting at which a quorum shall be present or represented, any business may be transacted which might have been transacted at the meeting as originally noticed.

2.3 Act by Majority. The act of a majority of votes of the Association present in person or by proxy at any meeting at which a quorum is present shall be the act of the Association, unless provided otherwise in these Bylaws, in the Declaration, or under the Condominium Ownership Act of Wisconsin.

2.4 Time, Place, Notice and Calling of Members' Meetings. Written notice of all meetings stating the time and the place and the purposes for which the meeting is called shall be given by the President or Secretary, unless waived in writing by all unit owners, to each member at his, her or its address as it appears on the books of the Association and shall be mailed or personally delivered not less than 10 days nor more than 90 days prior to the date of the meeting. Meetings shall be held at such reasonable time and place as may be designated by the Board of Directors.

2.5 Annual and Special Meetings. The annual meeting shall be held on the fourth Tuesday in October of each year for the purpose of electing directors and of transacting any other business authorized to be transacted by the Members. Special meetings of the members shall be held whenever called by the President or any two members of the Board of Directors and must be called by such officers upon receipt of a written request signed by members with no fewer than one-fourth (1/4) of the votes in the Association.

ARTICLE 3

Directors

3.1 Powers and Duties. The affairs of the Association, including management and operation of the condominium property, shall be governed by the Board of Directors. All powers and duties as shall be necessary for the administration of the affairs of the Association shall be exercised by the Board of Directors. Such powers and duties shall be exercised in accordance with the provisions of the Declaration, the Articles of Incorporation, and these Bylaws.

3.2 Initial Board. The initial Board of Directors shall consist of three (3) persons, appointed by Declarant, who need not be members of the Association, to serve until control of the Association passes to the unit owners pursuant to terms of the Declaration. Succeeding Boards of Directors shall be elected as set forth in Article 10 of the Declaration.

3.3 Number and Qualifications of Directors. At the time when the second phase land is annexed to the condominium, the number of Directors shall be increased to 5, and at the time when the third phased land is annexed to the condominium, the number of directors shall be increased to 7. Beginning at the time when the second phase land is annexed to the condominium, at least 1 director shall be elected or appointed from each building. After control of the Association passes to the unit owners pursuant to terms of the Declaration, at least 2 directors shall be elected from each building. Directors shall be classified with respect to the terms for which they severally hold office as set forth in Paragraph 3.4 below. After control of the Association passes to the unit owners pursuant to terms of the Declaration, each member of the Board of Directors shall be a unit owner. Only natural persons may be Directors. After control of the Association passes to the unit owners pursuant to terms of the Declaration, no person may serve as a Director in any manner unless he or she actually lives in the Condominium.

3.4 Election and Term of Directors. At the first annual meeting of the Association after Association control passes to the unit owners, the members shall elect an entire new Board consisting of the appropriate number of directors, who shall be classified with respect to the terms for which they hold office by dividing them into 2 classes as follows:

(a) Class "A" Directors. 2 or 3 directors whose terms will expire after 1 year, at the next annual meeting of the Association, to be known as Class "A" Directors.

(b) Class "B" Directors. 3 or 4 directors whose terms will expire after 2 years, at the second annual meeting of the Association after their election, to be known as Class "B" Directors.

The successors to the class of directors whose terms expire as set forth above shall be elected to hold office for a term of 2 years or until their successors are duly elected and qualified, or until any of said directors shall have been removed in the manner hereinafter provided, so that the term of office of one class of directors shall expire each year.

3.5 Vacancies on the Board. Vacancies on the Board of Directors caused by any reason other than the removal of a director by a vote of the members shall be filled by a 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 members at which that class of directors is to be elected.

3.6 Removal of Directors. At any regular or special meeting duly called, any one or more of the directors may be removed with or without cause by a majority of the votes of the membership present or represented at such meeting, providing a quorum is in attendance, and a successor may then and there be elected to fill the vacancy thus created.

3.7 Annual Meeting and Notice. An annual meeting of the Board of Directors shall be held immediately after, and at the same place as, the annual meeting of the members, for the purpose of transacting such business as may come before the meeting. Notice of the regular annual meeting of the Board of Directors shall not be required.

3.8 Regular Meetings and Notice. The Board of Directors may provide by resolution for regular or periodic meetings of the Board, to be held at a fixed time and place, and upon the passage of any such resolution, such meetings shall be held at the stated time and place without the necessity of other notice than such resolution.

3.9 Special Meetings and Notices. Special meetings of the Board of Directors may be called by the President or by 2 directors on 3 days' prior written notice to each director, given personally or by mail, which notice shall state the time, place and purpose of the meeting.

3.10 Waiver of Notice. Before, at or after 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 by him of notice of the time and place thereof. If all of the directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

3.11 Quorum and Adjournments. At all meetings of the Board of Directors, a majority of the directors shall constitute a quorum for the transaction of business, and the majority of the directors present at a meeting at which quorum is present shall be the act of the Board of Directors. If, at any meeting of the Board of Directors, there shall be less than a quorum present, the majority of those present may adjourn the meeting from time to time without further notice. At any such adjourned meeting at which a quorum is present, any business which might have been transacted at the meeting as originally called may be transacted.

3.12 Fidelity Bonds. The Board of Directors shall require that all officers and/or employees of the Association handling or responsible for Association funds shall furnish adequate fidelity bonds. The premiums on any such bonds shall be paid for by the Association.

ARTICLE IV
Officers

4.1 Designation, Election and Removal. The principal officers of the Association shall be a President, Vice President, Secretary and Treasurer, to be elected annually by the Board of Directors. Upon the affirmative vote of the majority of the members of the Board of Directors, any officer may be removed, either with or without cause, and his successor shall be elected at a regular meeting of the Board of Directors, or at any special meeting called for that purpose. Any two or more offices, except a combination of the offices of the President and Secretary, may be held by the same person. Except for persons designated by the Declarant, no person may serve as an officer of the Association unless that person lives in the Condominium.

4.2 President. The President shall be selected from among the members of the Board of Directors and 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 the general powers and duties which are usually vested in the office of the President including, but not limited to, the power to sign, together with any other officer designated by the Board, any contracts, checks, drafts or other instruments on behalf of the Association in accordance with the provisions herein. The President shall perform such duties and have such other authority as may be delegated by the Board of Directors.

4.3 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 both the President and the Vice President are unable to act, the Board of Directors shall appoint some other member of the Board to act 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.

4.4 Secretary. The Secretary shall keep the minutes of all meetings of the Board of Directors and of the Association and shall have charge of the Association's books and records, and shall, in general, perform all duties incident to the office of the Secretary. The Secretary shall be

responsible for maintaining the Membership List and the issuance of Membership Certificates for the Association.

4.5 Treasurer. The Treasurer shall have responsibility for the Association's funds and shall be responsible for keeping full and accurate accounts of all receipt and disbursements and financial records and books of account on behalf of the Association. The Treasurer shall be responsible for the deposit of all monies and all valuable effects in the name, and to the credit, of the Association in such depositories as may from time to time be designated by the Board of Directors. The Treasurer shall also be responsible for the billing and collection of all common and special charges and assessments made by the Association. The Treasurer shall count votes at meetings of the Association.

4.6 Liability of Directors and Officers. No person shall be liable to the Association for any loss or damage suffered by it on account of any action taken or admitted to be taken by him as a director or officer of the Association, if such person (a) exercised and used the same of care and skill as a prudent person would have exercised or used under the circumstances in the conduct of his or her own affairs, or (b) took or omitted to take such action in reliance upon advice of counsel for the Association or upon statements made or information furnished by officers or employees of the Association which he had reasonable grounds to believe to be true. The foregoing shall not be exclusive of other rights and defenses to which he may be entitled as a matter of law. The Board of Directors may provide directors' and officers' liability insurance in such amount and with such coverage as may be determined by the Board of Directors to be necessary or advisable from time to time.

4.7 Indemnification of Directors and Officers.

(a) Corporation to Indemnify. The corporation shall, to the fullest extent permitted or required by Chapter 181 of the Wisconsin Statutes ("Statute"), including any amendments thereto (but in the case of any such amendment, only to the extend such amendment permits or requires the corporation to provide broader indemnification rights than prior to such amendment),indemnify its Directors and Officers against any and all Liabilities, and advance any and all reasonable Expenses, incurred thereby in any Proceeding to which any Director or Officer is a party because such Director or Officer is a Director of the corporation. The corporation may indemnify its employees and authorized agents, acting within the scope of their duties as such, to the same extent as Directors or Officers hereunder. The rights to indemnification granted hereunder shall not be deemed exclusive of any other rights to indemnification against Liabilities or the advancement of Expenses which such Director or Officer may be entitled under any written agreement, board resolution, vote of the Members, the Statute or otherwise. All capitalized terms used in the Section 11.4 and not otherwise defined herein shall have the meaning set forth in Section 181.041 of the Statute.

(b) Insurance. The corporation may, but shall not be required to, supplement the foregoing right to indemnification against Liabilities and advancement of Expenses under the foregoing paragraph by (a) the purchase of insurance on behalf of any one or more of such Directors or Officers whether or not the corporation would be obligated to

indemnify or advance Expenses to such Director or Officer under the foregoing paragraph, and (b) entering into individual or group indemnification agreements with any one or more of such Directors or Officers.

4.8 Compensation. No director or officer of the corporation shall receive any fee or other compensation for services rendered to the Association except by specific resolution of membership.

ARTICLE V

Declarant Control

Notwithstanding any other provisions contained in these Bylaws, Declarant, its successors and assigns, shall have the right at its option to appoint and remove the members of Board of Directors and officers of the Association and to amend the Bylaws or rules and regulations of the Association until the earlier of (a) 5 years after the first conveyance of a unit in Riverbridge Condominium by Declarant, (b) 30 days after the conveyance of 75% of the total common element interest to purchasers by Declarant, or (c) until such earlier time as may be determined by Declarant, subject in each case to provisions of the Condominium Ownership Act of Wisconsin. Each owner of a condominium unit in Riverbridge Condominium shall be deemed by acceptance of any deed to any unit to agree, approve and consent to the right of the Declarant to so control the Association. As used in these Bylaws, "common element interest" has the same meaning as in the Declaration, including any amendments to the Declaration.

ARTICLE VI

Operation of the Property

6.1 The Association. The Association, acting through the Board of Directors, shall be responsible for the administration, maintenance, management and operation of the condominium property, in accordance with the Condominium Ownership Act, the Declaration, the Articles of Incorporation, and these Bylaws. The Association, by resolution of the Board of Directors, shall have full power and authority to borrow money and acquire and convey property on behalf of the Association, provided that any single Association loan, acquisition, conveyance, mortgage, contract or other obligation involving the sum of $5,000.00 or more shall first be approved by the membership at an annual or special meeting called for such purpose. The Association may contract for management services or a managing agent with respect to the administration and operation of the condominium.

6.2 Rules and Regulations. The Association, through the Board of Directors, may from time to time adopt rules and regulations governing the operation, maintenance and use of the units and the common elements and facilities by the unit owners and occupants. Such rules and regulations of the Association shall not be inconsistent with the terms of the Declaration or the contracts, documents, and easements referred to in the Declaration, and shall be designed to

prevent unreasonable interference with the use of the respective units and the common elements and facilities by persons entitled thereto. The Association members, their lessees or guests, and any occupants of the units, shall conform to and abide by all such rules and regulations. The Association through its Board of Directors shall designate such means of enforcement thereof as it deems necessary and appropriate. The rules and regulations may be adopted, altered, and amended or repealed by either the members of the Association or the Board of Directors, in each case by an affirmative vote of 75% or more of the votes present or represented at a meeting at which a quorum is in attendance, provided such action has been included in the notice of meeting. No rule or regulation adopted by a vote of the members shall be amended or repealed by the Board of Directors if the rule or regulation so adopted so provides.

6.3 Common Expenses. The Board of Directors shall determine the common expenses of the Association, and shall prepare an annual operating budget for the Association in order to determine the amount of the assessments payable by each unit to meet the estimated common expenses of the Association for the ensuing year. The amounts required by such budget shall be assessed against the units and allocated among the members of the Association according to their respective percentages of ownership in the common elements and facilities of the Condominium as set fort in the Declaration. The assessments shall be made on an annual basis and shall be prorated and due and payable in installments. If not paid on or before the due date, the assessment shall bear interest at the rate of 1 percent per month, simple interest, until paid in full. If delinquent for more than 30 days, the Association may accelerate the annual assessment remaining unpaid with respect to such delinquent unit for purposes of collection or foreclosure action by the Association. In the event the annual budget and assessments are not determined prior to the beginning of a fiscal year of the Association, the assessment for the prior year shall remain in effect until revised by the Board of Directors.

6.4 Operating Budget. The annual operating budget shall provide for two funds, one of which shall be designated the "operating fund" and the other the "reserve fund."

(a) Operating Fund. The operating fund shall be used for all common expenses which occur annually or more frequently, such as amounts required for the cost of services, snow and lawn maintenance, insurance on the common elements, administration, materials and supplies.

(b) Reserve Fund. The reserve fund shall be used for contingencies and periodic expenses such as driveway repair, paving, repair and renovation of the building common elements. In the event the Association incurs extraordinary expenditures not originally included in the annual budget, then such sums as may be required in addition to the operating fund may be charged against the reserve fund up to a maximum of 10% of the reserve fund. In the event that such funds prove inadequate to meet the necessary common expenses, or at the discretion of the Board of Directors, the directors may levy further assessment(s) against the unit owners. The reserve fund may also be used to discharge mechanic's liens or other encumbrances levied against the entire property, or against each unit, if resulting from action by the Association. The unit owner or owners responsible for any lien which is paid by the Association but not the obligation of the Association shall be specially assessed for the full amount thereof. The directors may

also use the reserve fund for the maintenance and repair of any unit if such maintenance and repair, although the obligation of the unit owner, is necessary to protect the common property. The full amount of the cost of any such maintenance or repair shall be specially assessed to the unit owner responsible therefore. Any charges against the reserve fund in accordance with the foregoing paragraphs which are not otherwise repaid to the fund shall be replenished by additional assessments against the unit owners in subsequent years.

6.5 Budget Process.

(a) Preparation. The proposed annual budget shall be prepared and determined by October 1st of each calendar year. The Board of Directors shall advise all members of the Association in writing of the amount of common assessments payable on behalf of each unit by the date of the annual membership meeting and shall furnish copies of the budget on which such common assessments are based to each member.

(b) Revision. If within 15 days after the annual membership meeting a petition is presented to the Board of Directors protesting such assessments or the budget upon which they are based, and the petition is signed by members representing more than 80% of the Association votes, then the directors shall notify all members of a meeting called for the sole purpose of reviewing such assessments or budget. At such meeting, the vote of more than 80% of the Association votes may revise the budget and assessments, and such revised budget and corresponding assessments shall replace for all purposes the ones previously established; provided, however, that the annual budget and assessments may not be revised downward to a point lower than the average total budget for the preceding two years and provided further, that if a budget and assessments have not been established and made for any two preceding years, then the budget and assessments may not be revised downward until two years of experience exist.

6.6 Working Capital Fund. A working capital fund shall be established equal to one month's initial estimated common expenses for each unit in Riverbridge Condominium. The working capital fund shall be used to meet unforseen expenditures or to purchase additional equipment or services, and any amount paid into the working capital fund shall not be considered as advance payments of regular assessments. Each unit's share of the working capital fund shall be collected at the time the first sale of the unit is closed and title to the unit is conveyed by the Declarant. While the Declarant is in control of the Association, the Declarant shall not use any part of the working capital fund to defray its expenses or construction costs or to make up any budget deficits. When control is transferred to the Association, the working capital fund shall be transferred to the Association for deposit into the reserve fund.

6.7 Commencement of Payment. Each unit in the condominium shall begin paying monthly payments of common expenses to the Association as of the date of the first transfer of title to such unit by the Declarant. Such monthly payments of common expenses shall be in accordance with the proposed annual budget prepared by Declarant for the Association. Declarant shall not be required to pay monthly common expenses or reserve funds to the Association with regard to unsold units, EXCEPT that Declarant shall pay, at the rates set forth in the Declaration, monthly assessments as to unsold units owned by Declarant beginning on the date when Declarant

surrenders control of the Association. At such time as Declarant is making such payments as to all units owned by Declarant, Declarant shall not longer be responsible for paying any deficiency in operating expenses of the Association.

6.8 Default and Liens. All assessments, until paid, together with interest at the prime rate (as described in Section 6.3) and actual costs of collections, constitute a lien on the units on which they are assessed and on the undivided interest in the common elements appurtenant thereto. If a member of the Association is in default in payment of any charges or assessments for a period of more than 30 days, the Board of Directors, in the name of the Association, may file liens therefore and bring suit for and on behalf of the Association, as representative of all members, to enforce collection of such delinquencies or to foreclose the lien therefore, as provided by law, and there shall be signed and verified on behalf of the Association by any officer of the Association. No owner of a unit against which a lien has been filed shall be entitled to vote at Association meetings until the debt secured by the lien has been paid in full. In addition, if the Association has determined any unit owner(s) to be delinquent in the payment of any moneys owed to the Association under these Bylaws, regardless of whether or not a lien has been filed, no owner of that unit shall be entitled to vote until all delinquent sums are paid in full.

ARTICLE VII

Repair and Maintenance

7.1 Individual Units.

(a) Owner's Obligation in General. Each unit owner, at his sole expense, shall be responsible for keeping the interior of his unit and all of its equipment, fixtures and appurtenances in good order, pristine condition and repair and in a clean and sanitary condition. Each unit owner must perform properly or cause to be performed all maintenance and repair work to or within his own unit which if omitted would affect the project in its entirety or in a portion belonging to other owners. Upon failure of the unit owner to maintain his unit, the Association may accomplish necessary repairs and maintenance and assess the respective unit owner for the costs and expenses thereof, after 30 days' written notice to the unit owner giving the owner opportunity to perform the needed maintenance or repair within such 30-day period.

(b) Owner's Obligation, Specific Items. Without in any way limiting the foregoing, each unit owner shall be responsible for the following:

(1) All painting, repairing, restoration, maintenance and decorating of unit interiors;

(2) Decorating and keeping the interior of the unit in good repair;

(3) Maintenance and repair of lighting fixtures, refrigerators, ranges, heating and air-conditioning equipment (including appurtenant compressor and equipment), plumbing fixtures, dishwashers, disposals, laundry equipment such as washers and dryers, water heaters, and water softeners.

Upon failure of the unit owner to maintain and keep the unit in good repair, the Association may accomplish repairs and maintenance to the unit, as determined to be necessary by the Association, and assess the respective owner for the costs and expenses thereof, after 30 days' written notice to the unit owner giving the owner opportunity to perform the needed maintenance or repair within such 30-day period.

(c) Association May Specify. For purposes of uniformity of external appearance and quality, the Association may specify the type, color and quality of parts, materials and other items to be used in replacing, repairing, painting or maintaining external fixtures such as entry doors, garage doors, windows, lighting fixtures and other items which may be determined from time to time by the Board of Directors of the Association.

7.2 Common Elements and Facilities. The Association shall be responsible for the management and control of the common elements and facilities and limited common elements, and shall cause the same to be maintained, repaired and kept in good, clean, attractive and sanitary condition, order and repair, except to the extent individual unit owners are responsible therefore as provided hereinafter with respect to limited common elements. The Association shall be responsible, at Association expense (unless necessitated by the negligence or misuse of a unit owner, or the tenant, guest or agent of a unit owner, in which case such expense shall be charged and specially assessed to such unit owner), for accomplishment of the following specific items of maintenance and repair with respect to the common elements:

(a) All cleaning, painting, repair, restoration and general maintenance of the common property;

(b) All maintenance, repair and restoration of driveways and walkways;

Snow and ice removal from driveways and walkways;

(c) Lawn care, landscaping, tree cutting, erosion control, and general care and maintenance of any plantings and shrubberies which may from time to time be located within the common elements;

(d) Necessary care and maintenance of utility services and lines within the common elements, including master television and communication cables, lines or antennae, and utility connection to mains;

7.3 Limited Common Elements. The maintenance and repair of each limited common element shall be the sole responsibility of the unit owner having the right to use the limited common element.

7.4 Association Services. The Association may provide any service or maintenance requested by a unit owner or owners with respect to individual units or limited common elements that the Association is able and willing to provide or perform, and shall specially assess such requesting owner or owners therefor.

ARTICLE VIII

Duties and Obligations of Unit Owners

8.1 Use of Units and Common Areas. The units and the common elements and facilities and limited common elements shall be occupied and used in accordance with the Declaration, the Articles of Incorporation, these Bylaws, and the rules and regulations adopted by the Association from time to time, including but not limited to the following:

(a) Mutual Quiet Enjoyment and Use for Owners and Tenants. All unit owners and their tenants shall have the right to occupy and use their units in accordance with these rules and regulations, and in such manner as not to disturb other unit owners or tenants. No unit owner or tenant shall occupy or use the unit, or permit the same or any part thereof to be occupied or used, for any purpose other than those set forth in the Declaration for that type of unit. No trade or business shall be conducted on the condominium property or from any unit without prior written approval of the Association.

(b) Occupancy of Dwelling Units. Dwelling units shall not be used or occupied by any person or group of persons, other than the owner(s), except under a lease and in conformance with the requirements of Paragraph (c) below, or with prior written approval of the Association. The intent of this provision is to prohibit business, transient or similar uses of the units which would involve multiple occupancies by different persons or groups of persons.

(c) Limit on Number of Rentals. Not more than 20 percent of the units not owned by the Declarant shall be rented, leased or in any other way occupied by persons other than the unit owners and parents, lineal descendants or spouses of unit owners.

(d) Leasing Dwelling Units. Owners of dwelling units in Riverbridge Condominium may lease their units on whatever terms and conditions they may wish subject to other relevant provisions of the Declaration and Bylaws, provided that in each instance the following terms and conditions are met:

(1) The lease must be in writing, signed by the owner and the tenant.

(2) The lease must be for a period of no less than one year.

(3) The lease must specifically obligate the tenant to abide by the terms and conditions of the Declaration, these Bylaws, and all rules and regulations of the Association.

(4) Prior to the beginning of the lease term, the owner must give the Association notice of the name and permanent address of the tenant, and the term of the lease. A copy of the fully filled out and executed lease, with all attachments, given or delivered to the Association, will satisfy this requirement.

(e) Obstruction of Common Areas. No unit owner or tenant shall cause or permit the common areas to be used in such a way as to deny others the full use of the common areas. Accordingly, there shall be no obstruction of any common areas.

(f) Parking and Storage of Vehicles. No vehicle of any kind may be parked, stored or left anywhere except in a parking unit. Junked, inoperative or unlicensed vehicles shall not be permitted in any parking unit or anywhere else in the condominium. For this purpose, "vehicle" means anything which is designed to move or to be moved, and is intended to carry, or is capable of carrying, any human being including a child, or any sort of cargo or load.

(g) Animals and Poultry. No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the common areas or limited common areas, except that dogs, cats, birds and fish may be kept as pets by dwelling unit owners, provided they are kept subject to rules and regulations which may be adopted by the Association regarding the same. Animals which exceed 24 inches in height or 50 pounds in weight shall not be permitted in the Condominium at any time, except that one or two dogs aggregating not more than 100 pounds in weight may be kept. For purposes of this Paragraph and of Paragraph (i) below, "animal" means any living organism characterized by voluntary movement, including but not limited to mammals, birds, reptiles and amphibians, but does not include fish.

(h) Animal Restrictions. No animal shall be allowed at large within common areas of the Condominium, and any animal shall always be leashed and within the immediate control of a person when outside a unit. All animal dropping must be picked up and disposed of by the person in control of the animal. Owners of animals shall take responsible precautions and make all reasonable efforts to prevent their animals from being nuisances or annoyances to other unit owners or occupants.

(i) Prohibited Dogs. Because a number of unit owners have expressed safety concerns about dogs of various breeds which are commonly characterized as "attack dogs", no dog regulated under Section 78-22 of the City of Milwaukee Code of Ordinances (as it existed on November 8, 2002) shall be kept anywhere in the condominium, EXCEPT that any such dogs which were normally kept in the condominium on or before November 8, 2002, may be kept in their owner's units subject to the provisions of Chapter 78 of the City of Milwaukee Code of Ordinances. Dogs affected by this section include all dogs which are one-half or more American Staffordshire terrier, Staffordshire terrier, American pit bull terrier, pit bull terrier, miniature pit bull terrier or Rottweiler. The Secretary of the Association shall keep a current copy of said Chapter 78 and shall issue a copy to any unit owner requesting one.

(j) Dangerous Animals. No animal defined or characterized under the provisions of Chapter 78 of the City of Milwaukee Code of Ordinances as a "dangerous animal" shall be kept or harbored anywhere in the condominium at any time, regardless of when the animal was acquired or of any other circumstances. Any such animals present within the condominium as of the date of adoption of the First Amended and Restated Bylaws, and any such animal subsequently entering or being brought into the condominium, shall be permanently removed within 30 days. The Association shall have the authority to enforce the provisions of this paragraph and of the preceding paragraph (i), and to deal with any violation of these provisions as a violation of the unit owner's duties concerning repair and maintenance of the unit under Section 7.1 of the Bylaws.

(k) Window Treatments. Within 60 days after the occupancy of any dwelling unit, the owner of the unit shall provide appropriate window treatments, so that all windows within the dwelling unit open to exterior view are either uncovered or are treated with light neutral colored draperies properly hung on drapery rods, or light neutral colored window blinds. For purposes of uniformity of external appearance, the Association may from time to time determine and specify the type, quality and appearance of draperies and window treatments which will be visible from the exterior of the building. Individual unit owners may at any time request prior approval of window treatments by submitting an appropriate request for approval to the Secretary of the Association.

(L) Increase of Insurance Rates. Nothing shall be done or kept in any unit or in the common elements or limited common elements which will increase the rate of insurance on the common elements or limited common elements, without the prior consent of the Association. No unit owners shall permit anything to be done or kept in his unit or in the common elements or limited common elements which will result in the cancellation of insurance on any unit or any part of the common elements or limited common elements, or which would be in violation of insurance on any unit or any part of the common elements or limited common elements, or which would be in violation of any law or ordinance. No waste shall be committed in the common elements or limited common elements.

(m) Signs. No sign of any kind shall be displayed to the public view on or from any unit, common element or limited common element, without the prior consent of the Association.

(n) Noxious Activity. No noxious or offensive activity shall be carried on in any units or in the common areas or limited common areas, nor shall anything be done therein which may be or become an annoyance or nuisance to others.

(o) Alteration, Construction or Removal. Nothing shall be altered or constructed in or removed from the common elements and facilities or limited common elements and facilities, except upon the written consent of the Association.

8.2 Association Rules. The Association, acting through the Board of Directors, may approve and distribute to unit owners and tenants additional rules and regulations, and amendments of such rules and regulations, approved and adopted by the Board of Directors from time to time pursuant to Section 6.2 herein. All such rules and regulations shall be in writing and shall be distributed to the unit owners and tenants no less than 30 days prior to the effective date of such rules and regulations. Such rules and regulations may be altered, amended, and repealed pursuant to Section 6.2 herein. The rules and regulations contained in Section 8.1 of these Bylaws may be amended only in accordance with the provisions and requirements for amendment of the Bylaws.

ARTICLE IX

General

9.1 Fiscal Year. The fiscal year of the Corporation shall begin on the first day of January and end on the last day of December in each year, unless a different fiscal year is elected on the first annual tax return filed by the Association.

9.2 Address. The initial mailing address of the Association shall be P.O. Box 511448, Milwaukee, Wisconsin 53203. The mailing address may be changed from time to time by the Board of Directors.

9.3 No Seal. The Corporation shall have no seal.

ARTICLE X

Amendments

10.1 Amendment by Members. These Bylaws may be altered, amended or repealed and new Bylaws may be adopted by the members, at any meeting called for such purpose, by the affirmative vote of unit owners having two-thirds or more of the votes in the Association.

10.2 Amendment by Declarant. During the period of Declarant control, pursuant to the provisions of the Declaration, the Declarant shall have the unilateral right to amend these Bylaws without advance notice to anyone.

10.3 Other Rights of Declarant. No amendment of these Bylaws shall alter or abrogate any rights of the Declarant, New Land Enterprises, LLP, or its successors, which may have been reserved, set forth or contained in these Bylaws.

ARTICLE XI

Miscellaneous

11.1 Record of Ownership. Every unit owner shall promptly cause to be duly recorded or filed or record the deed, assignment or other conveyance to him or such unit or other evidence of his title thereto, and shall present evidence of his title to the Board of Directors, and the Secretary shall maintain all such information in the Membership List of the Association.

11.2 Mortgages. Any unit owner who mortgages his unit or any interest therein shall notify the Board of Directors of the name and address of his mortgagee, and also of any release of such mortgage, and the Secretary shall maintain all such information in the Membership List of the Association.

11.3 Statement of Assessments. The Board of Directors or Treasurer or the Association, at the request of any mortgagee or any prospective purchaser or any unit or interest therein, shall provide a statement to such person as to the amount of any assessments against such unit then due and unpaid, within 10 business days after such request is received.

11.4 Subordination. These Bylaws shall be construed and enforced according to the laws of the State of Wisconsin. These Bylaws are subordinate and subject to all provisions of the Declaration and any amendments thereto and the Condominium Ownership Act (Chapter 703, Wisconsin Statutes), which shall control in case of any conflict. All terms herein (except where clearly repugnant to the context) shall have the same meanings as in the Declaration of Condominium Ownership.

