ARTICLE IX

Records

Section 1. Records and Reports

The Board of Directors shall keep detailed records of the actions of the Association and the Board of Directors, minutes of the meetings of the Board of Directors, minutes of the meetings of the unit owners, and financial records, and books of account of the Association. A written report summarizing all receipts and expenditures of the Association shall be rendered by the Board of Directors to all unit owners at least semiannually. In addition, an annual report of the receipts and expenditures of the Association, prepared by an independent certified public accountant (which report need not be certified), shall be rendered by the Board of Directors to all unit owners and to all mortgagees of units who have requested it within a reasonable time after the end of each fiscal year.

ARTICLE X

Miscellaneous

Section 1. Notices

All notices to the Board of Directors or the Association shall be sent by registered or certified mail to the office of the Board of Directors or to such other address as the Board of Directors may hereafter designate from time to time. Except when delivered in person, all notices to any unit owner shall be mailed or hand delivered to the unit or to such other address as may have been designated by the owner from time to time, in writing, to the Board of Directors. All notices to mortgagees of units shall be mailed or hand delivered to their respective addresses, as designated by the unit owners to the Board of Directors. All notices shall be deemed to have been given when mailed, except notices of change of address which shall be deemed to have been given when received. Notices to the unit owners or their mortgagees need not be mailed by registered or certified mail.

Section 2. Invalidity

The invalidity of any part of these By-laws shall not impair or affect in any manner the validity, enforceability or effect of the balance of these By-laws.

Section 3. Captions

The captions in these By-laws are inserted only as a matter of convenience and for reference, and in no way define, limit or describe the scope of these By-laws or the intent of any provision of these By-laws.

Section 4. Singular - Plural

The use of the singular in these By-laws shall be deemed to include the plural, whenever the context so requires.

Section 5. Waiver

No restriction, condition, obligation or provision contained in these By-laws shall be deemed to have been abrogated or waived by reason of any failure of enforcement, regardless of the number of violations or breaches which may occur.

Section 6. Insurance Trustee

The insurance trustee shall be a bank in the State of Wisconsin, designated by the Board of Directors and have a capital, surplus and undivided profits of $500,000.00 or more. The Board of Directors shall pay the fees and disbursements of any insurance trustee, and the fees and disbursements shall constitute a common expense.

ARTICLE XI

Conflicts

Section 1. Control of Conflicts

These By-laws are set forth to comply with the requirements of the Act. In case any of these By-laws conflict with the provisions of the Act, the provisions of the Act shall control. In case any of these By-laws conflict with the provisions of the Declaration or Articles of Incorporation, the Declaration or Articles of Incorporation, as applicable, shall control.

ARTICLE XII

Fiscal Year

Section 1. Adoption of Fiscal Year

The fiscal year of the Association shall begin on the first day of January and end on the last day of December in each year.

ARTICLE XIII

Amendments to By-laws

Section 1. Amendments to By-laws

These By-laws may be modified or amended by vote of at least 67% of the authorized votes of all unit owners, which vote shall be taken at a meeting of unit owners duly held for that purpose.

Section 2. Rights of Declarant

No amendment of these By-laws shall alter or abrogate the rights of Declarant as contained in these By-laws.

ARTICLES OF INCORPORATION

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Article VI - Principal Office and Registered Agent	3
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ARTICLES OF INCORPORATION
OF
CROSSWINDS ON THE CREEK CONDOMINIUM OWNERS ASSOCIATION, INC.

The undersigned, a natural person over the age of 21 years and acting as incorporator of a non-stock, non-profit corporation under the provisions of the Wisconsin Non-stock Corporation Law, Chapter 181 of the Wisconsin Statutes, hereby adopts the following as the Articles of Incorporation of the Corporation:

ARTICLE I

Name

The name of the corporation shall be Crosswinds On The Creek Condominium Owners Association, Inc.

ARTICLE II

Period of Existance

The period of existance of the Corporation shall be perpetual.

ARTICLE III

Purposes

The purposes of the Corporation are:

A. To serve as an association of unit owners under the Wisconsin Condominium Ownership Act ("Act") who own certain residential property located in Racine County, State of Wisconsin (the "Property") subject to the terms and conditions of the Declaration of Condominium as the Declaration may be amended from time to time (the "Declaration") for Crosswinds On The Creek Condominium (the "Condominium") as recorded in the office of the Register of Deeds for Racine County, Wisconsin;

B. To serve as a means through which the unit owners may collectively and efficiently manage, maintain, operate, reconstruct and care for the Property in accordance with the Act and the Declaration; and

C. To engage in any lawful activity permitted by the Act and Declaration for which a non-stock, non-profit corporation may be organized under the Wisconsin Non-stock Corporation Law.

ARTICLE IV

Powers

The Corporation shall have all of the powers enumerated in the Wisconsin Non-stock Corporation Law, to the extent not inconsistant with the Act, the Declaration and the By-laws of the Corporation, including without limitation, the following:

A. To exercise exclusive management and control of the common elements described in the Declaration;

B. To operate, repair, replace, reconstruct, protect and maintain the common elements described in the Declaration;

C. To purchase, lease or otherwise acquire units on behalf of all the unit owners and to sell, lease, mortgage, vote the votes attributed to those units and otherwise deal with the units so acquired on behalf of all the unit owners;

D. To hire, engage or employ and discharge such persons or entities as it may deem necessary or advisable to assist in the management of its affairs and the maintenance and operation of the Property;

E. To determine, levy and collect assessments against unit owners and use the proceeds of those assessments in the exercise of its powers and duties, including without limitation, the payment of operating expenses of the Corporation and the common expense relating to the maintenance, repair, replacement, reconstruction, operation and protection of the common elements described in the Declaration;

F. To purchase insurance on the Property and insurance for the benefit of the Corporation and its members;

G. To adopt and amend rules and regulations governing the use and operation of the Property;

H. To enforce by legal means the provisions of the Wisconsin Condominium Ownership Act, the Declaration, the By-laws of the Corporation and any rules and regulations governing the use and operation of the Property;

I. To establish and maintain one or more bank accounts for deposit and withdrawal of the funds of the Corporation; and

J. To do all things necessary or convenient to effectuate the purposes of the Corporation.

ARTICLE V

Members

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

ARTICLE VI

Principal Office and Registered Agent

The location of the principal office of the Corporation shall be 2109 Washington Avenue, Racine, Wisconsin, 53403 and the initial registered agent shall be F & F Builders, Inc. The address of the initial registered agent is 2109 Washington Avenue, Racine, Wisconsin, 53403.

ARTICLE VII

Directors

The number of directors of the Corporation shall be fixed in the By-Laws of the Corporation and in no event shall be less than three. The manner in which directors shall be selected, appointed and removed shall be set forth in the By-Laws of the Corporation.

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

Frank J. Heister, Jr. 2109 Washington Avenue, Racine, Wisconsin 53403
Frederick M. Kowalsky, 2109 Washington Avenue, Racine, Wisconsin 53403
Drue Anderson, 7240 Mariner Drive, Racine, Wisconsin 53406

ARTICLE VIII

Incorporator

The name and address of the Incorporator of the Corporation are:

John U. Schneider
1254 West Boulevard
Racine, Wisconsin 53405

ARTICLE IX

Dissolution

The corporation shall not have or issue shares of stock. No dividend shall ever be paid, and no part of the net earning, assets or surplus of the Corporation shall inure to the benefit of or be distributed to its members, directors, officers or any other private individual other than by a rebate of excess membership dues, fees or assessments. The Corporation may pay compensation in reasonable amounts to employees, members, directors or officers for services rendered and may confer benefits upon its members in conformity with its purposes and to the extent not prohibited in its By-Laws.

Executed in duplicate this 21st day of July, 1987.

/s/ John U. Schneider
Incorporator

STATE OF WISCONSIN)
) ss.
COUNTY OF RACINE)

Personally came before me this 21st day of July, 1987, the above named John U. Schneider, known to me to be the person whose name is subscribed to the foregoing Articles of Incorporation, and he acknowledged that he executed the same for the purposes therein contained.

/s/ Mary L. Pederson
Mary L. Pederson
Notary Public - State of Wisconsin
My commission expires: 1-27-91

This instrument drafted by John U. Schneider

Please return to: John U. Schneider
1254 West Boulevard
Racine, Wisconsin 53405

Duplicate to be recorded in Racine County, Wisconsin

ANNUAL OPERATING BUDGET

PROPOSED BUDGET - 1987 (FOUR MONTH)
CROSSWINDS ON THE CREEK OWNERS ASSOCIATION, INC.

