# EXHIBIT A CONDOMINIUM BYLAWS SADDLE RIDGE

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#### EXHIBIT A

#### CONDOMINIUM BYLAWS

#### Article 1. ASSOCIATION OF CO-OWNERS

- 1.1 Organization. Saddle Ridge is a residential site condominium project located in Algoma Township, Kent County, Michigan being developed in successive phases so as to comprise a maximum of 300 building sites. Upon the recording of the Master Deed, the management, maintenance, operation and administration of the Project shall be vested in an Association of Co-owners organized as a non-profit corporation under the laws of the State of Michigan. The Association will keep current copies of the Master Deed, all amendments to the Master Deed, and other Condominium Documents for the Project available at reasonable hours for inspection by Co-owners, prospective purchasers, mortgagees and prospective mortgagees of Units in the Project.
- 12 Compliance. All present and future Co-owners mortgagees, lessees or other persons who may use the facilities of the Condominium in any manner shall be subject to and comply with the provisions of the Act, the Master Deed and any amendments, the Condominium Bylaws, and the Articles of Incorporation, Association Bylaws, and other Condominium Documents which pertain to the use and operation of the Project. The acceptance of a deed of conveyance, the entering into of a lease or the act of occupying a Condominium Unit in the Project shall constitute an acceptance of the terms of the Condominium Documents and an agreement to comply with their provisions.

#### Article 2. MEMBERSHIP AND VOTING

- 2.1 Membership. Each Co-owner of a Unit in the Project, during the period of ownership, shall be a member of the Association and no other person or entity will be entitled to membership. The share of a member in the funds and assets of the Association may be assigned, pledged or transferred only as an appurtenance to a Unit.
- 2.2 Voting Rights. Each Co-owner will be entitled to one vote for each Unit owned when voting by number and one vote, the value of which shall equal the total of the percentages assigned to the Unit or Units owned when voting by value. Voting shall be by number, except in those instances where voting is specifically required in the Master Deed or Bylaws to be by number and value, and no cumulation of votes shall be permitted.
- 2.3 Eligibility to Vote. No Co-owner, other than the Developer, will be entitled to vote at any meeting of the Association until the Co-owner has presented written evidence of ownership of a Unit in the Project, nor shall the Co-owner be entitled to vote (except for elections pursuant to Section 3.4) prior to the Initial Meeting of Members. A Co-owner shall be permitted to vote only if the Co-owner is not in default in payment of assessments levied against the Co-owner's unit. The Developer shall be permitted to vote each Unit owned by the Developer, irrespective of whether the Developer has made any payments relating to the expenses of administration of the Project.



- 2.4 Designation of Voting Representative. The person entitled to cast the vote for each Unit and to receive all notices and other communications from the Association shall be designated by a certificate signed by all the record owners of a Unit and filed with the Secretary of the Association. The certificate shall state the name and address of the individual representative designated, the number of the Unit owned, and the name and address of the person or persons, firm, corporation, partnership, association, trust or other legal entity who is the Unit owner. All certificates shall be valid until revoked, until superseded by a subsequent certificate or until a change has occurred in the ownership of the Unit.
- 2.5 Proxies. Votes may be cast in person or by proxy. Proxies may be made by any designated voting representative who is unable to attend the meeting in person. Proxies will be valid only for the particular meeting designated and any adjournment, and must be filed with the Association before the appointed time of the meeting.
- 2.6 Majority. At any meeting of members at which a quorum is present, 51% of the Co-owners entitled to vote and present in person or by proxy (or written vote, if applicable), shall constitute a majority for the approval of the matters presented to the meeting, except in those instances in which a majority exceeding a simple majority is required by these Bylaws, the Master Deed or by law.

#### Article 3. MEETINGS AND QUORUM

- 3.1 Initial Meeting of Members. The initial meeting of the members of the Association may be convened only by the Developer, and may be called at any time after two or more of the Units in Phase I of the Project have been sold and the purchasers qualified as members of the Association. Inno event, however, shall the initial meeting be called later than: (i) 120 days after the conveyance of legal or equitable title to non-developer Co-owners of 75% of the total number of Units that may be created; or (ii) 54 months after the first conveyance of legal or equitable title to a non-developer Co-owner of a Unit, whichever first occurs, at which meeting the eligible Co-owners may vote for the election of directors of the Association. The maximum number of Units that may be added to the Project under Article 6 of the Master Deed shall be included in the calculation of the number of Units that may be created. The Developer may call meetings of members of the Association for informational or other appropriate purposes prior to the initial meeting, but no such informational meeting shall be construed as the initial meeting of members.
- 3.2 Annual Meeting of Members. After the initial meeting has occurred, annual meetings of the members shall be held in each year on a date and at a time and place selected by the Board of Directors. At least 20 days prior to the date of an annual meeting, written notice of the date, time, place and purpose of such meeting shall be mailed or delivered to each member entitled to vote at the meeting; provided, that not less than 30 days written notice shall be provided to each member of any proposed amendment to these Bylaws or to other recorded Condominium Documents.

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- 3.3 Advisory Committee. Within one year after the initial conveyance by the Developer of legal or equitable title to a Co-owner of a Unit in the Project, or within 120 days after conveyance of one-third of the total number of Units that may be created, whichever first occurs, two or more persons shall be selected by the Developer from among the non-developer Co-owners to serve as an Advisory Committee to the Board of Directors. The purpose of the Advisory Committee is to facilitate communication between the Developer-appointed Board of Directors and the non-developer Co-owners and to aid in the ultimate transition of control to the Owners. The members of the Advisory Committee shall serve for one year or until their successors are selected, and the Committee shall automatically cease to exist at the Transitional Control Date. The Board of Directors and the Advisory Committee shall meet with each other upon the request of the Advisory Committee; provided, however, that there shall be not more than two such meetings each year unless both parties agree.
- 3.4 Board Composition. Not later than 120 days after conveyance of legal or equitable title to non-developer Co-owners of 25% of the Units that may be created, at least 1 director and not less than one-fourth of the Board of Directors of the Association shall be elected by non-developer Co-owners. Not later than 120 days after conveyance of legal or equitable title to non-developer Co-owners of 50% of the Units that may be created, not less than one-third of the Board of Directors shall be elected by non-developer Co-owners. Not later than 120 days after conveyance of legal or equitable title to non-developer Co-owners of 75% of the Units that may be created, and before conveyance of 90% of such Units, the non-developer Co-owners shall elect all directors on the Board except that the Developer shall have the right to designate at least one director as long as the Developer owns and offers for sale at least 10% of the Units in the Project or as long as 10% of the Units remain that may be created.
- 3.5 Owner Control. If 75% of the Units which may be created have not been conveyed within 54 months after the first conveyance of legal or equitable title to a non-developer Co-owner, the non-developer Co-owners shall have the right to elect the percentage of members of the Board of Directors of the Association equal to the percentage of Units they hold, and the Developer will have the right to elect the percentage of members of the Board equal to the percentage of Units which are owned by the Developer and for which assessments are payable by the Developer. This election may increase, but shall not reduce, the minimum election and designation rights of Directors otherwise established in Section 3.4. Application of this provision does not require a change in the size of the Board as designated in the Association bylaws.
- 3.6 Mathematical Calculations. If the calculation of the percentage of members of the Board that the non-developer Co-owners have a right to elect, or the product of the number of members of the Board multiplied by the percentage of Units held by the non-developer Co-owners results in a right of non-developer Co-owners to elect a fractional number of members of the Board, then a fractional election right of 0.5 or greater shall be rounded up to the nearest whole number. After application of this formula, the Developer shall have the right to elect the remaining members of the Board. Application of this provision shall not eliminate the right of the Developer to designate at least one member as provided in Section 3.4.

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3.7 Quorum of Members. The presence in person or by proxy of twenty percent (20%) of the Co-owners entitled to vote shall constitute a quorum of members. The written vote of any Co-owner :furnished at or prior to a meeting, at which meeting such owner is not otherwise present in person or by proxy, shall be counted in determining the presence of a quorum with respect to the question upon which the vote is cast.

#### Article 4. ADMINISTRATION

- 4.1 Board of Directors. The business, property and affairs of the Association shall be managed by a board of directors (the "Board of Directors") to be elected in the manner described in these Bylaws; provided, that the directors designated in the Articles of Incorporation shall serve until such time as their successors have been duly elected and qualified at the initial meeting of members. All actions of the first Board of Directors designated in the Articles of Incorporation or any successors to such directors selected by the Developer before the initial meeting of members shall be binding upon the Association in the same manner as though such actions had been authorized by a Board of Directors elected by the members of the Association, so long as such actions are within the scope of the powers and duties which may be exercised by a Board of Directors as provided in the Condominium Documents. A service contract or management agreement entered into between the Association and the Developer or affiliates of the Developer shall be voidable without cause by the Board of Directors on the Transitional Control Date or within 90 days after the initial meeting has been held, and on 30 days notice at any time for cause.
- 4.2 Powers and Duties. The Board shall have all powers and duties necessary for the administration of the affairs of the Association, and may take all actions in support of the administration as are not prohibited by the Condominium Documents or specifically reserved to the members, including the following:
  - (a) Care, upkeep and maintenance of the Common Elements, including by way of example, the community sanitary sewer system and the community water system;
  - (b) Development of an annual budget, and the determination, levy and collection of assessments required for the operation and affairs of the Condominium;
  - (c) Employment and dismissal of contractors and personnel as necessary for the efficient management and operation of the Condominium Property;
  - (d) Adoption and amendment of rules and regulations, not inconsistent with these Bylaws, governing the use of the Condominium Property;
  - (e) Opening bank accounts, borrowing money and issuing evidences of indebtedness in furtherance of the purposes of the Association, and designating signatories required for such purpose;
  - (f) Obtaining insurance for the Common Elements, the premiums of which shall be an expense of administration;

- (g) Granting licenses for the use of the Common Elements for purposes not inconsistent with the provisions of the Act or of the Condominium Documents;
- (h) Authorizing the execution of contracts, deeds of conveyance, easements and rights-of-way affecting any real or personal property of the Condominium on behalf of tile Co-owners.
- (i) Making repairs, additions and improvements to, or alterations of, the Common Elements, and repairs to and restoration of the Common Elements after damage or destruction by fire or other casualty, or as a result of condemnation or eminent domain proceedings;
- G) Asserting, defending or settling claims on behalf of all Co-owners in connection with the Common Elements of the Project and, upon written notice to all Co-owners, instituting actions on behalf of and against the Co-owners in the name of the Association;
- (k) Fostering a sense of community among residents within the Project in any ways the Board deems appropriate, including the organizing and financing of social events; and
- (1) Such further duties as may be imposed by resolution of the members of the Association or which may be required by the Condominium Documents or the Act.

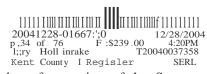
The Board has complete discretion to select the vendors, contractors, and other service personnel to operate and manage the Condominium Property. No Co-owner shall have the right to challenge or otherwise dispute any decisions of the Board, whose decisions shall be binding on all Co-owners.

- **4.3 Books of Account.** The Association shall keep books and records containing a detailed account of the expenditures and receipts of administration, which will specify the maintenance and repair expenses of the Common Elements and any other expenses incurred by or on behalf of the Association and its members. Such accounts shall be open for inspection by the Co-owners and their mortgagees during reasonable hours. The Association shall also prepare and distribute a financial statement to each Co-owner at least once a year, the contents of which will be defined by the Association. The books and records shall be reviewed annually and audited at such times as required by the Board of Directors by qualified independent accountants (who need not be certified public accountants), and the cost of such review or audit shall be an expense of administration.
- **4.4 Maintenance, Repair and Replacement.** The responsibility for maintenance, repair and replacement of Units and Common Elements (other than following casualty damage, which is described in Section 6.3 of the Bylaws ) is as follows:
  - (a) All maintenance, repair and replacement of the structures and other improvements located within a Unit, or Limited Common Elements which are the

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responsibility of the Co-owner of a Unit as set forth in the Master Deed, shall be made by the Co-owner of the Unit. To the extent a Co-owner defaults in the Co-owner's responsibilities under this Section, the Association may undertake responsibilities on behalf of the Co-owner, in accordance with the provisions of Section 4.3(d) of the Master Deed. Any Co-owner who desires to make repairs to a Limited Common Element or structural modifications to the front elevation of the residence on the Co-owner's Unit must first obtain the written consent of the Association, and the Co-owner shall be responsible for all damages to the Common Elements resulting from such repairs or from any failure of the Co-owner to perform maintenance and repairs to a Unit.