11.4 Severability and Interpretation. In case any provision of these Bylaws shall be held invalid, such invalidity shall not render invalid any other provision hereof which can be given effect. Nothing in these Bylaws shall be deemed or construed to authorize the Association or Board of Directors to conduct or engage in any active business for profit on behalf of any and or all the unit owners.

IN WITNESS WHEREOF, these Bylaws of the Riverbridge Condominium Owners Association, Inc., have been adopted by the Declarant as of May 13, 2003, as evidenced by the signatures of both partners of the Declarant, set forth below:

NEW LAND ENTERPRISES, LLP, by:

BORIS GOKHMAN, Partner

VLADIMIR SHUK, Partner

Condominium Declaration

Return to:
Core Real Estate Services, LLC
10624 N. Port Washington Rd.
Mequon, WI 53092

Tax Key No. (PIN):
354-0901-6 (part), 354-0903-7,
354-0904-2, 354-0905-8,
354-0906-3, 354-0907-9,
354-0908-4 and 354-0909-X

Condominium Declaration
of
RIVERBRIDGE CONDOMINIUM

under the authority of

Chapter 703, Wisconsin Statutes

by

New Land Enterprises, LLP,

a Wisconsin Limited Liability Partnership,

Declarant

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THIS DECLARATION
is made pursuant to Chapter 703 of the Wisconsin Statutes
(the Condominium Ownership Act, hereinafter called "the Act"),
on the date set forth below,
by
New Land Enterprises, LLP,
a Wisconsin Limited Liability Partnership,
Declarant.

ARTICLE 1

STATEMENT OF DECLARATION

The purpose of this Declaration is to subject the land hereinafter described and the improvements constructed or to be constructed thereon to the condominium form of ownership in the manner provided by the Act and this Declaration.

This Condominium is subject to use restrictions as provided by this Declaration and the bylaws of the Condominium, as enacted and amended from time to time.

Declarant hereby declares that it is the sole owner of the real property described in Article 4 hereof, together with all buildings and improvements located or to be constructed thereon (hereinafter called "the Property"), which is hereby subjected to the condominium form of ownership as provided in the Act and in this Declaration, and which Property shall be held, conveyed, devised, leased, encumbered, used, improved and in all respects otherwise affected subject to the provisions, conditions, covenants, restrictions and easements contained in this Declaration and in the Act. All provisions hereof shall be deemed to run with the land and shall constitute benefits and burdens to the Declarant, its successors and assigns, and to all parties now or hereafter having any interest in the Property.

ARTICLE 2

NAME AND ADDRESS

The real estate described in Article 4 and all buildings and improvements on and to the Property shall be known as **RIVERBRIDGE CONDOMINIUM.** The street address of the Condominium, after all three phases have been declared and built, will be **1905, 1915 and 1925 North Water Street, Milwaukee, Wisconsin 53202.** The street address for the first phase is **1915 North Water Street, Milwaukee, Wisconsin 53202.**

ARTICLE 3

INCREMENTAL DEVELOPMENT

Declarant intends to develop **RIVERBRIDGE CONDOMINIUM** in three phases, each consisting of one above-ground building, a portion of the underground structure, and a portion of the other common elements. In addition to the real estate and improvements described in Article 4 and subjected to the condominium form of ownership by this Declaration as the first phase, Declarant may declare and annex to **RIVERBRIDGE CONDOMINIUM** certain additional real estate and improvements, in the manner provided in Article 21. **RIVERBRIDGE CONDOMINIUM** may ultimately consist of approximately 117 dwelling units and a number of parking units to be determined by the Declarant, following annexation of the land for the third phase. At the time when each annexation is declared, the percentage of undivided ownership interest of each unit owner in the common elements, voting rights, and each owner's share of common expenses will automatically change to reflect the inclusion of additional units in the Condominium.

ARTICLE 4

LEGAL DESCRIPTION

RIVERBRIDGE CONDOMINIUM will be an expandable condominium, in three phases. **Exhibit B**, attached hereto, contains three legal descriptions: first, a description of all of the land which may eventually be included in the condominium; second, a description of the land which is subjected to the Act by this Declaration (herein also called the first phase); and third, a description of the parcels of land which may eventually be added, herein called the expansion lands, future phase lands or second and third phase lands.

ARTICLE 5

NUMBER, DEFINITION AND DESCRIPTION OF UNITS

5.1 Number of Units. In accordance with the provisions of Article 3 above, the number of units which are initially declared as **RIVERBRIDGE CONDOMINIUM** and subjected to the condominium form of ownership is 39 dwelling units and 62 parking units.

5.2 Definition of Units. Each dwelling unit or parking unit shall be considered a separate condominium unit under the Act. When the term "unit" is used in this Declaration or in the Bylaws or other rules and regulations without specifying the type of unit, it includes both dwelling units and parking units; or either type of unit, as the case may be. All deeds, mortgages or other documents of conveyance or lien should specify whether the units referred to are dwelling units or parking units.

5.3 Description of Units.

(a) **Dwelling Units.** Each dwelling unit shall be a single apartment-type unit as more fully described on the Condominium Plat, a copy of which is attached hereto as **Exhibit C.** Dwelling units are intended for residential use only, and each dwelling unit is comprised of one or more cubicles of air at one or more levels of space, having its outer boundaries defined by the interior surfaces of the perimeter walls, floors, ceilings, windows, window frames, doors and door frames of the building, together with all fixtures and improvements contained within the boundaries, and including such porches, patios, balconies and other appurtenant and related structures and equipment, with similar boundaries, as may be constructed and shown as related to the unit in the Condominium Plat, but excepting any such structures and equipment which are designated herein as common areas or limited common areas.

(b) **Parking Units.** Each parking unit shall be a cubicle of air within the parking garage and area as shown on the Condominium Plat, and defined by the parking surface itself, by the ceiling, if any, of the level on which the space is located, and by four vertical planes whose lower edges are the centerlines of the painted stripes on the parking surface and which extend to the ceiling of the parking level.

5.4 Identification of Units. The units are designated by identifying numbers as shown on the list attached hereto as **Exhibit A** and on the Condominium Plat. The approximate dimensions and floor area of each unit, and further details identifying and describing each unit, are shown on the floor plans which form a part of the Condominium Plat. Complete construction details are contained in working plans and drawings which are kept and available for inspection at the offices of the Declarant. The building for each phase is to be located on the real estate as shown on the Condominium Plat and any future Amendments.

5.5 Rights Reserved by Declarant. Declarant reserves the right to change the layout, location, dimensions and construction details of the buildings, units, common elements and limited common elements shown on the Condominium Plat which are not yet fully constructed, provided that such changes shall not substantially alter the nature and quality of the building and units. Declarant further reserves the right to change the number of parking units provided. For this purpose, Declarant shall have the exclusive right, without a vote of the other unit owners, to amend this Declaration for the purpose of recording a plat of survey or plans depicting the layout, location, unit numbers and dimensions of the building and units as finally located and erected.

ARTICLE 6

BUILDINGS AND RESTRICTIONS

The buildings and units constructed or to be constructed on the Property shall in each instance comply with each of the following conditions and restrictions:

6.1 Improvements. Only one residential apartment or one parking space, as the case may be, shall be constructed within each dwelling unit or parking unit location as shown on the Condominium Plat. Any

other improvements, paved areas, accessory systems or equipment serving the unit shall be located as shown on the Condominium Plat.

6.2 Dwelling Units: Residential Use. All dwelling units shall be used only for residential purposes.

6.3 Use of Parking Units. All parking units shall be used only for parking vehicles belonging to owners of dwelling units and their temporary guests. Parking units shall not be leased, rented or otherwise made available for use by any person not an owner of a dwelling unit in the condominium, except that parking units may be used on an occasional, short-term basis by guests or invitees of the unit owner. The Association shall have the right, duty and authority to regulate such use. Parking units shall not be used for storage of any kind, and shall not be used to store or park vehicles which are not operable and in regular use. The Association may, but is not required to, set by rule or Bylaw a length of time in which vehicles which are not operable, but which are repairable, may be kept in a parking unit while awaiting repair, and shall have the sole authority to regulate and administer all issues and disputes regarding parking, arising under this Paragraph or other provisions of this Declaration and of the Bylaws. This paragraph does not apply to parking units owned by the Declarant during the period of Declarant control.

6.4 Ownership of Parking Units Restricted. The Condominium is intended for and restricted to residential use only. For that reason, and because ownership of parking units by persons or entities who do not own dwelling units in the condominium would be inconsistent with the purpose and spirit of this Declaration, the following shall apply to all parking units:

(a) Restriction. No parking unit shall be conveyed to or owned by any person or entity which is not also the owner of a dwelling unit in the condominium; EXCEPT THAT,

(1) one or more parking units may be conveyed to and owned by the Association for use in executing the Association's powers and responsibilities; and

(2) if any parking units remain in the Declarant's ownership and unsold after the last dwelling unit has been sold and conveyed, the Declarant may continue to own any such units for its own use and shall continuously offer all such units for sale on reasonable terms to owners of dwelling units in the condominium. The Declarant may rent, lease or lend any such parking units to one or more owners of dwelling units in the condominium.

(b) Owners May Buy and Sell. Owners of dwelling units may buy and sell parking units among themselves in order to accommodate their individual and unique parking needs. No parking unit may be owned by or conveyed to any person or entity which is not an owner of a dwelling unit in the condominium, and no person who sells, conveys or otherwise relinquishes fee title or equitable title to a dwelling unit (including but not limited to a land contract vendor) may retain fee title or equitable title to the parking unit(s) associated with the dwelling unit. For this purpose, the term "associated" shall be defined by reference to the conveyance document(s) by which the person conveying or relinquishing title to the dwelling unit acquired title to that unit, and to any other document(s) by which said person acquired title to any additional parking unit(s). Any conveyance, transaction or other arrangement which results in a parking unit being owned or controlled by any person or entity which is not the owner of a dwelling unit in the condominium except the Association) is inconsistent with the intent of this Declaration and is prohibited. All parking units shall continue to be owned by the Declarant until they are sold and conveyed to a purchaser for value.

(c) Enforcement. Any owner violating the letter or spirit of this Section 6.4 shall be deemed to have breached that owner's duties with respect to maintenance and repair, as set forth in Article 12 of this Declaration. The Association shall have authority to enforce the provisions of this Section 6.4 by court action for injunctive or other relief, including money damages for its expenses in such enforcement, and punitive damages if appropriate. This authority may be delegated by the Board of Directors to a manager, management company or other agent. Because timely action may be essential to an efficient and equitable resolution of issues or disputes arising under this Section 6.4, the officers, agents or appropriate employees of the Association, manager or management company shall not be required to obtain formal approval of the Board of Directors in order to take appropriate action for such enforcement. The Association shall have the authority to levy a special assessment and to impose a lien upon the parking unit in question, and upon the dwelling unit(s) owned by the parking unit's owner, to secure payment of its reasonable expenses incurred in or reasonably related to any enforcement action contemplated by this paragraph.

6.5 Building Exteriors. In order to maintain a pleasing and uniform exterior appearance of the condominium buildings, each unit shall maintain exactly the same exterior colors. All exterior replacement items, such as windows, siding, doors and the like, shall be the same brand, product, style and color as the original installation, if possible. If the original item is no longer available, substitutions may be made only with the prior written consent of the Association.

6.6 Maintenance. In order to maintain a pleasant and high-quality appearance of the Condominium, the Association shall maintain the exterior of the buildings in a condition as close as possible to the original. All exterior paint, brick, siding, trim, roofing, and the like shall be maintained, cleaned, replaced or painted or otherwise cared for, as the case may be, and shall be kept in pristine condition. The Association shall perform such work on the building and may specially assess the unit owners for the expenses involved. In the event that a unit owner does not pay any special assessment for any such work within 14 days of receiving the invoice for the work, the Association may assess the unit owner for that sum of money and may file a lien claim which will encumber the non-paying owner's title until paid in full.

ARTICLE 7
COMMON ELEMENTS

7.1 Description. The common elements shall consist of all of the improvements and appurtenances of **RIVERBRIDGE CONDOMINIUM**, except the individual units (dwelling units and parking units) and fixtures therein, as defined in this Declaration, including but not limited to the land on which the buildings are located; common roads, drives, walkways, courtyards and other open areas, and the Riverwalk Easement Area, as shown on the Condominium Plat and all amendments thereto; water systems and other private utility lines; public utility lines; master television cable or antenna and line, if any; the landscaping done or to be done on the condominium property; bearing walls, floors and ceilings (except the interior surfaces thereof which form the outer boundaries of each dwelling unit), roofs, foundations, entrances and exits, pipes, ducts, electrical wiring, sewer laterals, common rooms, outside walls, girders, beams and support and structural parts of the buildings. Each owner of a unit shall have

an undivided interest in all of the common elements of the condominium. The term "common elements" as used in this Declaration includes limited common elements as defined in Article 8 of this Declaration, unless otherwise stated in some particular provision of this Declaration.

7.2 Easements. Each dwelling unit owner shall have a valid non-exclusive easement to the space between the interior and exterior walls for the purpose of installing and maintaining additional utility outlets, wall hangings, and the like, and erection of non-bearing partition walls and similar structures, where the use of space between the walls may be necessary for such purposes, provided that the dwelling unit owner shall do nothing to impair the structural integrity of the building or the soundproofing of common walls between units, and provided further that the common elements be restored to their former condition by the dwelling unit owner at the dwelling unit owner's sole expense upon completion of the item or termination of the use requiring the easement. Easements are hereby declared and granted for the benefit of the unit owners, and of the Association of Unit Owners (hereinafter established and described) for the installation, maintenance and repair of common utility services in and on any part of the common elements or units of any type.

7.3 Signage. No exterior signage of any kind shall be allowed in the common areas, attached to the buildings, displayed on the buildings or visible in windows or doors, EXCEPT that the Declarant, so long as it owns any units which are offered for sale, may display in, on and about the building reasonable signs, notices and other materials relating to the units offered for sale, provided that such signs, notices and materials are in compliance with all applicable laws, regulations and ordinances, and are reasonably in compliance with generally accepted standards of good taste and appropriate decorum so as not to detract from the appearance of the condominium or from the value and marketability of the units.

7.4 Portion May Be Leased for Communications Facilities. The Declarant shall have the exclusive right, at its option, to lease one or more portions of the common elements to one or more providers or owners of communications facilities, on such terms as the Declarant deems suitable, for a period not exceeding 5 years (renewable for additional periods not exceeding 5 years each, on terms to be clearly set forth). After 75 percent of the dwelling units in the third and final phase have been sold and conveyed by the Declarant (or after the expiration of the initial lease term of the first lease executed, whichever comes first), this right shall vest in the Association. In doing so, the Declarant or the Association shall be deemed to be the holder of a limited power of attorney, or of powers equivalent thereto, to act on behalf of the unit owners and of the Association. Each unit owner, by acceptance of the deed to the owner's unit, shall be deemed to have granted said power. Said portion(s) of the common elements may be used as a site or sites for wireless communication relay and/or transmission facilities and associated equipment or facilities. All equipment and facilities placed there shall be installed and maintained so as to be as inconspicuous as possible and so as to affect the appearance and function of the condominium to the minimum extent consistent with reasonable use of the equipment and facilities. Use of one or more portions of the common elements for this purpose shall change the character of the affected portion(s) of the common elements to limited common elements set aside exclusively for this purpose. All such leases shall be in writing, and a copy of each shall be deposited with the Secretary of the Association. All revenue derived from any lease originated by the Declarant shall be shared between the Declarant and the Association as follows: For the first 12 months of the initial lease term of each lease negotiated by the Declarant, the Declarant shall receive all revenue, in recognition of the expenses incurred by the Declarant in connection with the installation of the facilities. After the first 12 months, the Declarant shall receive a portion of the revenue defined by a fraction

whose numerator is the number of dwelling units owned by the Declarant at the beginning of the payment period (month, quarter or year, as the case may be) and whose denominator is the number of dwelling units existing in the condominium at the beginning of the payment period. From that time forward, the balance of the revenue shall be paid to the Association immediately upon receipt, and shall be treated as part of the general revenues of the Association, unless the Board of Directors shall by resolution allocate it to some particular fund or purpose. In this paragraph, "lease term" means the term of a new lease and does not apply to renewals or extensions.

7.5 Riverwalk Easement. As a condition of the Declarant's acquisition of the Property, and by a separately recorded document titled "Grant of Easement Agreement" (the "Riverwalk Easement Agreement"), a perpetual easement for the benefit of the public has been granted by the Declarant (referred to in said Agreement as "Grantor") to the Redevelopment Authority of the City of Milwaukee ("RACM", also referred to in said Agreement as "Grantee"). The owners of units in the condominium, through the Association, succeed to the obligations assumed by the Declarant as Grantor under the terms of the Riverwalk Easement Agreement. The area covered by the easement forms a part of the common elements and shall be maintained by the Association, at its expense, according to the maintenance standards set forth in this Declaration, and according to the standards set forth in the Riverwalk Easement Agreement. In the event of a conflict or uncertainty, the terms of the Riverwalk Easement Agreement shall control. By the terms of the Riverwalk Easement Agreement, RACM may enact and promulgate reasonable rules and regulations for public use of the Riverwalk easement area. The Declarant and the Association may enact and promulgate their own rules and regulations, which may be but need not be incorporated into the Bylaws; but any such must be consistent with the terms and conditions of the Riverwalk Easement Agreement. The easement is granted by the Riverwalk Easement Agreement to RACM for the following declared purposes:

(a) Pedestrian access, for the benefit of the public, across the entire length of the Riverwalk Improvements as shown on the Riverwalk Easement Agreement, provided, however, that the public pedestrian access granted across the designated walkway shall exclude any vendor or other commercial activities or operations not expressly permitted by Grantor; and

(b) Maintenance, repair and/or replacement of all or any portion of the Riverwalk Improvements by Grantee in accordance with the terms of the Riverwalk Easement Agreement; and

(c) Installation and removal of holiday, seasonal or thematic decorations, banners, plantings and similar items (collectively, the "Decorations") by Grantee in accordance with the terms of the Riverwalk Easement Agreement.

ARTICLE 8

LIMITED COMMON ELEMENTS

8.1 Description. Portions of the common elements are designated as "limited common elements" on the Condominium Plat. Each limited common element is reserved for the exclusive use of the owner(s) of the unit to which it is appurtenant, to the exclusion of all other unit owners in the condominium. Such limited common elements include (but are not limited to) the outside deck, walks, patio or porches, if

any, immediately and adjacent to each unit by which it has access by a door from the unit, and the like, which are shown as appurtenant to each unit on the condominium plat.

8.2 **Use.** The manner of use of each limited common element shall be determined by the owner of the unit to which it is appurtenant, provided that no such use shall be inconsistent with the purposes stated in this Declaration and the intent of the restrictions as set forth in this Declaration. No unit owner or occupant shall landscape, alter, obstruct or damage any limited common element, nor attach any object or equipment to any common element or limited common element, nor permit any such thing to be done, in any manner, without the written consent of the Declarant or of the Association, whichever is appropriate; but such consent shall not be unreasonably withheld. As a specific example, though not intended to limit the application of this paragraph, satellite television "dishes" and other communication apparatus shall not be installed in or on limited common areas without the written consent of the Declarant or of the Association, whichever is appropriate.

ARTICLE 9

OWNERSHIP OF UNITS; PERCENTAGE OF OWNERSHIP IN COMMON ELEMENTS AND IN LIMITED COMMON ELEMENTS

9.1 **Ownership in Common.** Each unit owner shall own a fee simple interest in the unit. Each unit owner shall also own an undivided interest in the common elements as a tenant in common with all other unit owners. Except as otherwise limited in this Declaration, unit owners and occupants shall have the right to use and occupy the common elements for all purposes incidental to the use and occupancy of their respective units in accordance with the provisions of this Declaration, and for such other incidental purposes permitted by this Declaration, which rights shall be appurtenant to and run with each unit.

9.2 **Common Element Interest.** The term "common element interest", when used in this Declaration or in the Bylaws without qualifying or modifying language, means the sum total of all owners' interests in all of the common elements and limited common elements of the condominium, assuming that all lands needed for all three of the contemplated phases have been annexed and declared.

9.3 **Calculation of Percentage Interest.** The percentage of the undivided ownership interest in the common elements relating to each unit, and accruing to its owner for the purposes of ownership and proportionate liability for and payment of common expenses, shall be determined at any time by dividing 100 by the total number of dwelling and parking units then existing in the condominium. This method and formula shall not be used to determine voting rights, which are set forth in Article 10 below.

9.4 **Effect of Expansion.** The percentage of undivided ownership of the common elements and limited common elements shall be subject to change and adjustment, according to the formula set forth in Section 9.2 above, upon annexation of additional land and improvements into the condominium as contemplated by the Declarant, and such changes shall be reflected in any associated amendments to the Condominium Declaration and Plat.

ARTICLE 10

ASSOCIATION OF UNIT OWNERS

10.1 Membership, Duties and Obligations. Every unit owner, immediately upon acquiring title to a unit, is a member of an association of unit owners to be known as **RIVERBRIDGE CONDOMINIUM OWNERS' ASSOCIATION, INC.** (hereinafter "the Association"), which shall be responsible and shall have exclusive authority for executing the purposes of this Declaration, including the management and control of the common elements and of the limited common elements. The Association shall be incorporated as a non-profit corporation under the laws of Wisconsin. Each unit owner shall have all of the rights created by and existing under this Declaration, and all unit owners and occupants, and their guests and invitees, shall be subject to and abide by the obligations imposed by the terms of this Declaration and by the terms of such bylaws, rules and regulations as the Association may from time to time enact.

10.2 Units Entitled to Vote. In order to maintain an equitable balance among the unit owners, voting rights shall be based upon ownership of dwelling units only, except as otherwise set forth herein. Parking units shall not be considered for any purpose connected with voting rights, EXCEPT in the event that the Declarant, after selling and conveying all of the dwelling units included in the condominium at any given time, has not sold and conveyed all of the parking units. In that event, the Declarant shall have one vote as long as it retains ownership of any parking units.

10.3 Voting Rights. Each dwelling unit shall be entitled to one vote at meetings of the Association. Only one membership shall exist for each unit; if title to a unit is held by more than one person, the membership attributed to that unit shall be shared by the unit's owners according to the proportions and type of tenancy in which they hold title. Voting shall be by whole units only; no fractional votes shall be permitted. Shared membership interests must be voted as one, according to procedures set forth in the Bylaws. The Declarant shall be entitled to cast the vote attributable to each unit declared as a part of the condominium (whether actually built or not) but not yet sold, until such time as such unit is conveyed to another person or entity.

10.4 Declarant Control. Except as provided in Paragraph 10.4 below, the Declarant, its successors and assigns, shall have the exclusive right, at its option, to appoint and remove the members of the Board of Directors (except as set forth in paragraph 10.5 below) and the officers of the Association, and to amend the Bylaws or rules and regulations of the Association, until the earlier of: (a) 5 years from the date of the first sale of a unit by the Declarant; or (b) 30 days after the conveyance of 75 percent of the common element interest by the Declarant to purchasers; or (c) until such earlier time as the Declarant may expressly waive its rights under this paragraph by a written notice delivered to the Association's Board of Directors, subject in each case to the provisions of the Act. During this period, no amendment of the Bylaws, rules or regulations shall be effective or enforceable against the Declarant without the Declarant's written consent. The term "common element interest" has the meaning given in Section 9.2 of this Declaration. Each owner of a unit in the condominium shall be deemed by acceptance of any deed to any unit to agree and consent to the right of the Declarant to control the Association for a limited time as set forth herein.

10.5 Meeting to Elect Directors. Prior to the conveyance of 25% of the common element interest to purchasers, the Association shall hold a meeting and the unit owners other than the Declarant shall elect at least 25% of the Directors of the Association. Prior to the conveyance of 50% of the common element interest to purchasers, the Association shall hold a meeting and the unit owners other than the Declarant shall elect at least 33 1/3% of the Directors of the Association. Meetings shall be held at least annually thereafter, as set forth in the Bylaws of the Association.

10.6 Calculation of Percentages. Each unit in the condominium has appurtenant to it an identical percentage interest in the common elements. For that reason, the calculation of the percentage of common element interest conveyed to purchasers under Sections 10.3, 10.4 and 10.5 of this Declaration shall be based on the number of units which have been conveyed compared with the number of units which have been and will be declared or included in the condominium, meaning all units contemplated for all three phases together.

10.7 Contracting for Managers and Common Services; Personnel. The Association may contract for, obtain and pay for the services of any person or entity to manage its affairs to the extent it deems advisable, and may contract for such common services or utilities as it may determine to be necessary or advisable for each unit or for common elements. The Association may hire such personnel as it shall determine to be necessary or advisable for the proper operation of the condominium.

10.8 Association Records. The Association shall have copies of this Declaration with all amendments, the Condominium Plat, the Articles of Incorporation and Bylaws of the Association, all rules or regulations affecting the condominium, and the Association's books, records and financial information and statements available during normal business hours for inspection by unit owners or by holders, insurers or guarantors of first mortgages upon units in the condominium. Upon written request, the Association shall provide a written financial statement for the preceding fiscal year to any such holder, insurer or guarantor.

ARTICLE 11

RESIDENTIAL PURPOSE

11.1 Uses Restricted. The condominium buildings and the units and common areas are intended for and restricted exclusively to residential uses as governed by the terms and conditions of this Declaration and by the Bylaws of the Association. THE ONLY EXCEPTIONS to the residential purpose set forth in this Declaration shall be:

(a) the use of one or more portions of the common elements for wireless communications facilities, as set forth in paragraph 7.4;

(b) the Riverwalk easement described in paragraph 7.5; and

(c) the rights reserved to the Declarant in this Declaration.

11.2 Exception; Rights Reserved by Declarant. Notwithstanding the foregoing, the Declarant reserves the right, at its option and in its sole discretion, to use and occupy various units, owned and

selected by the Declarant, as "model" units and sales offices, until all units declared and contemplated have been sold, or until such earlier time as may be determined by the Declarant.

ARTICLE 12
REPAIRS AND MAINTENANCE

12.1 Individual Units. Each unit owner shall be responsible for keeping the interior of the unit and all of its equipment, fixtures and appurtenances in good order, pristine condition and repair and in a clean and sanitary condition, and shall be responsible for such decorating, painting and maintenance as may at any time be necessary or advisable to maintain the good condition, function and appearance of the unit, according to standards set forth in the Bylaws. Without in any way limiting the foregoing, each unit owner shall be responsible for the lighting fixtures, refrigerators, air conditioning equipment, furnaces or heating equipment, dishwashers, disposal, laundry equipment including washers and dryers, ranges or other equipment which may be in or connected with the unit.

12.2 Limited Common Elements. Each unit owner shall keep the limited common areas or elements appurtenant to the unit in a good, clean, sanitary and attractive condition.

12.3 Association May Act; Assessments. If any unit owner fails to properly discharge the responsibilities set forth in Paragraphs 12.1 and 12.2 above, the Association may give notice in writing as to repairs, maintenance and cleaning it determines to be necessary. If the unit owner fails to properly take care of such matters within 30 days following receipt of such notice, the Association may accomplish any repairs and maintenance it determines to be necessary, and may assess the unit owner for any reasonable expenses incurred.

12.4 Common Elements and Facilities. The Association shall be responsible for the management and control of the common elements and facilities, and shall cause them to be well maintained and kept in good, clean and attractive condition, order, and repair. Without in any way limiting the foregoing, this shall include all repair, maintenance and snow removal for driveways and walkways, and all grass cutting and landscape maintenance and related activities, according to standards set forth in the Bylaws. All expenses of maintenance of the common elements shall be a common expense of the Association. The Association shall have sole authority over all additions, improvements and alterations to common elements including limited common elements. In the event any repair or maintenance of any of the common elements or limited common elements is necessitated by reason of misuse by, or negligence of, a unit owner or occupant, or of a tenant, guest or agent of a unit owner, the Association may charge and assess the reasonable expense of such repair or maintenance to the responsible unit owner.

12.5 Riverwalk. The Riverwalk easement area shall be maintained to at least the same standards as the balance of the common elements. The Riverwalk Easement Agreement with the City of Milwaukee further requires the Association to:

(a) Keep the Riverwalk open for use at all times except as it relates to adverse possession and times of maintenance and repair.

(b) Keep the Riverwalk generally clean of litter on a daily basis and empty trash receptacles as necessary.

(c) Keep benches and other amenities in good, safe repair at all times.

(d) Paint railings, benches, and other amenities as necessary to maintain a pleasing aesthetic quality, consistent with approved color schemes, and remove graffiti as soon as practical (as weather permits).

(e) Properly maintain all landscaping in a manner acceptable to the Commissioner of the Department of City Development of the City of Milwaukee.

12.6 Entry for Repairs. The Association, or any person or entity employed, retained or designated by it, may enter any unit at reasonable times and under reasonable conditions when necessary in connection with any maintenance, construction or repair of public or common utilities, or for any other matters for which the Association is responsible. Such entry shall be made only with reasonable prior notice to the owner, except in the case of an emergency when injury or property damage will result from delayed entry, and with as little inconvenience to the owner as practical. Any damaged caused by such entry, maintenance or repairs shall be repaired by the Association and treated as common expenses, except as allocable to an individual unit or units at the discretion of the Board of Directors.

12.7 Structural Changes by Unit Owners. A unit owner shall not, without first obtaining the written consent of the Association, make, or cause or permit to be made, any structural alteration, changes or improvements in or to the unit, or in or to the exterior of any building or any common or limited common elements and facilities, or make or install any improvements or equipment which may affect other units or the owners of other units. A unit owner shall not perform, or cause or allow to be performed, any act or work which will impair the structural soundness or integrity of the buildings or units, or the safety of the Property, or impair any easement or property right, without the prior written consent of the Association.