INCOME: 8 units occupied 4 months, 4 units occupied 3 months, 4 units occupied 2 months	$3,380.00
INITIAL DEPOSITS: 16 @ $130.00	2,080.00

EXPENDITURES:

A) Operating Expense:

Grounds Maintenance (Lawn/Plantings)	300.00
Snow Removal	400.00
Insurance (12 month pre-paid)	2,090.00
Gas For Spa	300.00
Water	175.00
Electric	200.00
Misc.	150.00
B) Transfer To Reserve Account	1,845.00
Reserve Balance:	$1,845.00

FLOOR PLANS / PLAT OF SURVEY

CROSSWINDS ON THE CREEK CONDOMINIUM HOMES
CONDOMINIUM PLAT
RACINE COUNTY, WISCONSIN

The undersigned hereby certifies that this Condominium Plat is a correct representation of Crosswinds On The Creek Condominium Homes and the identification and location of each unit and the common elements can be determined from this Condominium Plat. This certification is made pursuant to section 703.11, Wisconsin Statutes.



Dated: May 7, 1987

Walter R. Madsen
Nielsen, Madsen & Barber
1339 Washington Avenue
Racine, Wisconsin 53403

Instrument drafted by: John U. Schneider
Attorney at Law
1254 West Boulevard
Racine, Wisconsin 53405

NM
&B

Nielsen Madsen & Barber

Consulting Civil Engineers
1339 Washington Avenue
Racine, Wisconsin 53403
Racine 414/634-5588
Kenosha 414/552-7902

John H. Nielsen, P.E., R.L.S.
Walter R. Madsen, P.E., R.L.S.
James D. Barber, P.E.
James E. Robinson, R.L.S.
Robert L. Cutteck, R.L.S.

May 7, 1987

Job Number 87005

Expansion Area

CROSSWINDS ON THE CREEK CONDOMINIUM HOMES

Racine County, Wisconsin

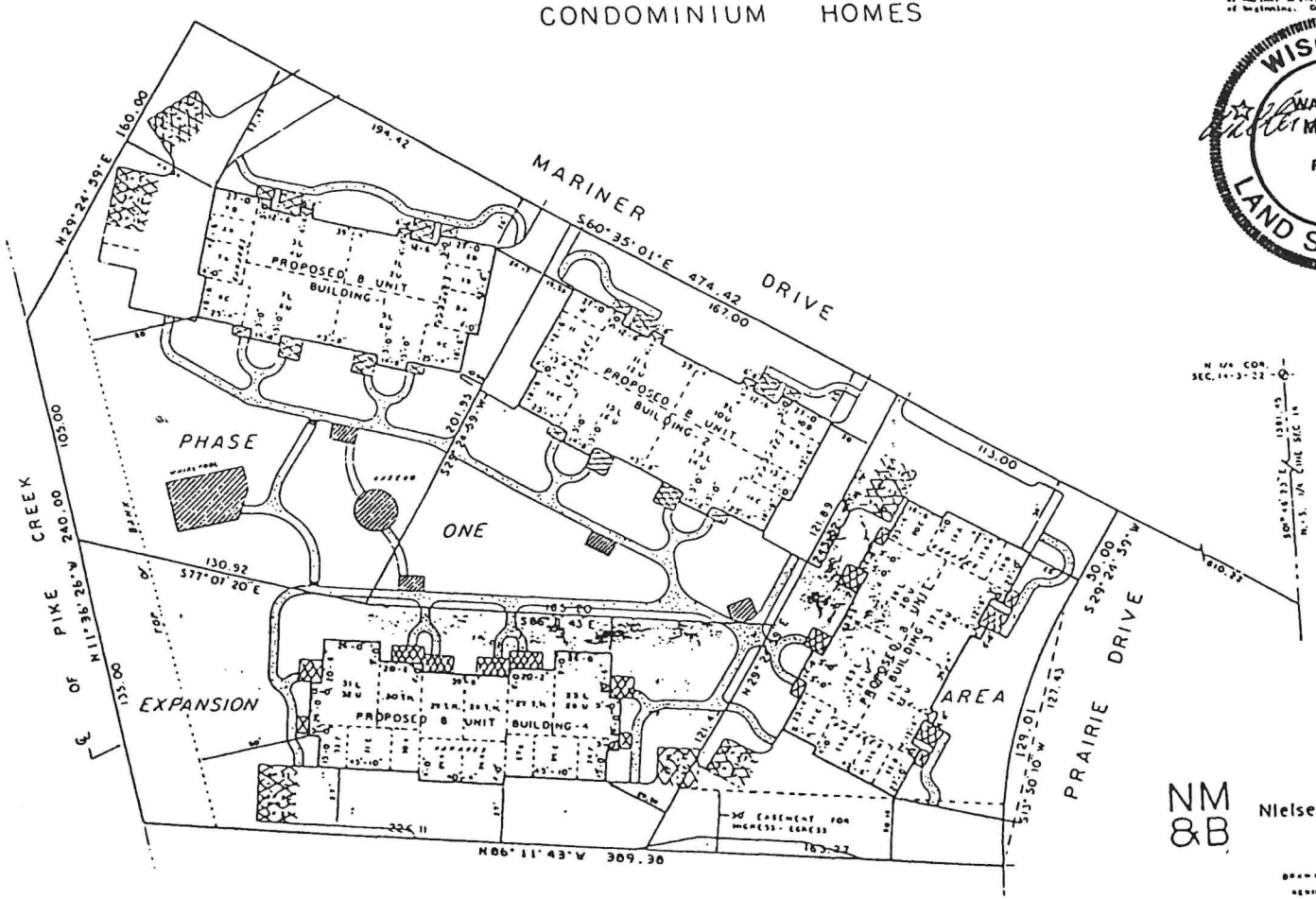
That part of the Northwest ¼ of Section 14, Township 3 North, Range 22 East, in the Town of Mt. Pleasant, Racine County, Wisconsin, described as follows: Commence at the North ¼ corner of said Section 14; run thence S01°46'23"E 1381.45 feet to the projected South line of Mariner Drive; thence N60°35'01"W 810.22 feet along said South line to the point of beginning of this description; run thence S29°24'59"W 50.00 feet to the point of curvature of a curve of Northwesterly convexity whose radius is 237.23 feet and whose chord bears S13°50'10"W 127.43 feet; thence Southerly along the arc of said curve 129.01 feet; thence N86°11'43"W 389.38 feet to the centerline of Pike Creek; thence N11°36'26"W 135.00 feet along said centerline; thence S77°07'20"E 130.92 feet; thence S86°11'43"E 185.20 feet; thence N29°24'59"E 121.89 feet to the South line of Mariner Drive; thence S60°35'01"E 113.00 feet to the point of beginning. Containing 1.300 acres.



CROSSWINDS ON THE CREEK

A PART OF THE N.W. 1/4 OF SEC. 14, T. 3 N., R. 22 E., IN THE TOWN OF MT. PLEASANT, RACINE COUNTY, WISCONSIN

CONDOMINIUM HOMES



WISCONSIN
WALTER R. MADSEN
S-898
RACINE, WIS.
LAND SURVEYOR

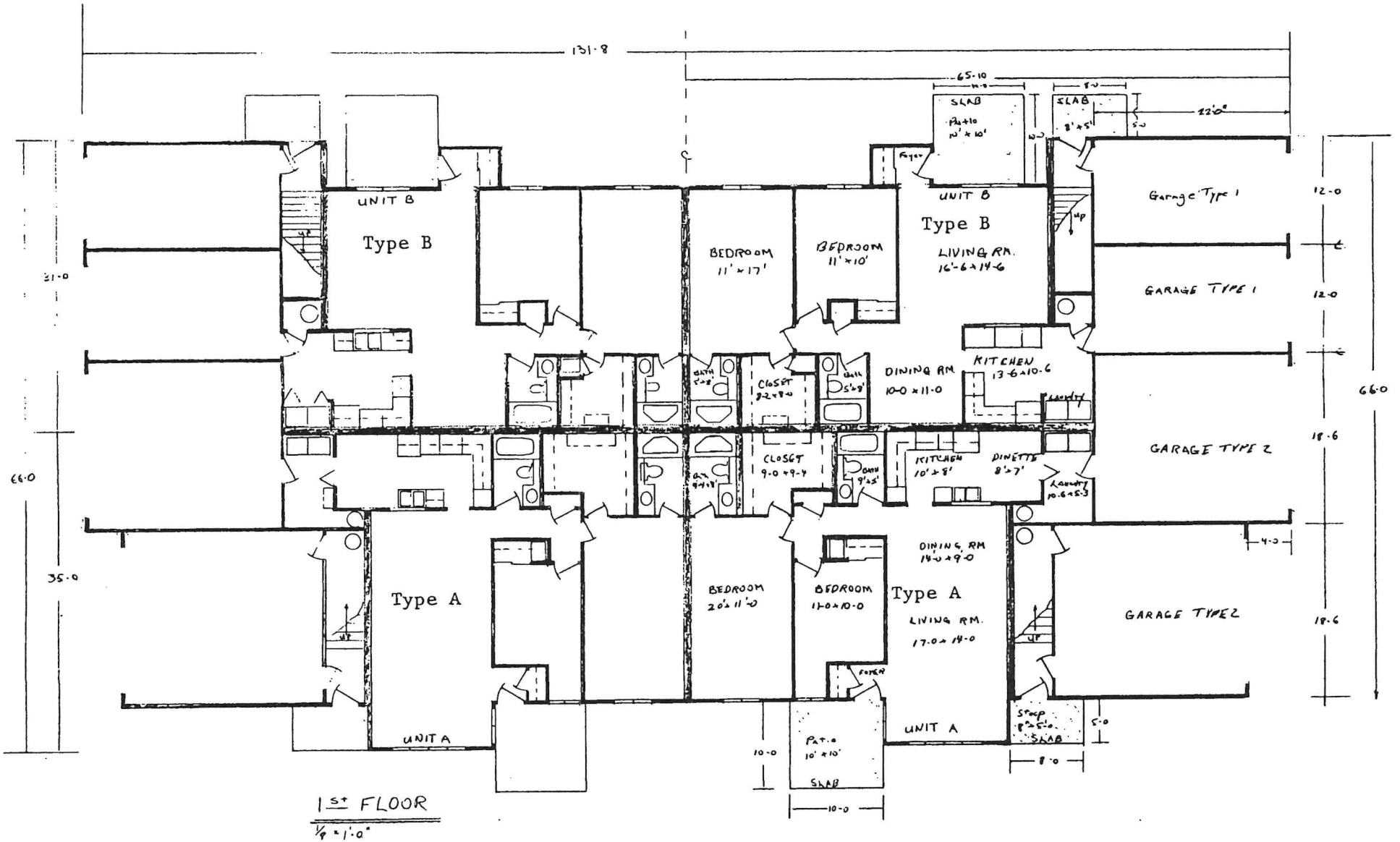
SCALE 1" = 40'