- (b) All maintenance, repair and replacement of the General Common Elements, whether located inside or outside the Units, and to Limited Common Elements to the extent required by the Master Deed, shall be made by the Association and shall be charged to all the Co-owners as a common expense unless necessitated by the negligence, misuse or neglect of a particular Co-owner, in which case the expense shall be charged to the responsible Co-owner. The Association or its agent shall have access to each Unit (but not to the interior of any residence or garage within a Unit) from time to time during reasonable hours, upon notice to the occupant, for the purpose of maintenance, repair or replacement of any of the Common Elements which are the responsibility of the Association located within or accessible only from a Unit. The Association or its agents shall also have access to each Unit at all times without notice for making emergency repairs necessary to prevent damage to other Units and/or to the Common Elements.
- 4.5 Reserve Fund. The Association shall maintain a reserve fund, to be used for major repairs and replacement of the Common Elements, as provided by Section 105 of the Act. The fund shall be established in the minimum amount required on or before the Transitional Control Date, and shall, to the extent possible, be maintained at a level which is equal to or greater than 10% of the then current annual budget of the Association on a noncumulative basis. The minimum reserve standard required by this Section may prove to be inadequate, and the Board should carefully analyze the Project from time to time in order to detennine if a greater amount should be set aside or if additional reserve funds shall be established for other purposes.
- 4.6 Community Sanitary Sewer System Reserve Fund. The MDEQ has required the establishment of a separate reserve fund (the "Sewer Fund") for the community sanitary sewer system (the "Sewer System"), as described in Section 4.3(c) of the Master Deed. The Sewer Fund is in addition to the reserve fund described in Section 4.5 of the Condominium Bylaws. The Sewer Fund shall be used solely for the costs of operating, maintaining, repairing and replacing the General Common Element portions of the Sewer System. Upon commencement of operations of the Sewer System, the Sewer Fund shall be established in an amount equal to two (2) years of the estimated cost of operating, maintaining, repairing and replacing the Sewer System (or such lesser amount as the MDEQ may agree to), as certified by a Michigan licensed engineer and reviewed by the MDEQ for administrative completeness in the permit application process for the sanitary sewer system construction permit under the authority of Part 41 of the Natural Resources and Environmental Protection Act (Public Act 451 of 1994), as amended.



Additionally, not later than two (2) years after the first day of operation of the Sewer System, the Sewer Fund shall be increased to an amount equal to five (5) years of the estimated cost of operation, maintenance, repair and replacement of the Sewer System (or such lesser amount as the l\1DEQ may agree to), as certified by a Michigan licensed engineer and reviewed by the l\1DEQ for administrative completeness in the permit application process described above. These amounts may be increased in the future as determined to be necessary by a Michigan licensed engineer, but may not be decreased without the consent of the MDEQ. The Sewer Fund may be used by the Association or the Developer for the sole purpose of paying the costs of operating, maintaining, repairing and replacing the sewer system. When the Association withdraws funds from the Sewer Fund, it shall provide written notice to the l\1DEQ of the withdrawal. The notice shall be provided to the following address:

Michigan Department of Environmental Quality Water Division 350 Ottawa, NW -4th Floor Grand Rapids, MI 49503 ATIN: Field Operations Manager.

Any amounts withdrawn from the Sewer Fund shall be replaced promptly, either by a separate assessment to the Co-owners, or by a withdrawal from the reserve fund established in Section 4.5 of the Condominium Bylaws. In lieu of providing a cash escrow for the Sewer Fund, the Sewer Fund may be established or maintained by the posting of a letter of credit or a bond equal to the amount required to held inthe Sewer Fund.

- 4.7 Community Water System Reserve Fund. The Association reserves the right to establish a separate reserve fund for the community water system, in its sole discretion.
- 4.8 Construction Liens. A construction lien arising as a result of work performed on a Unit or on an appurtenant Limited Common Element shall attach only to the Unit upon which the work was performed, and a lien for work authorized by the Developer or principal contractor shall attach only to Condominium Units owned by the Developer at the time of recording the lien. A construction lien for work authorized by the Association shall attach to each Unit only to the proportionate extent that the Co-owner of such Unit is required to contribute to the expenses of administration. No construction lien shall arise or attach to a Condominium Unit for work performed on the General Common Elements not contracted for by the Association or the Developer.
- 4.9 Managing Agent. The Board may employ a management company or managing agent at a compensation established by the Board to perform such duties and services as the Board shall authorize, including, but not limited to, the powers and duties described in Section 4.2. The Developer or any person or entity related to the Developer may serve as managing agent if so appointed; provided, however, that any compensation so paid to the Developer shall be at competitive rates.
- 4.10 Officers. The Association Bylaws shall provide the designation, number, terms of office, qualifications, manner of election, duties, removal and replacement of officers of the

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Association and may contain any other provisions pertinent to officers of the Association not inconsistent with these Bylaws. Officers may be compensated, but only upon the affirmative vote of sixty percent (60%) or more of all Co-owners.

4.11 Indemnification. All directors and officers of the Association shall be entitled to indemnification against costs and expenses incurred as a result of actions (other than willful or wanton misconduct or gross negligence) taken or failed to be taken on behalf of the Association upo.n 10 days notice to all Co-owners, in the manner and to the extent provided by the Association Bylaws. In the event that no judicial determination as to indemnification has been made, an opinion of independent counsel as to the propriety of indemnification shall be obtained if a majority of Co-owners vote to procure such an opinion.

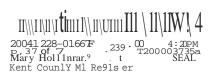
In addition, to the extent that the Developer is made a party to any litigation or other proceeding brought by or against the Association, the Association shall indemnify the Developer and hold the Developer harmless against all loss, costs, claims, and damages arising out of that proceeding; however, the foregoing indemnification of the Developer shall not apply in the event that a court of competent jurisdiction determines that the Developer had committed willful or wanton misconduct or gross negligence in connection with the matter for which indemnification is sought. The Association's defense of the Developer shall occur using legal counsel selected by the Developer, at the sole cost and expense of the Association. Notwithstanding anything in Section 13.4 of these Bylaws or in Article 9 of the Master Deed to the contrary, the provisions of this Section shall not be amended without the prior written consent of the Developer.

#### Article 5. ASSESSMENTS

- 5.1 Administrative Expenses. The Association shall be assessed as the entity in possession of any tangible personal property of the Condominium owned or possessed in common, and personal property taxes levied on such property shall be treated as expenses of administration. All costs incurred by the Association in satisfaction of any liability arising within, caused by or connected with the Common Elements or the administration of the Project shall be expenses of administration, and all sums received as proceeds of; or pursuant to any policy of insurance covering the interests of the Co-owners against liabilities or losses arising within, caused by or connected with the Common Elements or the administration of such Common Elements shall be receipts of administration.
- 5.2 Determination of Assessments. Assessments will be determined inaccordance with the following provisions:
  - (a) Initial Budget. The Board of Directors of the Association shall establish an initial budget in advance for each fiscal year, which budget will project all expenses for the coming year that may be required for the proper operation, management and maintenance of the Condominium Project, · including a reasonable allowance for contingencies and reserves. The annual assessment to be levied against each Unit inthe Project shall then be determined on the basis of the budget. Copies of the budget will be delivered to each Owner, although the failure to deliver such a copy to each Owner will not affect or in any way diminish the liability of a Co-owner for any existing or future

assessment. By way of example and not limitation, the Board of Directors shall establish budgets for the operation of the community sanitary sewer system and the community water system. The budgets for the community sanitary sewer system and the community water system shall be sufficient to maintain all operational aspects of those systems, including potential upgrades, repairs, and general maintenance consistent with the systems' design and all applicable laws, regulations and permits. These amounts may be increased periodically as necessary to cover increases in the foregoing expenses, as described more fully in Section 5.2(b).

- (b) Budget Adjustments. Should the Board of Directors determine at any time, in its sole discretion, that the initial assessments levied are insufficient: (1) to pay the costs of operation and maintenance of the Common Elements (inciuding, by way of example and not limitation, the community water system, the community sanitary sewer system and the Sewer Fund described in Section 4.6 of the Bylaws); (2) to provide for the replacement of existing Common Elements; (3) to provide for additions to the Common Elements not exceeding the lesser of Twenty Thousand Dollars (\$20,000.00) or One Hundred Dollars (\$100.00) per Unit annually; or (4) to respond to an emergency or unforeseen development; the Board is authorized to increase the initial assessment or to levy such additional assessments as it deems to be necessary for such purpose(s). The discretionary authority of the Board of Directors to levy additional assessments will rest solely with the Board of Directors for the benefit of the Association and its members, and may not be attached by or subject to specific performance by any creditors of the Association.
- (c) Special Assessments. Special assessments, in excess of those permitted by subsections (a) and (b), may be made by the Board of Directors from time to time with the approval of the Co-owners as provided in this subsection to meet other needs or requirements of the Association, including but not limited to: (1) assessments for additions to the Common Elements costing more than the lesser of Twenty Thousand Dollars (\$20,000.00) or One Hundred Dollars (\$100.00) per Unit in any year; (2) assessments to purchase a Unit upon foreclosure of the lien described in Section 5.5: or (3) assessments for any other appropriate purpose not specifically described. Special assessments referred to in this subsection (but not including those assessments referred to in subsections (a) and (b), which will be levied in the sole discretion of the Board of Directors) will not be levied without the prior approval of sixty percent (60%) or more of all Co-owners. The authority to levy assessments pursuant to this subsection is solely for the benefit of the Association and its members and may not be attached by or subject to specific performance by ally creditors of the Association.
- 5.3 Apportionment of Assessments. All assessments levied against the Unit Coowners to cover expenses of administration shall be apportioned among and paid by the Coowners inaccordance with the Percentage of Value allocated to each Unit in the Master Deed and any other assessment provisions in the Master Deed, without increase or decrease for the existence of any rights to the use of Limited Common Elements appurtenant to a Unit. Unless the Board shall elect some other periodic payment schedule, annual assessments will be payable by Co-owners in a single annual installment as of January 1, commencing with the acceptance of



a deed to, or a land contract vendee's interest in a Unit, or with the acquisition of title to a Unit by any other means. Assessments relating to the community sanitary sewer system and the community water system shall be payable on a quarterly basis. The payment of an assessment will be in default if the assessment, or any part, is not received by the Association in full on or before the due date for such payment established by rule or regulation of the Association. Provided, however, that the Board of Directors, including the first Board of Directors appointed by the Developer, may relieve a Unit Owner who has not constructed a residence within a Unit from payment, for a limited period of time, of all or some portion of the assessment for the Unit's respective allocable share of the Association budget. The purpose of this provision is to provide fair and reasonable relief from Association assessments for non-resident owners until such Co-owners begin to use the Common Elements on a regular basis.

- 5.4 Expenses of Administration. The expenses of administration shall consist, among other things, of such amounts as the Board may deem proper for the operation and maintenance of the Condominium property under the powers and duties delegated to it and may include, without limitation, amounts to be set aside for working capital of the Condominium, for a general operating reserve, for a reserve for replacement and for meeting any deficit iii the common expense for any prior year; provided, that any reserves established by the Board prior to the initial meeting of members shall be subject to approval by such members at the initial meeting. The Board shall advise each Co-owner in writing of the amount of common charges payable by the Co-owner and shall furnish copies of each budget containing common charges to all Co-owners.
- 5.5 Collection of Assessments. Each Co-owner shall be obligated for the payment of all assessments levied upon the Co-owner's Unit during the time that person is the Co-owner of the Unit, and no Co-owner may become exempt from liability for the Co-owner's contribution toward the expenses of administration by waiver of the use or enjoyment of any of the Common Elements, or by the abandonment of a Unit.
  - Legal Remedies. In the event of default by any Co-owner in paying the assessed common charges, the Board may declare all unpaid installments of the annual assessment for the pertinent fiscal year to be immediately due and payable. In addition, the Board may impose reasonable fines or charge interest at the legal rate on such assessments from and after the due date. Unpaid assessments, together with interest on the unpaid assessments, collection and late charges, advances made by the Association for taxes or other liens to protect its lien, attorney fees and fines in accordance with the Condominium Documents shall constitute a lien on the Unit prior to all other liens except tax liens infavor of any state or federal taxing authority and sums unpaid upon a mortgage of record recorded prior to the recording of any notice of lien by the Association, and the Association may enforce the collection of all sums due by suit at law for a money judgment or by foreclosure of the liens securing payment in the manner provided by Section 108 of the Act. In a foreclosure proceeding, whether by advertisement or by judicial action, the Co-owner or anyone claiming under the Co-owner shall be liable for assessments charged against the Unit that become due before the redemption period expires, together with interest, advances made by the Association for taxes or other liens to protect its lien, costs and reasonable attorney fees incurred in their collection.