12.8 Unit Interiors. Each unit owner shall have the exclusive right to paint, repaint, tile, panel, paper, or otherwise refurbish and decorate the interior surfaces of the walls, ceilings, floors and doors forming the boundaries of the unit and all walls, ceilings, floors and doors within the boundaries, and to erect partition walls of non-structural nature, provided that such unit owner shall take no action which in any way will materially change any common walls.

12.9 Tenants. It is recognized that, upon occasion, a unit owner may wish to rent the owner's unit to some other person, or in some other manner permit the unit to be occupied by persons who are not the owners of the units or the parents, lineal descendants or spouses of a unit owner, while the unit owner does not occupy the unit. All such persons shall be considered tenants for all purposes having to do with the Act, this Declaration, the Bylaws and any other rules and regulations. At a reasonable time prior to executing any lease, all prospective tenants shall be given copies of the Declaration as amended, Bylaws as amended, and rules and regulations. Every lease shall contain a statement to the effect that the tenants have been given copies of those documents and that all tenants understand and agree to abide by all of the provisions, restrictions and requirements of said documents.

(a) Limitation on Number of Non-owner-occupied Units. No more than 20 percent of the units which have been completed and occupied, except for units which are owned by the Declarant, may be occupied by persons other than the unit owners, or the parents, lineal descendants or spouses of a unit owner while the unit owner does not occupy the unit.

(b) Duties of Tenants. Tenants occupying any unit in the condominium are subject to all of the duties of unit owners, and any tenant, or any dependant or guest of a tenant occupying a unit,

shall be deemed by said occupation to have consented to be governed by this Declaration, the Bylaws of the Association, and all rules and regulations made in accordance with the Act, the Declaration or the Bylaws.

(c) **Grant of Power of Attorney.** By acceptance of a deed or other instrument conveying title to any unit in the condominium, the unit owner shall be deemed to have granted to the Association a special power of attorney for the purpose of regulating the owner's tenants in order to ensure that they behave in a manner consistent with the declared purpose of the condominium. Without limitation by enumeration, the powers granted shall be deemed to include any lawful remedy which would be available to the unit owner as landlord, including eviction, if such remedy is reasonably necessary to the health, safety and general welfare of the condominium and of its owners and occupants. The Association may delegate these powers to a manager employed under a proper contract. The unit owner shall be notified as soon as reasonably possible of any action contemplated or taken.

ARTICLE 13

DESTRUCTION AND RECONSTRUCTION

13.1 Units. In the event of partial or total damage or destruction of a unit, the repair and restoration of the unit shall be the responsibility of the Association utilizing the proceeds of insurance upon the unit maintained by the Association. The unit shall be repaired and rebuilt as soon as practicable, and substantially to the same design, plan and color specifications as originally built.

13.2 Damage to or Destruction of Common Elements. In the event of a partial or total damage or destruction of any part of the common elements and facilities, the damaged or destroyed items shall be repaired and rebuilt as soon as practicable and substantially to the same design, plan and specifications as originally built, so as to be compatible with the remainder of the condominium. The proceeds of any insurance provided by the Association, collected for such damage or destruction, shall be available to the Association for the purpose of repair or reconstruction, as provided in Section 14 below. In the case of damage or destruction, the repair or reconstruction of which would exceed available insurance proceeds by the sum of $100,000.00 in the aggregate, the Association may determine not to rebuild or repair, by written consent of unit owners with not less than 75% of the aggregate number of votes in the Association, within 90 days after the date of the damage or destruction. As to each unit entitled to vote, such consent shall not be valid unless it is approved in writing by all mortgagees of the unit. In the event that the decision is made not to rebuild or repair, the Property shall be subject to an action for partition and shall be partitioned pursuant to Section 703.18 of the Wisconsin Statutes, providing for distribution of net proceeds of sale of the Property and net proceeds of insurance in proportion to the undivided percentage ownership interests in the common elements and in accordance with the priority of interests in each unit.

13.3 Repair or Reconstruction of Common Elements. If it is determined to repair and rebuild, the design, plan and specifications of any building or unit may vary from that of the original, with the approval of the Association; provided, however, that the number of square feet in any unit may not vary by more than 5% from the number of square feet in the unit as originally constructed, and the location of any building shall be substantially the same as the original. All costs of repair or reconstruction in

excess of available insurance proceeds shall be a common expense, and the Association shall have the right to levy assessments as a common expense against all unit owners to the extent that the proceeds of any insurance collected are insufficient to pay the costs of repair or reconstruction.

ARTICLE 14
INSURANCE

14.1 Units. Each individual unit owner shall be responsible for providing insurance for the interior of the unit and its contents, including but not limited to fixtures and improvements in the unit, and shall be responsible for the premiums on that insurance.

14.2 Common Elements. The Association shall provide and maintain fire and broad form extended coverage insurance on the buildings, improvements and other common elements and limited common elements and any portions thereof which are a part of the Property in an amount not less than the full replacement value. The insurance shall be obtained in the name of the Association as trustee for each of the unit owners and their respective mortgagees in the percentages established in this Declaration, as their interests may appear. Insurance premiums and charges shall be a common expense.

14.3 Liability Insurance. The Association shall provide and maintain liability insurance covering the common elements with respect to all claims commonly insured against, in such amounts as may be determined at the discretion of the Board of Directors from time to time. The Board of Directors may also provide workers' compensation insurance, directors' and officers' liability insurance and fidelity bonds on such officers and employees in such amounts and with such coverage as is determined by the Board of Directors to be necessary or advisable from time to time.

14.4 Terms of Insurance. To the extent possible, all insurance obtained by the Association shall provide that the insurer waives its right to subrogation as to any claim against unit owners, the Association, and their respective servants, agents or guests, and that the insurance cannot be canceled, invalidated nor suspended on account of conduct of any one more unit owners or their servants, agents or guests, unless the Association is given 30 days prior written notice and the 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 by the Board of Directors in order to maintain coverage for full insurable value.

ARTICLE 15
LIABILITY FOR COMMON EXPENSES

15.1 General Conditions. The costs of administration of the Association, common element insurance, repair, maintenance and other expenses of the common elements as set forth above, including but not limited to common services provided to the unit owners, including but not limited to common lighting, grass cutting, snow removal, repair and maintenance of drives and walks, and common utility and water

services, shall be paid for by the Association as common expenses. The Association shall make assessments against the unit owners and the units for such common expenses in the manner provided in the Bylaws of the Association. No unit owner and no unit ownership may be exempted from liability for contribution toward the common expenses by any waiver of the use or enjoyment of any of the common elements or services, or by the owner abandoning the unit; and no conveyance shall relieve the unit owner or grantor of the unit of such liability. A unit owner who sells or otherwise conveys the unit shall be jointly, severally and personally liable along with the grantee for the common expenses incurred up to the date of conveyance, until all expenses charged to the unit have been paid.

15.2 Special Conditions. It is recognized that all repairs, improvements and maintenance performed on any part of the common elements or limited common elements of the condominium are of some benefit to all owners of units in the condominium. On the other hand, it is recognized that certain repairs, improvements and maintenance may be of a kind which benefit only one or more of the owners of units in a particular building. For those reasons, assessments for repairs, improvements and maintenance to common elements or limited common elements which directly benefit only one or more owners of units in a single building may be made against the owners of all units in that building. Processes and procedures for such assessments may be set out in the Bylaws. For this purpose, "building" shall not be construed to include any portion of the underground parking structure or areas, or the Riverwalk and its easement area, but may include stairways and elevators giving access to the parking areas, and their associated enclosures and machinery.

15.3 Assessments. Every assessment, when due, shall immediately become a personal debt of the unit owner and also a lien, until paid, against the unit to which it is charged, as provided in the Act. Assessments shall be made against the unit owners and the units at the beginning of each fiscal year of the Association to meet estimated common expenses and estimated reserve requirements for the following year; if the annual assessment is prorated and paid in installments, the assessment shall not be considered due until the respective installment payment dates. In the event of delinquency of payment, the Association may assess penalties, interest and collection costs, and may accelerate annual assessments remaining unpaid with respect to such delinquent unit for purposes of collection or foreclosure action by the Association.

15.4 Declarant's Responsibility. Until 75 percent of the total common element interest contemplated for the entire condominium and established under this Declaration and amendments have been sold and conveyed to bona fide purchasers for value, the Declarant shall pay to the Association, on a regular monthly basis, a sum sufficient to ensure that all common expenses except replacement costs and reserves can be paid when due. During this period, each unit owner shall pay to the Association, in the same manner as an assessment, a pro rata share of the common expenses (commonly referred to as the unit owner's monthly dues) as set forth in the Condominium Budget, and the Declarant shall pay to the Association, on a monthly basis, a sum sufficient to pay the balance of all common expenses actually incurred.

15.5 Units Owned by Declarant. After the expiration of the period of Declarant control as set forth in this Declaration, the Declarant shall be treated as a unit owner with respect to any dwelling units and parking units which have not been sold and conveyed to bona fide purchasers for value, and shall be responsible for the payment of the annual assessments or monthly installments, special assessments, and common expenses as set forth in this Declaration and the Association's Bylaws. As to units which are

vacant (that is, not rented or otherwise occupied), the Declarant shall be assessed and required to pay no more than 50 percent of the amounts or rates assessed to other unit owners.

ARTICLE 16

PARTITION

Common elements shall not be partitioned, through judicial proceedings or otherwise, except as otherwise provided in the Declaration, until or unless this Declaration is terminated and the Property is withdrawn from its terms, or from the terms of the Act; except that, if any unit is owned by two or more co-owners as tenants in common or joint tenants, or as marital property of any type, nothing in this Declaration shall be deemed to prohibit a voluntary or judicial partition of the unit as between the co-owners.

ARTICLE 17

CONVEYANCES TO INCLUDE INTERESTS IN COMMON ELEMENTS

The percentage of the undivided interest in the common elements shall not be separated from the unit to which it appertains. No unit owner shall execute any deed, mortgage, lease or other instrument affecting title to such unit ownership without including therein both the owner's interest in the unit and the unit's corresponding percentage of ownership in the common elements. This prohibition is intended to prevent any severance of the combined ownership. Any such deed, mortgage, lease or other instrument purporting to affect the one without including the other shall be deemed and taken to include the missing interest even though the missing interest is not expressly mentioned or described in the instrument.

ARTICLE 18

EASEMENTS, RESERVATIONS AND ENCROACHMENTS

18.1 Utilities. Easements are hereby declared and granted for the benefit of the unit owners and the Association, and reserved for the benefit of the Declarant, for utility purposes, including the right to install, lay, maintain, repair and replace water mains and pipes, sewer lines, gas mains, telephone and other communication lines and equipment, master cable television or antenna system lines and equipment, and electric conduits, lines and equipment including power transformers, over, under, along and on any part of the common elements, including the limited common elements, to service the condominium property or the expansion land.

18.2 Public Purposes. Because the unit owners and the Association will have unforeseeable needs, from time to time, for a variety of public and other services, an easement is hereby granted to all governmental or quasi-governmental entities having jurisdiction over or providing services to the

condominium, the Association or any unit owner or occupant for access to, over and under the common elements for all reasonably necessary public services including, without limitation, fire, police, ambulance and rescue, mail, sanitation and other governmental or quasi-governmental services. This grant shall be liberally construed so as to facilitate the provision of such services. The Association or the Declarant has the right to grant specific or ancillary easements in furtherance of public and other reasonable purposes, within the spirit of this paragraph.

18.3 Encroachments. In the event that by reason of the construction, reconstruction, settlement or shifting of any building, or the design or construction of any unit or any part of the common elements, encroaches or shall hereafter encroach upon any part of any unit, or any part of any unit encroaches or shall hereafter encroach upon any part of the common elements, or any portion of any unit encroaches upon any part of any other unit, valid easements for the maintenance of such encroachment are hereby established and shall exist for the benefit of such unit so long as all or any part of the building containing such unit shall remain standing, and unit and common element boundaries shall be as provided in the Act. In no event shall a valid easement for any encroachment be created in favor of the owner of any unit or in favor of the owner or owners of the common elements, if such encroachment occurs because of the willful and knowing conduct of any such owner.

18.3 Rights of Ingress and Egress. Each unit owner shall have an unrestricted perpetual right of ingress and egress to and from the owner's unit, which shall be appurtenant to the unit and shall pass with the unit on transfer of ownership.

18.4 Binding Effect. All easements and rights described in this Article 18 are easements appurtenant, running with the real estate, and are subject to the reasonable control of the Association. All easements and rights described herein are granted and reserved to, and shall inure to the benefit of and shall be binding upon, the Declarant, its successors and assigns, and all unit owners, purchasers and mortgagees, and their heirs, personal representatives, successors and assigns. The Association or the Declarant shall have the authority to execute and record all documents necessary to carry out the intent of this Article 18.

ARTICLE 19

RIGHTS OF ACTION; FAILURE OF ASSOCIATION TO INSIST ON STRICT PERFORMANCE NOT A WAIVER

19.1 Rights of Action. If any unit owner fails to comply with this Declaration or the Bylaws or decisions made by the Association, the Association or any other unit owner may sue such owner for any actual damages caused by the failure, or for injunctive relief. In addition, the Association shall have the enforcement authority contained in this Declaration and in the Bylaws of the Association.

19.2 No Waiver. The failure of the Association to insist, in any one or more instances, upon the strict performance of any of the terms, covenants, conditions or restrictions of this Declaration, or to exercise any right or option set forth in this Declaration, or to serve any notice or to institute any action, shall not be construed as a waiver or a relinquishment for the future of such term, covenant, condition or restriction, but such term, covenant, condition or restriction shall remain in full force and effect. The receipt by the Association of payment of any assessment by a unit owner, with knowledge of the breach

of any covenant hereof, shall not be deemed as a waiver of such breach, and no waiver by the Association of any provision hereof shall be deemed to have been made unless expressed in writing and signed by the Association.

ARTICLE 20

AMENDMENTS TO THE DECLARATION

Except as otherwise provided with respect to termination of the condominium form of ownership, and except as provided in Article 21 below, this Declaration may be amended only with the written consent of owners of dwelling units which, taken together, have not less than two-thirds (2/3) of the votes in the Association. In the case of a unit which is subject to one or more mortgages, the unit owner's written consent is not effective unless it is approved by all of the mortgagees of the unit. Prior to completion of construction and sale by the Declarant, its successors or assigns, of all declared units, the consent in writing of the Declarant, its successors or assigns, shall also be required. No amendment shall alter or abrogate the rights of the Declarant as set forth in this Declaration. The original of each amendment shall be recorded in the Office of the Register of Deeds for Milwaukee County, and a complete copy of each amendment shall be mailed or personally delivered to each unit owner at the unit owner's address as filed with the Association.

ARTICLE 21

ANNEXATIONS TO THE CONDOMINIUM

21.1 **Right to Annex.** Declarant hereby reserves to itself, its successors or assigns, in its sole discretion, within a period of 10 years after the date of recording of this Declaration, to annex and add to the condominium, and to include as property subject to this Declaration, in any sequence whatsoever, all or any part of the real estate and improvements referred to and described in Articles 3 and 4 of this Declaration as the expansion land or as future phases. In the event of such annexation, Declarant, its successors or assigns, shall be entitled to construct improvements on the original Property and on the expansion land, and to subject those improvements to the Act and to the condominium form of ownership, so as to add the number of units and the common elements and limited common elements necessary to complete the plan of the condominium as set forth elsewhere in this Declaration. All such additions shall be of generally the same design, construction, quality and appearance as the original construction. All units intended for the future phase shall be constructed in a manner consistent with those constructed in the first phase, and shall be substantially completed prior to annexation. Future phase units shall be located generally as shown on the condominium plat, but final location and configuration of the buildings and units shall be at the sole discretion of the Declarant. The condominium as envisaged at the time of this Declaration, upon completion of all planned units, will consist of 117 dwelling units and a number of parking units to be determined by the Declarant. All units, unit owners and occupants, and the common elements of the future phase, when annexed, shall be in all respects subject to the provisions, restrictions, covenants, terms and conditions of the Act, this

Declaration, and the Articles and Bylaws of the Association, and such amendments, restrictions, rules and regulations as may be promulgated thereunder.

21.2 Adjustment to Percentage Ownership in Common Elements. As of the effective date of any annexation to the condominium, the undivided interests in the annexed common elements shall be aggregated with the undivided interest in the common elements originally declared, the percentage interest appurtenant to each unit shall be adjusted to account for the added units, and percentages shall be reallocated among the respective unit owners for all purposes except voting. For voting purposes, units annexed to the condominium shall be treated the same as those originally declared; each dwelling unit shall have one vote, and no parking units shall have any vote.

21.3 Amendments to Declaration and Plat. In any annexation to the condominium, the Declarant shall proceed by recording in the Office of the Register of Deeds for Milwaukee County:

(a) An Amendment to this Declaration, conforming to the requirements of the Act, and which shall set forth, among other things, the legal description of the property being annexed to the condominium, and the new percentage interests and voting rights of the unit owners; and

(b) An Amendment to the Condominium Plat, conforming to the requirements of the Act, which shall include details and information concerning the annexed property as required in the original Condominium Plat.

21.4 Effectiveness; Approval by Other Unit Owners Not Required. Each Amendment concerning annexation shall be effective as of the date of recording. Amendments to the Declaration and Plat may be made by the Declarant, its successors or assigns, in its own discretion and need not be approved or signed by any other unit owner or by the Association, or by any other person or entity. A copy of each such Amendment shall be mailed or delivered to each unit owner the same as with other Amendments to the Declaration or Plat, and a copy shall be mailed or delivered to the President or Secretary of the Association, to be kept with the Association's copies of the original condominium documents. Except as may be required by applicable law and ordinances, there shall be no limitation on the order in which portions of the property to be included in future phases may be annexed to the condominium, or the determination of the boundaries of future phases and annexed parcels.

21.5 Existing Mortgages. Upon the effective date of any annexation, the interest of any mortgagee of a unit shall attach to the new percentage interest in the common elements and limited common elements appurtenant to the mortgaged unit.

21.6 Failure to Annex or Expand. No portion or portions of the future phase property shall be subject to any of the provisions of the condominium instruments unless and until such property is annexed to the condominium by recording a proper Amendment to the Declaration and a proper Amendment to the Condominium Plat. Nothing in this Article 21 shall be deemed to obligate the Declarant, its successors and assigns, to annex any property to the condominium, nor shall anything in this Article 21 be deemed to grant or create any right or interest in unit owners under this Declaration with respect to any annexation or expansion.

21.7 Easements for Access, Development, Construction and Use of Future Phases. The Declarant expressly declares, reserves and excepts access and development easements across the property subject to this Declaration for the benefit of, and as necessary in connection with, the development and use of the future phase land owned by the Declarant, its successors or assigns. These easements include, but are not limited to, easements for access and right-of-way across the land declared by this Declaration for

the benefit of the future phase land owned by the Declarant, and as may be necessary in connection with the development, construction, sale and use of the future phase land and the improvements constructed or to be constructed on it. Those easements shall be effective whether or not the future phase land or any part thereof is ultimately annexed to the condominium. Each unit owner, by the acceptance of any deed to any unit under this Declaration, shall be deemed to grant to the Declarant, its successors or assigns, an irrevocable Power of Attorney, coupled with an interest, to execute and record all documents and legal instruments necessary to implement the provisions of this paragraph. The easements set forth in this paragraph shall be continuing covenants running with the land which is or may become subject to this Declaration, and shall become effective upon the first conveyance of all or any part of the condominium property by the Declarant, provided such conveyance is made properly and in conformance with the Act.

ARTICLE 22

MORTGAGEE RIGHTS

22.1 Notices. The holder, insurer or guarantor of any first mortgage or land contract on a unit in the condominium, upon request given in writing to the Resident Agent, shall be entitled to receive notice from the Association as follows:

(a) Written notice as to any default or delinquency in the performance by the unit owner-mortgagor, as to any obligation under the condominium documents, which default or delinquency is not cured within 30 days after written notice of said default or delinquency to the unit owner-mortgagor, and the liability of any lender making such request, in the event such lender takes title to the unit through foreclosure or deed in lieu of foreclosure, shall be limited to monthly dues and other assessments levied or becoming due within the two-month period immediately preceding the date of entry of judgment of foreclosure or the date of recording of a deed in lieu of foreclosure;

(b) Written notice of the call of any meeting of the members or Board of Directors of the Association to be held for the purpose of considering any proposed material amendment to this Declaration, the Association's Bylaws or the Articles of Incorporation. A change to any of the following shall be considered material for this purpose:

(1) voting rights;

(2) assessments, assessment liens, or the priority of assessment liens;

(3) reserves for maintenance and repairs;

(4) responsibility for maintenance and repairs;

(5) reallocation of interests in the common elements or limited common elements;

(6) redefinition of any unit boundaries;

(7) expansion or contraction of the condominium, or the addition, annexation or withdrawal of property to or from the same;

(8) insurance or fidelity bond;

(9) leasing of units;

(10) imposition of any restriction on unit owners' right to sell or transfer units;

(11) a decision by the Association to establish or discontinue self-management;

(12) restoration or repair of any part of the condominium after hazard damage or partial condemnation in a manner other than that specified in this Declaration;

(13) any action to terminate the legal status of the condominium after substantial destruction or condemnation occurs;

(14) any provisions set forth in this Declaration which expressly benefit mortgage holders, insurers or guarantors.

(c) Written notice of any damage or destruction to the common elements or limited common elements of the condominium, the aggregate amount of which exceeds $50,000.00, at such time as such time as the damage or destruction is known to the Board of Directors.

(d) Written notice of a lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association.

(e) Written notice of any proposed action which requires the consent of mortgagees.

22.2 Certain Acts; Consent of Mortgagees Required. Except as provided by the Act in the case of damage to or destruction of all or any part of the condominium property, or changing percentages of ownership, the Association shall not do any of the following unless all of the mortgagees of at least 75 percent of the total number of dwelling units in the condominium have given their prior written consent:

(a) Change the undivided percentage interest in the common elements of the condominium appurtenant to any unit (except in connection with annexing property to the condominium as provided in this Declaration), or the manner of making assessments for common expenses based upon such percentage.

(b) Partition or subdivide any unit or common elements of the condominium.

(c) By act or omission, seek to abandon the condominium or encumber or convey any part of the common elements or limited common elements of the condominium.

22.3 Information Required from Mortgagee. In order to be entitled to receive the notices specified above, a mortgagee shall send a written request to the Resident Agent of the Association, stating the name and address of the mortgagee, along with the unit number or unit address on which it has a mortgage, insurance policy or guaranty.

ARTICLE 23

NOTICES

All notices and other documents required by this Declaration or the Bylaws to be given to any unit owner shall be sufficiently delivered if given to one owner of the unit, designated in accordance with the Bylaws, regardless of the number of owners having an interest in the unit. Notices and other documents required to be served upon the Declarant shall be given to the agent specified in this Declaration for

receipt of process. All unit owners shall provide the Secretary of the Association with an address for the mailing or service of any notice or other documents, and the Secretary's duty with respect to the giving of any notice shall be deemed to have been discharged by mailing or personally delivering the notice to the unit owner's address as filed with the Secretary.

ARTICLE 24

RESIDENT AGENT

The Declarant's agent for service of process and notices with respect to the condominium and the Association shall be Vladimir Shuk, 11326 North Country View Drive, Mequon, Wisconsin 53092, who shall also serve as the initial Resident Agent for the Condominium until some other person or entity is designated as Resident Agent by the Board of Directors of the Association. That designation shall be made in writing and filed with the State of Wisconsin, Department of Financial Institutions or such successor agency as the State may designate for the purpose. A designation of a new Resident Agent in replacement of the initial Resident Agent shall be filed by the Association within 30 days after its Secretary receives notice from the Developer, or has actual notice, that the Developer has sold and conveyed all of the units in the condominium, or at such earlier time as the initial Resident Agent may request in writing. The Association may designate successors to the Resident Agent by affirmative majority vote at a meeting of the Association at which a quorum of the unit owners are present or represented by proxy.

ARTICLE 25

MISCELLANEOUS

25.1 Number and Gender. Whenever used herein, unless the context requires otherwise, the singular number includes the plural, the plural includes the singular, and the use of any gender includes all genders.

25.2 Captions. The captions, section and subsection headings and paragraph headings in this Declaration are inserted only as matters of convenience and for reference, and in no way define nor limit the scope or intent of the various provisions of this Declaration.

25.3 Severability. The provisions of this Declaration shall be deemed to be independent and severable, and the invalidity or partial invalidity or unenforceability of any one provision, or of any part of a provision, shall not affect the validity or enforceability of the remaining provisions or portions of provisions.

25.4 Governing Law. This Declaration shall be construed and enforced in accordance with the laws of the State of Wisconsin without reference to its choice of law provisions.

IN WITNESS WHEREOF, the Declarant, NEW LAND ENTERPRISES, LLP, a Wisconsin Limited Liability Partnership, has caused this Declaration to be executed at Milwaukee, Wisconsin, as of the date set forth at the beginning of the Declaration.

NEW LAND ENTERPRISES, LLP,
a Wisconsin Limited Liability Partnership, by both of its partners

Vladimir Shuk, Partner

Boris Gokhman, Partner

AUTHENTICATION

Signatures of Vladimir Shuk and Boris Gokhman authenticated this 13th day of May, 2003.

Michael D. Corcoran
Member, State Bar of Wisconsin

Drafted by Attorney Michael D. Corcoran
SBN 1018578

ACKNOWLEDGEMENT

State of Wisconsin)
) ss.
_____ County)

Personally came before me this ____ day of _____, 2003, Vladimir Shuk and Boris Gokhman, personally known to me, who executed and acknowledged the foregoing.

_____
Notary Public, State of Wisconsin
My commission _____

Exhibit A: List of Units Declared by This Declaration (Sheet 1 of 2)

Dwelling Units

Each dwelling unit has a street address consisting of the street address of the building in which it is located, followed by the unit number. The dwelling units declared by this Declaration as the first phase have the following addresses:

1915 North Water Street, Unit 100	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 101	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 102	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 103	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 104	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 105	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 106	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 107	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 108	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 200	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 201	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 202	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 203	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 204	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 205	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 206	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 207	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 208	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 209	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 300	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 301	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 302	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 303	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 304	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 305	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 306	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 307	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 308	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 309	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 400	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 401	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 402	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 403	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 404	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 405	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 406	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 407	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 408	Milwaukee, Wisconsin 53202
1915 North Water Street, Unit 409	Milwaukee, Wisconsin 53202

Exhibit A: List of Units (Sheet 2 of 2)

Parking Units

Parking units have no individual street addresses. For convenience, parking units may be referred to by the street address of the owner's dwelling unit. Parking units are numbered consecutively, 1 through 62, and are located in the underground parking area as shown on the Condominium Plat **(Exhibit C)**.

Exhibit B: Legal Descriptions (Sheet 1 of 2)

Phase I:

Land subjected to the provisions of the Act by this Declaration: 1915 North Water Street.

All of Lots 1 through 9, inclusive of water lots on Milwaukee River, of HUBBARD AND PEARSON'S ADDITION in Fractional Lot 5 and vacated North Astor Street, and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin, bounded and described as follows: Commencing at the intersection of the West right-of-way line of North Humboldt Avenue and the North right-of-way line of East Kane Place; thence South 85° 50' 05" West along said North right-of-way line, 159.84 feet to the place of beginning of Phase I; thence continuing South 85° 50' 05" West along said right-of-way line, 185.70 feet; thence North 04° 09' 55" West, 157.70 feet; thence North 83° 30' 21" East along the North line of above said lots 1 through 9 inclusive, 185.86 feet; thence South 04° 09' 55" East, 165.05 feet to the place of beginning.

Exhibit B: Legal Descriptions (Sheet 2 of 2)

Expansion Lands for Phases II and III:

Parcels which may be annexed to the Condominium in the future.

EXPANSION PARCEL A

(Easterly expansion parcel: to become 1925 North Water Street if annexed)

All of Lots 1 through 9, inclusive of water lots on Milwaukee River, of HUBBARD AND PEARSON'S ADDITION in Fractional Lot 5 and vacated North Astor Street, and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin, bounded and described as follows: Commencing at the intersection of the West right-of-way line of North Humboldt Avenue and the North right-of-way line of East Kane Place; thence South 85° 50' 05" West along said North right-of-way line, 26.00 feet to the place of beginning; thence continuing South 85° 50' 05" West, 109.84 feet; thence North 04° 09' 55" West, 165.05 feet; thence North 83° 30' 21" East along the North line of above said Lots 1 through 9, 172.51 feet to the West right-of-way line of North Humboldt Avenue; thence Due South along said West right-of-way line, 38.16 feet; thence South 85° 50' 05" West, 35.76 feet; thence South 04° 09' 55" East, 134.00 feet to the place of beginning.

EXPANSION PARCEL B

(Westerly expansion parcel: to become 1905 North Water Street if annexed)

All of Lots 1 through 9, inclusive of water lots on Milwaukee River, of HUBBARD AND PEARSON'S ADDITION in Fractional Lot 5 and vacated North Astor Street, and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin, bounded and described as follows: Commencing at the intersection of the West right-of-way line of North Humboldt Avenue and the North right-of-way line of East Kane Place; thence South 85° 50' 05" West along said North right-of-way line, 345.54 feet to the place of beginning; thence continuing South 85° 50' 05" West along said right-of-way line, 134.46 feet to the West line of said Lot 9; thence North, 04° 09' 55" West along said West line of Lot 9, 152.03 feet; thence North 83° 30' 21" East along the North line of said Lots 1 through 9, 134.57 feet; thence South 04° 09' 55" East, 157.50 feet to the place of beginning.