BEARINGS BASE: GRID NORTH, WISCONSIN COORDINATE SYSTEM

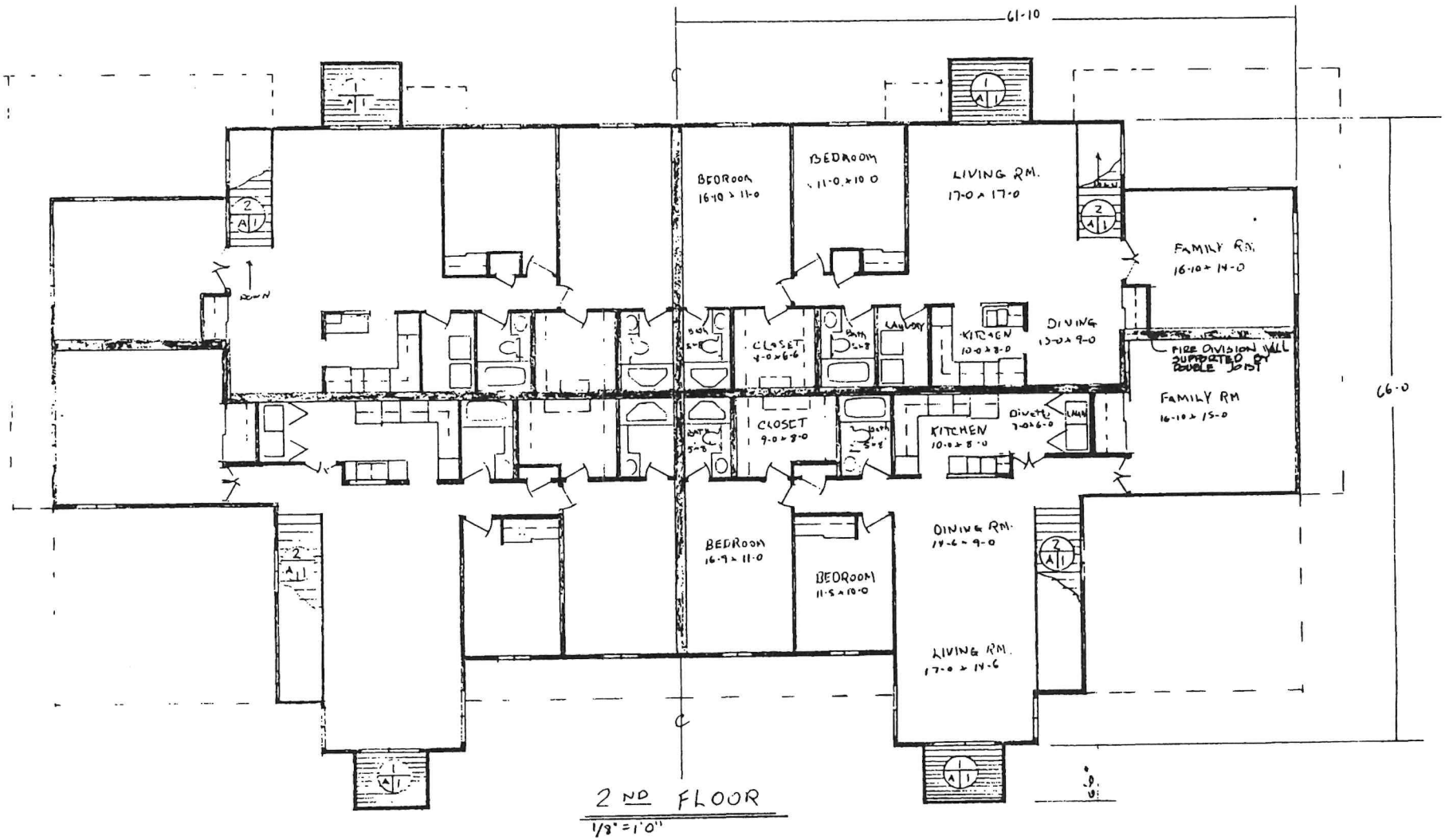
INDICATES PROPOSED SIDEWALK
INDICATES COMMON AMENITIES
INDICATES LIMITED COMMON AREA

NM &B Nielsen Madsen & Barber

JOB NO 87005



CROSSWINDS ON THE CREEK CONDOMINIUM HOMES
1st Floor Plan: Building 1 and Building 2
Units 1,3,5,7,9,11,13 and 15



CROSSWINDS ON THE CREEK CONDOMINIUM HOMES
2nd Floor Plan: Building 1 and Building 2
Units 2,4,6,8,10,12,14 and 16

FIRST AMENDMENT TO DECLARATION OF CONDOMINIUM

for

Crosswinds On The Creek Condominium

Racine County, Wisconsin

F & F Builders, Incorporated ("Declarant") hereby amends the Crosswinds On The Creek Condominium Declaration of Condominium, dated May 7, 1987, recorded May 8, 1987, Volume 1862 of Records, Pages 904-926, Document No. 1228515, Racine County Records, which established Crosswinds On The Creek Condominium ("Condominium"), to add the real estate owned by the Declarant and described in Section 1 of this First Amendment to the Condominium and to subject the real estate to the Wisconsin Condominium Ownership Act ("Act"), pursuant to the provisions of Section 11 B of the Declaration. The address of the condominium, after this First Amendment, shall be 7205 and 7225 Mariner Drive and 940 Prairie Drive, Racine, Wisconsin 53406.

1. Description of Land

The land owned by the Declarant and added to the Condominium described in Section 1 of the Declaration is that part of the expansion area described in Exhibit C attached to the Declaration and described as follows:

> That part of the Northwest 1/4 of Section 14, Towsnhip 3 North, Range 22 East, in the Town of Mt. Pleasant, Racine County, Wisconsin, described as follows: Commence at the North 1/4 corner of said Section 14; run thence S01°46'23"E 1381.45 feet to the projected South line of Mariner Drive; thence N60°35'01"W 923.22 feet along said South line; thence S29°24'59"W 121.89 feet to the point of beginning of this description; continue thence S29°24'59"W 121.43 feet; thence N86°11'43"W 226.11 feet to the centerline of Pike Creek; thence N11°36'26"W 135.00 feet along said centerline; thence S77°07'20"E 130.92 feet; thence S86°11'43"E 185.20 feet to the point of beginning.

2. Description of Buildings, Units, Common Elements, and Limited Common Elements

One additional building containing 8 units and designated as "Building 4", is being constructed as shown on the plat of survey ("plat") attached to this First Amendment as Exhibit A. The building and units are as described in Sections 2 and 3 of the Declaration, but are located as shown on the plat attached to this First Amendment. Notwithstanding the foregoing, Declarant further amends the Declaration to provide that the units included in Building 4 shall be of four different types. Of the units, Type E units shall be 2 bedroom townhouses with 1-1/2 baths and approximately 1270 square feet of area; Type F units shall be 3 bedroom townhouses with 2 baths and approximately 1600 square feet of area; Type G units shall be lower 2 bedroom units with 2 baths and approximately 1080 square feet of area; Type H units shall be upper 2 bedroom units with 2

baths and approximately 1134 square feet of area. The construction, boundaries, and location of the units shall be as described in Sections 2 and 3 of the Declaration and the plat and floor plans attached to this First Amendment. The common elements and limited common elements are as described in Sections 4 and 5 of the Declaration, but are located as shown on the plat attached to this First Amendment. The courtesy lighting for Building 4 shall be as described in Section 3 of the Declaration except that the courtesy lights for Building 4 units 25, 28, 29 and 32 are garage lights and the courtesy lights for Building 4 units 26, 27, 30 and 31 are entrance or patio lights.