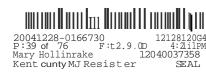


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- (b) Sale of Unit. Upon the sale or conveyance of a Unit, all unpaid assessments against the Unit shall be paid out of the sale price by the purchaser in preference over any other assessment or charge except as otherwise provided by the Condominium Documents or by the Act. A purchaser or grantee may request a written statement from the Association as to the amount of unpaid assessments levied against the Unit being sold or conveyed and such purchaser or grantee shall not be liable for, nor shall the Unit sold or conveyed be subject to a lien for any unpaid assessments in excess of the amount stated in a written response from the Association. Unless the purchaser or grantee requests a written statement from the Association at least 5 days before sale as provided in the Act, however, the purchaser or grantee shall be liable for any unpaid assessments against the Unit together with interest, late charges, fines, costs and attorney fees.
- (c) Self-Help. The Association may enter upon the Common Elements, Limited or General, to remove and abate any condition constituting a violation, or may discontinue the furnishing of services to a Co-owner in default under any of the provisions of the Condominium Documents (except that the Association may not discontinue the furnishing of waste water treatment services to a Co-owner) upon 7 days written notice to such Co-owner of the Association's intent to do so. A Co-owner in default shall not be entitled to utilize any of the General Common Elements of the Project and shall not be entitled to vote at any meeting of the Association so long as the default continues; provided, that this provision shall not operate to deprive any Co-owner of ingress and egress to and from the Co-owner's Unit.
- (d) Application of Payments. Money received by the Association in payment of assessments in default shall be applied as follows: first, to costs of collection and enforcement of payment, including reasonable attorneys' fees; second, to any interest charges and fines for late payment on such assessments; and third, to installments of assessments in default in order of their due dates.
- 5.6 **Financial Responsibility of the Developer.** The Developer shall not be responsible for payment of either general or special assessments levied by the Association at any time, except that the Developer shall be responsible for general assessments with regard to any Unit on which the Developer has completed construction of a model home used for sales purposes during the Development and Sales Period.
  - (a) **Pre-Turnover Expenses.** Prior to the Transitional Control Date, it will be the Developer's responsibility to keep the books balanced. Developer may, at its option, fund any deficit in operating expenses prior to the Transitional Control Date by lending all or a portion of the deficit to the Association, with the Association being responsible for repaying the loan plus interest, to the extent of available funds, prior to the Transitional Control Date. At the time of the Transitional Control Date, the Developer will be liable for the funding of any deficit of the Association which was in existence as of the Transitional Control Date.
  - (b) **Post-Turnover Expenses.** After the Transitional Control Date has occurred, the Developer shall have no responsibility for any general or special

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assessments, except with regard to any Units owned by the Developer on which model homes are constructed, as noted in the introductory sentence of this Section 5.6.

(c) Exemption from Certain Expenses. Under no circumstances shall the Developer be responsible for any portion of any general or special assessments levied for deferred maintenance, for reserves, for capital improvements or additions, or for financing litigation or potential litigation or other claims against the Developer.

#### Article 6. TAXES, INSURANCE AND REPAIR

- 6.1 Real Property Taxes. Real property taxes and assessments shall be levied against the individual Units and not against the Property of the Project or any phase of the Project, except for the calendar year in which the Project or phase was established. Taxes and assessments which become a lien against the Property in the year in which the Project was established shall be expenses of administration and shall be assessed against the Units located on the land with respect to which the tax or assessment was levied in proportion to the Percentage of Value assigned to each Unit. Real property taxes and assessments levied in any year in which the Property existed as an established Project on the tax day, shall be assessed against the individual Units only, even if a subsequent vacation of the Project has occurred. For tax and special assessment purposes no Unit shall be combined with any other Unit or Units, and no assessment of any :fraction of a Unit or combination of any Unit with other whole or partial Units shall be made, nor shall any division or split of the assessment or taxes of a single Unit be made, whether the Unit is owned by an individual or multiple Co-owners. Taxes for real property improvements made to or within a specific Unit shall be assessed against that Unit only, and each Unit shall be treated as a separate, single parcel of real property for purposes of property taxes and special assessments.
- 6.2 Insurance Coverage. The Association shall be appointed as Attorney-in-Fact for each Co-owner to act on insurance matters and shall be required to obtain and maintain, to the extent applicable: casualty insurance with extended coverage, vandalism and malicious mischief endorsements; liability insurance (including director's and officer's liability coverage if deemed advisable); and worker's compensation insurance pertinent to the ownership, use and maintenance of the Common Elements of the Project. All insurance shall be purchased by the Board of Directors for the benefit of the Association, the Co-owners, the mortgagees and the Developer, as their interests may appear. Such insurance, other than title insurance, shall be carried and administered according to the following provisions:
  - (a) Co-owner Responsibilities. Each Co-owner will be responsible for obtaining casualty insurance coverage at the Co-owner's expense with respect to the residence and all other improvements constructed or located within the perimeters of the Co-owner's Unit, and for the Limited Common Elements appurtenant to the Co-owner's Unit. It shall also be each Co-owner's responsibility to obtain insurance coverage for the Co-owner's personal property located within the Co-owner's Unit or elsewhere on the Condominium, for personal liability for occurrences within the Co-owner's Unit or on the Limited Common Elements appurtenant to the Co-owner's Unit, and for alternative living expenses in the event of fire or other casualty causing temporary loss of the Co-owner's

residence. The Association and all Co-owners shall use reasonable efforts to see that all insurance carried by the Association or any Co-owner contains provisions permitting the waiver of the right of subrogation as to any claims against any Co-owner or the Association.

- (b) Common Element Insurance. The General Common Elements of the Project shall be insured by the Association against casualties covered by a standard extended coverage endorsement, to the extent deemed applicable and appropriate, in an amount to be determined annually by the Board of Directors. The Association shall not be responsible in any way for maintaining insurance with respect to the Limited Common Elements, the Units themselves or any improvements located within the Units.
- (c) Fidelity Insurance. The Association may obtain, if desired, fidelity coverage to protect against dishonest acts by its officers, directors, employees and all others who are responsible for handling funds of the Association.
- (d) Power of Attorney. The Board of Directors is irrevocably appointed as the agent for each Co-owner, each mortgagee, other named insureds and their beneficiaries and any other holder of a lien or other interest in the Condominium or the Property, to adjust and settle all claims arising under insurance policies purchased by the Board and to execute and deliver releases upon the payment of claims.
- (e) Indemnification. Each individual Co-owner shall indemnify and hold harmless every other Co-owner, the Developer and the Association for all damages, costs and judgments, including actual attorneys' fees, which any indemnified party may suffer as a result of defending claims arising out of an occurrence on or within an individual Co-owner's Unit or appurtenant Limited Common Elements. This provision shall not be construed to give an insurer any subrogation right or other right or claim against an individual Co-owner, the Developer or the Association.
- (f) Premium Expenses. Except as otherwise provided, all premiums upon insurance purchased by the Association pursuant to these Bylaws shall be expenses of administration.
- 6.3 Reconstruction and Repair. if any part of the Condominium Property is damaged or destroyed by fire or other casualty, the decision as to whether or not it will be reconstructed or repaired will be made in the following manner:
  - (a) General Common Elements. If the damaged property is a General Common Element, the damaged property shall be repaired or rebuilt unless 80% or more of the Co-owners and the institutional holders of mortgages on any Unit in the Project agree to the contrary. If the damaged General Common Element is a roadway or other insfrastructure improvement, the Association shall restore the damage, irrespective of the desires of the Co-owners, unless Algoma Township approves the decision not to undertake the repair. Provided, that if the damaged property is common roadway and is the sole means of ingress and egress to one or more Units in the project, it will be



repaired or rebuilt unless the 80% or more of the Co-owners agreeing not to repair or rebuild includes the Co-owners of all such Units.

- (b) Limited Common Elements and Improvements. If the damaged property is a Limited Common Element or an improvement located within the boundaries of a Unit, the Co-owner of the affected Unit alone shall determine whether to rebuild or repair the damaged property, subject to the rights of any mortgagee or other person having an interest in the property, and the Co-owner shall be responsible for the cost of any reconstruction or repair that the Co-owner elects to make. The Co-owner shall in any event remove all debris and restore the Unit and its improvements to a clean and sightly condition satisfactory to the Association within a reasonable period of time following the occurrence of the damage.
- (c) Reconstruction Standards. Any reconstruction or repair shall be substantially in accordance with the Master Deed and the original plans and specifications for the improvements located within the Unit, unless prior written approval for changes is obtained from the Architectural Control Committee.
- (d) **Procedure and Timing.** Immediately after the occurrence of a casualty causing damage which is to be reconstructed or repaired by the Association (including, by way of example and not limitation, any damage to the community sanitary sewer system or to the community water system), the Association shall obtain reliable and detailed estimates of the cost to place the damaged property in a condition as good as that existing before the damage. If the proceeds of insurance are not sufficient to cover the estimated cost of reconstruction or repair required to be performed by the Association, or if at any time during such reconstruction or repair the funds for the payment of such costs by the Association are insufficient, assessment shall be levied against all Co-owners in sufficient amounts to provide funds to pay the estimated or actual costs of reconstruction or repair. Ibis provision shall not be construed to require the replacement of mature trees and vegetation with equivalent trees or vegetation.
- **6.4** Eminent Domain. The following provisions will control upon any taking by eminent domain:
  - (a) Condominium Units. In the event of the taking of all or any portion of a Condominium Unit or any improvements located within the perimeters of a Unit, the award for such taking shall be paid to the Co-owner of the Unit and any mortgagee, as their interests may appear. If a Co-owner's entire Unit is taken by eminent domain, such Co-owner and any mortgagee shall, after acceptance of the condemnation award, be divested of all interest in the Project.
  - **(b) Common Elements.** In the event of the taking of all or any portion of the General Common Elements, the condemnation proceeds relative to the taking shall be paid to the Association for use and/or distribution to its members. The affirmative vote of sixty seven percent (67%) or more of the Co-owners in number and in value shall



determine whether to rebuild, repair or replace the portion so taken or to take such other action as the Co-owners deem appropriate.

- (c) Amendment to Master Deed. In the event the Project continues after the taking by eminent domain, the remaining portion of the Project shall be resurveyed and the Master Deed amended accordingly and, if any Unit shall have been taken, Article 5 of the Master Deed shall also be amended to reflect the taking and to proportionately readjust the Percentages of Value of the remaining Co-owners based upon the continuing total value of the Condominium of 100%. The amendment may be completed by an officer of the Association duly authorized by the Board of Directors without the necessity of execution or specific approval by any Co-owner.
- (d) Notice to Mortgagees. In the event any Unit in the Condominium, the Common Elements or any portion of them is made the subject matter of an eminent domain proceeding or is otherwise sought to be acquired by a condemning authority, the Association shall promptly notify each holder of a publicly recorded mortgage lien on any of the Units in the Condominium.
- (e) Inconsistent Provisions. To the extent not inconsistent with the provisions of this Article, Section 133 of the Act shall control upon any talcing by eminent domain.