EXHIBIT C

CONDOMINIUM PLAT OF SURVEY
RIVERBRIDGE CONDOMINIUM
CITY OF MILWAUKEE
PHASE 1

ADDRESSES: 1005, 1015 & 1025 NORTH WATER STREET

LEGAL DESCRIPTION – RIVERBRIDGE CONDOMINIUM

All of Lots 1 through 9 inclusive of water lots on Milwaukee River of the Hubbard and Pearsall's Addition to Cheltenham (of Record and unimproved) N. Water Street and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows: Commencing at the intersection of the west right-of-way line of N. Humboldt Avenue and the north right-of-way line of E. Kane Place; thence South 89°56'05" West along said north right-of-way line 30.00 feet to the point of beginning; thence continuing South 89°56'05" West along said north right-of-way line 409.00 feet to the west line of Lot 9; thence North 04°09'55" West along the west line of said Lot 9, 182.00 feet; thence North 83°59'05" East along the north line of above said Lots 1 through 9 inclusive 482.84 feet to the west right-of-way line of N. Humboldt Avenue; thence Due South along said west right-of-way line 184.98 feet; thence South 89°56'05" West 73.00 feet; thence South 04°09'55" East 113.00 feet to the place of beginning. Containing 74,765 square feet or 1.7165 acres of land. And including all lands lying between said lots and the Milwaukee River.

LEGAL DESCRIPTION – PHASE 1:

All of Lots 1 through 9 inclusive of water lots on Milwaukee River of the Hubbard and Pearsall's Addition to Cheltenham (of Record and unimproved) N. Water Street and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows: Commencing at the intersection of the west right-of-way line of N. Humboldt Avenue and the north right-of-way line of E. Kane Place; thence South 89°56'05" West along said north right-of-way line 30.00 feet; thence continuing South 89°56'05" West along said north right-of-way line 139.84 feet to the place of beginning of Phase 1; thence continuing South 89°56'05" West along said right-of-way line 269.16 feet; thence North 04°09'55" West 182.00 feet; thence North 83°59'05" East 139.84 feet; thence North 83°59'05" East along the north line of above said Lots 1 through 9 inclusive 129.32 feet; thence South 04°09'55" East 185.55 feet to the place of beginning. Containing 29,870 square feet or 0.6858 acres of land. And including all lands lying between said lots and the Milwaukee River.

LEGAL DESCRIPTION – EXPANSION REAL ESTATE – "E"

All of Lots 1 through 9 inclusive of water lots on Milwaukee River of the Hubbard and Pearsall's Addition to Cheltenham (of Record and unimproved) N. Water Street and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows: Commencing at the intersection of the west right-of-way line of N. Humboldt Avenue and the north right-of-way line of E. Kane Place; thence South 89°56'05" West along said north right-of-way line 245.54 feet to the place of beginning; thence continuing South 89°56'05" West along said right-of-way 114.46 feet to the west line of Lot 9; thence North 04°09'55" West along said west line of said Lot 9, 182.00 feet; thence North 83°59'05" East along the north line of above said Lots 1 through 9 114.67 feet; thence South 04°09'55" East 183.00 feet to the place of beginning. Containing 20,898 square feet or 0.4777 acres of land. And including all lands lying between said lots and the Milwaukee River.

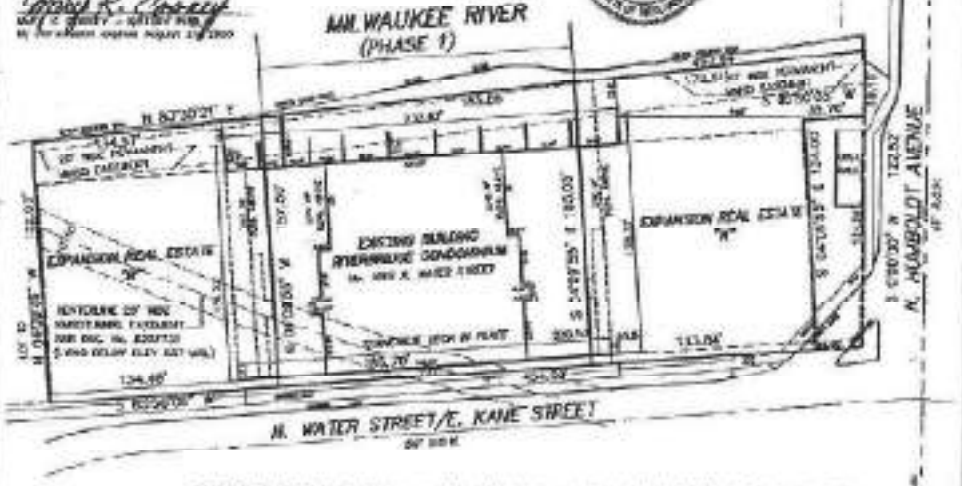
LEGAL DESCRIPTION – EXPANSION REAL ESTATE – "N"

All of Lots 1 through 9 inclusive of water lots on Milwaukee River of the Hubbard and Pearsall's Addition to Cheltenham (of Record and unimproved) N. Water Street and the lands lying between said lots and the Milwaukee River in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows: Commencing at the intersection of the west right-of-way line of N. Humboldt Avenue and the north right-of-way line of E. Kane Place; thence South 89°56'05" West along said north right-of-way line 74.00 feet to the place of beginning; thence continuing South 89°56'05" West 133.84 feet; thence North 04°09'55" West 185.00 feet; thence North 83°59'05" East along the north line of above said Lots 1 through 9 inclusive 132.00 feet to the west right-of-way line of N. Humboldt Avenue; thence Due South along said west right-of-way line 30.16 feet; thence South 80°20'05" West 30.79 feet; thence South 04°09'55" East 134.00 feet; thence the place of beginning. Containing 23,830 square feet or 0.5470 acres of land. And including all lands lying between said lots and the Milwaukee River.

CERTIFICATE OF SURVEYOR: I, John R. Stigler, a registered land surveyor, authorized to practice that profession in the State of Wisconsin, do hereby certify that there is shown in the foregoing condominium Plat of Survey for the RIVERBRIDGE CONDOMINIUM, 1005, 1015, 1025, NORTH WATER STREET a correct representation of the condominium described in the Declaration. The identification and location of each unit and the common elements either as constructed or proposed can be determined from the Plat of Survey and the other documents and drawings attached.

John R. Stigler
JOHN R. STIGLER – Wis. Reg. No. S – 1600
Dated this 18th day of February 2003

STATE OF WISCONSIN
COUNTY OF MILWAUKEE ss
Personally came before me and sworn to me this 20th day of February 2003
Notary Public, State of Wisconsin
My Commission expires August 13, 2005


MILWAUKEE RIVER
(PHASE 1)
N. 83°59'05" E.
EXPANSION REAL ESTATE "E"
EXISTING BUILDING
RIVERBRIDGE CONDOMINIUM
EXPANSION REAL ESTATE "N"
N. HUMBOLDT AVENUE
N. WATER STREET/E. KANE STREET
S. 89°56'05" W. 134.84'
S. 89°56'05" W. 269.16'
N. 04°09'55" W. 182.00'
S. 04°09'55" E. 185.00'
S. 04°09'55" E. 183.00'
N. 04°09'55" W. 185.55'
N. 04°09'55" W. 122.52'
S. 04°09'55" E. 113.00'
S. 04°09'55" E. 134.00'
S. 89°56'05" W. 134.84'
S. 89°56'05" W. 269.16'
S. 89°56'05" W. 409.00'
N. 83°59'05" E. 482.84'
S. 04°09'55" E. 184.98'
S. 89°56'05" W. 73.00'
S. 04°09'55" E. 113

BASEMENT PARKING DETAIL & LEGAL

RIVERBRIDGE CONDOMINIUM

CITY OF MILWAUKEE

PHASE 1

LEGAL DESCRIPTION: PHASE 1, BASEMENT PARKING AREA

All that part of Lots 1 through 9 inclusive of water lots on Milwaukee River of the Hubbard and Pearson's Addition to Fractional Lot 5 and unimproved N. Astor Street in Section 21, Township 7 North, Range 22 East in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows, Commencing at the Southwest corner of Lot 9 of said water lots on Milwaukee River of Hubbard and Pearson's Additions, also being a point on the northerly right-of-way line of E. Kane Place; thence North 80°58'05" East along said right-of-way 110.53 feet to the place of beginning of Phase-1 parking area; thence North 04°01'55" West 108.54 feet; thence North 85°39'21" East 233.19 feet; thence South 04°01'55" East 108.02 feet to the north right-of-way line of E. Kane Place; thence South 85°34'05" West along said right-of-way line 233.00 feet to the place of beginning.

CERTIFICATE OF SURVEYOR: I, John R. Stigler, a registered land surveyor, authorized to practice that profession in the State of Wisconsin, do hereby certify that there is shown in the foregoing condominium Plat of Survey for the RIVERBRIDGE CONDOMINIUM, 1900, 1910, 1920, NORTH WATER STREET a correct representation of the condominium described in the Declaration. The identification and location of each unit and the common elements either as constructed or proposed can be determined from the Plat of Survey and the other documents and drawings attached.

John R. Stigler

JOHN R. STIGLER — Reg. No. S - 1331

Dated this 8th day of January, 2003

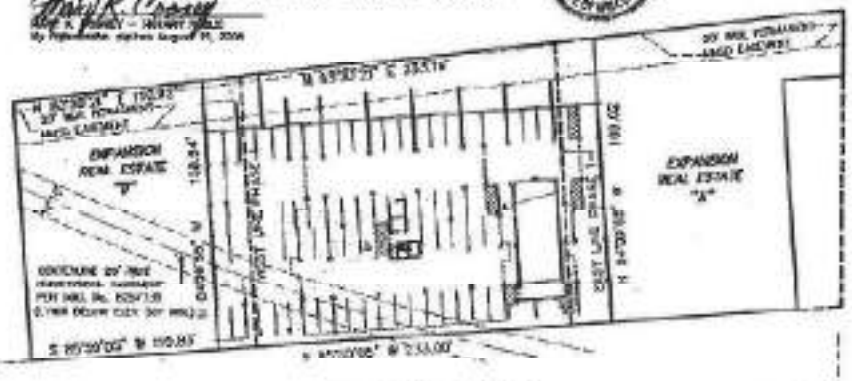
STATE OF WISCONSIN)
COUNTY OF MILWAUKEE)ss

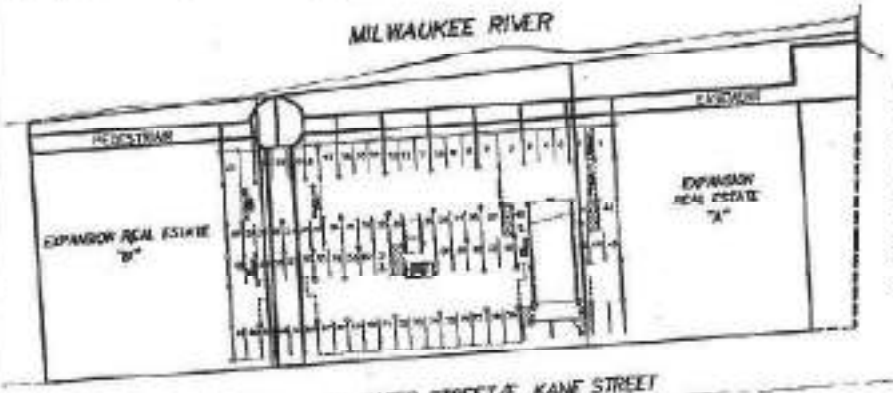
The above certificate was acknowledged and sworn before me this 8th day of January, 2003

Mary K. Cooney

MARY K. COONEY — NOTARY PUBLIC

My Commission expires August 19, 2006





N. WATER STREET/E. KANE STREET

N
W E
S

SCALE 1" = 50'

GRAPHIC SCALE

(IN FEET)
1 inch = 50 ft.

CAUTION

NOTE: The location and size of the underground structures and utilities shown hereon have been located to a reasonable degree of accuracy, but the Engineer does not guarantee their exact location or the absence of others not shown.
Contact Diggers Hotline, Inc.

DRAWING DRAFTED BY: Kenneth L. Nelson

Civil Technologies, Inc.
City Pt. Milwaukee, WI
PAGE 2 OF 12 PAGES

CONDOMINIUM PLAT OF SURVEY
RIVERBRIDGE CONDOMINIUM
CITY OF MILWAUKEE
PUBLIC PEDESTRIAN EASEMENT
PHASE 1

Legal Description – Public Pedestrian Ingress and Egress Easement
All that part of Lots 1 through 9 inclusive of Water Lots on Milwaukee River of the Hubbard and Pearsall's Addition in Fractional Lot 5 and unimproved N. Astor Street in Section 21, Township 7 North, Range 22 East, in the City of Milwaukee, Milwaukee County, Wisconsin bounded and described as follows. Commencing at the southeast corner of Lot 9 of said Water lots on Milwaukee River of Hubbard and Pearsall's Addition; also being a point on the northerly right of way line of E. Kane Place; thence North 89°50'05" East along said right of way line 128.67 feet to the place of beginning of said pedestrian ingress and egress easement; thence North 04°09'55" West 126.94 feet; thence northeasterly 8.99 feet along the arc of a curve of radius 10.00 feet, center lies to the east, chord bears North 48°18'24" West 8.53 feet; thence South 89°50'05" West 128.82 feet to the west line of above said Lot 9; thence North 04°09'55" West 10.00 feet; thence North 89°50'05" East 130.44 feet; thence north and easterly 44.39 feet along the arc of a curve of radius 18.00 feet, center lies to the southeast, chord bears North 89°50'05" East 31.48 feet; thence North 89°50'05" East 254.13 feet; thence South 04°09'55" West 22.67 feet; thence North 89°50'05" East 40.11 feet to the west right of way line of N. Humboldt Ave.; thence due South along said west right of way line 32.79 feet; thence South 89°50'05" West 329.25 feet; thence northwesterly 9.99 feet along the arc of a curve of radius 10.00 feet, center lies to the northeast, chord bears South 26°09'55" West 9.53 feet; thence South 04°09'55" East 126.90 feet to the north right of way line of E. Kane Place; thence South 89°50'05" West along said right of way line 15.00 feet to the place of beginning. Containing a net area of 6,710 square feet.



SCALE 1" = 50'

GRAPHIC SCALE



CERTIFICATE OF SURVEYOR: I, John R. Stiller, a registered land surveyor, authorized to practice that profession in the State of Wisconsin, do hereby certify that there is shown on the foregoing condominium Plat of Survey for the RIVERBRIDGE CONDOMINIUM, 1600, 1601, 1625, NORTH WATER STREET a correct representation of the condominium described in the Declaration. The identification and location of each unit and the common elements either as constructed or proposed can be determined from the Plat of Survey and the other documents and drawings attached.

John R. Stiller
JOHN R. STILLER – Wis/Reg. No. S – 1630
Notice this 28th day of January 2005

STATE OF WISCONSIN
COUNTY OF MILWAUKEE ss
The above certificate subscribed and sworn to me this 28th day of January 2005

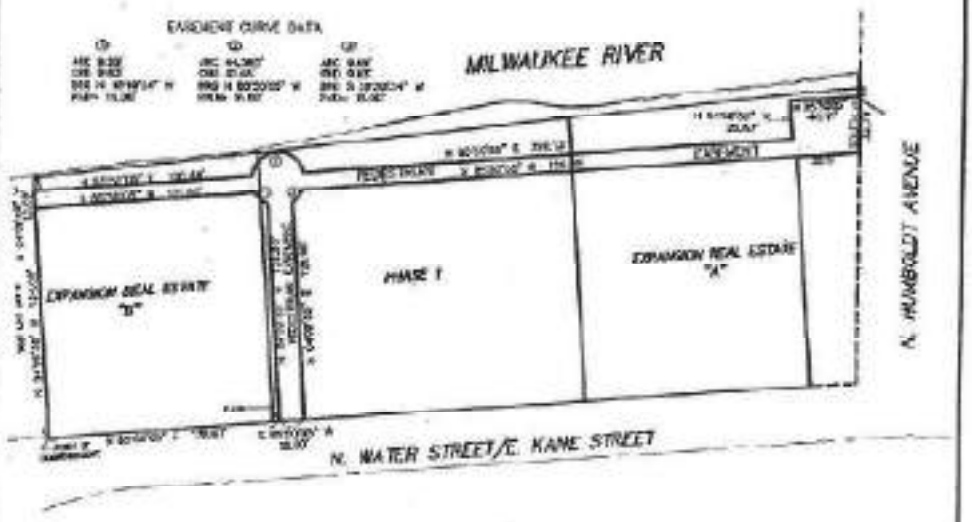
Mary K. Conrad
MARY K. CONRAD – NOTARY PUBLIC
My commission expires August 26 2005





EASEMENT CURVE DATA

(1)	(2)	(3)
ARC 9.99'	ARC 44.39'	ARC 9.99'
CHD 8.53'	CHD 31.48'	CHD 9.53'
BRG N 48°18'24" W	BRG N 89°50'05" W	BRG S 26°09'55" W
RAD= 10.00'	RAD= 18.00'	RAD= 10.00'



CAUTION

NOTE: The location and size of the underground structures and utilities shown hereon have been located to a reasonable degree of accuracy, but the Engineer does not guarantee their exact location or the location of others not shown.
Contact Diggers Hotline, Inc.

Civil File PROJECTS\CAD\Dgn\RIVERBRIDGE
FNC No. RIVERBRIDGE 2002
PAGE 2 OF 12 PAGES

BASEMENT AND PARKING PLAN

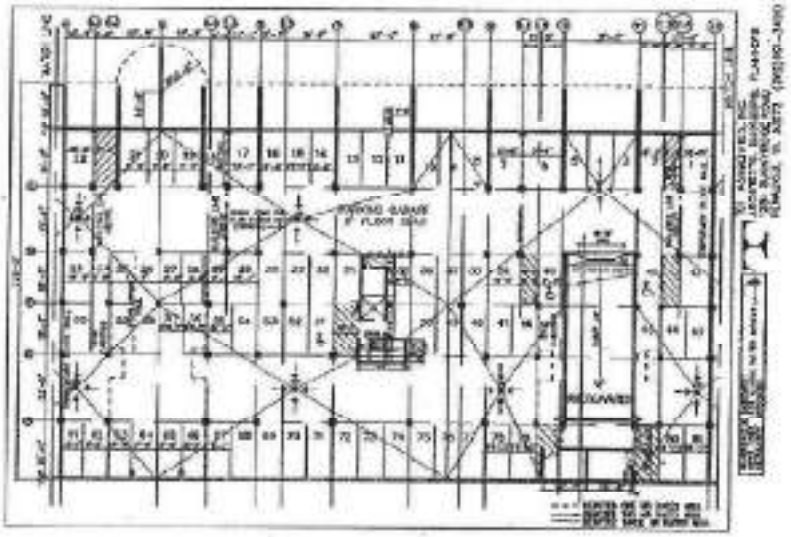
RIVERBRIDGE CONDOMINIUMS

CITY OF MILWAUKEE

PHASE 1



SCALE 1" = 30'



FIRST FLOOR PLAN

RIVERBRIDGE CONDOMINIUMS

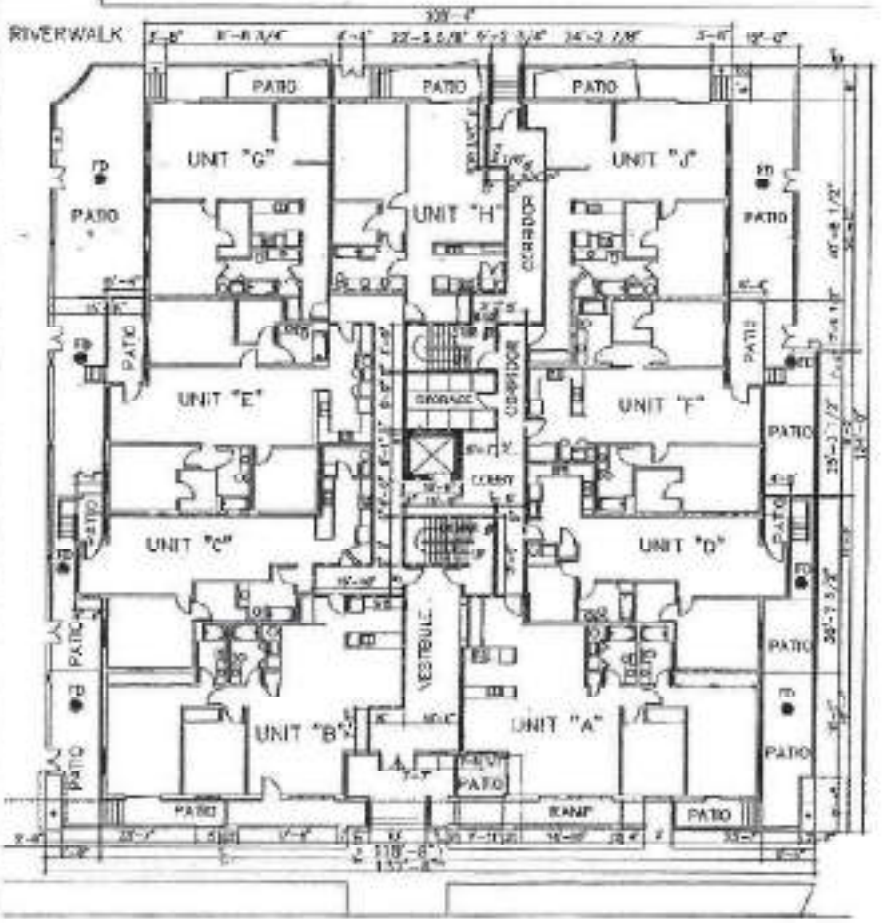
CITY OF MILWAUKEE

PHASE 1



SCALE 1" = 10'

DENOTES ONE HOUR RATED WALL
DENOTES TWO HOUR RATED WALL
DENOTES THREE HOUR RATED WALL



File No. MILWAUKEE 382

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SECOND, THIRD & AND FOURTH FLOOR PLANS

RIVERBRIDGE CONDOMINIUMS

CITY OF MILWAUKEE

PHASE 1

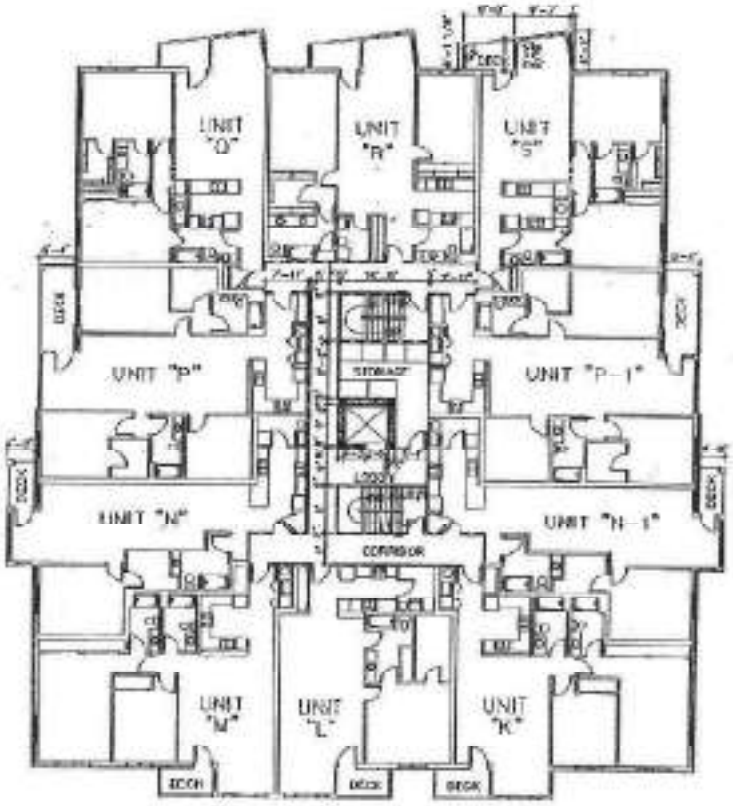


SCALE 1" = 15

DENOTES ONE HOUR RATED WALL

DENOTES TWO HOUR RATED WALL

DENOTES THREE HOUR RATED WALL



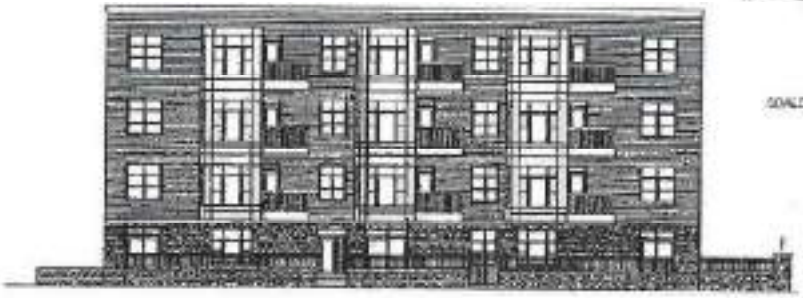
File No. MILWAUKEE 602

PAGE 5 OF 12 PAGES

EXTERIOR ELEVATIONS

RIVERBRIDGE CONDOMINIUMS

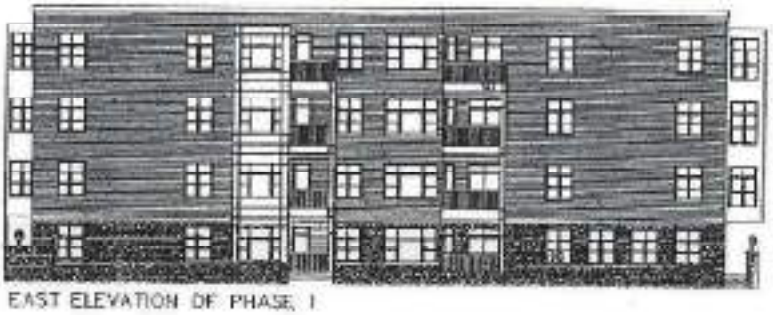
PHASE 1



NORTH ELEVATION OF PHASE 1 & 3



SOUTH ELEVATION OF PHASE 1 & 3



EAST ELEVATION OF PHASE 1

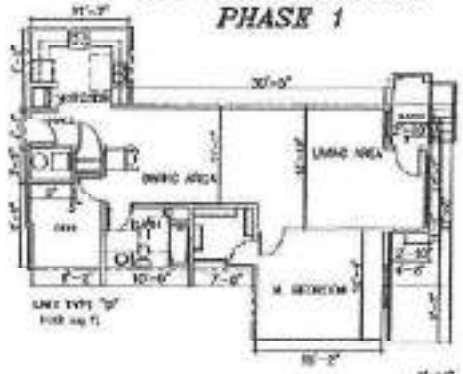
File No. RIVERBRIDGE SEC
PAGE 2 OF 33 PAGES

UNIT DETAIL PLANS

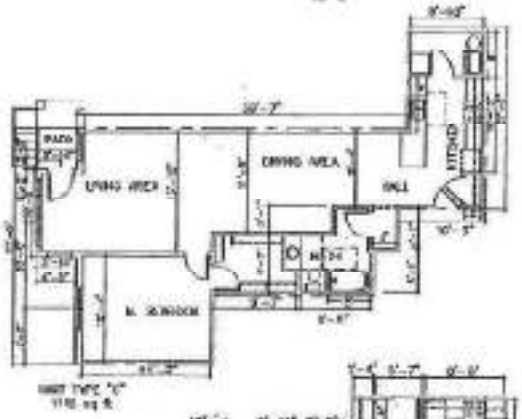
RIVERBRIDGE CONDOMINIUMS

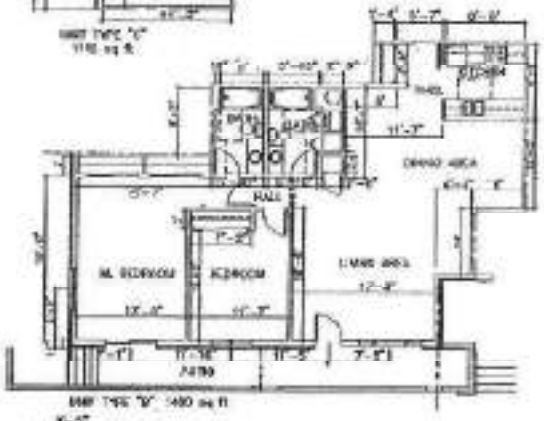
CITY OF MILWAUKEE

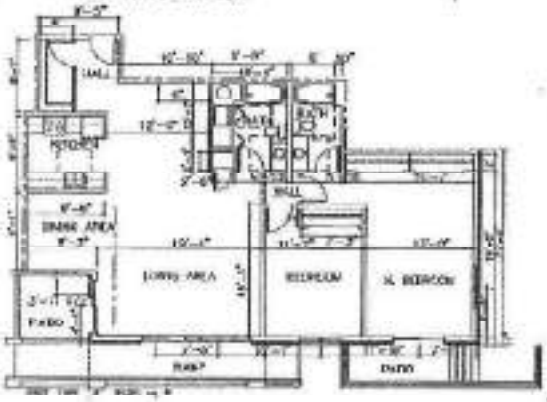
PHASE 1











INSTRUMENT DRAFTED BY Kenneth L. Thomas

File No. MILWAUKEE 580

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UNIT DETAIL PLANS

RIVERBRIDGE CONDOMINIUMS

CITY OF MILWAUKEE

PHASE 1



SCALE 1" = 10'