3. Unit Value for Common Element Ownership and Voting

Section 6 of the Declaration is amended to provide that each unit and its owner shall have a one-twenty-fourth (1/24) interest in common with all other units and unit owners in the common and limited common elements, and shall have one vote in matters relating to the Association.

4. Right of Way Reservation

Declarant / Grantor reserves to itself the right to grant and dedicate a non-exclusive easement and right of way for ingress and egress to and from Prairie Drive and the premises lying south of the lands described in Paragraph 1 of this First Amendment. Any easement and right of way granted by virtue of this reservation shall affect only the southerly 27 feet of the premises described in Paragraph 1 of this First Amendment.

5. Continuing Effect of Declaration

Except as amended by this First Amendment, the Declaration remains in full force and effect.

Executed this 12th day of August, 1987.

F & F BUILDERS, INC.

By: /s/ Frank J. Heister, Jr.
Frank J. Heister, Jr. - President

Attest: /s/ Frederick M. Kowalsky
Frederick M. Kowalsky - Secretary

Signatures of Frank J. Heister, Jr.
and Frederick M. Kowalsky authenticated
this 12th day of August, 1987

/s/ John U. Schneider
John U. Schneider
Member: State Bar of Wisconsin

Tax Computer ID after recordation of this First Amendment:
Building 1: 51-008-03-22-14-051-100 through 107
Building 2: 51-008-03-22-14-051-108 through 115
Building 4: 51-008-03-22-14-051-124 through 131

Instrument drafted by: John U. Schneider - Attorney at Law

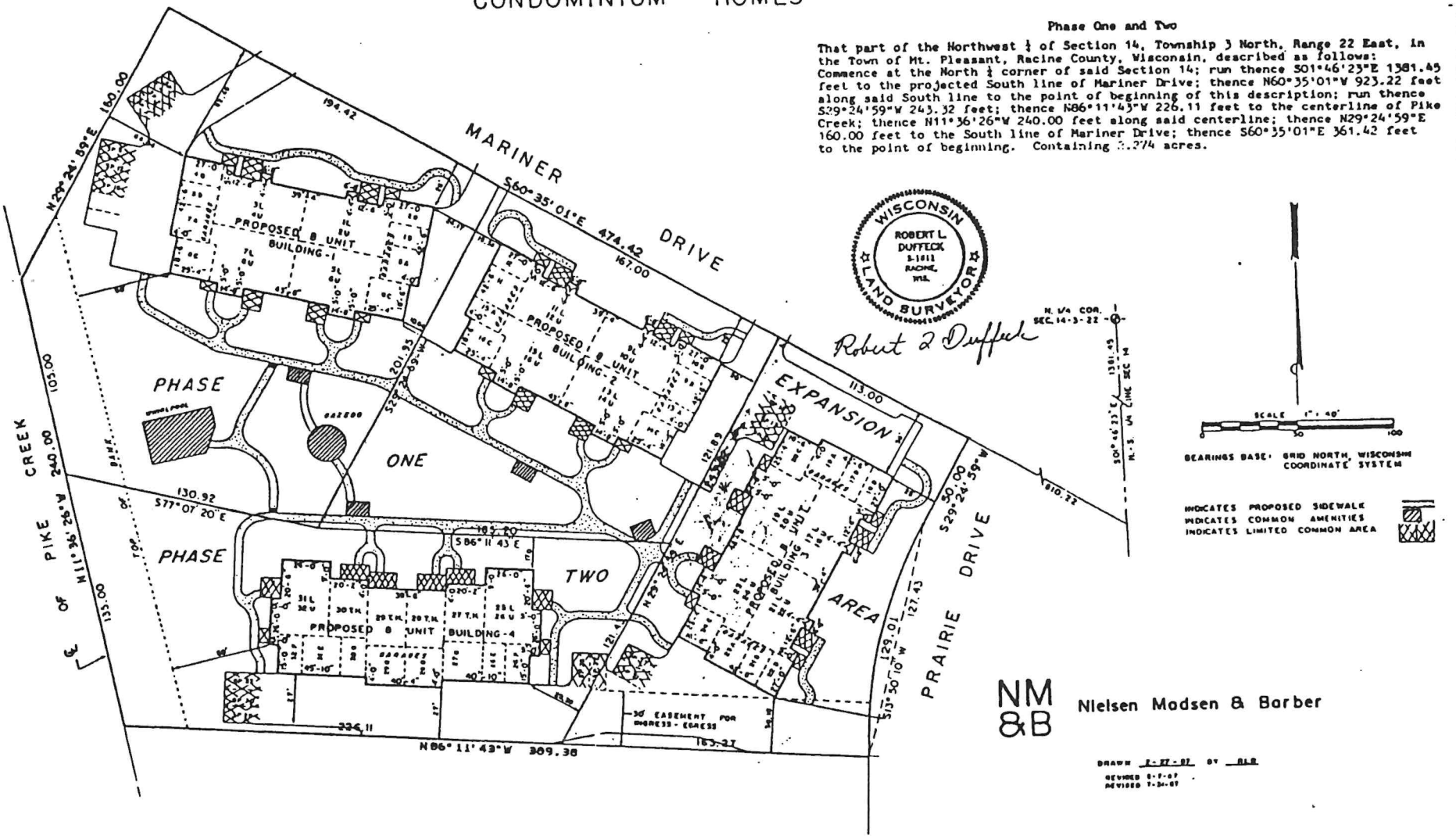
CROSSWINDS ON THE CREEK

A PART OF THE N.W. 1/4 OF SEC. 14, T. 3 N., R. 22 E., IN THE TOWN OF MT. PLEASANT, RACINE COUNTY, WISCONSIN

CONDOMINIUM HOMES

Phase One and Two

That part of the Northwest ¼ of Section 14, Township 3 North, Range 22 East, in the Town of Mt. Pleasant, Racine County, Wisconsin, described as follows: Commence at the North ¼ corner of said Section 14; run thence S01°46'23"E 1381.45 feet to the projected South line of Mariner Drive; thence N60°35'01"W 923.22 feet along said South line to the point of beginning of this description; run thence S29°24'59"W 243.32 feet; thence N86°11'43"W 226.11 feet to the centerline of Pike Creek; thence N11°36'26"W 240.00 feet along said centerline; thence N29°24'59"E 160.00 feet to the South line of Mariner Drive; thence S60°35'01"E 361.42 feet to the point of beginning. Containing 3.274 acres.