#### Article 7. CONSTRUCTION REQUIREMENTS

- 7.1 Design Standards. Design standards for Units in the Project are set forth in this Article. Design standards promote quality, value and stability, for Unit Co-owners. The standards in this Article are intended to prm;note consistency of architecture and landscape design and to enhance and preserve real estate values.
- 7.2 Developer Approvals. During the Development and Sales Period, no residences shall be commenced, erected or maintained, nor shall any addition to, or external change in the appearance of any structure be made (including color and design), until plans or specifications acceptable to the Developer, showing the nature, kind, shape, height, materials, color scheme, location and approximate cost of such residence, shall have been submitted to and approved in writing by Developer. Any plans and specifications prepared for residences constructed by Eastbrook Homes, Inc. or by Michael McGraw Homes are deemed approved by the Developer. The Developer shall have the right to refuse to approve any plans or specifications, which are not suitable or desirable in its opinion for aesthetic or other reasons. In passing upon such specifications, the Developer shall have the right to take into consideration the suitability of the proposed structure, the site upon which it is proposed to erect the same, and the degree of harmony with the Condominium as a whole.
- 7.3 Architectural Control Committee. An architectural review committee (the "Architectural Control Committee") has been or will be established by the Developer. The mission of the Architectural Control Committee is to ensure that subsequent exterior changes or



modifications meet the criteria established in the design standards. The design standards for the Project are intended to provide a compatible neighborhood image.

- Architectural Review. Following completion of the house, no buildings, fences, walls, driveways, walkways, dog runs, pools, play structures, basketball or other sports court, or other improvements shall be constructed within any Unit or elsewhere on the Property; and no exterior modification shall be made to any existing residence, structure, or other improvement, unless in each case plans and specifications containing such detail as the Architectural Control Committee may reasonably require have first been approved in writing by the Architectural Control Committee. The Architectural Control Committee may establish guidelines detailing the approved materials and colors and detailing the application and approval process. In passing on such plans and specifications the Architectural Control Committee shall have the right to take into consideration the suitability of the proposed structure, improvement or modification, the site on which it is proposed to be constructed, the proposed location of any improvement within the Unit, the location of structures within adjoining Units and the degree of harmony with the Condominium as a whole. In addition, to the extent that any proposed landscaping, hedges, trees, or other planting are not customary or typical of similar landscaping within the Project, then that landscaping shall not be undertaken until the landscaping plan has been submitted to and approved by the Architectural Control Committee.
- 7.5 Approval of Contractor. All residences and other structures shall be constructed only by residential home builders licensed by the State of Michigan and approved in writing by the Developer, or following the Development and Sales Period, by the Architectural Control Committee. Eastbrook Homes, Inc. and Michael McGraw Homes are residential home builders deemed approved by the Developer and by the Architectural Control Committee. If building construction is intended to commence within two (2) months after the date of plan approval, the name of the proposed residential builder must be submitted at the time the plans and specifications are submitted. If construction is to be delayed beyond two (2) months, the name of the proposed residential builder must be submitted for approval at least 60 days prior to the commencement of construction. In its approval process, the Developer or Architectural Control Committee may take into consideration the qualifications of the proposed builder along with its reputation in the community before deciding whether or not that builder will be approved for participation in the Project. Construction of all other improvements, including swimming pools, must also be done by contractors approved in writing by the Architectural Control Committee.
- 7.6 Specific Requirements. All approvals required by this Article shall comply with the following requirements:
  - (a) Size and Space Requirements. No residence shall be constructed on any Unit with less than the following sizes of finished living areas (as calculated on exterior dimensions), exclusive of decks, porches, patios, garages and basements (whether full basements, daylight basements or walkout basements):

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One-story residence -

1,350 sq. ft.

Split-level residence -Two-story residence - 1,250 sq. ft. on main level and upper levels 1,400 sq. ft., with not less than 740 sq. ft. on first

floor

(b) Improvements and Outbuildings. Each residence must be equipped with an attached garage of not less than two stalls and not more than three stalls. Plans for a residence with a garage of more than three stalls shall be subject to the prior written approval of the Developer during the Development and Sales Period Architectural Control Committee following the Development and Sales Period. One additional detached structure of a size as determined by the Architectural Control Committee will be permitted for storage or accessory garage space. Any shed or other detached structure shall be built with materials and colors similar to the house.

- **Decks.** Notwithstanding anything to the contrary in Article 7, a deck may be constructed without the approval of the Developer or the Architectural Control Committee, so long as the deck is not larger than 500 square feet in area and is located fully behind the residence constructed on a Unit.
- (d) Letter and Delivery Boxes. The original mailboxes and posts for the Units shall be provided by the Developer. Wherever possible, one post with two mailboxes will be used for adjoining property owners. Maintenance and replacement of the mailboxes, if needed, will be the responsibility of the Co-owner. If a mailbox or post needs to be replaced, the new mailbox or post shall be of the same style, color and quality as the original mailbox.
- **Fences.** Fencing will not be permitted without the prior written approval of the Architectural Control Committee.
- **(t) Landscaping and Trees.** Landscaping within a Unit shall be completed by the Co-owner within nine (9) months after the completion of construction of the residence on a Unit, to the extent it does not have natural cover within woods or has not been designated as a Conservation Area on the Subdivision Plan. All trees which are planted within the boundaries of a Unit by the Developer or its successors and assigns shall be maintained by the Co-owner of the Unit on which the tree(s) is planted. Such trees shall not be removed unless the tree is diseased or endangers life or property.
- Cul-de-sac Irrigation. Irrigation for the landscaping on the island cul-de-**(g)** sacs or other common landscape areas may, at the discretion of the Developer and/or the Association, be connected to the underground irrigation system of a Unit located near to the landscaped area. It will be the responsibility of the adjoining Unit Co-owner to irrigate the landscaping which is connected to the underground system, which must be done on a regular basis to provide for green grass and healthy growth of vegetation. The Co-owner is obligated to water the vegetation during the months of May through September, and will be responsible to have the irrigation system properly drained when the weather requires it.

The Association will be responsible for the repair and maintenance of the irrigation lines and sprinkler heads located on the island or landscaped area. The Association is also responsible to the adjoining Co-owner for the repair of any damage to the Co-owner's yard area due to the repair and maintenance of the irrigation system under the street, and will credit or pay the Co-owner Fifty Dollars (\$50.00) at the end of each year to cover the cost of the water and draining of the irrigation lines for the island or landscaped area. This payment will be reviewed annually to insure that a fair and equitable payment is made to cover the cost to the Co-owner.

- (h) Satellite Dishes. A Co-owner may install a satellite dish on the Co-owner's Unit, subject to reasonable prior approval by the Architectural Control Committee and the following:
  - (i) All satellite dishes, whether permanent or temporary, shall be placed adjacent to, or be attached to the outdoor side wall of a house or garage.
  - (ii) All satellite dishes shall be placed in either the side yard (i.e., between the building and the side Unit line) or the rear yard (i.e., between the building and the rear lot line). The placement shall not exceed an envelope area of four (4) feet horizontally from the side of the house or garage and four (4) feet vertically from grade level.
  - (iii) The size of the satellite dish shall not exceed a diameter of thirty-six (36) inches.
  - (iv) There shall be no placement of any satellite dish in the front yard (i.e., between the street and the residence) unless the criteria stated herein cannot be met due to the required line-of-sight with the satellite.
  - (v) Satellite dishes may be located outside the criteria set forth above if the Co-owner can show that such placement would not perm.it a satellite dish to receive signals from the satellite due to obstruction or sight line interference. The exact location and height of the satellite dish rests within the discretion of the Architectural Control Committee and/or the Board of Directors.
  - (vi) The Architectural Control Committee and/or the Board of Directors may require landscaping or other conditions in addition to the stated criteria so as to hid or blend the satellite dish with the surrounding topography, landscape or other structures.
- (i) Sidewalks. Each Unit Co-owner shall construct, at the Co-owner's expense, a sidewalk on the Co-owner's Unit at the location shown on the Plan described in the Consent Judgment. The Co-owner shall construct the sidewalk prior to the

Township's issuance of a certificate of occupancy for the residence constructed on the Unit; provided, however, that if, because of inclement weather, the sidewalk cannot be constructed at the time the residence is ready for a certificate of occupancy to be issued, then the certificate may nevertheless be issued, but the sidewalk shall be installed by the Co-owner and completed as soon as weather permits and in any event, not later than six (6) months after issuance of the certificate of occupancy.

- G) Well Prohibition. No Co-owner may install or permit others to install any well for any purpose within the Co-owner's Unit or in any other location within the Project, except that wells for irrigation of lawns may be permitted with the approval of the Developer during the Development and Sales Period or the Architectural Control Committee following the Development and Sales Period. In addition, the Developer may permit the use of temporary wells under such circumstances as Developer may approve.
- (k) Automatic Sprinklers. No automatic sprinkler may be operated on any Unit between the hours of 5:00a.m. and 9:00p.m. with out the prior written permission from the Developer (or from the Association, following the Development and Sales Period). All automatic sprinklers shall be adjusted so that sprinkling occurs between the hours of 9:00p.m. and 5:00a.m.
- 7.7 Codes and Ordinances. In addition to the construction requirements contained in this Article, all buildings and other structures *must* comply with applicable building, mechanical, electrical and plumbing codes of the applicable jurisdictions in effect at the time the building or structure is erected.
- 7.8 Reserved Developer Rights. The purpose of Article 7 is to assure the continued maintenance of the Condominium as an attractive and harmonious residential development, and its provisions shall be binding upon both the Association and upon all Co-owners in the Project. The Developer (or any residential builder to whom the Developer has assigned such rights) shall have the right to maintain a model unit, sales office, advertising display signs, storage areas and reasonable parking incident to its sales efforts and such access to, from and over the Property as may be reasonable to enable development and sale of the entire Project. The architectural review requirements shall not apply to the Developer during the Development and Sales Period, and the Architectural Control Committee shall have no control over the activities of the Developer during the Development and Sales Period.
- 7.9 Architectural Control Committee Appointment. Following the Development and Sales Periods, if rights of appointment have not previously been assigned to the Association, the Developer representatives shall resign from the Committee and the Board of Directors of the Association shall appoint 3 new members to the Architectural Control Committee. In each succeeding year, or at such other intervals as the Board of Directors may decide, the Board of Directors shall appoint or re-appoint the 3 members to serve on the Architectural Control Committee.



- 7.10 Permitted Variance. The Developer or the Architectural Control Committee may, upon a showing of practical difficulty or other good cause, grant variances from the requirements of this Article, but only to the extent and in such a manner as do not violate the spirit and intent of the requirements; however, the Developer or the Architectural Control Committee may not grant variances as to the requirements of this Article that are mandated by the terms of the Consent Judgment without first obtaining the written consent of the Township. The portions of these Bylaws affected by the Consent Judgment are described in Section 13.4 of these Bylaws.
- 7.11 Setback Lines. No building shall be erected on any Unit within the setback areas described as follows:

Front yard - 30 feet Side yard (not along street right-of-way) - 10 feet Side yard (along street right-of-way) - 25 feet Rear yard - 30 feet.

All setbacks shall be measured from the edge of the street right-of-way. Lots :fronting on cul-de-sacs shall have a front yard setback of 30 feet from the street right-of-way and shall have a width of not less than 80 feet, as measured at the 30-foot front yard setback line. Side yards shall be measured from the exterior surface of the concrete wall that supports the main structure of the residence. A minor encroachment on a set back line due to erroneous measurements by the builder shall not be deemed a violation of this Section.

Where one and one-half, two or more Units are acquired as a single building site, the side Unit boundaries will refer only to the Unit boundary lines bordering the property of adjoining owners.

#### Article 8. USE AND OCCUPANCY RESTRICTIONS

- 8.1 Residential Use. Condominium Units shall be used exclusively for residential occupancy, and no Unit or appurtenant Common Element shall be used for any purpose other than that of a single family residence and purposes incidental to residential use, home occupations conducted entirely within the residence and participated in solely by members of the immediate family residing in the residence, which do not generate unreasonable traffic by members of the general public and do not change the residential character of the Unit or neighborhood, are permitted as incidental to primary residential use. The foregoing restrictions as to use shall not, however, be construed in such manner as to prohibit a Co-owner from: (a) maintaining the Co-owner's personal or professional library; (b) keeping the Co-owner's personal business or professional records and accounts; or (c) handling the Co-owner's personal or business telephone calls and correspondence.
- 8.2 Common Areas. The Common Elements shall be used only by the Co-owners of Units in the Condominium and by their agents, tenants, family members, invitees and licensees for access, ingress to and egress from the respective Units and for other purposes incidental to use of the Units; provided, that any parking areas or other Common Elements designed for a

specific purpose shall be used only for those purposes or other uses approved by the Board. The use, maintenance and operation of the Common Elements shall not be obstructed, damaged or unreasonably interfered with by any Co-owner, and shall be subject to any lease or easement presently in existence or entered into by the Developer or the Board at some future date which affects all or any part of the Common Elements.