UNIT TYPE "F" 1210 sq ft



UNIT TYPE "J" 1540 sq ft

NOTARIAL SEAL OF Joseph L. Parisi

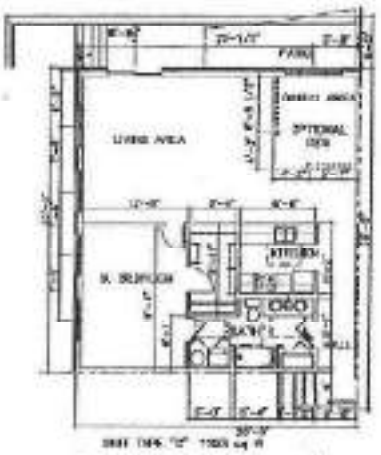
SHEET 3 OF 12 SHEETS

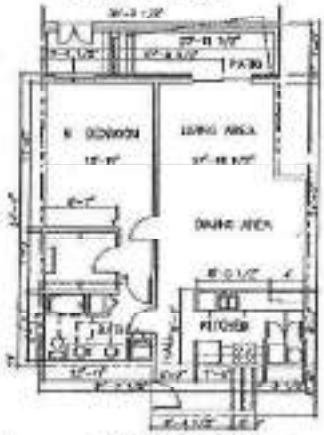
UNIT DETAIL PLANS

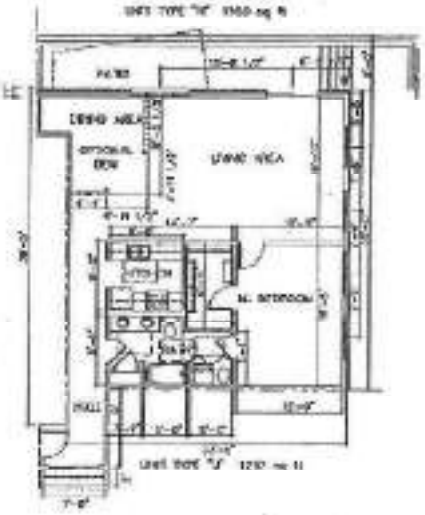
RIVERBRIDGE CONDOMINIUMS

CITY OF MILWAUKEE

PHASE 1









SCALE 1"=10'

File No. MILWAUKEE 502

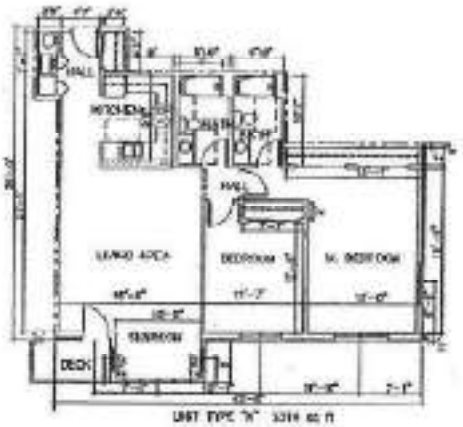
PAGE 10 OF 11 PAGES

UNIT DETAIL PLANS

RIVERBRIDGE CONDOMINIUMS

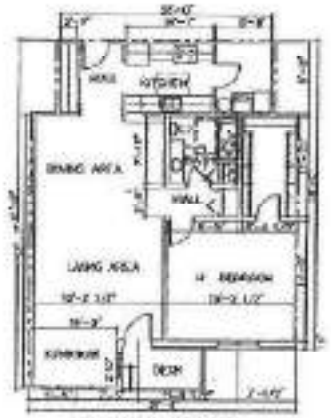
CITY OF MILWAUKEE

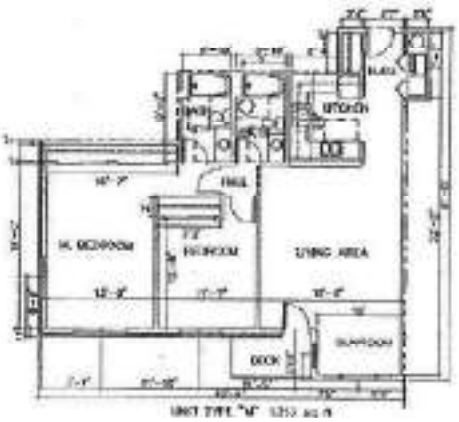
PHASE 1





PLOT SCALE 1" = 16'



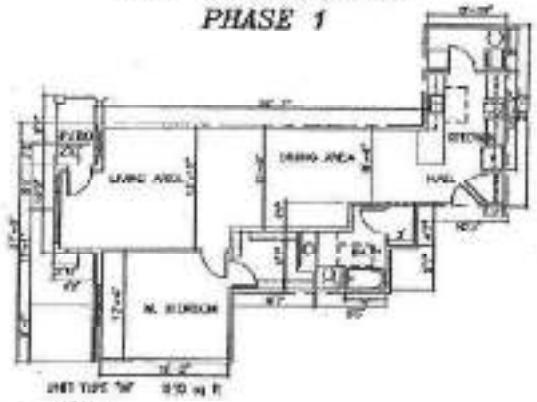


UNIT DETAIL PLANS

RIVERBRIDGE CONDOMINIUMS

CITY OF MILWAUKEE

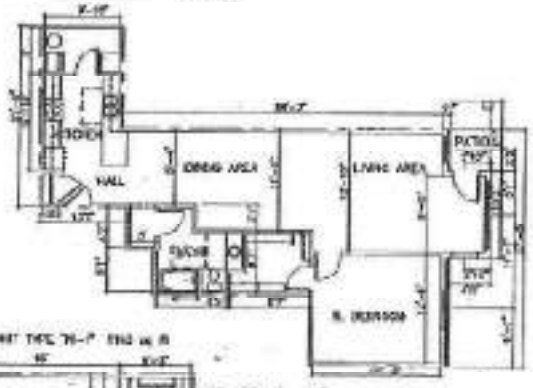
PHASE 1



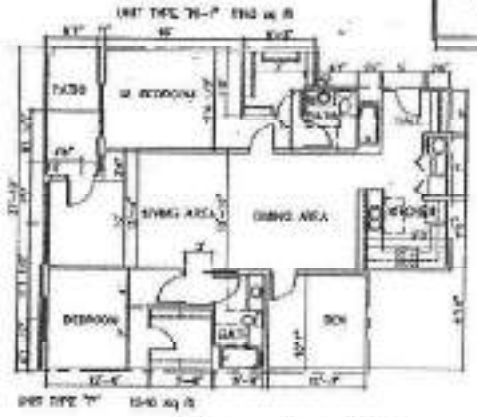


SCALE 1"=10'

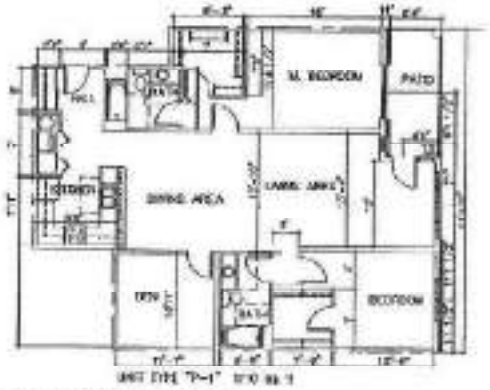
UNIT TYPE "M" 910 sq ft



UNIT TYPE "M-1" 910 sq ft



UNIT TYPE "P" 1040 sq ft



UNIT TYPE "P-1" 910 sq ft

DOCUMENT DRAFTED BY Kenneth L. Hanson

PAGE 12 OF 12 PAGES

RIVERBRIDGE



DISCLOSURE MATERIALS
required under Section 703.33, Wisconsin Statutes
relating to

RIVERBRIDGE CONDOMINIUM
located at
1915 North Water Street,
Milwaukee, Wisconsin

constructed and offered by
NEW LAND ENTERPRISES, LLP,
Declarant

1. THESE ARE THE LEGAL DOCUMENTS COVERING YOUR RIGHTS AND RESPONSIBILITIES AS A CONDOMINIUM OWNER. IF YOU DO NOT UNDERSTAND ANY PROVISIONS CONTAINED IN THEM, YOU SHOULD OBTAIN PROFESSIONAL ADVICE.

2. THESE DISCLOSURE MATERIALS GIVEN TO YOU AS REQUIRED BY LAW MAY BE RELIED UPON AS CORRECT AND BINDING. ORAL STATEMENTS MAY NOT BE LEGALLY BINDING.

3. YOU MAY AT ANY TIME WITHIN 5 BUSINESS DAYS FOLLOWING RECEIPT OF THESE DOCUMENTS, OR FOLLOWING NOTICE OF ANY MATERIAL CHANGES IN THESE DOCUMENTS, CANCEL IN WRITING THE CONTRACT OF SALE AND RECEIVE A FULL REFUND OF ANY DEPOSITS MADE.

RIVERBRIDGE CONDOMINIUM

INDEX OF DISCLOSURE MATERIALS

TO PROSPECTIVE PURCHASERS OF UNITS IN RIVERBRIDGE CONDOMINIUM:

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

1. Proposed Declaration. The Declaration establishes and describes the condominium, the units and the common areas. The Declaration begins on the page immediately following this page.

2. Proposed Bylaws. The Bylaws contain rules which govern the condominium and affect the rights and responsibilities of unit owners. The Bylaws begin on the page immediately following Exhibit C of the Declaration.

3. Articles of Incorporation. The operation of a condominium is governed by the association, of which each unit owner is a member. Powers, duties and operation of an association are specified in its articles of incorporation. The Articles of Incorporation of Riverbridge Condominium Owners Association, Inc., begin on the page immediately following the Bylaws.

4. Management or Employment Contracts. Certain services may be provided to the condominium through contracts with individuals or private firms. No such contracts are in existence as of the date on which these materials were prepared.

5. Annual Operating Budget. The Association incurs expenses for the operation of the condominium, which are assessed to the unit owners. The operating budget is an estimate of those charges which are in addition to mortgage and utility payments. The proposed budget for the first year of the Condominium begins on the page immediately following the Articles of Incorporation.

6. Leases. Units in the Condominium are not sold subject to any leases of property or facilities which are not a part of the condominium.

7. Expansion. Riverbridge Condominium is an expandable condominium under Chapter 703 of the Wisconsin Statutes, as more fully set forth in the Declaration. Although only 39 units were declared initially, the Condominium may ultimately consist of approximately 117 dwelling units and a number of parking units to be determined by the Declarant, to be built on lands described in Exhibit B to the Declaration of Condominium.

8. Floor Plan and Map. The Declarant has provided a floor plan of the unit being offered for sale and a map of the condominium which shows the location of the unit you are considering and all facilities and common areas which are a part of the condominium. The floor plan and map referred to in these materials are attached to the Condominium Declaration as Exhibit C (Condominium Plat).

END

Prepared by NEW LAND ENTERPRISES, LLP as of May 12,2003.

RIVER12 OP ID: AW

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/06/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Mid-State Insurance
7100 W Mequon Rd, PO Box 550
Mequon, WI 53092
Erica Joyce, CIC, CIRMS, AAI
262-241-0550

CONTACT NAME:
PHONE (A/C, No, Ext): 262-241-0550 FAX (A/C, No): 262-241-0515
E-MAIL ADDRESS: certificates@midstateis.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: West Bend Mutual Insurance Co.	15350
INSURER B: The Travelers Companies, Inc.	41769
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED
Riverbridge Condominium
c/o Sentry Management
224 N 76th St
Milwaukee, WI 53213

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE X OCCUR			A658916	10/01/2025	10/01/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 300,000
							MED EXP (Any one person)	$ 1,000
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 6,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	$ 2,000,000
	EXCESS LIAB CLAIMS-MADE			A658916	10/01/2025	10/01/2026	AGGREGATE	$ 2,000,000
	DED RETENTION $							$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N		N / A	UB-0P551944	10/01/2025	10/01/2026	E.L. EACH ACCIDENT	$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 100,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000
A	Property Section			A658916	10/01/2025	10/01/2026	Bikt Bldg	34,884,000
	Replacement Cost						Ded	5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
See Holder Notes..

CERTIFICATE HOLDER ELITEPR

Elite Properties Inc, AAMC
700 Larry Ct.,
Waukesha, WI 53186

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Amanda McKinnon

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The ACORD name and logo are registered marks of ACORD

Buildings are written on a blanket basis and include Replacement Cost. 117 units. Employee Dishonesty $255,000. Directors & Officers $1,000,000. Ordinance or law coverage included. Severability of insured included. Coverage per governing documents for betterments and improvements. Special Perils Coverage. Inflation Guard included. Equipment Breakdown incldued.

EXECUTIVE SUMMARY

This Executive Summary highlights some of the information that prospective condominium buyers are most interested in learning as well as some of the information that they should consider when contemplating the purchase of a condominium unit. The following sections either briefly summarize pertinent information by answering the questions asked, direct prospective buyers to specific sections of the condominium disclosure materials that discuss each topic in detail (at the icon) or may be completed to both summarize the information and refer to the condominium documents. ***This summary, however, is not intended to replace the buyer's review of the condominium declaration, bylaws and other condominium disclosure materials nor is it a substitute for a professional review of the condominium documents.***

Condominium Name: Riverbridge Condominium Association

How is the condominium association managed?

- What is the name of the condominium association? Riverbridge Condominium Owners Association, Inc.
- What is the association's mailing address? c/o Sentry Management, 224 N. 76th Street, Milwaukee, WI 53213
- How is the association managed?
  - ☐ By the unit owners (self-managed)
  - ☒ By a management agent or company
  - ☐ By the declarant (developer) or the declarant's management company
- Whom should I contact for more information about the condominium and the association? Sentry Management (Management agent/company or other available contact person)
- What is the address, phone number, fax number, website & e-mail address for association management or the contact person? Sentry Management, 224 N. 76th Street, Milwaukee, WI 53213; phone: (414) 540-0004; fax: (414) 540-0044; website: www.sentrymgt.com; e-mail: homeownerservices@sentrymgt.com
- For specific information about the management of this association, see Declaration, 10.7; Bylaws, 3.1

What are the parking arrangements at this condominium?

- Number of parking spaces assigned to each unit? The project contains an underground parking garage with spaces belonging to unit owners. See Exhibit C of the building plat.
- How many outside? 0

- How many inside? Each owner could have 1 spot, 1 tandem spot or 2 parking spots based on the deed for that unit. All owners do not have 2 spots in the garage. [check all that apply]
  - ☐ Common element
  - ☐ Limited common element
  - ☐ Included as part of the unit
  - ☐ Separate nonvoting units
  - ☒ Depends on individual transaction
- Do I have to pay any extra parking fees (include separate maintenance charges, if any)?
  - ☒ No
  - ☐ Yes, in the amount of $_____ per _____
  - ☐ Other: _____
- Are parking assignments reserved or designated on the plat or in the condominium documents?
  - ☐ No
  - ☒ Yes - Where? Plat
- Are parking spaces assigned to a unit by deed?
  - ☐ No
  - ☒ Yes
- Can parking spaces be transferred between unit owners?
  - ☐ No
  - ☒ Yes
- What parking is available for visitors? Street parking, or available parking unit
- What are the parking restrictions at this condominium? No vehicle of any kind may be parked, stored or left anywhere except in a parking unit.
- For specific information about the parking of this condominium, see Declaration, 5.3(b), 6.3, 6.4, Exhibit A; Bylaws, 8.1(f); Rules & Regulations, Section IV(A)

May I have any pets at this condominium?

- Are pets allowed: ☐ No ☒ Yes
- If yes, what kinds of pets are allowed? Unit owners may keep up to three orderly domestic animals (i.e. dogs, cats, birds and fish) without the approval of the Board of Directors. However, the number of dogs in any Unit shall not exceed two in number.
- What are some of the major restrictions and limitations on pets? No dog shall exceed 24 inches in height. The combined weight of one or two dogs must not exceed 100 lbs. No animals allowed unsupervised on limited common elements such as balconies or patios. All animals outside the confines of the Unit, patio or balcony shall be restricted at all times by a person capable of controlling the animal. Dogs and cats shall be on a leash or in a crate, and birds in a cage. Animal owners shall immediately clean up and properly dispose of any excrement and shall carry an implement for pickup at all times when walking their animals. No dogs under Section 78-22 of the City of Milwaukee Code of Ordinances (as it existed on November 8, 2002) shall be kept anywhere in the condominium. Without limitation, Rottweiler, pit bulls and any derivative species shall not be allowed within the Condominium under any circumstances and all animals and/or domestic animals at any time situation within the Condominium shall be subject to any limitations or restrictions contained in any

applicable federal, state or local laws or ordinances. Unit Owner needs to fill out a pet registration form.

- For specific information about the condominium pet rules, see Bylaws, Article VIII, Section 8.1 (g)-(j); Rules & Regulations, Section II

May I rent my condominium unit?

- Are unit rentals allowed? ☐ No ☒ Yes
- If yes, what are the major limitations and restrictions on unit rentals? No more than 20% of the total units may be rented. Unit Owners may not rent their units without prior Board approval. Once approved, Unit Owners may rent their units provided that the following terms and conditions are met: (1) The lease must be in writing and signed by the owner and tenant; (2) The lease must specifically obligate the tenant to abide by the governing documents; (3) The lease must be for a period of not less than 12 months. Leases may have a month-to-month clause after the initial 12 months; (4) The owner must provide the Association with the name and contact information for the tenant. Unit Owner will be assessed $1,500 upon move in, which is to cover the expenses of the primary move-in and move-out. Violation of the short-term rental prohibition will be a $5,000 fine. Each rental day will be considered a separate violation. Advertising a Unit as being available for short-term rental will be considered a violation of this Rule.
- For specific information about renting units at this condominium, see Declaration, 12.9; Bylaws, 8.1(d); Rules & Regulations, Section IV(C) and (D), Section V(C)

Does this condominium have any special amenities and features?

- Does this condominium have any special amenities and features? ☒ No ☐ Yes
- If yes, what are the major amenities and features? _____
- Are unit owners obligated to join or make additional payments for any amenity associated with the condominium, such as an athletic club or golf course?
  ☒ No
  ☐ Yes - What is the cost? $_____
- For specific information about special amenities, see N/A

What are my maintenance and repair responsibilities for my unit?

- A Unit Owner must maintain and repair: Unit Owners are responsible for the maintenance and repair of their units, including lighting fixtures, refrigerators, air conditioning equipment, furnaces or heating equipment, dishwashers, disposal, laundry equipment including washers and dryers, ranges or other equipment which may be in or connected with the unit.
- For specific information about unit maintenance and repairs, see Declaration, 12.1; Bylaws, 7.1

Who is responsible for maintaining, repairing and replacing the common elements and limited common elements?

- Common elements maintenance, repair and replacement is performed as follows: The Association is responsible for maintenance, repair and replacement of common elements, including the repair, maintenance and snow removal of all driveways and walkways, and all

grass cutting and landscape maintenance. Any expenses incurred in the maintenance or repair of common elements will be a common expense of the Association.

- How are repairs and replacements of the common elements funded?
  - ☐ Unit owner assessments
  - ☐ Reserve funds
  - ☒ Both
  - ☐ Other: _____
- For specific information about common element maintenance, repairs and replacements see Declaration, 12.4; Bylaws, 7.2
- How are repairs and replacements of the limited common elements funded?
  - ☐ Unit owner assessments
  - ☐ Reserve funds
  - ☒ Both
  - ☐ Other (*specify*): _____
- Limited common element maintenance, repairs and replacement is performed as follows: Each Unit Owner shall keep the limited common areas or elements appurtenant to the Unit in a good, clean, sanitary and attractive condition. Association (Declaration, 12.2)

Does the condominium association maintain reserve funds for the repair and replacement of the common elements? ☒ Yes ☐ No **Is there a Statutory Reserve Account?** ☐ Yes ☒ No

- For specific information about this condominium's reserve funds for repairs and replacements. The Association shall maintain a reserve fund for contingencies and periodic expenses such as driveway repair, paving, repair and renovation of the building common elements. See Bylaws, 6.4
- Reserve Account balance: $233,346.37, as of the date this Executive Summary was prepared.

How are condominium fees paid for on the developer's new units that have not yet been sold to a purchaser?

- Is the developer's obligation to pay fees for unsold units different than the obligation of new unit purchasers to pay fees on their units?
  - ☒ Not applicable (no developer-owned units)
  - ☐ No
  - ☐ Yes - In what way? _____
- Are there any special provisions for the payment of assessment fees that apply only during the developer control period?
  - ☒ No
  - ☐ Yes - Describe these provisions: _____
- For specific information about condominium fees during the developer control period, see N/A

Has the declarant (developer) reserved the right to expand this condominium in the future?

- Has the declarant reserved the right to expand? ☒ No ☐ Yes
- If yes, how many additional units may be added through expansion? _____
- When does the expansion end? ended

- Who will manage the condominium during the expansion period? N/A
- For specific information about condominium expansion fees, see N/A

May I alter my unit or enclose any limited common elements:

- Describe the rules, restrictions and procedures for altering a unit: Unit Owners may alter their units provided that they take no action which will materially change any common walls.
- Describe the rules, restrictions and procedures for enclosing limited common elements: Nothing shall be altered or constructed in or removed from the limited common elements and facilities, without submitted a certified architectural plan and written consent of the Board.
- For specific information about unit alterations and limited common element enclosures, see Declaration, 8.1, 12.7, 12.8; Rules and Regulations, Section III, E

Can any of condominium materials be amended in a way that might affect my rights and responsibilities?

- Yes, Wisconsin law allows the unit owners to amend the condominium declaration, by laws and other condominium documents if the required votes are obtained. Some of these changes may alter your legal rights and responsibilities with regard to your condominium unit.
- For specific information about condominium document amendment procedures and requirements, see Declaration, 20; Bylaws, 6.2, 10.1

Other restrictions or features (optional):

Does the Association have the right of first purchase:

☒ No
☐ Yes

Does the Association charge a transfer fee:

☐ No
☒ Yes. If so, how much? A charge of two months estimated Association Dues to be paid at closing by the buyer. (Rules & Regulations, V(B))

Does the Association charge a disclosure material fee:

☐ No
☒ Yes. If so, how much? The actual cost of furnishing the information or $50.00, whichever is less pursuant to Sec. 703.20(2m)(a) Wis. Stat.

Does the Association charge a payoff statement fee?

☒ No, for one payoff statement issued within a two-month period.
☐ Yes. If so, how much? $_____
☒ Other (*specify*): Pursuant to Wis. Stats. Sec. 703.335(4), for each additional payoff requested during that two month period there is a $25.00 charge.

This Executive Summary was prepared on May 31, 2024 (insert date)
By: Attorney Lydia J. Chartre (state name and title or position).

*Note: A Statutory Reserve Account" is a specific type of reserve account established under Wis. Stat. § 703.163 to be used for the repair and replacement of the common elements in a residential condominium (optional for a small condominium with less than 13 units or a mixed-use condominium with residential and non-residential units). In a new condominium, the developer initially decides whether to have a statutory reserve account, but after the declarant control period ends, the association may opt-in or opt-out of a statutory reserve account with the written consent of a majority of the unit votes. Existing condominiums must establish a statutory reserve account by May 1, 2006 unless the association elects to not establish the account by the written consent of a majority of the unit votes. Condominiums may also have other reserve fund accounts used for the repair and replacement of the common elements that operate apart from §703.165.

Riverbridge Condominium Owners Association, Inc.

Bank Account Reconciliation for Period 5/31/2024

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
PacWest Operating 7972	169,123.65	-3,633.51	165,490.14	165,490.14	Balanced
PacWest Reserve 4534	160,781.82	0.00	160,781.82	160,781.82	Balanced
Operating 5524	9,011.30	0.00	9,011.30	9,011.30	Balanced
Riverbridge Landmark Reserves	72,564.55	0.00	72,564.55	72,564.55	Balanced
Reserve 6744	0.00	0.00	0.00	0.00	Balanced

Unreconciled Items

Date	Description	Check No	Amount
PacWest Operating 7972			
5/22/2024	West Bend Mutual	10138	-3,633.51
		Total PacWest Operating 7972	**-3,633.51**

Reconciled Items

Date	Description	Check No	Amount
PacWest Operating 7972			
5/1/2024	ACH		395.00
5/2/2024	ACH		3,090.00
5/3/2024	ACH		3,555.00
5/3/2024	OLB		395.00
5/3/2024	AT&T	3325519021	202.77
5/5/2024	Acct: RB0112883 ACH	ACH	395.00
5/5/2024	Acct: RB0112942 ACH	ACH	395.00
5/5/2024	Acct: RB0112981 ACH	ACH	395.00
5/5/2024	Acct: RB0112891 ACH	ACH	395.00
5/5/2024	Acct: RB0112859 ACH	ACH	395.00
5/5/2024	Acct: RB0112949 ACH	ACH	395.00
5/5/2024	Acct: RB0112995 ACH	ACH	395.00
5/5/2024	Acct: RB0112929 ACH	ACH	395.00
5/5/2024	Acct: RB0113003 ACH	ACH	395.00
5/5/2024	Acct: RB0113086 ACH	ACH	395.00
5/5/2024	Acct: RB0112964 ACH	ACH	395.00
5/5/2024	Acct: RB0112938 ACH	ACH	395.00

ELITE
PROPERTIES INC.

October 7, 2025

IMPORTANT NOTICE

Dear Riverbridge Homeowner:

This important notice is to inform you that the 2025 Annual Meeting of the Riverbridge Condominium Association has been scheduled for **Tuesday, October 28, 2025, at 6:00pm at Finks Cocktail Bar located at 1875 N Humboldt Ave.**

***Appetizers and drinks will begin at 5:00 pm and the annual meeting will begin at 6:00 pm.**

The purpose of this meeting will be to review the Association's financial status and provide an update on matters affecting you and the Association.

For your review we have enclosed the following:

- Meeting Agenda
- 2024 Annual Meeting Minutes
- Nomination Form
- Proxy Form

There will be two (2) Board seats up for election this year. Nomination forms can be sent to sgrubor@eliteprop.org and nominations from the floor will be accepted.

If you are unable to attend the meeting, please fill out the proxy form enclosed and select a neighbor to vote on your behalf – you will be electing two (2) Board Members.

If you have any questions, please contact me directly at (262) 373-1777 ext. 224 or sgrubor@eliteprop.org.

Sincerely,

Sierra Grubor

Sierra Grubor
Elite Properties, Inc.
Management for Riverbridge Condominiums

Riverbridge Condominium Association

Annual Meeting Agenda
Tuesday, October 28th 2025
6:00 PM
Finks Cocktail Bar
1875 N Humboldt Ave.

I. Call to order

II. Establish a Quorum

III. Purpose of Meeting

IV. 2024 Annual Meeting Minutes Approval

V. President's Report

VI. Treasurer's Report

VII. Election of Directors
   A. Nominations from the floor
   B. Presentation of All Candidates

VIII. Q&A

IX. Adjournment

Riverbridge Condominium Association

Annual Meeting
October 28th, 2025

PROXY

I/we _____ , being a member in good standing, nominate, constitute and appoint as my/our agent and proxy _____ , or the Secretary **to act in my/our name, place and stead, and vote as he/she sees fit on all issues that may arise** at the annual meeting of the Riverbridge Condominium Association, and all adjournments thereof. This general proxy shall expire in 90 days, unless sooner revoked by me/us.

Given this _____ day of_ , 2025

Print Name(s) _____

Signature _____

Signature _____

Address _____

Get Involved with Your Association

Nominations for Riverbridge Condominiums Board of Directors

Nominations are needed to fill the board position that will expire this year in addition to filling an additional position. The election will be held at the 2025 Annual Meeting of the Riverbridge Condominium Association on Tuesday, October 28, 2025. **Please submit your nominations to Elite Properties, Inc.** Nominations will also be accepted from the floor at the meeting. Candidates may be expected to briefly address the association at the annual meeting.

You may nominate yourself or another owner. If you nominate yourself, please provide a brief (75 words or less) statement why you would like to serve on the Board. If you nominate another owner, please make sure that he or she is willing to serve and provide a similarly brief statement why you are nominating that person.

I nominate _____

Unit Address _____

Nomination statement:

_____

_____

_____

_____

_____

_____

_____

Your name _____

Your Unit Address _____

Riverbridge Condominium Association Annual Meeting Agenda

DATE & TIME: October 22, 2024 – 6PM

LOCATION: Fink's – 1875 N Humboldt

ITEM I. CALL TO ORDER & ROLE CALL

ITEM II. ESTABLISH QUORUM

ITEM III. REPORTS

1. Introduction Of Current Board Member
    1. Janna Lagerstrom
    2. Anika Bachhuber
    3. Luke Sisler
    4. Gloria Gabriel
    5. Adam Loeffel

2. Treasurer's Report- This report is based on year-to-date income and expenses through September 2024.

    As a reminder, we divided our budgeted income and expenses equally across the 12-month period. Our total income is about 22K over where we expected to be at this point. The overage is due to move-in/move-out fees and capital contributions above what was budgeted and also fines and late fees which are not budgeted. Our expenses are tracking as expected which were adjusted to accommodate the replacement of non-functioning sprinkler heads and bump out patches last quarter.

Our total Cash Asset amount is currently at 435K - this is a combination of our operational and reserve accounts that receives transfers from our operating accounts on a monthly basis.