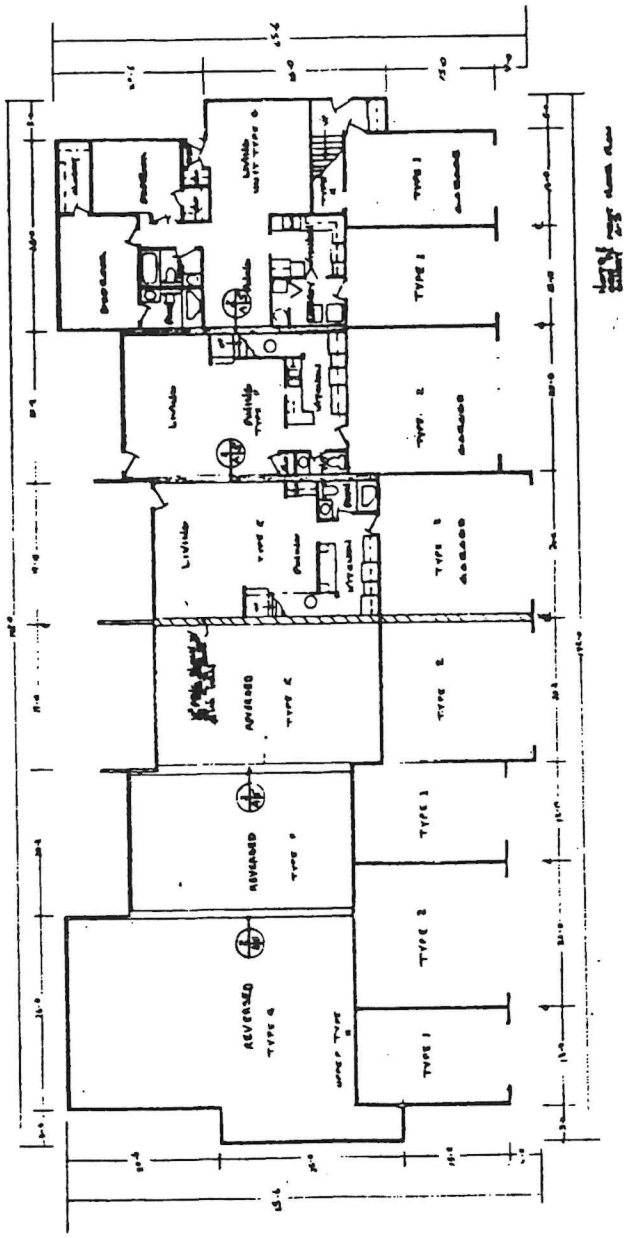
Robert L Duffeck

NM&B Nielsen Madsen & Barber

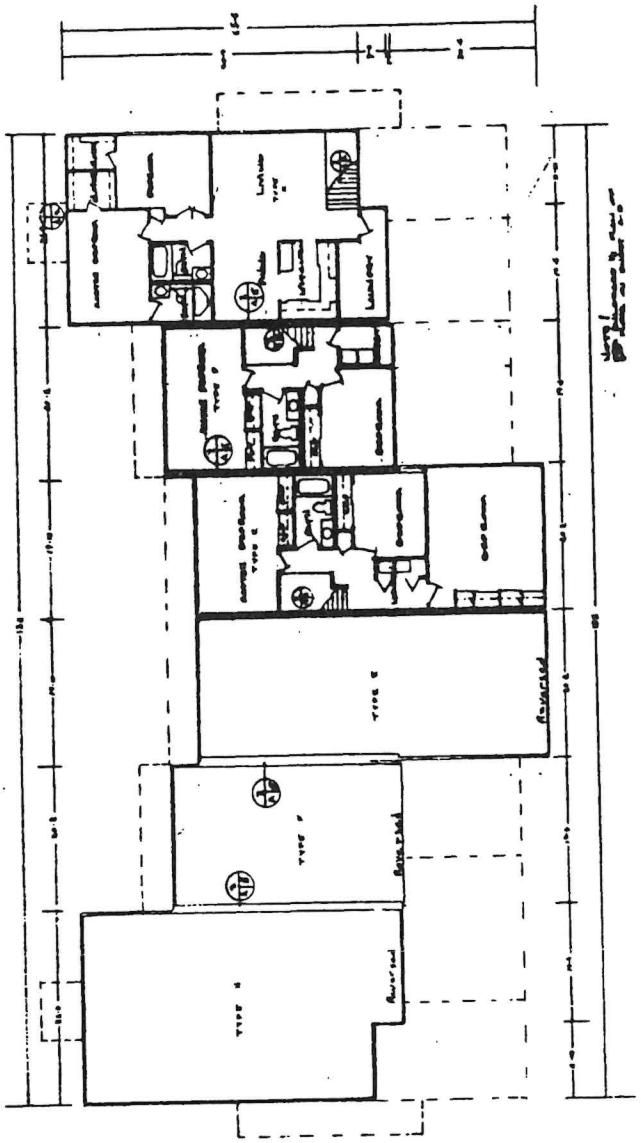
DRAWN 2-27-87 BY RLD
REVISED 5-7-87
REVISED 7-24-87

Job no. 87003

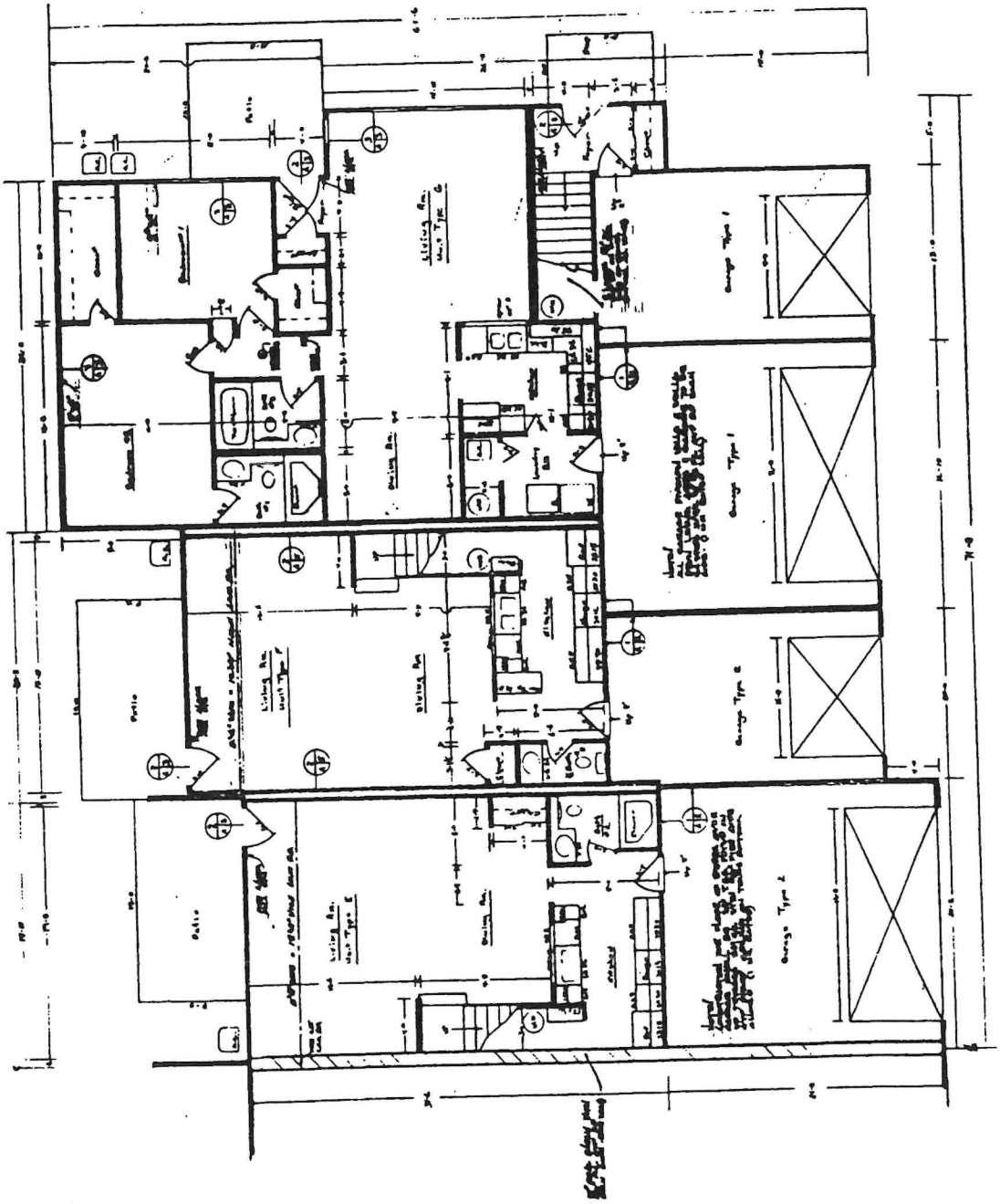
EXHIBIT A - Plat of Survey and Legal Description after First Amendment