- 8.3 Use and Occupancy Restrictions. In addition to the general requirements of Sections 8.1 and 8.2, the use of the Project and its Common Elements by any Co-owner shall be subject to the following specific restrictions:
  - (a) Exterior Changes. No Co-owner shall make any additions, alterations, or modifications to any of the Common Elements, nor make any changes to the exterior appearance of the building or other improvements located within the perimeters of the Co-owner's Unit without prior approval of the Developer or the Architectural Control Committee. A change in the color of a residence or a significant landscaping change are included within the meaning of a change in exterior appearance.
  - (b) Unit Rental. No portion of a Unit may be rented and no transient tenants may be accommodated in any building; provided, that this restriction shall not prevent the rental or Sublease of an entire Unit together with its appurtenant Limited Common Elements for residential purposes in the manner permitted by these Bylaws.
  - (c) Nuisances. No nuisances shall be permitted on the Property nor shall any use or practice be permitted which is a source or annoyance to, or which unreasonably interferes with the peaceful possession or proper use of the Project by its residents. No Unit shall be used in whole or in part for the storage of rubbish or trash, nor for the storage of any property or thing that may cause the Unit to appear in an unclean or untidy condition. No substance or material shall be kept on a Unit that will emit foul or obnoxious odors, or that will cause excessive noise which will or might disturb the peace, quiet, comfort or serenity of the occupants of surrounding Units.
  - (d) Prohibited Uses. No immoral, improper, offensive or unlawful use shall be conducted on the Property, and nothing shall be done or kept in airy Unit or on the Common Elements which will increase the rate of insurance for the Project without the prior written consent of the Association. No Co-owner shall permit anything to be done or kept in the Co-owner's Unit or elsewhere on the Common Elements which will result in the cancellation of insurance on any Unit or any part of the Common Elements, or which will be in violation of any law.
  - (e) Signs. No signs or other advertising devices (other than one professionally made unlit sign, or a sign of substantially the same quality and appearance, advertising a unit for sale, which is not larger than 4 square feet in size), shall be displayed from any residence or on any Unit or Common Element which are visible from the exterior of the Unit or from the Common Elements without written permission from the Association or its managing agent.

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- (f) Personal Property. No Co-owner shall display, hang or store any clothing, sheets, blankets, laundry or other articles of personal property outside a residence or ancillary building. This restriction shall not be construed to prohibit a Co-owner from placing and maintaining outdoor furniture and accoutrements and decorative foliage of a customary nature and appearance on a patio, deck or balcony of a Unit; provided, that no such furniture or other personal property shall be stored on any open patio, deck or balcony which is visible from another Unit or from the Common Elements of the Project.
- (g) Firearms and Weapons. No Co-owner shall use, or perm.it the use by any occupant, agent, tenant, invitee, gl,lest or member of the Co-owner's family of any firearms or other dangerous weapons, projectiles or devices anywhere on or about the Property, consistent with applicable Township ordinances and State law.
- (h) Pets and Animals. No more than three (3) common household pets may be maintained on any Unit without the prior written consent of the Association, which consent, if given, may be revoked at any time by the Association. No exotic, savage or dangerous animal shall be kept on the Property and no animal may be kept or bred for commercial purposes. Common household pets permitted under the provisions of this subsection shall be kept only in compliance with the rules and regulations promulgated by the Board of Directors from time to time, and must at all times be kept under care and restraint so as not to be obnoxious on account of noise, odor or unsanitary conditions. No animal shall be permitted to run loose upon the Common Elements, nor upon any Unit except the Unit owned by the owner of such animal, and the owner of each pet shall be responsible for cleaning up after it.

Any person who causes or permits any animal to be brought onto or kept on the Condominium Property shall indemnify and hold the Association harmless from any loss, damage or liability which the Association may sustain as a result of the presence of such animal on the Condominium Property.

Each pet owner is responsible for complying with applicable municipal ordinances and state laws regulating pets, including so-called "leash laws." Any Coowner who believes a pet owner is violating applicable ordinances or laws may contact the appropriate governmental authority to seek enforcement measures.

(i) Recreational Vehicles. Except for a tent, camper trailer, mobile home or boat erected or parked for less than 72 hours, no recreational vehicles, boats or trailers shall be parked or stored in any garage if such storage would prevent full closure of the garage door, or elsewhere on the Property without the written approval of the Association. No snowmobile, all-terrain vehicle or other motorized recreational vehicle shall be operated on the Property. No maintenance or repair shall be performed on any boat or recreational vehicle except within a garage or residence where totally isolated from public view.

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- (j) Automobiles. No more than two automobiles or other vehicles customarily used for transportation purposes shall be parked outside an enclosed garage on a daily basis, except with the prior written approval of the Association. No automobiles or other vehicles that are not in operating condition may be kept outside a closed garage at any time. No commercial vehicles or trucks larger than a traditional passenger style van of 20 feet in length shall be parked or stored on or about any Unit, except for trucks or vehicles making deliveries in the normal course of business.
- (k) Lawn Care and Landscaping. Each Co-owner shall mow grass within the Unit at least two (2) times each month during the growing season; however, when appropriate to the Project, a Co-owner may leave portions of the Unit intended to remain in a natural state in that natural state.
- (I) Trash Containers and Pick Up. All trash shall be placed in containers approved by the Architectural Control Committee and kept inside the garage or \_other fully enclosed area except for short periods of time reasonably necessary to permit collection. The Developer or the Association may, from time to time, designate one waste hauler to provide trash removal services to all Units. The waste hauler may separately invoice each Co-owner for that service. The Developer or the Association may enter into agreements with the waste hauler under which the waste hauler provides rebates, from fees received, directly to the Developer or the Association to offset the cost of managing the Association or funding Common Element maintenance or improvements.
- (m) Exterior Lighting. No vapor lights, dusk-to-dawn lights or other lights which are regularly left on during the night may be installed or maintained on any Unit without the prior consent of the Architectural Control Committee and shall meet Algoma Township's outdoor lighting ordinance.
- (n) Pools and Accessories. Above-ground pools are prohibited. In-ground pools shall meet the requirements of Algoma Township. Fencing around pools is permitted to meet Township requirements, but all pool and fencing plans must be submitted to and approved by the Architectural Control Committee before work commences.
- (o) Water Softeners. Water softener backwash may not discharge into the sanitary or storm sewer systems. Water softener backwash may only be discharged into a special discharge pipe and leach basin provided by the home builder.
- (p) Use of Common Elements. The General Common Elements shall not be used for the storage of supplies or personal property (except for such short periods of time as may be reasonably necessary to permit the placement of trash for collection the next day). No vehicles shall be parked on or along the roadway(s) (except in the event of approved parties or receptions generating a need for off-site parking), and Co-owners shall not personally use or obstruct any guest parking areas which may be located on the Common Elements of the Project without the prior consent of the Association. No

Co-owner shall in any way restrict access to any utility line or other area that must be accessible to service the Common Elements or which affects an Association responsibility in any way. In general, no activity shall be carried on nor condition maintained by any Co-owner either in the Co-owner's Unit or upon the Common Elements which despoils the appearance of the Condominium.

- (q) Application of Restrictions. Unless arbitration is elected pursuant to these Bylaws, a dispute or question as to whether a violation of any specific regulation or restriction contained in this Article has occurred shall be submitted to the Board of Directors of the Association which shall conduct a hearing and render a decision in writing, which decision shall be binding upon all owners and other parties having an interest in the Project.
- 8.4 Zoning Compliance. Inaddition to the restrictions contained in Article 8, the use of any Unit or structure located on the Property must satisfy the requirements of the zoning ordinances of the municipality in which the Project is located in effect at the time of the contemplated use, unless a variance for such use is obtained from any unit of government with jurisdiction over the use of the Unit and Property.
- 8.5 Rules of Conduct. Additional rules and regulations consistent with the Act, the Master Deed and these Bylaws concerning the use of Units and Common Elements, may be promulgated and amended by the Board. Copies of such rules and regulations must be furnished by the Board to each Co-owner at least 10 days prior to their effective date, and may be revoked at any time by the affirmative vote of sixty six percent (66%) or more of all Co-owners.
- 8.6 Enforcement by Developer. The Project shall at all times be maintained in a manner consistent with the highest standards of a private residential community, used and occupied for the benefit of the Co-owners and all other persons interested in the Condominium. If at any time the Association fails or refuses to carry out its obligations to maintain, repair, replace and landscape in a manner consistent with the maintenance of such standards, the Developer, or any person to whom it may assign this right may, at its option, elect to maintain, repair and/or replace any Common Elements or to do any landscaping required by these Bylaws and to charge the cost to the Association as an expense of administration. The Developer shall have the right to enforce these Bylaws throughout the Development and Sales Period, which right of enforcement shall include (without limitation) an action to restrain the Association or any Co-owner from any prohibited activity.
- 8.7 Co-owner Enforcement. An aggrieved Co-owner will also be entitled to compel enforcement of the Condominium Documents by action for injunctive relief and/or damages against another Co-owner in the Project, but not against the Association or the Developer.
- 8.8 Remedies on Breach. In addition to the remedies granted by Section 5.5 for the collection of assessments, the Association shall have the right, in the event of a violation of the restrictions on use and occupancy imposed by this Article 8, to enter the Unit and to remove or correct the cause of the violation. Such entry will not constitute a trespass, and the Co-owner of the Unit will reimburse the Association for all costs of the removal or correction. Failure to

enforce any of the restrictions contained in this Article will not constitute a waiver of the right of the Association to enforce restrictions in the future.

- 8.9 Reserved Rights of Developer. The restrictions contained in this Article shall not apply to the commercial activities of the Developer during the Development and Sales Period. The Developer shall also have the right to maintain a sales office, advertising display sign, storage areas and reasonable parking incident to its sales efforts and such access to, from and over the Property as may be reasonable to enable development and sale of the entire Project.
- 8.10 Assignment and Succession. Any or all of the rights granted to or reserved by the Developer in the Condominium Documents or by law, may be assigned by it to any other entity or to the Association. Any such assignment or transfer shall be made by an appropriate document in writing, signed by the Developer and recorded in the Register of Deeds Office for the county in which the Project is located. Upon such qualification, the assignee will have the same rights and powers as those granted to or reserved by the Developer in the Condominium Documents.
- Open Space Areas. Certain areas on the Subdivision Plan are designated as "Open Space" or "Park Area" (collectively "Open Space Areas"). No trees or vegetation shall be removed from any Open Space Area, except for dead or diseased trees or vegetation. No buildings, structures, or other improvements shall be constructed within the Open Space Areas, except that walking or non-motorized riding paths, trail improvements, gazebos, playground areas, structures to support recreation activities, roads, utility services, and storm water drainage and grading measures necessary for the use of or for the gaining of access to natural areas within the Project (all as shown on the Plan described in the Consent Judgment) shall be permitted. In addition, small-scale structures, solely for the enclosing of utility system equipment, or for the storage of maintenance equipment for recreation areas, may be constructed within the Open Space Areas if the enclosing structures are necessary for the operation of utility systems or for the maintenance of recreation areas and for no other purposes. The Open Space Areas shall be maintained by the Association in perpetuity as Open Space. The Open Space Areas shall not be conveyed, leased or otherwise transferred, assigned or encumbered separately from the balance of the Project, and the ownership of the Open Space Areas shall remain vested in the Association. The foregoing provisions shall not prohibit agreements between the Developer or the Association and third parties, for the mutual use of the Open Space Areas for outdoor recreational purposes only.
- 8.12 Prohibition on Trespass. All Co-owners shall respect the property rights of others with regard to any real property that is adjacent to the Project, but which is not a part of the Project.

#### Article 9. MORTGAGES

9.1 Notice to Association. Any Co-owner who mortgages a Unit shall notify the Association of the name and address of the mortgagee (referenced in this Article as the "Mortgagees"). The information relating to Mortgagees will be made available to the Developer or its successors as needed for the purpose of obtaining consent from, or giving notice to

Mortgagees concerning actions requing consent or notice to Mortgagees under the Condominium Documents or the Act.