ITEM IV. MINUTES

A. Approval of 2023 Annual Meeting Minutes - Majority Approved

ITEM V. PROJECT UPDATE

- Completed patio project in 2024.
- The special assessment of $4500 announced for 2025 is to help fund the building envelope project. This project is aimed at addressing the reported leaking from the exterior of the building which is currently being observed at some units' bump outs. Those units with active leaks which make up part of the 03, 04 and 05 stacks in 1915 will be addressed first.
- To prepare for this project, we hired ZS Engineering over the past few months to examine the current water intrusion issues and review all past reports on this subject. They completed their review and created a scope of work for the exterior work to be completed to mitigate the water infiltration. This project will most likely be started in spring of 2025. Finding the right contractor that can complete the work in with the oversight of ZS is top priority so the work does not need to be redone in the future. We have received 3 bids from different contractors and waiting for more. These numbers are still budgetary.
- Monthly dues will be increasing to $425/month. This is primarily due to inflationary cost increases. The largest contributor is the Association's property insurance which will be increasing by $12K annually in 2025. We want to ensure the buildings are maintained properly and will continue to look for cost savings with vendors where we can and where it makes sense. Large costs such as elevator contracts and snow removal have been renegotiated for cost savings starting this year.
- There may be the option of adding EV charging in the building. This would be at a cost of the homeowner if they should choose to add this feature. We have found the option of adding an EMS (electric management system)

which is a much more affordable option does not require a building upgrade. WE energies can perform an energy study to understand max draw and/or draw cycles for each unit, if required by owner. There is a cost associated with this. Maximum current draw per unit is sized for 100A. Code only allows 80% of max current draw, so 80A is maximum working current. The energy management system (EMS) can be implemented on a per unit basis that will not allow **total** load (including load to units – e.g. HVAC, appliance, lights etc – and charger) to exceed 80A. If max load is exceeded, electricity to the charger is shut off and will automatically be directed to unit draws. When unit draws are reduced, electrically will automatically be allowed to flow to charger. Still working out details of how this can be completed and approved vendors that homeowners would be able to use.

A. President/Manager **ITEM VII. ELECTION**

1. 5 Board of Director positions are up for election (Adam/Anika/Luke/Gloria/2 vacant)
2. Introduction of Candidates – Reva Fox nominated.
3. Votes Cast
4. Votes Counted and affirmed by Property Manager
5. Election Results Announced:
    1. Janna Lagerstrom – President
    2. Anika Bachhuber – Treasurer
    3. Adam Loeffel – Secretary
    4. Luke Sisler – Member at Large
    5. Gloria Gabriel – Member at Large
    6. Reva Fox – Member At Large

Meeting adjourned.

10/27/25

Riverbridge Community,

For the 2026 fiscal year, monthly dues will remain set at **$425**, allocated to cover operating expenses and mandated reserve contributions. While the dues remain unchanged from the previous year, the association continues to face persistent inflationary pressures, resulting in a 5% increase in total operating expenditures compared to 2025. This escalation is primarily attributable to further increases in our association's insurance premiums. As the condominium insurance market contracts and competition diminishes, we anticipate continued annual premium growth.

Furthermore, in calendar year 2025, the association is scheduled to complete $250,000 in unplanned building repairs, including balcony stack and deck beam restorations, exterior vent repairs, roof drain improvements, and railing repairs. This work was in addition to the $525,000 planned building envelope project that was completed on 4 stacks.

In addition, a special assessment of **$2,400 per unit** will be implemented to replenish reserves and fund upcoming approved building repair projects.

Please set up your special assessment payment through First Citizens Payment portal. The available payment options are:

- Pay the $2,400 assessment in full on or before January 1st and continue monthly HOA payments of $425.
- Pay the assessment in 12 monthly installments of $200, plus the $425 monthly HOA fee, for a total monthly payment of $625.

To avoid late fees, please ensure all payments are arranged by January 1st.

We appreciate your continued support and look forward to another successful year at Riverbridge.

Best Regards,

Riverbridge Board

Janna Lagerstrom - President

Anika Bachhuber - Treasurer

Adam Loeffel - Secretary

Gloria Gabriel - Member at Large

Luke Sisler - Member at Large

Reva Fox – Member at Large

Description	2025 Budget	Approved 2026 Budget
INCOME		
ASSESSMENTS - MONTHLY	$596,700.00	$ 596,700.00
STORAGE ASSESSMENTS	$0.00	$ 1,200.00
CLOSING FEES	$7,200.00	$ 6,000.00
MOVE IN FEE	$5,000.00	$ 6,000.00
PATIO INCOME	$13,020.00	$ 14,300.00
INCENTIVE INCOME	$2,000.00	$ 2,500.00
Tota Operating Income	**$623,920.00**	**$ 626,700.00**
SPECIAL ASSESSMENT	**$525,000.00**	**$ 280,800.00**
Grand Total income	**$1,148,920.00**	**$ 907,500.00**
EXPENSES		
BUILDING MAINTENANCE	$64,101.00	$ 53,000.00
MAINTENANCE SUPPLIES	$840.00	$ 10,000.00
WINDOW CLEANING	$7,389.00	$ 14,000.00
PLUMBING REPAIRS	$1,008.00	$ 2,500.00
ELECTRICAL REPAIRS	$1,000.00	$ 1,000.00
ELEVATOR Maintenance Contract	$5,600.00	$ 5,600.00
ELEVATOR Repairs	$25,000.00	$ 25,000.00
MAT SERVICE	$1,979.00	$ 2,000.00
BUILDING CLEANING	$27,657.00	$ 27,000.00
BUTTERFLY Subscription Fee	$3,910.00	$ 4,000.00
BUTTERFLY Maintenance	$1,000.00	$ 500.00
HVAC Maintenance Contract		$ 4,200.00
HVAC REPAIRS	$5,250.00	$ 1,000.00
VENT CLEANING	$0.00	$ 6,000.00
LOCK & KEYS	$105.00	$ 1,000.00
GARAGE DOOR MAINTENANCE	$1,260.00	$ 3,000.00
GARAGE CLEANING	$3,500.00	$ 3,500.00
EXTERMINATING	$945.00	$ 700.00
TRASH REMOVAL	$15,989.00	$ 14,000.00
CARPET CLEANING	$2,668.00	$ 2,668.00
ALARMS & MONITORING & SPRINKLER	$1,575.00	$ 4,000.00
CAMERA SECURITY SYSTEM REPAIRS	$1,403.00	$ 1,500.00
CONTRACTED LAWN SERVICE	$6,651.00	$ 7,000.00
SNOW SERVICES	$13,000.00	$ 15,000.00

ELECTRIC	$34,305.00	$	36,020.25
WATER/SEWER	$36,467.00	$	38,290.35
MANAGEMENT FEE	$33,063.00	$	35,000.00
CPA SERVICES	$262.00	$	350.00
INCOME TAX	$3,266.00	$	3,300.00
LEGAL EXPENSE	$3,150.00	$	15,000.00
TELEPHONE	$2,297.00	$	1,440.00
CITY OF MILWAUKEE INSPECTIONS	$1,500.00	$	1,500.00
BANK CHARGES	$105.00	$	200.00
CONTINGENCY/ SPECIAL PROJECTS	$50,000.00	$	100,000.00
PROPERTY INSURANCE	$46,846.00	$	62,000.00
REPLACEMENT RESERVE	$194,558.00	$	125,431.40
Grand Total Operating Expense	**$597,649.00**	**$**	**626,700.00**
Building Repairs	0		$114,000.00
roof drain/bumpout	*$25,000.00*		
building envelope	*$525,000.00*		
Operating and Capital Total Expense	**$1,147,649.00**		**$740,700.00**



RULES AND REGULATIONS

RIVERBRIDGE CONDOMINIUM ASSOCIATION

Updated and Effective: May 11, 2024

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Introduction

Welcome to the RIVERBRIDGE CONDOMINIUM OWNERS' ASSOCIATION, INC. (hereinafter the "Association"). We are pleased that you have chosen to reside at RIVERBRIDGE CONDOMINIUM and hope that you will enjoy your home.

Condominium living is very different than living in a private residence, or other apartment living, and the changes may require adjustment for some individuals. Rules governing the day-to-day use of the property have been adopted by the Board of Directors of the Association (hereinafter the "Board"). All residents are subject to all provisions of the Condominium Declaration, Articles of Incorporation of the Association, Bylaws, and these Rules and Regulations. At times, these documents or actions taken by the Board might not be in direct accord with actions that a Unit Owner might take for a private residence. However, as in any group enterprise, condominium living requires a degree of compromise for the benefit of all. Obviously, all local ordinances, as well as state and federal laws apply to Unit Owners and Residents. It is essential for all Unit Owners and Residents to demonstrate an attitude of courtesy, responsibility, and community involvement.

Unit Owners pay a monthly assessment to cover the expense of major functions that are performed for the benefit of all Unit Owners and Residents. The fee includes such things as snow removal, water, exterior building maintenance, and professional Association services. Whenever volunteers do work, the Association and Residents save money. The Association thrives on the help of volunteers. Members of the Board and Committees all work without compensation. Their reward is the satisfaction of helping to maintain an attractive, pleasant place to live.

These rules and regulations may be amended from time to time by the Association Board of Directors, and a copy of any such amendments or modifications shall be mailed, delivered to each condominium owner or occupant at his or her condominium and/or posted on the community bulletin board before such Unit Owner or occupant shall be subject to any such amendments or modifications.

Condominium Documents

Each Unit Owner should have received a copy of the Condominium documents from, as applicable, the Association or a previous Unit Owner. Copies of these documents may be found on the web site established for use by Unit

Owners. No condo document disclosure material shall be posted or shared, privately or publicly, without board consent, to any parties outside of Riverbridge Condominium. However, documents may be shared directly, via email, to those parties involved in the sale or purchase of units.

Definitions

All capitalized terms, unless otherwise defined herein, have the meanings ascribed to such terms in the Declaration of Condominium and the Bylaws of the Association. The following are defined terms for the purposes of these Rules and Regulations:

A. "Unit Owner" refers to the legal owner(s) of a "Unit", which is defined as a Dwelling Unit or Parking Unit in Declaration Articles 5.2 & 5.3.

B. "Resident" means any person residing in a Dwelling Unit other than a Unit Owner. This includes non-Unit Owner family members, guests and tenants leasing a Unit.

C. "Management Company" refers to Board appointed property management company.

D. "Adult" means any person age eighteen or over.

Section I. Personal Conduct

A. Nuisances

1. Declaration of Purpose. The Board of the Condominium finds that nuisances from time to time exist in the Condominium in connection with certain Units and the use of Units in violation of health, safety, and general welfare of the Condominium, all of which interferes with the interest of the Owners and Residents in the quality of life and total community environment and property values. The Board further finds that the continued occurrence of such activities is detrimental to the health, safety and welfare of the Owners, Residents, and the Condominium. It is the purpose of the Board to create one standardized procedure for securing remedies relating to the subject matter encompassed by this Rule, without prejudice to the use of procedures available under other

Rules or subsequently enacted Rules and to strengthen existing Rules on the subject

2. Nuisances Prohibited. No Owner or Resident shall cause, continue, maintain, or permit any nuisance within the Condominium.

3. Nuisance Defined.

a) A "nuisance" is a thing, act, condition or use of property which continues for such a length of time as to:

(1) Substantially injure or endanger the comfort, health, repose or safety of the Condominium or Owners and Residents; or

(2) In any way render Owners and Residents insecure in the use and enjoyment of property; or

(3) any other act or omission which would otherwise be recognized as constituting a public nuisance pursuant to the statutory or common law of the City of Milwaukee or State of Wisconsin.

b) The following acts, omissions, conditions, and things are specifically declared to be nuisances, but such enumeration shall not be construed to exclude other nuisances:

(1) Nuisances affecting health, welfare and enjoyment of property; and

(2) Nuisances affecting peace or safety.

4. Enforcement. The Board, or any of their designees shall enforce those provisions of this Rule that come within their jurisdiction and they shall make inspections upon complaint to ensure that such provisions are not violated.

5. Abatement of Nuisance.

a) No action shall be taken by the Board, under this Section to direct the removal or abatement of a nuisance or levy a penalty therefore unless there has been an inspection of the location or circumstances where the nuisance is alleged

to exist and there is evidence to substantiate that a nuisance does in fact exist.

b) Whenever the Board or their designees identify that a Unit has had three or more nuisance activities on separate days during a sixty-day period, the Board may direct the Unit Owner to evict a tenant or remove a Resident as part of an abatement measure if the tenant or Resident contributed to or caused the nuisance. Nothing in this section (b) prevents the Board from directing the Unit Owner to evict a tenant or remove a Resident if, in the sole discretion of the Board, any single nuisance incident is of such severity as to require prompt removal.

c) Whenever the Board or their designees identifies that a nuisance has occurred, the Owner or Resident alleged to have committed the nuisance shall be notified in writing that a nuisance exists. In the event that a nuisance is caused by a tenant of a Unit Owner, written notice shall also be sent to the Unit Owner.

d) A notice as referred to in Rules Section VI.C. shall be deemed properly delivered if sent by certified mail to the last known address of the Unit Owner or Resident.

e) The notice shall contain the Unit number or other description of the premises involved, a description of the nuisance activities that have occurred, a statement that the Owner or Resident shall within five business days respond with abate measures as ordered by the Board, propose a written course of action to abate the nuisance, request mediation per Rules Section VI.C.g or appeal the designation of nuisance per Rules Section VI.D.

f) If the Owner or Resident does not remove or abate the nuisance by the deadline set in the notice letter or request an appeal of the designation of nuisance within the same period, the Board may cause an action to be commenced to abate the nuisance, impose a penalty, or both.

g) Each subsequent incident of nuisance activity shall be deemed a separate violation.

h) If the Unit Owner or Resident has satisfactorily abated the nuisance after issuance of a notice, any penalty imposed by the Board may be reduced.

i) Nothing in this Rule restricts or limits the right of the Board to abate a nuisance under Bylaw 6.22, Abatement and Enjoinment of Violations by Unit Owners or any other provision of the Bylaws.

6. Penalties.

a) See Section VI for penalties that may be imposed for Rule violations. Note that there will be an immediate $500 fine issued for safety-related violations, e.g., open flames or leaving the gas on in kitchen or on patio.

b) Every day during which a violation continues after expiration of the cure period (the deadline set in the notice letter) constitutes a separate offense.

c) Where appropriate, the Board may authorize legal or equitable actions to be commenced to enjoin any Owner or Resident from violating the provisions of this Rule.

7. Costs of Abatement and Special Charges Against Units.

a) In addition to any other penalty imposed by this Rule for the creation, continuance or maintenance of a nuisance, the cost of removing or abating the nuisance and the cost associated with enforcement shall be collected as an assessment from the Unit Owner or Resident causing, permitting or maintaining the nuisance and if the notice to abate a nuisance has been given to a Unit Owner, such cost shall be assessed against the Unit as a special charge.

B. Noise Levels

1. No Unit Owner or Resident shall make or permit any disturbing noises or activity in the Condominium, or do or permit anything to be done therein, which will interfere with the rights, comfort or convenience of other Unit Owners or Residents of the Condominium.

2. No Unit Owner or Resident shall play or suffer to be played any musical instrument, or practice or suffer to be practiced vocal music, or operate or permit to be operated a phonograph or radio or television set or other loud speaker in such Unit Owner's or Resident's Unit between 10:00 P.M. (Milwaukee City Ordinance Code 80-64-67) and the following 7:00 AM., if the same shall disturb or annoy other occupants of the Building, unless the same shall have the prior written consent of the Board.

C. Smoking

1. No smoking is allowed in any interior common or limited common elements, including the lobbies, hallways, and Parking garage. While smoking is allowed in units, the smoking resident must take precaution to avoid smoke seeping into the common areas or other owners' units.

D. Solicitation

1. No solicitation is allowed on the Property without the prior written consent of the Board.

E. Liability

1. Unit Owners are responsible for the actions and conduct of their guests, tenants and tenants' guests.

F. Annual Registration Requirement

1. All Unit Owners and Residents must keep their contact information on file with the Association complete and up to date. Contact Forms will be sent out in March of each year and must be returned no later than 30 days after the mailing date. Fine will be enforced for non-compliance.

Section II. Animals

Also see Bylaw 8.1g-j for additional important restrictions

A. Definition, Quantity, and Restrictions

1. Summarizing Bylaw 8.1g in clear terms, dogs, cats, birds, and fish are the only types of animals permitted. A "Domestic Animal" is defined as a dog, cat, or bird.

2. Quantity Restrictions**.** Three orderly Domestic Animals may be kept without the approval of the Board of Directors. However, the number of dogs in any Unit shall not exceed two in number. Any Unit Owner or Resident who has more than the permitted number of animals in their Unit on the date this Rule becomes effective may apply to the Board for an exemption from this restriction.

a) Such request shall be made within thirty days of the effective date of this Rule.

b) The request for exemption under this Rule must be accompanied by a one-time fine of $200.00 for violation of the previous Rule limiting dogs to no more than two and animals to no more than three.

c) Exemption from this rule regarding the number of animals is within the sole discretion of the Board of Directors which discretion shall not be unreasonably withheld.

d) Any exemption so granted applies only to those animals then in possession of the Owner or Resident at the time the exemption is granted.

e) Failure to apply for the exemption subjects the Unit Owner or Resident to enforcement of this Rule.

3. Dog Restrictions**.**

a) Clarifying Bylaw 8.1(g), a Unit Owner may have up to two (2) dogs. No dog shall exceed 24 inches in height. The combined weight of one or two dogs must not exceed 100 lbs.

Permitted Examples: One dog 100 lbs. or less; One 7 lbs. dog and One 25 lb. dog; Two dogs under 50 lbs.

b) Without limitation, Rottweiler, pit bulls, and any derivative species shall not be allowed within the Condominium under any circumstances and all animals and/or domestic animals at any time situated within the

Condominium shall be subject to any limitations or restrictions contained in any applicable federal, state, or local laws or ordinances.

4. *The City of Milwaukee, Milwaukee County, their representatives, agents, or independent contractors are authorized to enter onto the Condominium and enforce any applicable ordinances and regulations with respect to animals promulgated by said City or County*.

B. General Conduct and Liability

1. All Unit Owners or Residents with animals shall take all reasonable actions to prevent said animal(s) from being a danger, nuisance or annoyance to any Unit Owner, Resident, guests or invitees of any Unit Owner or Resident.

2. All animals outside the confines of the Unit, patio, or balcony shall be always restricted by a person capable of controlling the animal. Dogs and cats shall be on a leash or in a crate, and birds in a cage.

3. No animals shall be allowed unsupervised on limited common elements such as balconies or patios.

4. The Unit Owner or Resident, as well as the animal owner, is responsible and liable for any damage to property or injury caused by an animal.

5. Any Unit Owner or Resident who keeps or maintains an animal upon any portion of the Condominium or whose family, guest, employee, invitees, or tenants bring any animal upon the Condominium Property shall be responsible for and shall be deemed to have indemnified and agreed to hold harmless the Association, each Unit Owner, Resident, the Board and the Managing Agent from and against any loss, claim or liability of any kind or character whatever arising by reason of keeping or maintaining such animal within the Condominium.

C. Registration & Record Keeping

1. Owners are required to maintain records that all animals have had city and state required shots and are being kept and raised in compliance with applicable laws.

2. Owners of dogs or cats must provide the Association the following information:

a) Type and name of animal(s)

b) Address of Unit where animal(s) is (are) maintained

c) Name(s) of resident(s) owning animal(s)

d) Dog owners must register their dog(s) with City of Milwaukee and provide the registration number.

e) A list of vaccinations received and dates administered.

D. Nuisances

1. Any Unit Owner or Resident whose animal is causing or creating a nuisance or unreasonable disturbance, or noise shall cause the animal to stop causing the unreasonable disturbance or noise within three (3) days' written notice from the Board.

2. If a Unit Owner or Resident is given three notices with respect to an animal over a period, then, upon the third such written notice, the Board may require that the animal be permanently removed from the Condominium without any further right of the Unit Owner or Resident to cure the animal's behavior.

E. Animal Defecation and Urination

1. Animal owners shall immediately clean up and properly dispose of any excrement and shall always carry an implement for pickup when walking their animals. Proper disposal means a waste bag placed in a designated dog waste station, Unit Owner or Resident's garbage, or trash dumpsters. Animal excrement may not be disposed of in the trash cans in the lobby or next to the elevator.

2. No animal owner will allow their animal to urinate or defecate in any flower beds or plantings on the Condominium Property. Animal owners are responsible for any damage caused by their animal within the building or on the grounds.

3. No animal owners will allow their animal at any time to defecate or urinate on Limited Common Elements appurtenant to a Unit, i.e., balconies and patios. Animal owners are not permitted to have "dog pee pads" (also known as pee trays, training pads, potty pads, piddle pads) on the balconies appurtenant to a Unit.

F. Service Animals

https://docs.legis.wisconsin.gov/misc/lc/issue_briefs/2019/health_and_mental_health/ib_supportanimals_msk_2019_10_01

Section III. Rules and Restrictions

A. Keys

1. It is not the obligation of the Association to provide service to Unit Owners or Residents who are locked out of their Units.

2. To make a copy of a unit entry key, request a key blank from the management company. The cost of the key blank is prevailing and will be whatever the "at cost" value of the key is. The key blank can be charged to the Unit Owner's account or can be paid for by check at the time it is obtained. Cash is not accepted. The new key copy must be stamped "Do Not Copy". Proof of residence may be required before the key cutter will make a copy.

3. Key lock boxes must be stored in the cabinet located in the secured lobby. Any lock boxes attached to the exterior railing are prohibited and subject to removal.

4. The security door codes are managed by the property management company. No security door codes are permitted to be posted publicly.

B. Window Treatments, Decorations, and Satellite Dishes

1. Within 60 days after the occupancy of any dwelling unit, the owner of the unit shall provide appropriate window treatments, so that all windows within the dwelling unit open to exterior view are either uncovered or are treated with neutral-colored draperies properly hung on drapery rods, or light neutral colored window blinds.

2. For purposes of uniformity of external appearance, the Association may from time to time determine and specify the type, quality and appearance of draperies and window treatments that will be visible from the exterior of the building.

3. Individual units may at any time request prior approval of window treatments by submitting an appropriate request for approval to the Secretary of the association.

4. The following rule applies to any owner who installs a satellite dish, C.B., television, or other antenna. The rule does not apply to the extent that it conflicts with applicable law:

a) Owners must notify the Board in advance of installing a satellite dish or antenna.

b) No satellite dishes or antennas may be placed in the common area.

c) In the event that adequate reception quality cannot be achieved by installation on the unit's patio/balcony, application may be made to the Board of Directors with a proposed alternative placement for the Board's review.

d) Satellite dishes shall be professionally installed and may not be larger than 3 feet in diameter. Wiring for the dish must be installed through the front or side of the unit and may not penetrate the buildings' masonry exterior. All wires must go through part of the "unit" as defined in Association Documents (windows, doors, door frames, etc.).

e) Satellite dish and wiring must be removed upon termination of service or sale of the unit, whichever occurs first, and any common or limited common area affected

during removal must be returned to its original condition at owners' expense within 30 days after removal. If the seller does not pay for the expense, the buyer (new unit owner) will be responsible for the cost.

5. Holiday decorations are permitted for thirty (30) consecutive calendar days before and after a recognized holiday or holiday season. See also Rules Section III F.13(b) related to holiday or seasonal lighting.

C. Signs

No Unit Owner shall display, hang, store or use any sign outside his Unit, without prior written permission of the Board. This rule does not apply to political signs as provided in Rules Section III F.14 and 15.

Open Houses are not allowed when selling a Unit, as such, open house signs are also prohibited.

D. Maintenance, Repairs, and Replacements

1. See Riverbridge Condominiums Owners Association, Inc. Declaration Article 12.

E. Unit Alterations—Structural Changes

1. When structural changes to a unit are proposed, either during a real estate transaction or from a current owner, the owner and applicable realtor must follow this process.

2. This is in addition to the applicable language found in the Declaration Article 12.7.

3. For the structural alterations to be considered by the Board, a certified architectural plan must be submitted to the Board showing the unit before and after proposed changes. Hand-drawn sketches, or similar documents are not acceptable substitutes for official drawings provided by a licensed architect.

4. The engineer-employee of the current Riverbridge property management firm, commissioned from the Board, must meet with the general contractor or architectural firm to discuss the plans.

5. The engineer-employee of the current Riverbridge property management firm will conduct a thorough review of the plans and then make a recommendation to the Board.

6. The Board will decide within 15 days after the Engineer's recommendations are complete and have been submitted.

7. The current Owner will be billed for the Association's engineer's time. This rate will be at the engineer's current rate. The Owner will be billed regardless of the outcome of the Board's decision.

8. If the Board approves the structural changes, the Association reserves the right to inspect the structural alterations both during the project and upon completion of the project to ensure compliance with the agreed-upon plans.

9. Floor replacement/installation must have an IIC rating of 70 and SSC rating of 65. A sample of the floor, along with the data sheet must be submitted to the Board for approval prior to installation.

F. Unit Alterations—Remodel/Renovations (non-structural)

1. The following rules apply for any renovations involving plumbing or electrical within a Unit.

2. All contractors must be licensed and properly insured, and proof of contractor insurance must be provided to the Board/property manager at least 7 days prior to the start of the project.

3. Unit owners having work done will be held responsible for any and all damage, insurance deductible or any extra charge for the cleaning, removal of debris to the common areas and/or damage to the common area or adjoining units as a result of contractors' work or negligence. Unit owners having work done will be assessed the cost for removal of materials or for cleaning/repair of the common areas/other units due to construction to their Unit.

G. Use of Limited Common Elements

1. Each Unit Owner or Resident shall keep his or her Unit and any Limited Common Elements appurtenant thereto (including the surface of any balcony or patio appurtenant to such Unit) in a good state of preservation and cleanliness and shall not sweep or throw or permit to be swept or thrown therefrom, or from the doors or windows thereof, any dirt or other substances. Patios and Balconies shall be always kept neat and tidy. Any determination as to what constitutes a good state of preservation and cleanliness for any Unit Owner's balcony or patio shall be within the sole but reasonable discretion of the Board.

2. No objects or structures, other than movable patio furniture or decorative pieces, plantings per, or gas grills shall be placed thereon without the prior written consent of the Board. Bird houses, bird feeders and bird baths are not allowed.

3. Every Unit Owner or Resident shall have the right to decorate the Limited Common Element appurtenant to his/her Unit in an unobtrusive, non-structural manner.

4. NO OPEN FLAMES OF ANY TYPE are allowed on the Limited Common Elements other than gas or other grills which meet the requirements of these Rules and candles, tea candles or similar PROVIDED that the flame is contained within a glass or other non-flammable vessel.

5. Minor plantings in containers may be made by a Unit Owner on the patio or balcony appurtenant to such Unit.

6. No metal objects shall be in direct contact with railings or balusters as this can cause rust to form on railings. Plants hung on the railings of the patios and balconies must be secured using plastic hangers or a non-metal barrier must be used between the metals to prevent contact.

7. Residents are prohibited from storing recreational equipment in the Common Elements, outside Units, or on balconies or terraces. Bicycles may be stored on wall-mounted racks in the parking garage. Owners with a wall adjoining their parking space may install approved racks and are responsible for cost.

8. Hanging or shaking out items such as wash, clothing, other apparel or rugs on balconies or terraces is prohibited.

9. Major alterations, such as the installation of awnings, sunshades, canopies, or screens are prohibited without the prior written consent of the Board.

10. Appropriate seasonal decorations may be placed on Unit entry doors.

11. All lighting, regardless of power source, attached in any manner to any exterior Limited Common Element such as balconies or terraces or rails thereof that is not part of the original building fixtures or equipment must satisfy City of Milwaukee and State of Wisconsin ordinances and regulations and be reviewed for suitability and safety and code compliance. In addition, except as provided in this rule, all lighting attached in any manner to a Limited Common Element must be reviewed and approved for suitability, appearance and safety by the Safety and Design Committee ("SDC") or any successor committee created by the Board.

12. The following lighting and electrical equipment are prohibited:

a) Ungrounded, temporary wiring in the form of extension cords and other interior rated wiring connected to any light sources and or any other electrical equipment.

b) Balcony or terrace lighting is prohibited if it produces a glare or spill source to neighbors and is not shielded from their view.

13. The following lighting that is otherwise in compliance with this Rule will be permitted without the preapproval of the SDC but will be subject to review of the SDC as to suitability, appearance, and safety:

a) Lighting that is connected to exterior grounded outlets such as floor or table lamps that are rated for exterior use and/or exterior grade decorative (low voltage) light strings on or attached to balconies, patios, or rails thereof that do not extend below the balcony floor.

b) Holiday or seasonal lighting that meets the above standards, limited to thirty (30) consecutive calendar days before and after a recognized holiday or holiday season.

14. Except as provided by Wis. Stat. § 703.105 and these Rules as they pertain to political signs, no sign, notice, advertisement or illumination shall be inscribed or exposed on or at any Unit entrance door, window, balcony door, terrace door or other part of the Residential Section except such as are permitted pursuant to the Declaration or the Bylaws or as have been approved in writing by the Board, nor shall anything be projected from any door or window of the Residential Section without similar approval.