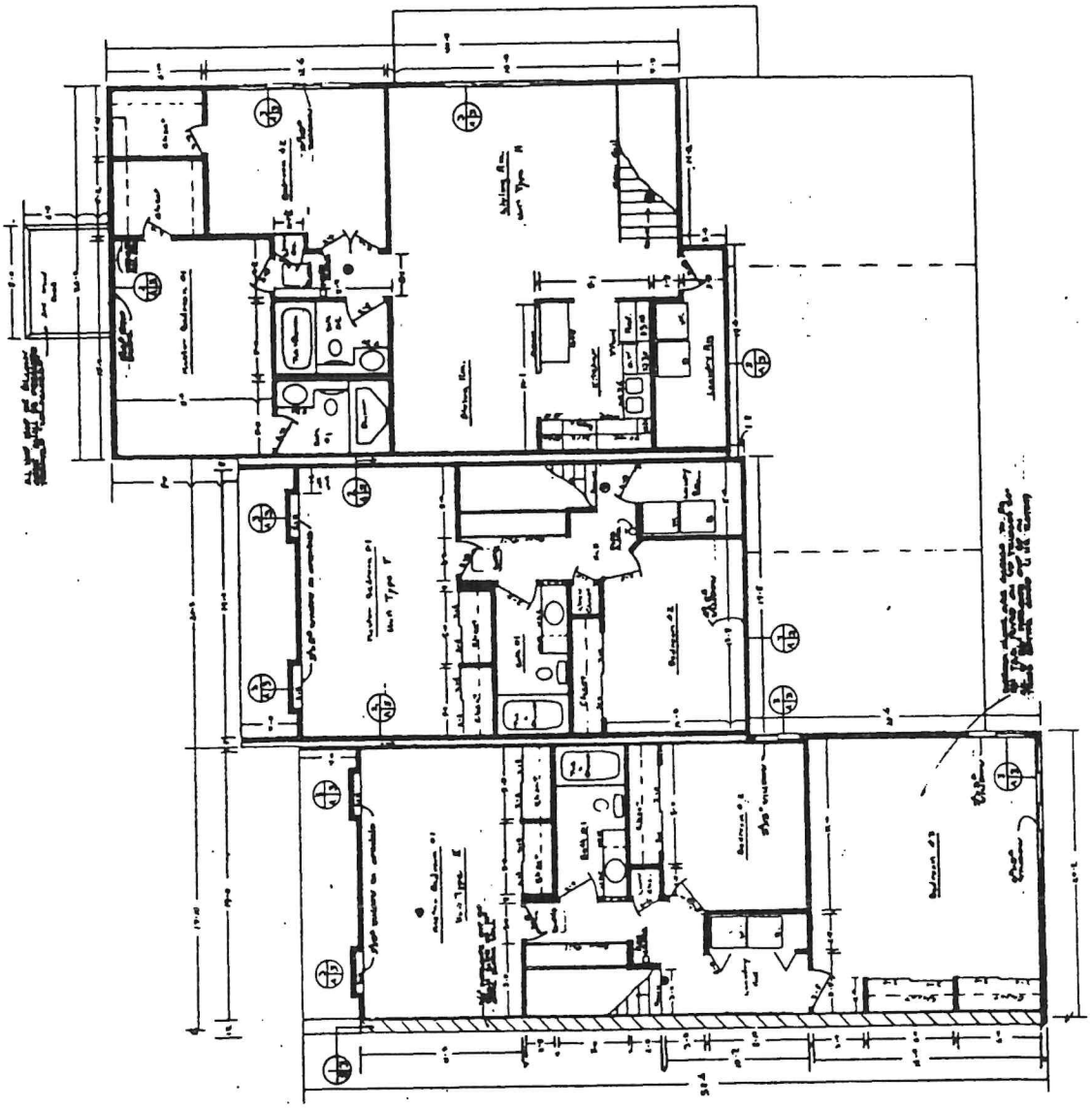
CROSSWINDS ON THE CREEK - BUILDING 4
FIRST FLOOR PLAN



CROSSWINDS ON THE CREEK - BUILDING 4
SECOND FLOOR PLAN

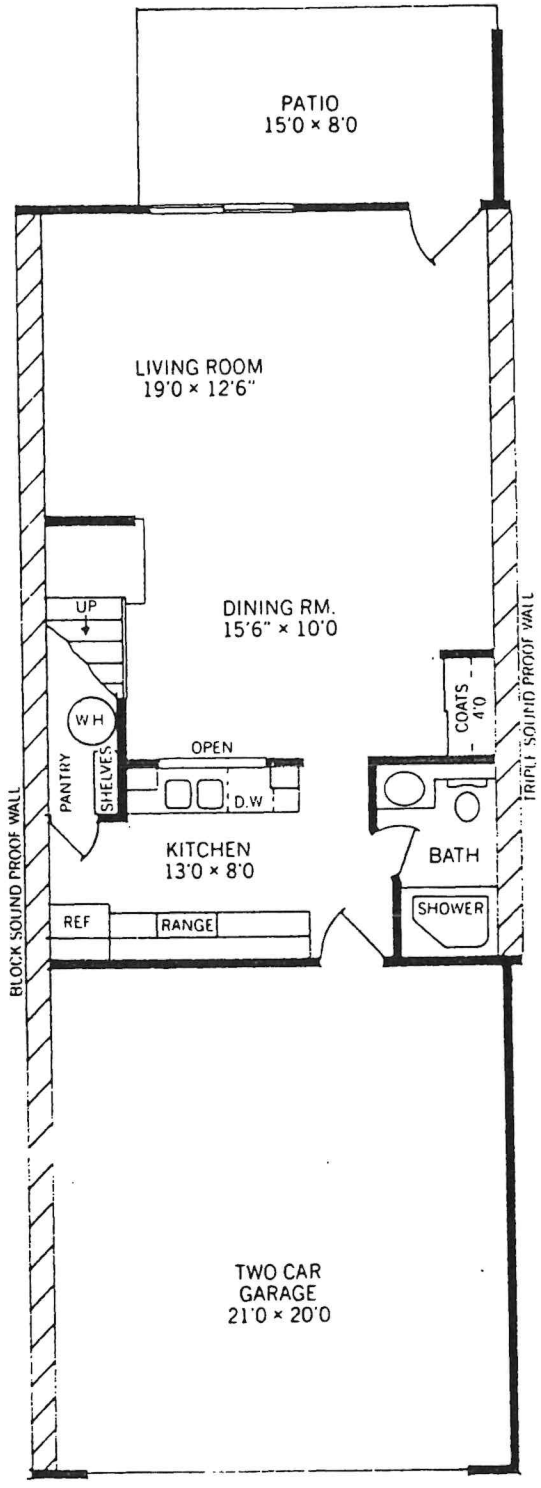


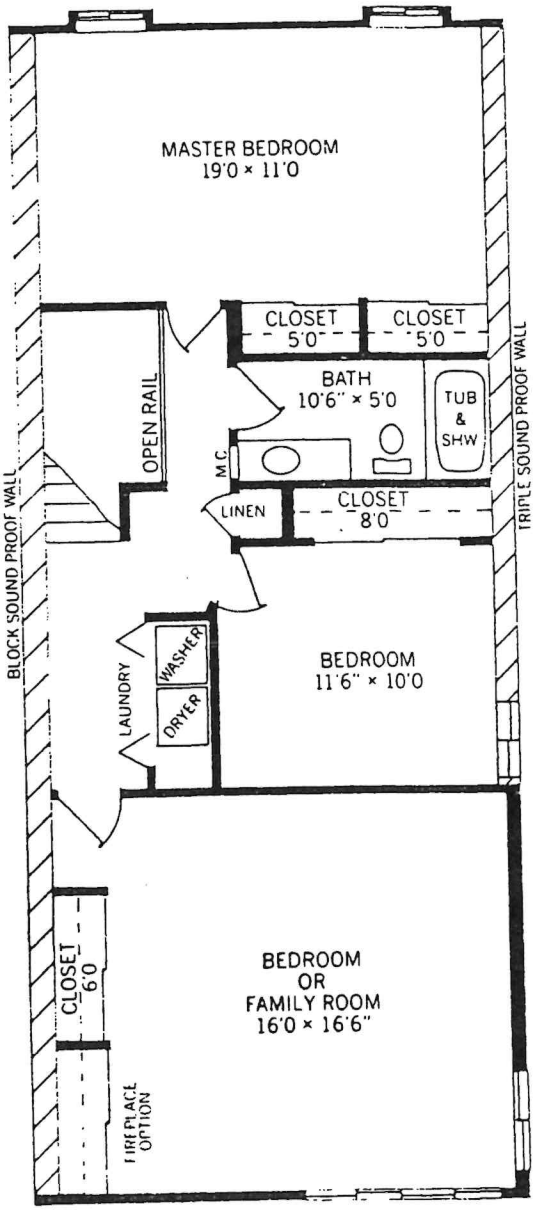
CROSSWINDS ON THE CREEK - BUILDING 4
ENLARGED LOWER LEVEL PLAN (1/2)



CROSSWINDS ON THE CREEK - BUILDING 4
ENLARGED SECOND FLOOR PLAN (1/2)

TOWN HOUSE - PLAN E
3 BEDROOMS - 1600 SQ. FT.