- 9.2 Insurance. If requested by any mortgagee, the Association shall notify that mortgagee of the name of each company insuring the Project against fire and other casualty damage.
- 9.3 Rights of Mortgagees. Except as otherwise required by applicable law or regulations, a Mortgagee of a Unit will be granted the following rights:
  - (a) Inspection and Notice. Upon written request to the Association, a Mortgagee will be entitled to: (i) inspect the books and records relating to the Project upon reasonable notice; (ii) receive a copy of the annual financial statement which is distributed to Co-owners; (iii) notice of any default under the Condominium Documents by its mortgagor in the performance of the mortgagor's obligations which is not cured within 30 days; and (iv) notice of all meetings of the Association and its right to designate a representative to attend the meetings.
  - (b) Exemption from Restrictions. A Mortgagee which comes into possession of a Unit pursuant to the remedies provided in the mortgage or by deed (or assignment) in lieu of foreclosure, shall be exempt from any option or "right of first refusal" on the sale or rental of the mortgaged Unit in the Condominium Documents.
  - (c) Past Due Assessments. A mortgagee which comes into possession of a Unit pursuant to the remedies provided in the mortgage, or by deed (or assignment) in lieu of foreclosure, shall take the Unit free of any claim for unpaid assessments or charges against the mortgaged Unit which accrue prior to the time such holder comes into possession (except for claims for a pro rata share of such assessments or charges resulting from a pro rata reallocation of such assessments charged to all Units including the mortgaged Unit).
- 9.4 Additional Notification. When notice is to be given to a Mortgagee, the Board of Directors shall also give such notice to the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Veterans Administration, the Federal Housing Administration, the Farmer's Home Administration, the Government National Mortgage Association and any other public or private secondary mortgage market entity participating in purchasing or guarantying mortgages of Units in the Condominium if requested in writing by the affected agency.

#### Article 10. LEASES

10.1 Notice of Lease. A Co-owner, including the Developer, intending to lease a Unit, shall disclose that fact in writing to the Association at least 10 days before presenting a lease form to the prospective tenant and, at the same time, shall supply the Association with a copy of the lease form. No Unit shall be leased for a period of less than 90 days without the prior written consent of the Association.

- 10.2 Terms of Lease. All occupants of a Unit shall comply with all the conditions of the Condominium Documents of the Project, and all lease and rental agreements must require such compliance.
- 10.3 Remedies of Association. If the Association determines that any non Co-owner occupant has failed to comply with any conditions of the Condominium Documents, the Association may talce the following action:
  - (a) Notice. The Association shall notify the Co-owner by certified mail advising of the alleged violation by the non Co-owner occupant.
  - (b) Investigation. The Co-owner will have 15 days after receipt of the notice to investigate and correct the alleged breach by the non Co-owner occupant or to advise the Association that a violation has not occurred.
  - (c) Legal Action. If, after 15 days the Association believes that the alleged breach has not been cured or may be repeated, it may institute an action for eviction against the non Co-owner occupant and a simultaneous action for money damages (in the same or in a separate action) against the Co-owner and non Co-owner occupant for breach of the conditions of the Condominium Documents. The relief provided for in this Article may be by summary proceeding. The Association may hold both the tenant and the Co-owner liable for any damages to the Common Elements caused by the Co-owner or non Co-owner occupant in connection with the Unit or the Project.
- 10.4 Liability for Assessments. If a Co-owner is in arrears to the Association for assessments, the Association may give written notice of the arrearage to a non Co-owner occupant occupying the Co-owner's Unit under a lease or rental agreement and the non Co-owner occupant, after receiving such notice, shall deduct from rental payments due the Co-owner the full arrearage and future assessments as they fall due and pay them to the Association. Such deductions shall not be a breach of the lease agreement by the non Co-owner occupant.

#### Article 11. TRANSFER OF UNITS

- 11.1 Unrestricted Transfers. An individual Co-owner may, without restriction under these Bylaws, sell, give, devise or otherwise transfer the Co-owner's Unit, or any interest in the Unit.
- 11.2 Notice to Association. Whenever a Co-owner shall sell, give, devise or otherwise transfer the Co-owner's Unit, or any interest in the Unit, the Co-owner shall give written notice to the Association within 5 days after consummating the transfer. The notice shall state the name of the new owner and shall provide the date of the transfer. If the Association requests a copy of the document transferring title, the Co-owner shall provide that document promptly.

#### Article 12. ARBITRATION

- 12.1 Submission to Arbitration. Any dispute, claim or grievance arising out of or relating to the interpretation or application of the Master Deed, Bylaws or other Condominium Documents, and any disputes, claims or grievances arising among or between Co-owners or between such Co-owners and the Association may, upon the election and written consent of the parties to the dispute, claim or grievance, and written notice to the Association, be submitted to arbitration and the parties shall accept the arbitrator's decision and/or award as final and binding. The Commercial Arbitration Rules of the American Arbitration Association, as amended and in effect from time to time, shall be applicable to all such arbitrations.
- 12.2 Disputes Involving the Developer. A contract to settle by arbitration may also be executed by the Developer and any claimant with respect to any claim against the Developer that might be the subject of a civil action, provided that:
  - (a) Purchaser's Option. At the exclusive option of a Purchaser or Co-owner in the Project, a contract to settle by arbitration shall be executed by the Developer with respect to any claim that might be the subject of a civil action against the Developer, which claim involves an amount less than \$2,500.00 and arises out of or relates to a purchase agreement, Unit or the Project.
  - (b) Association's Option. At the exclusive option of the Association of Coowners, a contract to settle by arbitration shall be executed by the Developer with respect to any claim that might be the subject of a civil action against the Developer, which claim arises out of or relates to the Common Elements of the Project, if the amount of the claim is \$10,000.00 or less.
- 12.3 Preservation of Rights. Election by any Co-owner or by the Association to submit any dispute, claim or grievance to arbitration shall preclude such party from litigating the dispute, claim or grievance in the courts. Except as provided in tills Article, however, all interested patties shall be entitled to petition the courts to resolve any dispute, claim or grievance in the absence of an election to arbitrate.

#### Article 13. OTHER PROVISIONS

- 13.1 Definitions. All terms used in these Bylaws will have the same meaning assigned by the Master Deed to which the Bylaws are attached, or as defined in the Act.
- 13.2 Severability. In the event that any of the terms, provisions, or covenants of these Bylaws or of any Condominium Document are held to be partially or wholly invalid or unenforceable for any reason whatsoever, such holding shall not affect, alter, modify or impair any of the other terms, provisions or covenants of such documents or the remaining portions of any terms, provisions or covenants held to be partially invalid or unenforceable.
- 13.3 Notices. Notices provided for in the Act, Master Deed or Bylaws shall be in writing, and shall be addressed to the Association at its registered office in the State of Michigan,



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and to any Co-owrier at the address contained in the deed of conveyance, or at such other address as may subsequently be provided. The Association may designate a different address for notices to it by giving written notice of such change of address to all Co-owners. Any Co-owner may designate a different address for notices by giving written notice to the Association. Notices addressed as above shall be deemed delivered when mailed by United States mail with postage prepaid, or when delivered in person.

134 Amendment. These Bylaws may be amended, altered, changed, added to or repealed only in the manner prescribed by Article 9 of the Master Deed. Certain provisions in these Bylaws are incorporated as a requirement of Algoma Township, pursuant to the Consent Judgment (the "Township-Required Provisions"). Notwithstanding anything in these Bylaws to the contrary, these Condominium Bylaws may not be amended, altered, changed, added to, or repealed in a manner that is inconsistent with the Consent Judgment, except with the prior written consent of Algoma Township. The following schedule shows certain of the Township-Required Provisions of these Bylaws and the Sections of the Consent Judgment pursuant to which the Bylaws provisions are added:

Bylaws Section	Consent Judl1Illent Section
7.11	4(a)
7.6(b)	4(f)
8.12	14
8.11	15 (a), (d), (e)
7.6(i)	16
13.4	18.

- 135 Conflicting Provisions. In the event of a conflict between the Act (or other laws of the State of Michigan) and any Condominium Document, the Act (or other laws of the State of Michigan) shall govern. In the event of a conflict between the Consent Judgment and any Condominium Document, the provisions of the Consent Judgment shall govern. In the event of a conflict between the provisions of any one or more of the Condominium Documents themselves, the following order of priority shall be applied and the provisions of the document having the highest priority shall govern:
  - (1) the Master Deed, including the Condominium Subdivision Plan (but excluding these Bylaws);
    - (2) these Condominium Bylaws;
    - (3) the Articles of Incorporation of the Association;
    - (4) the Association Bylaws;
    - (5) the Rules and Regulations of the Association; and
    - (6) the Disclosure Statement.

KENT COUNTY CONDOMINI UM SUBDIVISION PLAN NO. "]6] EXHIBIT ..B" TO THE MASTER DEED OF:

## SADDLE RIDGE

ALGOMA TOWNSHIP, KENT COUNTY, MICHIGAN SURVEYOR: DEVELOPER:

EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 EASTBROOK DEVELOPMENT COMPANY

2130 ENTERPRISE DRIVE S.E. GRAND RAPIDS MI 49508

Description of Saddle Ridge

Part of the NE 1/4, NW 1/4 and SE 1/4, Section 27, TBN, R11W, Algoma Township, Kent County, Michigan, desCrlbed es: Commencing et the E 1/4 corner of SecUon 27; thence N89"34'42"W 591.70 feet along the East-West 1/4 line of Section 27 to a point on the Weslerty Right-of-Way line of Edgerton Avenue; thence \$14"16'34"W 163.45 feet along said Westerly line to the PLACE OF BEGINNING of this description; thence \$14"16'34"W 63.00 feet along said Westsrty line; thence Southwestarty 385.28 feet along said Westerty line and e 1482.40 foot radius curve to the left, the chord of which baa.rs S06"49'50"W 384.20feat; thence S00"36'55"E 128.91 feet along said Westerly line; thence N89"30'48"W 400.00 feet along Iha North line of the South 600 feet of the NE 1/4 of said SE1/4: thence N00"29'12"E 460.00 feet: thence N46"02'14"W 235.58 feet; thence N72"21'30"W 250.00 feet; thence N53°27'29"E 98.84 feet; thence N34°05'37"E 153.12feet; thence N66"27'37"W 185.00 feet; thence Southwestsr1y 52.07 feet along a 233.00 foot radius curve to the right, the chord of which bears S29"56'30"W 51.96 feet: thence N53"39'22"W 296.00 feet: thence S63"12'09'W 453.57 feet: thence N89"02'31'W 457.59 feet; thence N60"43'23"W 508.75 feet; thence N43"23'01"W 500.00 feet; thence N62"00'00"E-365.00 feet; thence N26°15'00"E 156.09 feat; thence N04"00'00"W 147.77 feet; thence N3400-00"W 333.59feet; thence N51•00•00•E 28.00feet; thence N70"11'43"E 592.00 feet: thence N49°30'43"E 63.25 feet: thence S40"29'17"E 130.76 feet: thence N49"54'43"E 203.72feet:thence S76"06'30"E 125.97feet:thence S60"47'56"E 255.81feet:thence S81"25'37"E 129.92 feet; thence S01"26'28"E 86.62 feet; thence N88"11'39"E 158.81 feet; thence S57"40'02"E 83.36feet; thence NB0°52'16'E 332.98 feet to a point which IsN89"33'17"W 1331.37 feet along the North line of said NE 1/4 and S00°44'08"W 1113.80 feet along the West line of the East 1/2 of said NE 1/4 from the NE corner of Section 27; thence S00°44'08"W 1024.34 feet along said West line; thence Southeasterly 202.12 feet along a 283.00 foot radius curve to the right he chord of which bears S51"52'56"E 197.85feet; thence S31"25'18"E 481.54 feet; thence Southeasterty 216.50 feet along a 280.00 foot radius curve to the left, the chord of which bears \$53"34'22"E 211.15feet; thence \$75"43'26"E 121.29feet to the place of beginning. This parcel contains 69.361 Acres.