15. Display of Flag(s) and Political Signs.

a) A Unit Owner may display up to two (2) flags or banners in any combination on the terrace or balcony adjacent to the Owner's Unit. Example: An Owner could fly the US flag and the State flag, or the US flag and a seasonal sports banner (e.g., Packers, Badgers, etc.).

b) Flags and banners shall not exceed a dimension of three feet by five feet and flag poles shall not exceed six feet in length. A flag or banner must be in good condition and may not contain any offensive logo, writing or image. The determination of what constitutes an offensive logo, writing or image is in the exclusive discretion of the Board. No flagpole mount may be affixed to the Common Elements, such as walls of the Condominium Building. Flagpole mounts may be affixed to a balcony or patio provided that there is no permanent alteration to the Limited Common Element. A flag or banner displayed from a balcony shall not extend below an imaginary line extending out from the usable horizontal surface of the Unit Owner's balcony. Flags and banners are to be displayed only from that side of the balcony or terrace that is parallel to the face of the building.

c) Owner may display on the balcony or terrace adjacent to the Owner's Unit or on the inside surface of the windows of the Owner's Unit up to three signs supporting or opposing a candidate for political office or supporting or opposing a referendum issue. The total number of signs displayed shall in

no event exceed three. Any political sign displayed on a balcony shall not extend below an imaginary line extending out from the usable horizontal surface of the Unit Owner's balcony and beyond an imaginary surface extending vertically from the horizontal surface of the balcony. Political signs may be displayed from the side of the balcony or terrace that is parallel to the face of the building and from the side of the balcony that is perpendicular to the building. Political signs shall not exceed 24 inches by 18 inches in size. Political signs may be placed no more than 90 days prior to the applicable vote/election and must be removed within five (5) business days after the applicable vote/election.

d) The visibility of a flag, banner or political sign shall not be grounds for a complaint by any Unit Owner unless the flag, banner or political sign does not conform to these rules.

16. Nothing shall be done or kept in any Unit or Limited Common Elements which will increase the rate of insurance of the Building or contents thereof without the prior written consent of the Board. No Unit Owner shall permit anything to be done or kept in his Unit or in the Limited Common Elements which will result in the cancellation of insurance on the Building or which would be in violation of any law.

17. Unit Owners should maintain uniformity in color, style, and finishes of limited common elements, including but not limited to hallway-facing doors, thresholds and hardware, exterior-facing doors, windows, light fixtures, and balconies.

a) Riverbridge has approved stain colors for Decks that include Sherwin Williams Codes: Canyon Brown SW3559 and Natural SW3555. Owners are asked to remove any mold buildup before applying deck stain.

18. Storage lockers are assigned, not deeded. The property manager maintains a list of lockers assigned to each owner.

H. Safety Provisions

1. All required smoke detectors and carbon monoxide detectors are the responsibility of the Unit Owner and shall comply with the provisions of state law and must be always fully functional.

2. When residents cook on the terrace or balcony, it is their responsibility to have a U.L. approved ABC Dry Chemical fire extinguisher no smaller than 2.5 lbs. readily available and to control the flames so as not to create a fire hazard.

3. The storing and use of any receptacle containing combustible gases including, but not limited to gasoline or white gas, or propane containers larger than 2.5 pounds, is prohibited within the building, including the garage (all levels) and on any balcony. Owners or Residents of any ground level Unit with a terrace that has a concrete base may use and store receptacles up to twenty (20) pounds, on the terrace at a minimum five (5) feet distance from the Building. Receptacles must not exceed any posted certified expiration dates. Expired receptacles may not be stored on any part of the Condominium Property. All pressurized gas cylinders shall be properly secured to prevent them from falling. To remove doubt this does not include receptacles attached to internal combustion engines (approved vehicles).

4. To comply with and EXCEED Milwaukee Ordinances Sec. 214-9, grills producing an open flame (e.g., wood burning, charcoal, or LP) are prohibited from being operated anywhere on a common or limited common element such as the balcony or patio.

5. The Unit Owner is responsible for the safe storage and operation of the grill. The Unit Owner will be responsible for any repairs of damage to any common elements or units caused by storage or use of a grill in violation of this rule, or in an otherwise negligent manner.

6. No resident shall keep in any Unit or on the Condominium Property any combustible substance except for normal household use as designated by the manufacturer.

7. Unit Owners replacing the washer and dryer within their Unit must hire an electrician to add a new outlet as needed. Unit Owners may not use power/extension cords for the washer and dryer as that is a City of Milwaukee electrical code violation.

I. Home Occupations in Residential Units

1. Permitted home occupations in Residential Units are any business or occupation carried on by a person residing within the Residential Unit which is incidental and secondary to the use of the Residential Unit for dwelling purposes and does not occupy more than one fourth of the floor area of the Residential Unit.

2. Use of a Residential Unit for a home occupation is subject to the following limitations:

a) No signs, display or activity is permitted that will indicate from the exterior of the Building that the Residential Unit is being used, in part, for any purpose other than that of a dwelling.

b) There are no commodities sold, or services rendered that require receipt or delivery of merchandise, goods, or equipment by other than a passenger motor vehicle or by U.S. letter carrier or similar mail service.

c) There is no person other than one additional Resident of the Unit employed or otherwise engaged in the home occupation.

d) All activity, including storage, is conducted completely within the Residential Unit.

e) There is no perceptible noise, odor, smoke, electrical interference, or vibration emanating from the Residential Unit.

f) There is no more than one customer or client in the Residential Unit at the same time.

g) There is no public activity for the occupation between the hours of 10:00 p.m. and 8:00 a.m.

J. Use of Common Elements

1. There shall be no obstruction of the common areas and facilities and nothing shall be stored therein without the prior written consent of the Board.

2. Use or storage of recreational equipment is prohibited in Common Elements.

3. The garage common elements, sidewalks, entrances, passages, public halls, elevators, vestibules, corridors, and stairways of the Condominium shall not be obstructed or used for any other purpose other than ingress to and egress from Units.

4. No article (including, but not limited to, garbage cans, bottles or garbage bags, shoes) shall be placed in any of the passages, public halls, elevators, vestibules, corridors, stairways, or fire tower landings of the Condominium, nor shall any fire exit thereof be obstructed in any manner.

5. Nothing shall be hung or shaken from any balconies, railings, doors, windows, or roofs of the Condominium.

6. Unit Owners, Residents and their guests shall not play in the entrances, garage, passages, public halls, elevators, vestibules, corridors, or stairways of the Condominium.

7. No common hall or elevator vestibule of the Building shall be decorated or furnished by any Unit Owner or Resident in any manner.

8. Except as authorized by the board and/or management, Unit Owners, Residents, their families, guests, employees, agents, visitors, tenants, sublessees, or licensees shall not at any time or for any reason whatsoever enter upon or attempt to enter upon the roof of the Building.

9. Post-construction exterior wall penetrations such as additional electrical outlets, junction boxes, and the hanging of related equipment to serve balconies or terraces are prohibited without the review and preapproval of the Board.

10. Nothing shall be done or kept in any Common Element which will increase the rate of insurance of the Building or contents thereof without the prior written consent of the Board. No Unit Owner shall permit anything to be done or kept in a Common Element which will result in the cancellation of insurance on the Building or which would be in violation of any law.

Section IV. Property Administration and Procedures

A. Vehicles, Parking, Towing, Garage

1. Registration. All Unit Owners and Residents must register their vehicles with Association within fourteen (14) days of establishing residency or replacing or adding a vehicle. Registration of vehicles is to ensure that the rights to parking spaces are protected. Unit Owners and Residents must provide the following information: Unit Owner or Resident names, telephone number(s), license plate numbers and Parking Unit numbers.

2. Parking, Violations, and Towing.

a) Unit Owners and Residents must park in their assigned Parking Unit(s) and follow all restrictions and posted signs. No unauthorized vehicles may be parked in the garage at any time.

b) No vehicle shall be parked in such a manner that any part of the vehicle protrudes over a painted dividing line into another Unit Owner's Parking Unit, where the vehicle tires are touching a painted diving line of an adjacent Unit Owner's Parking Unit, or where any part of the vehicle extends more than 6 inches past the end of a painted line into the driving aisle.

c) No vehicle belonging to a Unit Owner, Resident, guest, contractor, or employee of a Unit Owner shall be parked in such manner as to impede or prevent ready access to any entrance to or exit from the Building by another vehicle.

d) The Association and Management Company will not be responsible for Parking Unit violations. If there is an unauthorized vehicle that needs to be removed, it is the Unit Owner or Resident's responsibility to call a public or private towing company.

(1) Per the City of Milwaukee website on Private Property Parking Violations: "You will need to download and complete an "Application for Citation, Placard, or Tow on Private Property" to give to the Parking Enforcement Officer upon arrival to issue the citation. The Parking Enforcement Officer will have blank forms

available for you to complete. You will also need a valid state-issued driver's license or identification card, City of Milwaukee municipal ID card, military ID, or a passport and be present when the Parking Enforcement Officer arrives.

3. Closure of garage doors upon entering and exiting; rights of way.

a) Upon entering the garage, a driver slowly proceeds over the speed bump, pause at the bottom of the ramp until doors have begun to close and watch their mirrors to ensure no unauthorized person or vehicle enters as the garage door closes. This will be enforced through video surveillance. Failure to abide by this rule will result in an immediate fine. In the event an owner's negligence causes an intruder to gain access to the building, this will be an immediate $500 fine.

b) Drivers following another vehicle into the garage should not crowd the lead vehicle. Allow that vehicle to travel over the speed bump and garage must begin to close before proceeding down the driveway into the garage. Every owner must utilize their garage door opener to gain access. This will be enforced through reports of suspicious activity and verified by video surveillance. Any violators will receive an immediate fine.

c) When vehicles are entering and exiting the garage at the same time, the entering vehicle has the right of way, however common sense prevails depending on traffic conditions.

d) Residents shall immediately report any suspicious activity, suspected security breaches, or if they observe someone violating the rules. If a breach of security occurs, and negligence to report can be proved by video surveillance, the Parking Unit owner will be fined.

4. Performing vehicle maintenance in a Parking Unit is not allowed.

5. Sawing, cutting, painting or similar activities in a Parking Unit are not allowed.

6. The Association has the garage floors cleaned on a periodic basis to maintain and preserve the Condominium. Owners and Residents are required to move their vehicles from their Parking Unit upon notice provided by the Association. Failure to remove a vehicle that results in a Parking Unit not being cleaned may result in a fine per Section VI. as well as the cost of subsequent cleaning being assessed against the Unit Owner associated with the Parking Unit in question. The Association shall not be responsible for damages occurred.

7. Vehicles are prohibited from driving or parking on the Riverwalk because it poses a threat to the structural integrity of the property.

8. Construction equipment may be allowed to temporarily be stored/parked within an owner's Parking Unit with prior written consent of the Board.

9. Common area electrical outlets are not allowed to be used to charge electric bicycles, automobiles, or motorcycles.

B. Trash, Recycling, Organic and Bulk Waste

1. Definitions that apply to this section:

a) "Recyclables" are clean paper or mail, glass, newspaper or advertising flyers, phone books, magazines and catalogs, flattened cardboard or corrugated boxes, paper food boxes (liner removed), frozen food boxes, milk and juice cartons, plastic bottles, and jugs (no caps or lids), aluminum cans, tinned or steel cans and clean ferrous metal.

b) "Trash" is food or soiled paper and boxes, Styrofoam containers or pellets, plastic takeout food containers, plastic cups, plates and utensils, paper towels, plates and napkins, car parts, light bulbs, toxic containers, garden or seasonal waste, animal waste, and ceramic, other glass, mirrors, and dishes.

c) "Organic Waste" is food and plant waste. The Association hosts a bin for disposal of organic waste. Residents may participate in the program through the vendor's subscription program. Participants are responsible for setting up their subscription service to participate in this pickup.

d) "Bulk Waste and Contractor Waste" means furniture, appliances, television sets, computers, carpet rolls, drywall, debris from construction or remodeling and the like.

2. Recyclables shall be taken to the recycling dumpsters on the parking level of the Building. Recycling dumpsters are located on the east side of the parking ramp. Recyclables may not be placed in trash dumpsters. All cardboard and corrugated boxes are to be broken down flat. Plastic bags may not be placed in recycling dumpsters.

3. Trash shall be taken to the trash dumpsters on the parking level of the Building. Trash dumpsters are located underneath the parking ramp.

4. Bulk Waste and Contractor Waste disposal is the responsibility of Owners, Residents and contractors and must be removed from the Condominium Property and properly disposed of at their own expense. Bulk Waste and Contractor Waste shall not be stored anywhere on the Common Elements or in any Parking Unit.

5. Christmas trees may not be placed in dumpsters. The association will coordinate one Christmas tree removal in January. This one coordinated removal will include the cleanup of common elements such as hallways and elevators. Disposal of Christmas trees outside of the coordinated yearly removal shall be disposed of by owners and residents at their own expense and labor, including the cleaning of common elements. Residents who leave a mess in the hallways or elevators will be fined for the cost of cleanup.

C. Move-In/Move-out Procedure

1. Prior Arrangements. To enable the Association and its property manager to protect the Common Elements of the Condominium from potential damage from household moves of an

Owner, Tenant, or Resident, at least seven (7) days prior to any move, an Owner shall inform the Association's property manager of the date of the move. If there are any charges incurred by the Association for a move, the owner requesting the move will be responsible for the charges. The person responsible for giving such notice is as follows:

a) An Owner who is moving out of their Unit is responsible for providing notice of the date they are moving out.

b) If an Owner has sold their Unit to a new Owner, the new Owner is responsible for providing notice of the date they are moving in.

c) If a Tenant or Resident is moving out of a Unit, the Owner of the Unit is responsible for providing notice of the date the Tenant or Resident is moving out of the Unit.

d) If a Tenant or Resident is moving into a Unit, the Owner of the Unit is responsible for providing notice of the date the Tenant or Resident is moving into the Unit.

2. Protection of Property. To prevent damage to the building and property, appropriate care should be taken with respect to the common area flooring, walls, doors, elevators, etc. as damage to any common area element will be assessed to the homeowner. Please use protective pads and moving blankets when necessary. Elevator pads must be used. If pads are not used for a move this is a fineable offense. Moving trucks may not be parked on the ramp leading to the garage.

3. Safety and Security. It is the responsibility of the Unit Owner to ensure that any move is performed in the safest manner possible. No corridors, elevators, entrances and exits may be blocked at any time. The front door(s) cannot be propped open without the owner or mover physically in the lobby to ensure proper security of the Condominium. The door being propped open without being directly attended to is a serious breach of security and will result in an immediate fine.

4. Clean Up. It is the responsibility of the unit owner to be sure all floor and wall guards, moving pads (except those installed by our

property management company), debris, packing materials and litter in the lobby, elevator or resident floor hallways has been properly removed. All debris or cardboard must be flattened, taken outside, and disposed of in the proper dumpster. A board member or property management company representative, with owner or mover representative, must survey area prior to and after moving in/out for any damage.

5. Garbage and Trash Disposal. All larger materials to be disposed of require the unit owner to assume responsibility for disposal and related expense. Large items such as furniture, mattress, etc. may not be left in the dumpster area and will result in a fine.

D. Unit Rentals

1. Per Declaration, Article 12.9(a) No more than 20% of the units which have been completed and occupied, may be occupied by persons other than the unit owners, or the parents, lineal descendants, or spouses of a unit owner while the unit owner does not occupy the unit. Unit Owners may not lease their condominium Unit, or any part thereof, without the consent of the Board of Directors of Riverbridge Condominium Association. All lease (and) extensions must be in writing, in a form acceptable to the Board of Directors. Each Unit Owner shall provide the Board of Directors, or its designee, with tenant contact information and a copy of the fully executed lease, lease extension, animal registration form and car registration form. The Board of Directors, or its agents, shall maintain a record of all current leases and lease extensions.

2. Each Unit Owner is required to present satisfactory record of employment over the past 3 years, prior rental history and credit report to the Board of Directors for prospective tenant before approving the rental of a Unit. Each Unit Owner is required to present a background check to the Board of Directors for prospective tenants before approving the rental of a Unit. Background checks must be clear of felony or violent criminal convictions within the last 10 years, and shows they are not a registered sex offender.

3. All rentals will be governed by a written lease which incorporates by reference, the Condominium Documents pertaining

to Riverbridge Condominiums. By entering into a lease for a Unit, the tenant agrees to abide and comply with all laws and Condominium Documents; regardless of whether a provision compelling such compliance is included in the lease or lease extension.

4. A copy of the lease, animal form, car form and contact information of tenant which would include names, phone contact, and email address must be filed with the Association through its management agent.

5. A newly signed lease cannot be for a period of less than 12 months and may be for the rental amount determined by the Unit Owner. Leases may have a month-to-month clause after the initial 12 months. Any changes to lease terms or prices should result in a newly signed lease.

6. Failure of tenant to comply with the lease, applicable law, or to the extent permitted by law, the Condominium Documents will result in a violation of the lease.

7. In the event of violation of the lease, the Association, through its management agent, may impose a fine upon the Unit Owner by providing a written notice to the Unit Owner setting forth the amount of the fine.

8. The Association may, but shall not, be obligated to, commence an eviction action against any tenant who fails to comply with the Condominium Documents, or applicable law.

9. To ensure uniformity and compliance with the Condominium Documents, all leases must be written in compliance with Wisconsin law, and in a form acceptable to the Association.

10. Each Unit Owner is responsible for the collection of rent, management of its Unit, the action of its tenants and compliance with the Condominium Documents. The management agent will not enforce the collection of rents or serve notices on behalf of a Unit Owner, but will enforce all applicable covenants of the Condominium Documents.

11. Clarifying Bylaw 8.1(c), leasing out units as vacation rentals, short-term rentals (including but not limited to AirBnB, Craigslist,

VRBO, Homeaway), and the like are specifically prohibited. **Note that the fine for violation of the short-term rental prohibition will be $5,000. Each rental day will be considered a separate violation. Advertising a Unit as being available for short-term rental will be considered a violation of this Rule**.

Section V. Fees, Assessments, and Liens

A. Monthly Fees and Special Assessments

1. Each Owner is assessed a monthly fee and may be assessed special assessments from time to time in accordance with the Declaration and the Bylaws. The Association depends on timely receipt of these assessments to function properly. Late payments or non-payment of assessments can be a serious problem for the Association.

B. Transfer of Ownership Assessment

1. An amount equivalent to two (2) months of monthly assessments, each assessment being equal to the monthly amount then assessed to the Unit, is due at the time of transfer of ownership of any Dwelling Unit, to be payable by the buyer to the Association ("the Transfer Assessment"). If not specified on the Offer to Purchase party responsible for payment, buyer shall be responsible for fee. The Transfer Assessment shall be due and payable by the buyer at the time the sale of the Unit is closed. The payment of the Transfer Assessment shall be deemed incorporated into any offer to purchase a Unit as a condition of the sale of the Unit by virtue of the application of the Rules and Regulations to all Unit Owners. The Transfer Assessment shall be deposited into the capital reserve fund for contingencies and appropriate replacements associated with the Common Elements.

2. The Transfer Assessment shall be in addition to any assessment attributable to the Unit and shall not be credited to any outstanding assessments or future assessments payable by the owner of the Unit. The Transfer Assessment is not refundable when the buyer subsequently sells the Unit.

3. Notwithstanding anything herein to the contrary, the following transfers are exempt from paying the Transfer Assessment:

a) When the transfer is to or from a trust where the sole beneficiary is the donor and Owner;

b) When the transfer is solely between spouses and/or domestic partners;

c) When the transfer is solely between a parent and his, her or their child; and

d) When the transfer is to or from the Association.

C. Move-In/Move-out Assessment

1. To defer the cost to the Association of a move and the cost of the additional wear and tear to the Common Elements associated with moving a household, the Association will charge a move-in and move out fees (in addition to the Transfer Assessment above, if applicable) that will be assessed as follows:

a) A Unit Owner will be assessed $1000 upon move in, which is to cover the expenses of the primary move-in and move-out. This assessment shall also apply to family rentals as defined in Article 12.9 of the Declaration.

b) A Unit Owner who is leasing their Unit as an approved rental defined by Article 12.9 of the Declaration, excluding family rentals, shall be assessed $1500 each time there is a new tenant which is to cover the expenses of the primary move-in and move-out.

2. These move-out and move-in assessments are in addition to any amounts that the Association may charge for damage, beyond normal wear and tear, to the Common Elements that occurs during the move as provided in the Bylaws or Rules.

3. An Owner who does not provide the notice required under paragraph 1 shall be assessed the moving fee as provided in paragraph 2 and shall also be subject to penalties as provided in Section V herein for violation of this Rule.

4. Any moving fee that is assessed to the Owner's Unit shall be subject to late fees and collection actions in the same manner as Common Charges and other Association fees and charges as provided in the Bylaws and Section V herein.

D. Legal Fees

1. Any member of the association whose actions require the Association to engage legal counsel for the enforcement of the governing documents, the Rules and Regulations or the municipal laws will be responsible for all legal fees (including actual attorneys' fees and costs incurred by the Association) associated with such enforcement.

E. Payment of Fees, Special Assessments, Penalties and Other Charges

1. Due Date of Monthly Fees, Special Assessments, Penalties, and Other Charges. Each Owner is assessed a monthly fee for Common Charges and may be assessed special assessments from time to time in accordance with the Declaration and the Bylaws. Fees for Common Charges are due and payable monthly, in advance, on the first day of each month. Any special assessments are due and payable on the date as determined by the Board and as stated in any notice of special assessment given to the Owner. Penalties assessed against an Owner in accordance with Rule VI are due and payable on the date provided therein. Any other charges are due and payable on the date they are assessed.

2. Collection of Delinquent Monthly Fees, Special Assessments, Penalties, and Other Charges. The Association depends on timely receipt of payments due from Owners to function properly. Late payments or nonpayment of amounts due can be a serious problem for the Association. Accordingly, the Association will take prompt action to collect monthly fees for Common Charges or any special assessments, penalties, and other charges, as follows:

a) The regular monthly assessments are due on the first day of each month.

b) Special assessments, as may be levied from time to time by the Board, and/or any installment thereof, shall be

due on or before the date or dates stated in the Board's notice to the Unit Owners informing them of the special assessment.

c) Any fines, penalties, or other charges assessed against a Unit Owner shall be due on or before the date or dates stated in the Board's notice to the Unit Owners informing them of the fines, penalties, or other charges.

d) All payments received will be applied to the oldest amounts due on record. Payments tendered for current amounts due will not be accepted by the Association if the instrument of payment is drafted with a future date (i.e., a postdated check).

e) The actual date of the Association's receipt of a payment, as reflected on the ledger of the Association, shall control as to the date that payment was made.

f) In the event a Unit Owner ever submits a payment which is thereafter returned for any reason (e.g., insufficient funds or account closed), the Unit Owner shall be automatically assessed $50.00, or the actual costs incurred by the Association because of the return of a unit owner's payment, whichever is greater.

g) No statement of "payment in full," "accord and satisfaction," or other similar notation on or accompanying any payment shall be binding on the Association, unless the statement is written in "red," the check or payment instrument is mailed to the attention of the Board of Directors and the reduced payment amount is accepted by motion of the Board of Directors. However, if the Unit Owner has knowledge that the account has been referred to legal counsel for collection, then the payment must be mailed to the Association's attorney pursuant to paragraph 11 below.

h) A late fee of $50.00 shall be assessed against a Unit owner for any payment not received by the Association by the tenth (10th) day after its due date. This late fee assessment shall be made upon each failure by the Unit Owner to remit good and timely payment of any assessment or installment

thereof. In addition, unpaid assessments will incur interest at a rate of 1% per month (12% per annum) until paid.

i) The basic collection system of the Board shall be as follows:

(1) At 15 days past due, the property manager may call the delinquent owner;

(2) At 30 days past due, a past due notice may be sent;

(3) At 45 days past due, a second past due notice may be sent; and

(4) At 60 days past due, the matter may be referred to the attorney for collection and lien filing.

j) An administrative fee of $100.00 shall be assessed against a Unit Owner when a matter is turned over to the Association's attorneys for collection. The Unit Owner is responsible for all costs and actual attorneys' fees incurred by the Association in connection with collecting the Unit Owner's past due balance.

k) Once a Unit Owner is notified or becomes aware that its account has been referred to legal counsel, then all future payments, until the account it current, must be submitted to such legal counsel for proper application of same, unless the Association's attorney directs the Unit Owner in writing to pay in some other manner. Unit Owners in collection will not receive further statements from the Association's property manager, and their online access to their account balance will be suspended until their account is brought current.

Section VI. Enforcement and Penalties

A. Initiating Enforcement of Rule Violations

1. A Unit Owner or Resident may initiate an enforcement action by the Association by delivering to any Board member or officer or the Property Manager by submitting a written complaint through the Homeowners Portal as set forth in Part B. below.

2. The Board or its committees may initiate an action to enforce these Rules and Regulations and any of the Condominium Documents.

B. Written Complaint

1. A violation reported to the Association must be in writing and must contain the following:

- Name of offender and address, if known.
- Violation observed and brief description thereof
- The time and place of the violation or, if a continuing violation, the time(s) the violation was observed.
- Name, address and telephone number of the reporting Unit Owner or Resident.

C. Actions Upon Receipt of a Complaint/Any Violation of the Documents

1. The following is a schedule of the fines that will be imposed for non-compliance with the law, the Declaration, Bylaws, rules, regulations, covenants, conditions, or restrictions (herein collectively "Condominium Documents") unless otherwise set forth specifically within these Rules:

a) **A WRITTEN WARNING for a Unit Owner or resident's first violation** of the Condominium Documents. The written warning will include a deadline for compliance to avoid additional action/fines being issued.

b) **FIFTY DOLLARS ($50.00)** shall be assessed against a resident or Unit Owner for a second violation of the Condominium Documents (or for the violation that remains after the Unit Owner has received the warning letter discussed in 1.a). The second violation does not need to be the same violation as the first violation for the $50 fine to be assessed.

c) **ONE HUNDRED DOLLARS ($100.00)** shall be assessed against a resident or Unit Owner for each successive violation of the Condominium Documents.

d) Notwithstanding paragraphs (a-c) immediately above, **FIVE HUNDRED DOLLARS ($500.00)** shall be assessed for each violation of the Condominium Documents, when in the sole opinion of the Board of Directors the violation meets one or more of the following criteria:

(1) The violation is in direct defiance of a previous mandate from the Board of Directors.

(2) The violation was malicious in its intent.

(3) The violation is evidence of a pattern of the resident's or Unit Owner's non-compliance with the Condominium Documents.

(4) The violation is of such a nature that the violation cannot be corrected and/or that direct monetary restitution cannot be determined (*i.e., if alterations are made that cannot be restored to their original state*).

e) Each day that a violation exists shall be a new violation subject to fine at the discretion of the Board.

f) Notwithstanding a-e an immediate $500.00 fine will be issued for safety-related violations which include leaving gas on (either stove or patio), open flames, or for violation of any of the Unit Alteration-related rules.

g) Attorney Fees

(1) The Board may also assess a unit owner who has violated the Condominium Documents for the actual attorney fees incurred associated with reviewing the facts and Condominium Documents and advising the Board.

(2) In the event that the Association retains an attorney to collect any funds due, enforce any rule within its governing documents, bring any claim against

a unit owner or defend any claim or allegation by a unit owner, including any counterclaim, the Association shall, if it is the prevailing party in the claim or defense, be entitled to collect from the unit owner all of its costs and expenses, including reasonable attorney fees. If the Association retains an attorney to represent the Association's interest in a suit filed by the unit owner's mortgage company in which the Association is a named defendant, the Association shall be entitled to collect from the unit owner all of its costs and expenses, including reasonable attorney fees. **This Rule does not apply to owners' fair housing complaints, neither State nor Federal.**

h) Any Unit Owner or resident who has been accused of violating the Condominium Documents or been fined may demand that the matter be heard by a Grievance Committee. Such demand must be in writing and provided to the Board of Directors within 14 calendar days of the notice of the violation or fine. If no demand is made within 14 calendar days, then the finding of a violation and/or fine shall be final and binding. If a demand is timely made, the matter shall be submitted to the Grievance Committee within seven (7) days.

D. GRIEVANCE COMMITTEE RULES AND PROCEDURES:

1. The Grievance Committee shall consist of three (3) members at large of the Association who are chosen by the Board. The members at large shall not be officers or members of the Board of Directors of the Association.

2. The Grievance Committee may either be a standing committee, with each member serving for one (1) year, or the committee may be ad hoc and appointed on an as-needed basis by the Board of Directors.

3. For any grievance hearing, a majority vote of the Committee will determine the action and decisions of the Committee.

4. Members serving on any Grievance Committee must not be directly involved in the specific dispute at hand.

5. Upon receipt by the Grievance Committee of a grievance, the matter shall proceed as follows:

a) A letter shall be sent by certified mail, return receipt requested, informing all parties:

(1) Of the time, place, and date of a hearing before the Grievance Committee.

(2) Of the right to counsel.

(3) That evidence shall be received, and a record made whether or not the party complained against attends.

b) The hearing shall be divided into two (2) sections:

(1) The hearing.

(2) The determination and decision.

c) The Hearing Section shall be open to only the Grievance Committee, the parties involved, their attorneys and witnesses.

d) The Determination and Decision Section of the meeting shall be open only to the Grievance Committee, and possibly the attorney for the Association if so, requested by the Grievance Committee. The decision will be rendered in writing to all concerned parties within five (5) business days of the hearing.

e) If the complainant, or their representative, fails to appear at the hearing without a valid excuse acceptable by the Grievance Committee, the grievance shall be dismissed without prejudice and reasonable and necessary costs incurred by the responding party assessed against the complaining party.

f) If the alleged offender fails to appear, the complainant must prove his/her grievance and no presumption shall be made against the alleged offender for non-appearance.

g) The burden of proof shall be on the complainant to prove the grievance by a preponderance of the evidence.