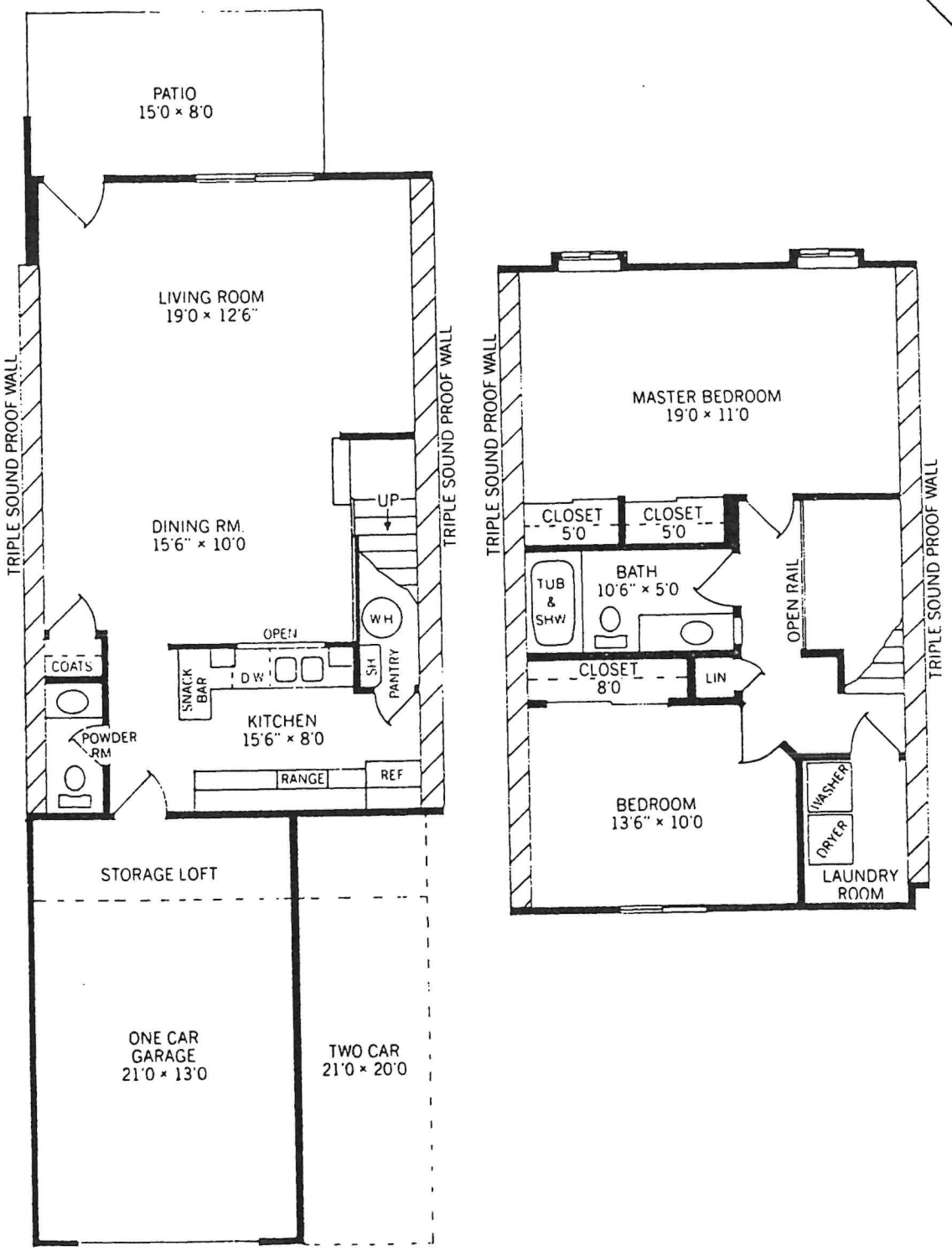




CROSSWINDS
ON THE CREEK

A Project of F&F

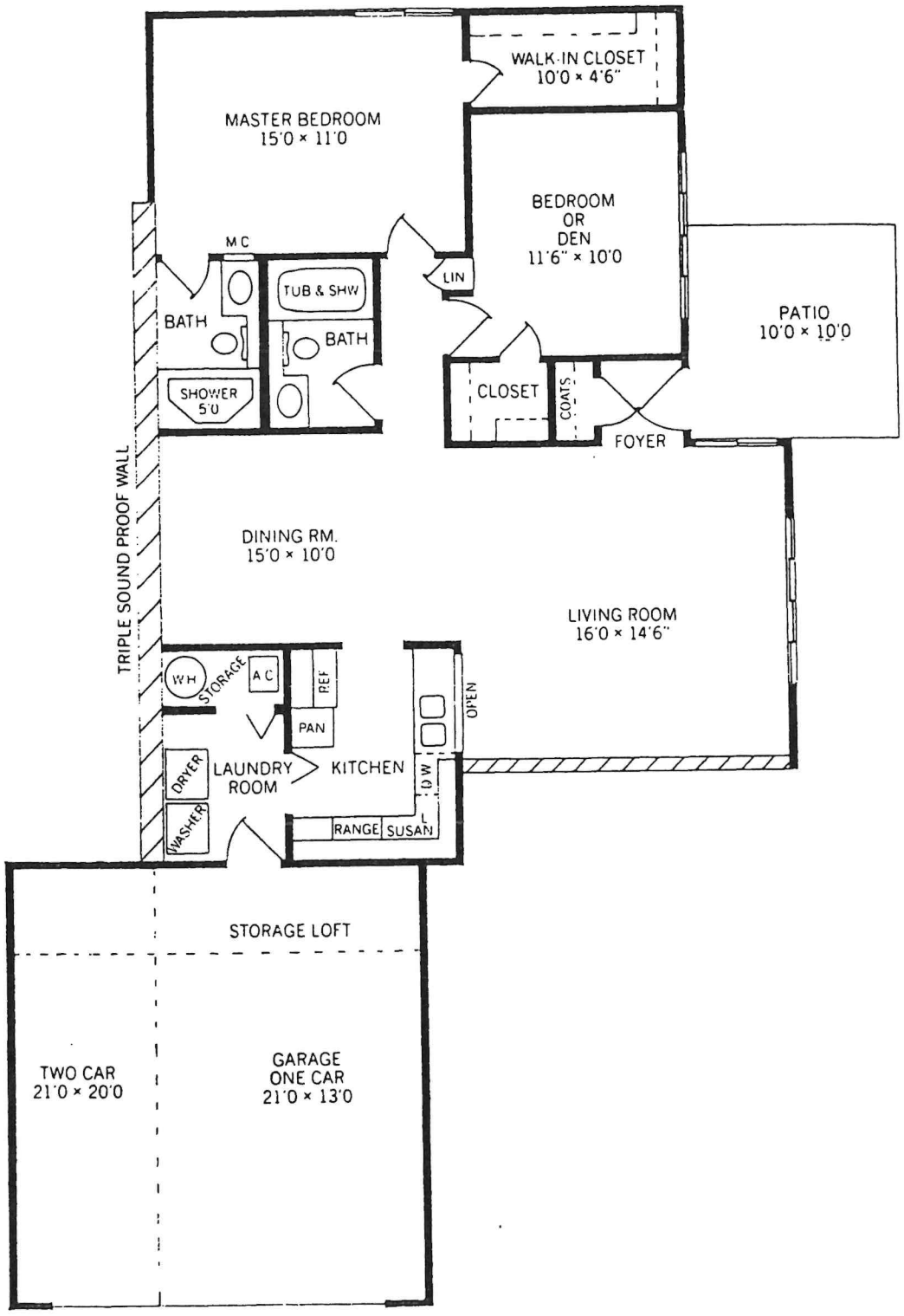
TOWN HOUSE - PLAN F
2 BEDROOMS - 1270 SQ. FT.



CROSSWINDS
ON THE CREEK

A Project of F&F

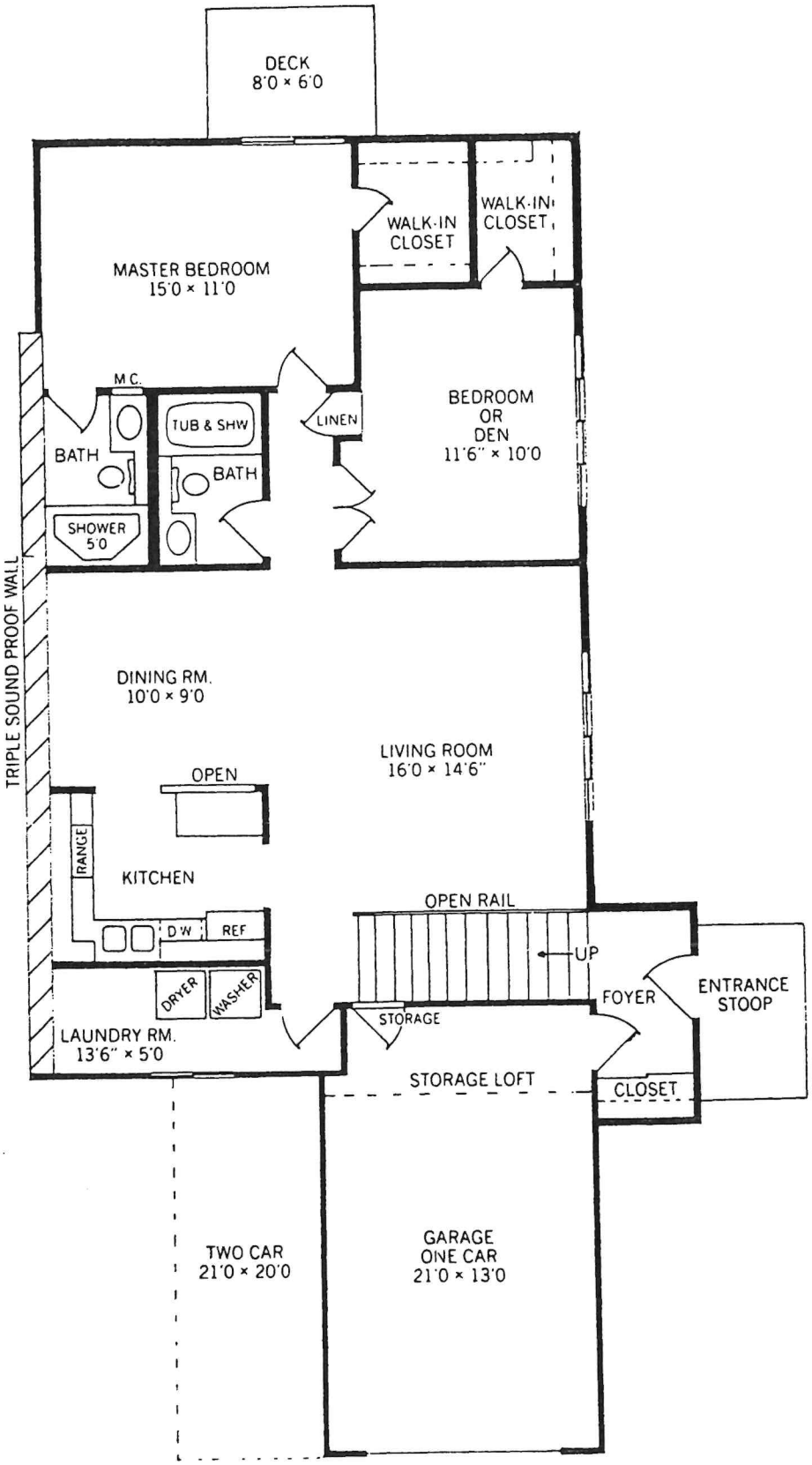
FIRST FLOOR - PLAN G
1080 SQ. FT.