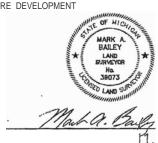
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SHEET INDEX
1 COVER SHEET

1A COMPOSIIE PLAN
2 SURVEY PLAN
3 SURVEY PLAN
4 SURVEY PLAN
5 SURVEY PLAN
6 SURVEY PLAN
6 SURVEY PLAN
1 SIIE PLAN
9 SITE PLAN
10 SIIE PLAN
11 SIIE PLAN
12 UTILITY PLAN
13 UTILITY PLAN
14 UTILITY PLAN

15 UTILITY PLAN

16 UTILITY PLAN
17 PROPOSED FUIURE DEVELOPMENT



ATIENIION COUNIY REGISIER OF DEEDS: 1HE CONDOMINIUM SUBDMSION PLAN NUMBER MUST BE ASSIGNED IN CONSECUTIVE

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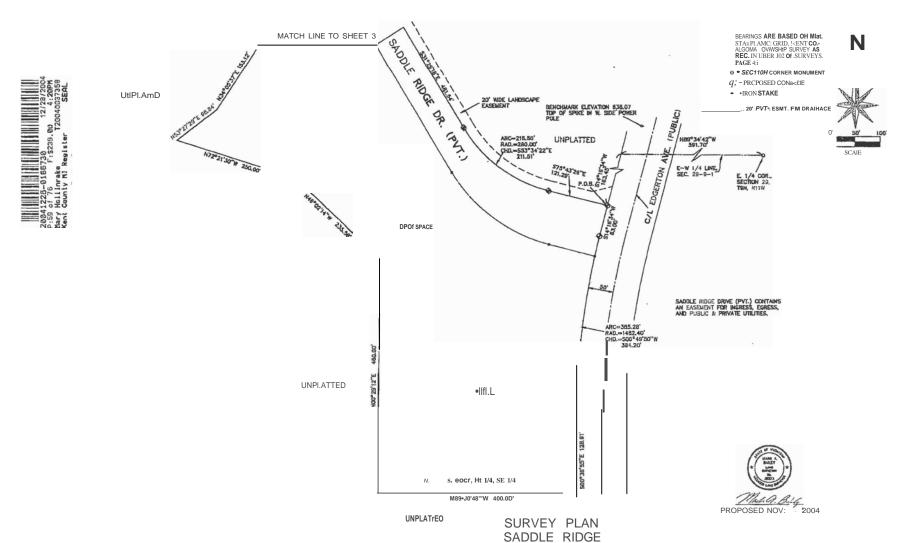
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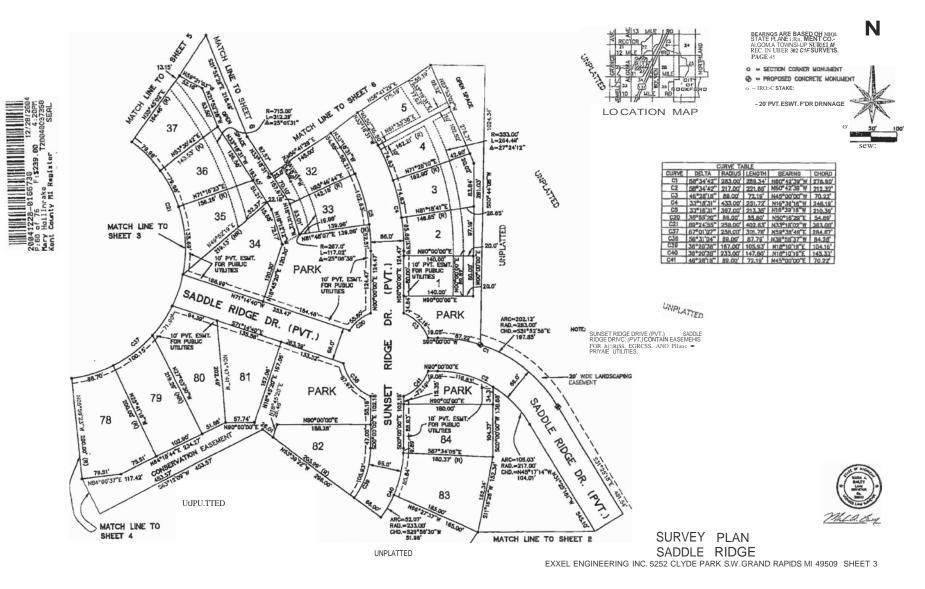


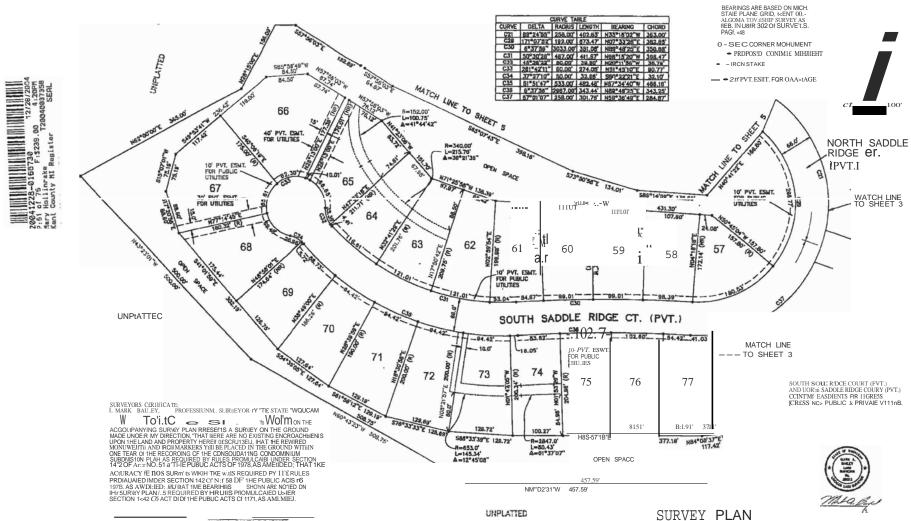
**COMPOSITE PLAN** 

INC. 5252 **CLYD ADDLE RIDGE**PARK S+W' GRAND RAPIDS MI 49509 SHEET 1A



EXXEL ENGINEERING INC. 5252 CIYOE PARK S.W. GRAND RAPIDS M1 49509 SHEET 2





MARK A. BAILEY, P.S.#39073 EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI. 49509

SADDLE RIDGE

EXXEL ENGINEERING INC. 5252 CLYoE PARK S.W. GRAND RAPIDS MI 49509 SHEET 4



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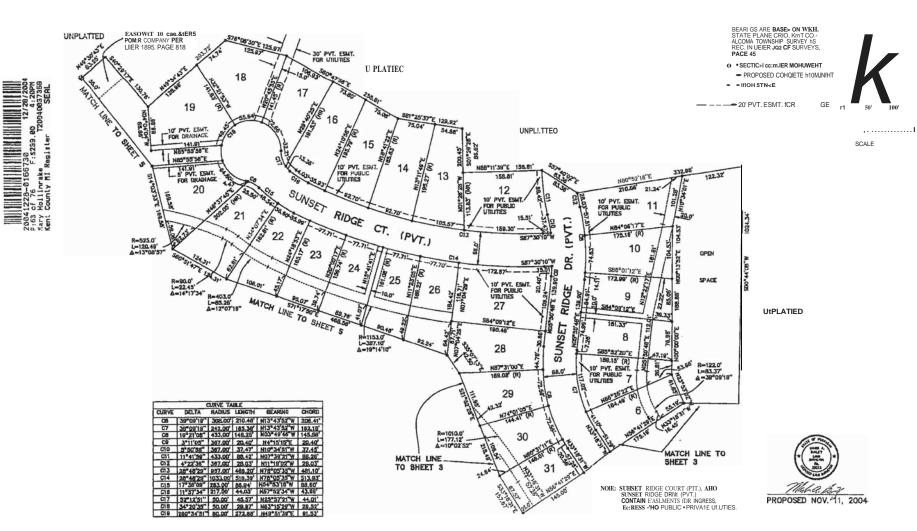
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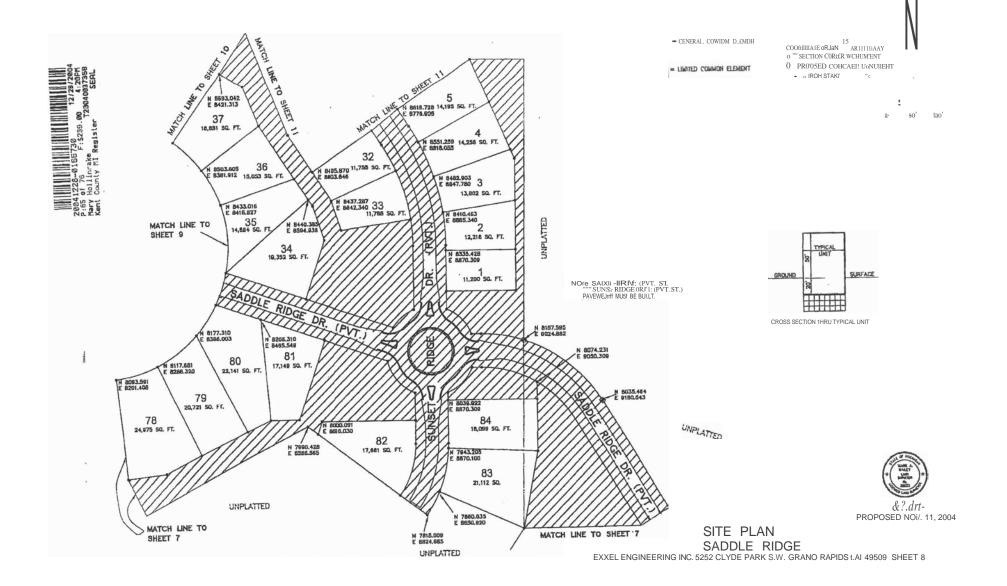
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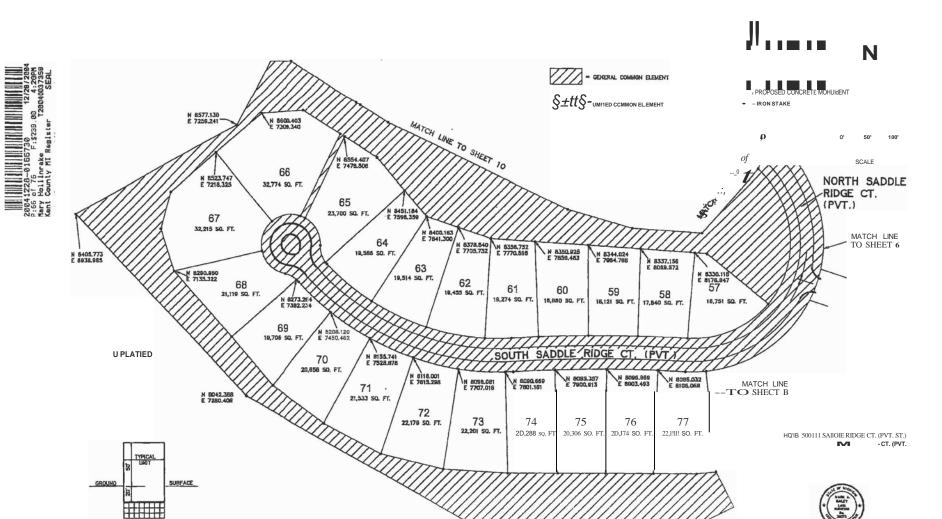