6. The decision of the Grievance Committee is final and binding. There shall be no appeal of the decision absent evidence that:

a) The award was procured by corruption, fraud or undue means;

b) There was evident partiality or corruption on the part of the Grievance Committee, or any of them;

c) The member of the Grievance Committee were guilty of misconduct in refusing to postpone the hearing, upon sufficient cause show, or in refusing to hear evidence pertinent and material to the controversy; or of any other misbehavior by which the rights of any party have been prejudiced;

d) The Grievance Committee exceeded its powers, or so imperfectly executed them that a mutual, final and definite award upon the subject matter submitted was not made.

E. Interest Affected

1. All Unit Owners shall be responsible for all actions of their children, guests, tenants, invitees, and contractors. All Residents shall be responsible for all actions of their children, guests, invitees, and contractors. An Owner's Unit may be subject to liens for penalties resulting from a violation of the Rules and Regulations or Bylaws by any tenant of the Unit Owner or by a child, guest, invitee or contractor of the Unit Owner or a Resident.

Section VII. Discrimination Prohibited/ANTI-DISCRIMINATION ANTI-HARASSMENT POLICY

No Bylaw or Rule adopted under the Bylaws and no covenant, condition or restriction set forth in the Declaration or any instrument of conveyance of any Unit may be applied to discriminate against an individual based upon his or her race, color, sexual orientation, disability, religion, national origin, marital status, family status, lawful source of income, age, ancestry, or as otherwise prescribed under federal or Wisconsin law, or local Ordinance.

The Riverbridge Condominium Owners Association ("Association") is a Fair Housing provider under the federal Fair Housing Act. As such, the Association is committed to providing a living environment free from discrimination and harassment that is based on an individual's race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/expression. This Anti-Discrimination Anti-Harassment Policy ("AD-AH Policy") is intended to implement this commitment.

This AD-AH Policy is intended to apply to every owner, resident, and guest at the Association, as well as every employee or agent of the Association. Violation of this AD-AH Policy may result in disciplinary action up to and including termination if the violator is an employee/agent of the Association, or penalties, including fines, if the violator is an owner/resident within the Association.

The Policy of the Association

It is the policy of the Association that discrimination of any kind based on an individual's race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/expression is prohibited.

It is the policy of the Association that harassment of any kind based on an individual's race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/expression is prohibited.

a. For purposes of this AD-AH Policy, prohibited harassment includes both "quid pro quo" and "hostile environment" harassment.

"Quid pro quo" harassment is an unwelcome request or demand to engage in conduct, as a condition of providing services or facilities. Quid Pro Quo Harassment might also arise when a person's access to services or facilities is interfered with because of a failure to submit to demands. Commonly, quid pro quo harassment involves an adverse action that occurs after unwelcome sexual advances are rejected by an owner/resident, or sexual favors are required for an Association service or access to an Association facility which would otherwise be available to the owner/resident.

"Hostile environment" harassment is defined as unwelcome conduct that is sufficiently pervasive or severe as to interfere with the providing of or enjoyment of services or facilities. Hostile Environment Harassment only applies to harassment based on a protected class (sex, religion, race, color, familial status, national origin, or handicap), and the harassment must be on the level of interfering with housing/living environment to be actionable under this AD-AH Policy.

b. For purposes of this AD-AH Policy, prohibited harassment described above includes insults, jokes, slurs, and other verbal or physical conduct relating to or based on an individual's race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/ expression that has the purpose or effect of unreasonably interfering with an individual's living environment, or creating an intimidating, hostile, offensive, or demeaning living environment.

It is the Policy of the Association that any retaliation predicated on the fact that an employee/agent or owner/resident of the Association in good faith reported an AD-AH Policy violation or suspected violation, or in good faith participated or aided in the Association's investigation of an alleged AD-AH Policy violation, is prohibited.

Application of This AD-AH Policy

- It is a violation of this AD-AH Policy to discriminate against another individual on the basis of his or her race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/expression.

- It is a violation of this AD-AH Policy to harass another individual on the basis of his or her race, sex, age, religion, disability, color, national origin, military status, marital status, parental status, sexual orientation, or gender identity/expression.

- It is a violation of this AD-AH Policy to retaliate against an employee/agent or owner/resident of the Association on the basis of the fact that he or she in good faith reported an AD-AH Policy violation or suspected violation, or in good faith participated or aided in the Association's investigation of an alleged AD-AH Policy violation.

- This AD-AH Policy applies to all employees and agents of the Association, including contractors/vendors hired by the Association, and property management personnel.

- An employee/agent who violates this AD-AH Policy is subject to discipline, up to and including termination.

- An owner/resident who violates, or whose guest violates this AD-AH Policy is subject to penalties, including but not limited to fines.

Procedures

Any employee/agent or owner/resident of the Association who believes he or she has been subjected to, or has witnessed, actions that constitute a violation of this AD-AH Policy promptly must report the matter to the Board of Directors. The individual

reporting should not wait until the action he or she believes is a violation of this AD-AH Policy becomes severe or pervasive.

The Association's Board of Directors will timely investigate any report of an alleged violation of this AD-AH Policy and, where appropriate, take appropriate corrective action.

To the extent possible, the Association will protect the confidentiality of allegations of AD-AH Policy violations and of documents created or obtained that concern an investigation into an allegation of an AD-AH Policy violation.



WELCOME PACKET

RIVERBRIDGE CONDOMINIUM ASSOCIATION

REVISION HISTORY:
Established July 15, 2020

Revised August 9, 2023

The welcome packet document is provided for convenience. The information contained within is informational only. Refer to governing documents.

Riverbridge
CONDOMINIUMS

Welcome Packet Table of Contents

1. New Owner Checklist, FAQs, Useful Information

2. New Owner Registration Forms

SECTION 1
New Owner Checklist, FAQs, Important Rules to Remember and Useful Information

Documents Enclosed:

- New Owner Checklist
- Important Rules to Remember as a New Owner
- FAQ
- More Useful Information

Notes

These are the items that are most important for you to do in your first days and weeks at the condo so you can start to feel like this place is your home!

Almost all the information listed in the FAQs and More Useful Information is summarized details from the Governing Documents and Rules and Regulations – please refer to these original documents for details.

New Owner Checklist

This checklist is meant to be used in conjunction with the Executive Summary and the other relevant documents to help give you a fuller understanding of this 117-unit condominium community, situated along the Milwaukee River, at 1905-1915-1925 North Water Street (the intersection of Humboldt Avenue and Water Street), and help answer questions you might have about Riverbridge to ensure you don't miss critical move in activities!

□ **Send an email** to homeownerservices@pmcwi.com

Let us know you are going to be a new owner, and:

- Email addresses of all unit members who want to subscribe to be kept informed of very important notices and updates. (**We communicate primarily through email!**)
- Intended moving dates & request moving pads to protect the elevator walls & your furniture. Please contact at least 7 days prior to a move so pads will be placed in the elevators.

□ **Register for the residents only website:**

https://portal.pmcwi.com Easily access important information found on the website: Rules & Regulations, Association Financials, View/Pay your condo dues, Association Board Meeting Minutes & Communications, Building Security, and much more!

O Join our community Facebook Group:
www.facebook.com/groups/RiverbridgeCondoResidents
(or search for Riverbridge Condo Residents on your phone)

O Complete the New Homeowner Information Form

- All new homeowners must complete the form. It's in Section 4 of this packet.
- If you have dogs, please make sure they are registered with the Milwaukee Area Domestic Animal Control Center (MADACC) and you provide that information with your New Homeowner Form.

O Get the utilities in your name

- Owners are responsible for electricity and natural gas. Make sure your date coincides with the date of your closing.
- Call WE Energies at 1- 800-242-9137 or go online at www.we-energies.com if you are transferring services

O Decide on Internet / Cable

- Our building offers two service providers:

Spectrum	AT&T Uverse
www.spectrum.com	www.uverse.com
1-877-312-0236	1-844-827-7057

- **Avoid Fines by reading and understanding the Rules & Regulations**
- All our condo rules & regulations are available on the website. Failing to comply with them can lead to fines.

Important Rules to Remember as a New Owner

1. **NEVER** leave the locked lobby or entrance doors propped open unless someone is physically present to ensure unwanted guests do not enter. It is *your* responsibility to communicate this to any hired movers. Violation: $50

2. All large trash items should be disposed of at the owner's expense and not left in the dumpster area. This includes large furniture, home decorations, and similar items. Trash fines are immediate.

3. All Exterior Windows & Patios must have light or neutral window treatments (or left untreated). Violation: $50 if not corrected within 30 days.

4. Riverbridge has approved stain colors for Decks that include Sherwin Williams Codes: Canyon Brown SW3559 and Natural SW3555. Owners are asked to remove any mold buildup before applying deck stain.

5. Riverbridge has strict rules around renting when you are not the primary occupant, including a waitlist and a ban on any short-term rentals. Violation: $500

FAQs

What do Riverbridge' s condo fees cover?

- Weekly, monthly, and quarterly cleaning of common areas
- Waste management, water, sewer, snow removal, building inspection, ongoing general maintenance, and repair work of common areas.
- Cleaning of all exterior windows and parking garage.
- Periodic renovations to common halls, lobbies, stairwells
- Local, state, and federal taxes and fees incurred for common areas.
- Establishing and sustaining a reserve for the long-term maintenance, capital improvements, and short-term emergency repairs.

Where can I find information about my individual unit taxes?

Your new unit's most recent property tax information can be accessed on the City of Milwaukee Assessor's website http://assessments.milwaukee.gov

What is Riverbridge' s Rental policy?

20% of the units are allowed to rent at a given time. Please email Prospect Management for more information at homeownerservices@pmcwi.com.

What is Riverbridge' s Pet policy?

Pets are welcome!

We comply with city ordinances.

Regarding dogs, we allow up to 2, combined weight of no more than 100 lbs., no aggressive breeds. Specific details are in our rules & regulations. Dogs must be licensed and up to date on vaccines.

More Useful Information

KEYS: At closing, keys were exchanged. The keys to all the units are unique and cannot be cut by any locksmith. Your key opens all common area locks in your building including your unit door and mailbox. For the convenience of all owners, Prospect Management has spare key blanks that can be purchased for $25.00. If you need a replacement key, please contact Prospect Management Company. There is a limit of 5 keys per unit that are allowed. Once purchased you can take the key blanks to Whitlow's Security Specialists.

Whitlow's Security Specialists
10714 W Greenfield Avenue
Milwaukee, WI 53214
(414) 475-0550

There are also a few keyless entry options that have been approved by the Board. Those options are attached in this document.

WHAT TO DO WHEN LOCKED OUT OF YOUR CONDO: If you find yourself locked out of your condominium and your unit is part of the master key system you have a few options.

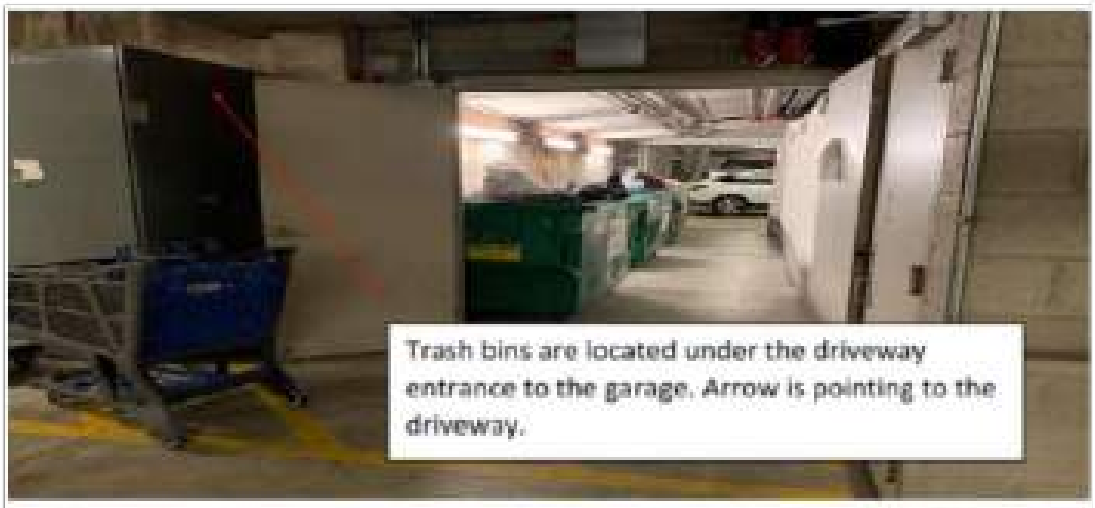
1. You may try to reach out to a board member, who may be able to aid with the master key. This however is a convenience and not a guaranteed service. If the board member does not know you, please be prepared to show identification that you live in the unit.
2. Contact PMC and request for maintenance to come on site and unlock your unit. If maintenance is not on site, you will be charged a fee. If this request comes in after hours, you are responsible for paying any afterhours management fees as well as afterhours maintenance charges. Your door will not be unlocked unless you provide identification to maintenance staff.

HOA DUES: You can manually pay your monthly dues via the Riverbridge website (www.pmcwi.com). You can also set up automatic payments through our web portal through PMC. You will receive a letter from Prospect Management with your personal account information. HOA dues are due by the 5th of the month to avoid late fees.

MOVING LARGE ITEMS IN ELEVATOR: Elevator pads are available to protect the elevator walls and your furniture during a move. They are required before any move or anytime large items are being moved via elevator. Please contact Prospect Management Company at least 7 days before a move so pads may be placed in the elevators.

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TRASH & RECYCLING: The garbage and recycling bins are in the underground parking garage. Boxes must be broken down in the recycling bins. If the bins are up for collection, DO NOT leave bags in the trash room. Walk them up to the bins or take them home until the bins are back in the garage. Because there is limited space, any violations will result in a $50 fine. Also, shopping carts are available for all residents' use. Please return carts to the garage after use. Please be respectful and do not leave them near any cars.



Trash bins are located under the driveway entrance to the garage. Arrow is pointing to the driveway.



Recycling bins are located on the side closest to BelAir Cantina and 1925. Also, most carts are also stored there as well. Arrow shows driveway.



View of recycling bins in relation to garbage bins.



View of garage door in relation to recycling bins. Arrow shows recycling bins.

GARAGE: Currently the garage doors have a delay of 7 seconds before closing. This is 7 seconds after your vehicle has passed through the electronic eye located at the inside of the overhead door. Whether entering or leaving the garage, please wait for the door to close before moving out of sight to prevent the possibility of anyone entering or sneaking in that does not belong in the building.

The garage is limited to vehicles (cars, motorcycles, mopeds) and bikes, **no other storage is allowed in the parking spaces.**

If you need a new garage door opener, you can order one on Amazon like the one pictured below. It needs to be a linear multi-code with at least 10 pins. It is incredibly easy to program and if you need assistance, please reach out to Prospect Management for assistance via the PMC email homeownerservices@pmcwi.com!



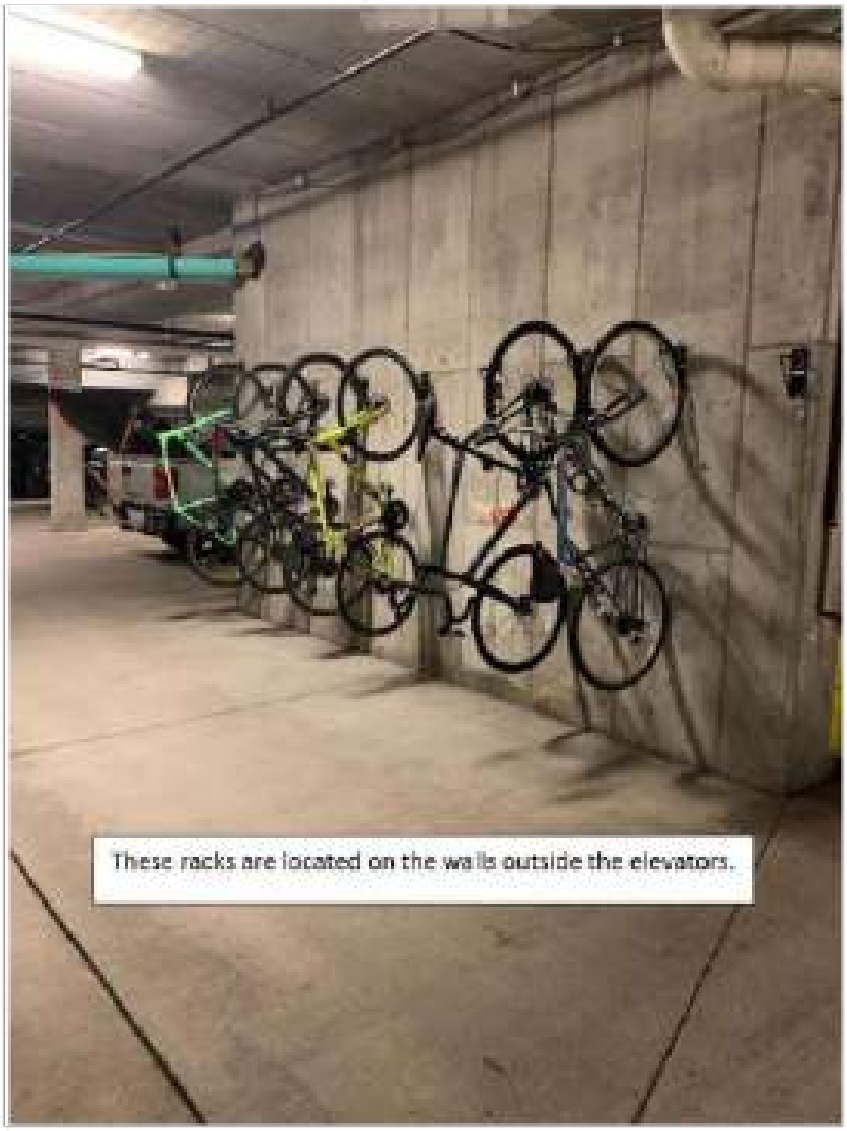
To park overnight on the street in Milwaukee, you must register your license plate with the city. It costs $55.00 per year and is simply an online registry. No physical sticker is required. You can register your vehicle using the below site.

https://duncan.imageenforcement.com/MilwaukeePermits

OVERNIGHT PARKING FOR GUESTS: Guests who are staying overnight any night except Saturday night - Sunday morning need a (free) Temporary Night Parking Permission. The permit goes by license plate and does not need anything physical on or in the vehicle. Permission will be granted up to 3 times in a 30-day period. You can register your vehicle using the below site.

https://city.milwaukee.gov/mpw/divisions/administrative/parking/Parking-Permit-Anchors/Temporary-Overnight-Parking-Permission.htm#.XZjty-dKhjs

BIKE RACKS: If you have a deeded parking spot along an exterior wall, an approved bike rack can be installed in the wall. If you would like a bike rack installed, please place a work order through the PMC website. You will be billed by PMC for the bike rack and installation. Community bike racks are available first come first serve along the walls outside the elevators.



LOBBY: To ensure every resident's safety, we ask that the lobby door never be propped open unless you are present. Never hold the door open for anyone you do not know.

ENTRY DOORS: Entrance doors are security doors and under no circumstances can they be propped open and left unattended.

INTERCOM SYSTEM: Our lobby intercom system is called Butterfly MX. It is a full-service virtual intercom system that can link to your smartphone. It works much like a standard intercom system but has so many more amazing features! Visitors can look up your name on the screen and a video call will be started from the app on your phone. You can also buzz them in from your phone. Additionally, virtual keys can be issued for time periods as little as an hour to a year. This is helpful for guests, dog walkers, cleaning people, etc. Upon move in, send an email to Prospect Management (homeownerservices@pmcwi.com) including all the names, phone numbers and email addresses for the residents of the unit. You will be sent login information for the Butterfly App.

www.butterflymx.com

PACKAGES: Packages will be left on the shelves by the elevators in your lobby. Typically, they will be left in the secure portion of the lobby but may also be left by the intercom system. When that happens, your wonderful neighbors will likely move them into the secured area in the designed package area for safety. If the package is delivered by USPS, the package could be locked in one of the large boxes in the mailbox center and the key would be put in your mailbox. Please pick up your packages promptly. Any owner with packages blocking the walkways for a long period of time will be fined.

Occasionally, packages will be erroneously left in another Riverbridge building so if you find a package missing, feel free to post something on the Facebook page. Your neighbors are usually very happy to help search!

FACEBOOK GROUP: Riverbridge has a resident Facebook Group that is an incredibly useful resource. Used as a community bulletin board. Building questions and concerns should be directed to PMC via the portal. Your neighbors are very friendly and have a wealth of knowledge to share. Anything from "Have you seen my package?" to "Does anyone have an extra spot available for tonight?" is common to see. Please do not hesitate to ask anything! The group is called "Riverbridge Condo Residents". Send a request, answer the membership questions and the administrator will approve. Please review all rules of the Facebook Group when signing up. Participation is a privilege and not a right.

WINDOW TREATMENT: Per the Riverbridge governing documents, all window treatments must be of neutral color from the street view. Fines could be assessed if not adhered by.

PATIOS AND EXTERIOR LIMITED COMMON AREA: Exterior limited common areas such as patios and balconies are limited to storage of exterior furniture, plants, and grills. Propane, charcoal, wood grills and fireplaces are not allowed on patios. Each patio and deck have a natural gas hookup.

LOCK BOXES: Real Estate lock boxes are not allowed on the exterior of the building and must be properly labeled and stored in the cabinets provided in the secure lobby of each building. Please have your Real Estate Agent contact the management company to be provided with a designated real estate code for the ButterflyMX intercom.

FIRE ALARM BOXES IN UNITS: Fire alarm notification devices are in each bedroom of your unit. They cannot be tampered with or removed. If tampered with they will set off the building security alarm in the lobby, which will result in a door-to-door search to restore the tampered unit and disarm the alarm. The respective owner is responsible for costs resulting from alarms.

There are also replaceable smoke detectors in each unit. They can be replaced using any hardwired, synchronized option. An example is shown below.



This information provides a summary. Please refer to the Governing Documents and Rules & Regulations for specific rules and regulations.

SECTION 2

New Owner Registration Forms

Documents Enclosed:

- New Owner Registration Form
- Pet registration form needs to be filled out and updated as needed
- Important local contact information

Notes

Please return these documents as soon as possible. You can scan and email to homeownerservices@pmcwi.com, or drop them in the mail to:

Riverbridge Condo Association
C/O Prospect Management Company
224 N 76th Street
Milwaukee, WI 53213

RIVERBRIDGE CONDOMINIUM ASSOCIATION
NEW OWNER REGISTRATION FORM

HOMEOWNER INFORMATION

Unit Address & Number							
Owner #1 Name							
Owner #2 Name							
Owner #1 Phone	Home		Cell		Work		
Owner #2 Phone	Home		Cell		Work		
Owner #1 Email Address							
Owner #2 Email Address							

EMERGENCY CONTACT INFORMATION

Who can we contact in the event of an emergency if the owners are not available?

Name			
Home Phone		Cell Phone	

MORTGAGE INFORMATION

Do you presently have a mortgage on your property?	Yes	No
Mortgage Company		
Address		

INSURANCE INFORMATION

Insurance Company			
Agent		Phone Number	

VEHICLE INFORMATION

Vehicle #1	Make		Model		Color		License Plate #	
Vehicle #2	Make		Model		Color		License Plate #	

ASSOCIATION FEE PAYMENT INFORMATION

I will be paying my monthly association fees via (Select one below)

	PMC/Mutual of Omaha's online bill payment system (ACH)
	I prefer to send a check in

Please complete and return to our office.

Scan and email to
homeownerservices@pmcwi.com
or mail to:
Riverbridge Condo Association
C/O Prospect Management Company
224 N 76th Street
Milwaukee, WI 53213

RIVERBRIDGE CONDOMINIUM ASSOCIATION PET REGISTRATION FORM

Name of Condo Owner or Occupant	
Address & Unit Number of Pet Owner	

To keep the following described pet(s):				
Type of Animal	**Breed**	**Description**	**Weight** (Dogs Only)	**City of Milwaukee License #** (Dogs Only)

- As a Member of the Riverbridge Condominium Association, I understand the restrictions on breed, size and pet restrictions which are outlined in the Associations By Laws Article VIII Section 8.1.
- This registration form does not serve as a permit. All pets must comply with the governing documents for Riverbridge. Owners in violation may be assessed fines and cost for damages and/or require pets be removed from the premises.
- Owners shall be responsible for any costs, including but not limited to: reasonable attorney's fees incurred by the Association for enforcing its right as stated in the governing documents. Damages and fines may be added as a special assessment against the condominium in which the pet resides.

Print Name (Homeowner):	
Sign Name (Homeowner):	
Date:	

Please complete and return to our office.
Scan and email to
homeownerservices@pmcwi.com
or mail to:

Riverbridge Condo Association
C/O Prospect Management Company
224 N 76th Street
Milwaukee, WI 53213

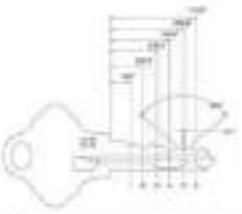
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IMPORTANT LOCAL CONTACT INFORMATION

	Name	Address	Phone/Email
Police Department	District 1	749 W State Street Milwaukee, WI 53233	(414) 933-4444 Non-Emergency (414) 935-7212 Direct District Number
Nearest Hospital	Columbia St. Mary's	2301 N Lake Drive Milwaukee, WI 53211	(414) 585-1000
Poison Control	American Association of Poison Control Centers		(800) 222-1222
Post Office	Post Office	606 E Juneau Avenue Milwaukee, WI 53202	(800) 275-8777
Utilities	WE Energies	2425 S 35th Street Milwaukee, WI 53215	(800) 242-9137
City Hall	Milwaukee City Hall	202 E Wells Street Milwaukee, WI 53202	(414) 286-2489
Courthouse	Milwaukee County Court House	901 N 9th Street Milwaukee, WI 53233	(414) 278-5362
Transit	Milwaukee County Transit	1942 N 17th Street Milwaukee, WI 53205	(414) 937-3218 customerservice@mcts.org
Voting Poll Location	Riverview Apartments	1300 E. Kane PL Milwaukee, WI 53202	

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The reason we must narrow down the smart lock options for our building is due to the type of master key that was installed. A standard key is normally a 5-pin key. Our master key system is a 6-pin key. The 6-pin key is too long to fit in the barrel of a 5 pin



Smart Lock Technical Comparison

	Schlage	August Smart Lock	August Smart Lock Pro + Connect
Requires product MODIFICATION	Yes, requires new 6-pin tumbler	No	No
Requires a new interior door handle (see slide)	Yes	Yes	Yes
Keypad	Integrated into product	$60 accessory	$60 accessory
Create new user codes (if you have keypad)	Program via number pad, unless you buy home automation	Program via smart phone app	Program via smart phone app
Unlock with Smartphone when standing in front of door	No (unless you get home automation hub)	Yes, via bluetooth	Yes, via bluetooth
Unlock with Smartphone remotely via the internet	Requires Home Automation compatible with Z-Wave ($70)	Requires August Connect Wi-Fi bridge $70	Yes, Included
Works with Siri & Apple HomeKit	No	No unless paired with Connect	No unless paired with Connect
Works with Alexa & Google Assistant	Requires home automation with Z-wave ($70)	Requires August Connect Wi-Fi bridge $70	Yes

August Smart Lock August Smar

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SINGLE STREAM RECYCLING

Place all recyclable items together in one Container.

ITEMS MUST BE LOOSE!

Plastic bags are not recyclable!

If Recyclables are brought in plastic bags, empty recyclables in appropriate container at the drop offsite and throw bag in trash.

ACCEPTABLE	WHAT CAN BE RECYCLED	CLEANING & PREPARATION	WHAT CAN'T BE RECYCLED (Garbage)
Aluminum	Cans. Pie Tins (crushed) & Clean Aluminum Foil	Rinse Clean	• Food Containers
Glass	Bottles and Jars **ONLY** Any Color	Rinse Clean Remove and Recycle Lids & Caps	• Windows • Mirrors • Light bulbs • Dishes or Ceramics
Plastic	Milk, Soda and Detergent Bottles. Any Containers Marked #1 through #7	Rinse Clean Remove and Recycle Lids & Caps	• Oil Bottles • Styrofoam • Hard Plastic • Syringes • Plastic Film, Plates & • Plastic Bags
Scrap Metal, Tin & Steel Cans	Steel Aerosol Cans (must be empty - no caps), Food & Pet Food Cans, Metal Pots, Pans & Utensils, Small Metal Household appliances (toaster, blenders, etc.), Small Metal Plumbing Fixtures & 0Pipes (faucets, valves & pipes 2"12" long) & Misc. Scrap (limit 2ftx m; 351bs)	Rinse Clean	• Cardboard-Sided Cans

All Paper Products	Newspapers, Magazines, Cardboard, Card Stock, Office Paper, Books-hardcover (covers removed), Envelopes, Cereal & Food and Beverages Boxes, Computer Printouts, File Folders, Glued Pads, Tablets, Phone Books, Post-it Notes, Milk & Juice Cartons, Wrapping Paper (no foil r ribbon), Junk Mail, Shredded Paper (must be in paper bag & stapled close), Empty paper Towel Toilet Paper Rolls.	Break Down all Large Items to Maximize Space.	Bathroom Wastepaper, Carbon Paper, Cellophane, Cloth, Cork, oil, Waxed anything, Candy Wrappers, Napkins, Photographs, Fiberboard, Labels and Label Backings.

Attention: Wisconsin Adm. Codes NR 502.06 requires licensed waste haulers to notify clients yearly that State and Local laws require everyone in Wisconsin to recycle newspaper, magazines, cardboard, food and beverage containers, tires, yard waste, appliances, motor oil, lead acid batteries and office paper.