CROSSWINDS
ON THE CREEK

A Project of F&F

PENTHOUSE - PLAN H
1134 SQ. FT.



CROSSWINDS
ON THE CREEK

A Project of F&F

NM
&B

Nielsen Madsen & Barber

Consulting Civil Engineers
1339 Washington Avenue
Racine, Wisconsin 53403
Racine 414/634-5588
Kenosha 414/552-7902

John H. Nielsen, P.E., R.L.S.
Walter R. Madsen, P.E., R.L.S.
James D Barber, P.E.
James E. Robinson, R.L.S.
Robert L. Duffeck, R.L.S.

August 6, 1987

Job No. 87005

Expansion Area

Crosswinds on the Creek

That part of the Northwest ¼ of Section 14, Township 3 North, Range 22 East, in the Town of Mt. Pleasant, Racine County, Wisconsin, described as follows: Commence at the North ¼ oorner of said Section 14; run thence S01°46'23"E 1381.45 feet to the projected South line of Mariner Drive; thence N60°35'01"W 810.22 feet along said South line to the point of beginning of this description; run thence S29°24'59"W 50.00 feet to the point of curvature of a curve of Northwesterly convexity whose radius is 237.23 feet and whose chord bears S13°50'10"W 127.43 feet; thence Southerly along the arc of said curve 129.01 feet; thence N86°11'43"W 163.27 feet; thence N29°24'59"E 243.32 feet to the South line of Mariner Drive; thence S60°35'01"E 113.00 feet along said South line to the point of beginning. Containing 0.599 acre.



Robert L Duffeck

CROSSWINDS ON THE CREEK - EXPANSION AREA AFTER FIRST AMENDMENT

FIRST AMENDMENT TO CONDOMINIUM PLAT

for

CROSSWINDS ON THE CREEK CONDOMINIUM

Racine County, Wisconsin

The undersigned hereby certifies that this Condominium Plat is a correct representation of Crosswinds On The Creek Condominium after recordation of the First Amendment To Condominium Declaration for Crosswinds On The Creek Condominium and that the identification and location of each unit and the common elements can be determined from this Condominium Plat. This certification is made pursuant to section 703.11, Wisconsin Statutes.

Dated: August 12, 1987.

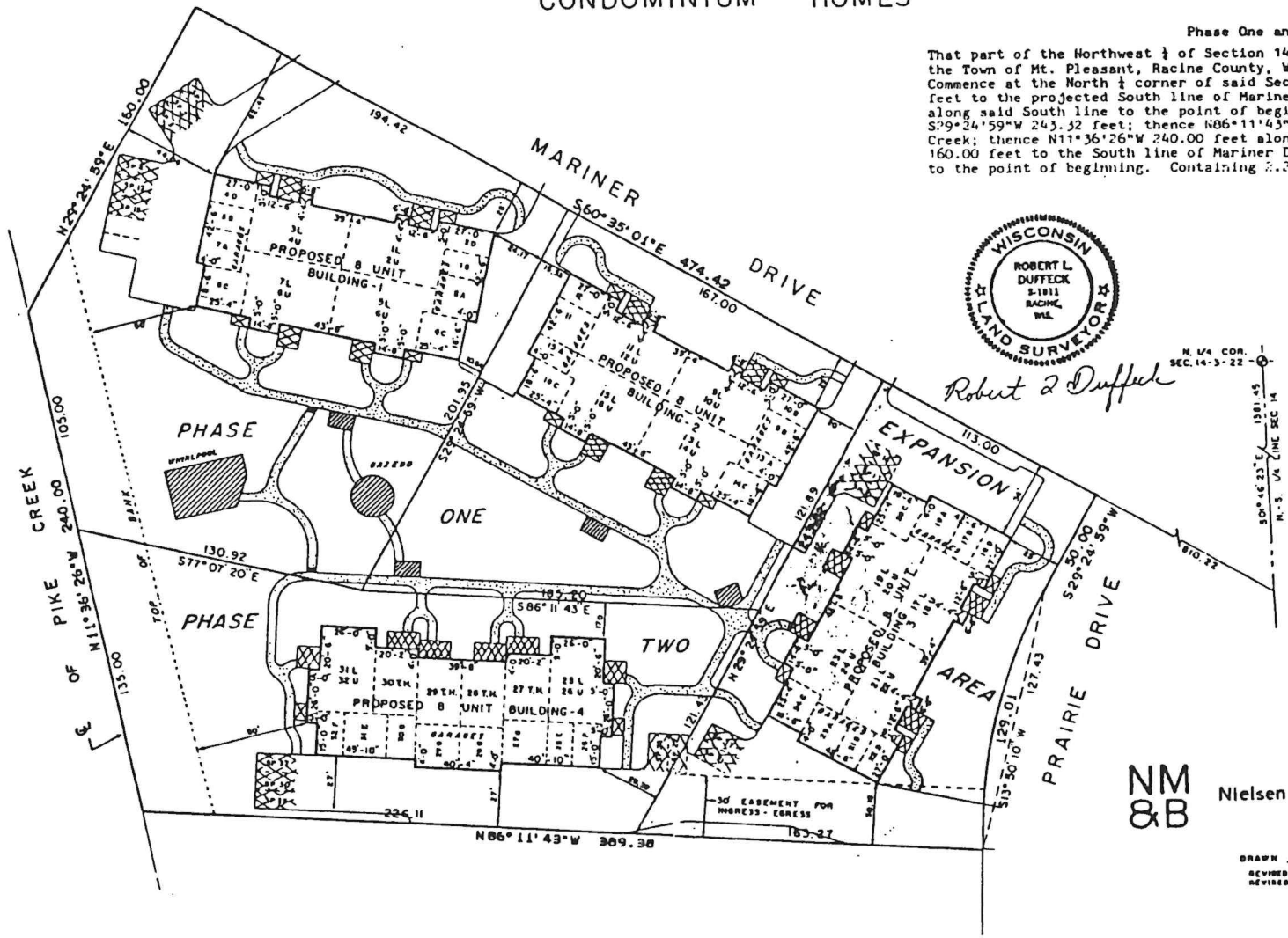
Robert L. Duffeck
Registered Land Surveyor
Nielsen, Madsen & Barber
1339 Washington Avenue
Racine, Wisconsin 53403

Instrument drafted by: John U. Schneider
Attorney at Law
1254 West Boulevard
Racine, Wisconsin 53405

CROSSWINDS ON THE CREEK

A PART OF THE N.W. 1/4 OF SEC. 14, T. 3 N., R. 22 E., IN THE TOWN OF MT. PLEASANT, RACINE COUNTY, WISCONSIN

CONDOMINIUM HOMES



Phase One and Two

That part of the Northwest ¼ of Section 14, Township 3 North, Range 22 East, in the Town of Mt. Pleasant, Racine County, Wisconsin, described as follows: Commence at the North ¼ corner of said Section 14; run thence S01°46'23"E 1381.45 feet to the projected South line of Mariner Drive; thence N60°35'01"W 923.22 feet along said South line to the point of beginning of this description; run thence S29°24'59"W 243.52 feet; thence N86°11'43"W 226.11 feet to the centerline of Pike Creek; thence N11°36'26"W 240.00 feet along said centerline; thence N29°24'59"E 160.00 feet to the South line of Mariner Drive; thence S60°35'01"E 361.42 feet to the point of beginning. Containing 3.274 acres.

WISCONSIN
ROBERT L. DUFFECK
S-1811
RACINE, WIS.
LAND SURVEYOR

Robert L Duffeck

SCALE 1" = 40'
0 50 100

BEARINGS BASED GRID NORTH, WISCONSIN COORDINATE SYSTEM

INDICATES PROPOSED SIDEWALK
INDICATES COMMON AMENITIES
INDICATES LIMITED COMMON AREA

NM&B Nielsen Madsen & Barber

DRAWN 2-27-87 BY BLB
REVISED 5-7-87
REVISED 7-31-87

JOB NO. 87005