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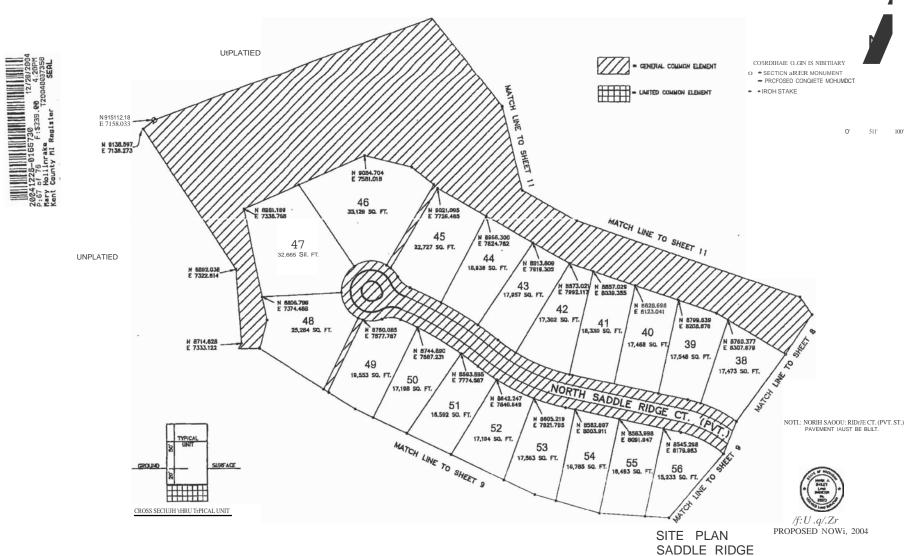
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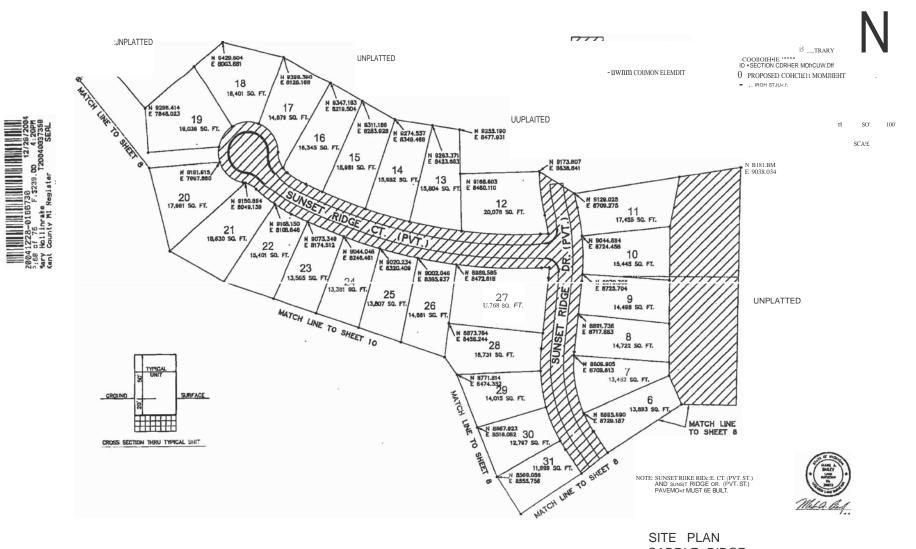
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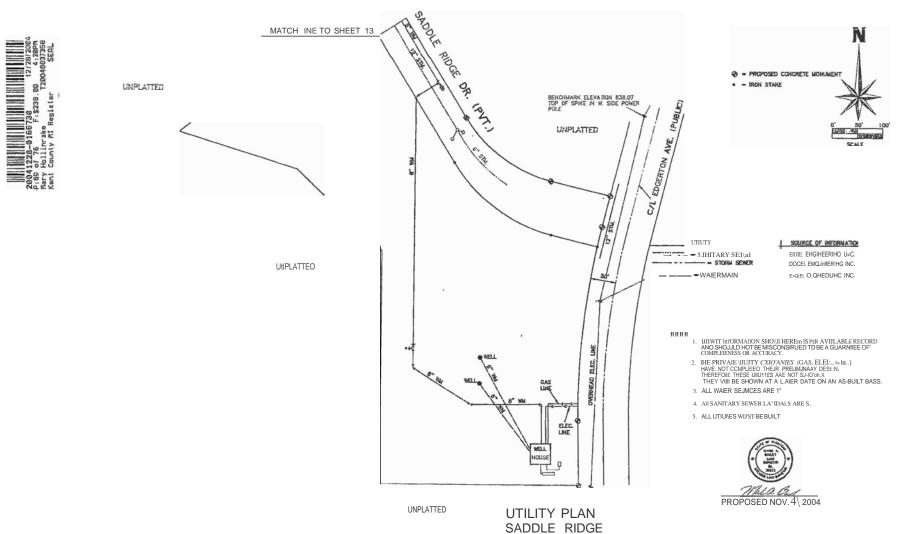
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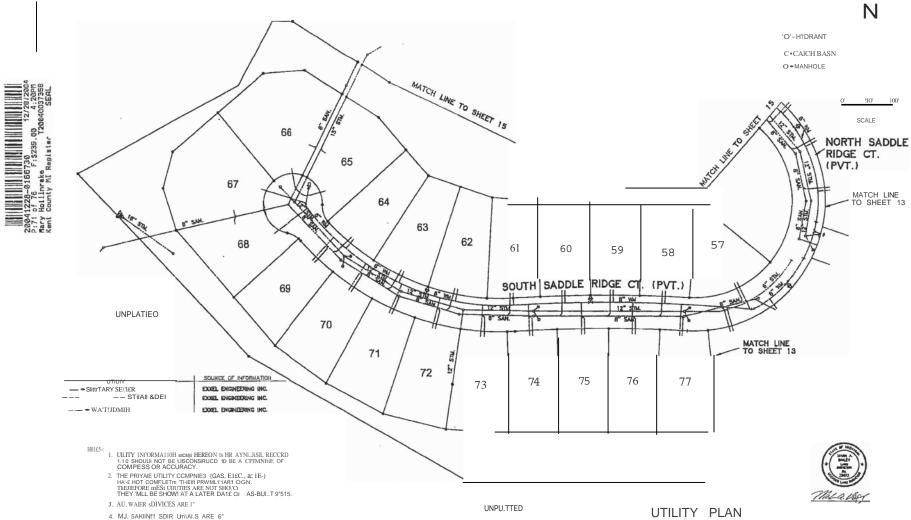


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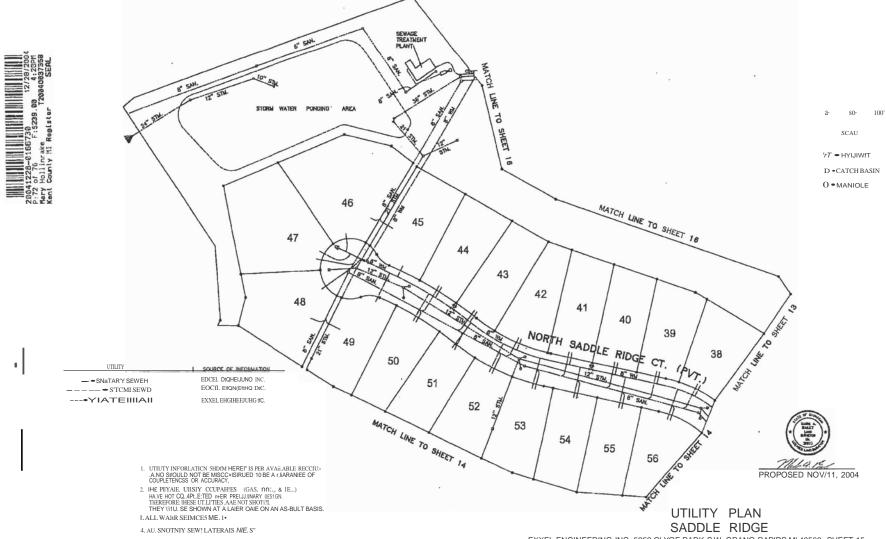
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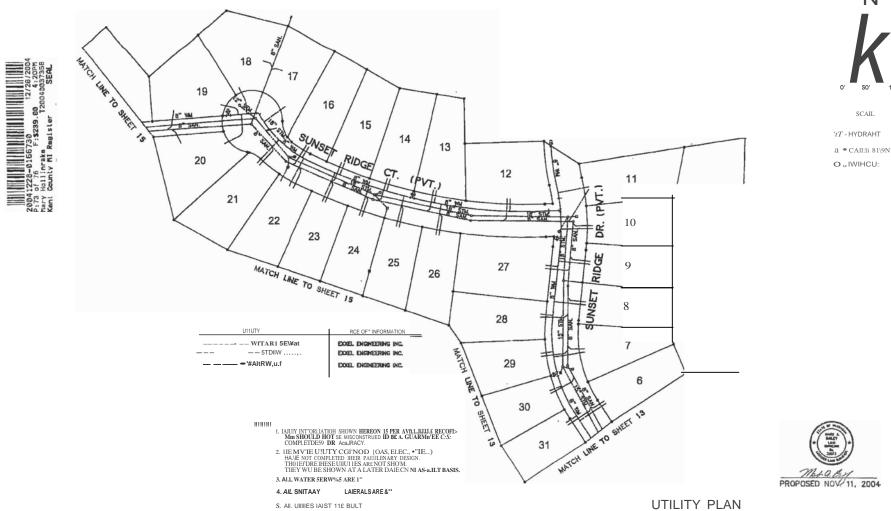
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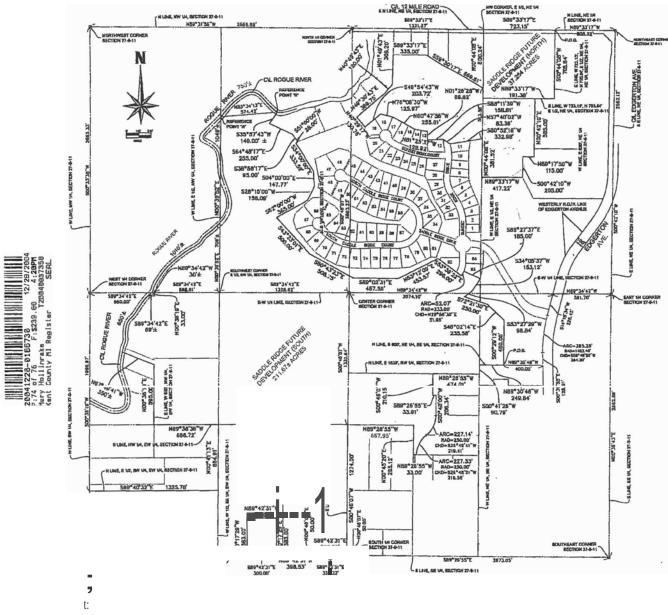
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### PROPOSED FUTURE DEVELOPMENT SADDLE RIDGE

EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509

SHEET 17



#### **EXHIBIT C**

# CONSENT TO SUBMISSION OF REAL PROPERTY TO CONDOMINIUM PROJECT

WHEREAS, Eastbrook Development Company, a Michigan corporation, of 2130 Enterprise, Kentwood, Michigan 49508, as Developer, intends to establish Saddle Ridge as a site condominium project by recordation in the Office of the Kent County Register of Deeds of a Master Deed, covering real property in the Township of Algoma, Kent County, Michigan, described therein; and

WHEREAS, The Huntington National Bank, a Michigan banking corporation, of 50 Monroe Avenue NW, Grand Rapids, Michigan 49503, is the holder of a mortgage lien on the aforesaid property under a certain mortgage executed by Eastbrook Development Company, a Michigan corporation, dated May 18, 2004 and recorded June 8, 2004 as Instrument No. 20040608-0077803, Kent County Records.

NOW, THEREFORE, The Huntington National Bank hereby consents to the submission of the aforesaid property to the condominium project and consents to the recordation of the Master Deed of Saddle Ridge in the Office of the Register of Deeds for Kent County, Michigan.

THE HUNTINGTON NATIONAL BANK

M. w. oeLOOi

STATE OF MICHIGAN ) SS. COUNTY OF OTTAWA )

The foregoing instrument was acknowledged before me this 28th day of October 2004, by M. W. Debof, the Vice President of The Huntington National Bank, on behalf of the corporation.

Notary Public, Garria Co., MI My Comm. Emires Dec. 11, 2005 Prepared by: Kathleen M. Adams Eastbrook Companies

Kentwood, Michigan 49508

2130 Enterprise

JULIA A aAMMING c:;

My commission expires: December 11,2005

Acting in Kent County

### 

#### EXBIBIT D

20041220-0166730 12/28/2004 P:76 of 76 F ,\$239.00 4:20PM Mary Hollinrake T20040037358 Kent County MI Register SEL

#### AFFIDAVIT OF

#### **MAILING**

# NOTICE OF INTENT TO ESTABLISH CONDOMINIUM PROJECT

STATEOFMICHIGAN	)		
	)SS		
COUNTY OF KENT	)		

Lisa M. Foster, being duly sworn, states that on July 16, 2004, she served copies of a Notice of Intent with regard to the Saddle Ridge Condominium Project upon the following persons at the addresses listed below by mailing them the Notice of Intent by United States mail, certified mail, return receipt requested, first class postage fully prepaid:

Michigan Dept. of Environmental Quality Environmental Health Section Water Division P.O. Box 30630 Lansing, Michigan 48909-8130

Kent County Road Commission 1500 Scribner, NW Grand Rapids, MI 49504

Kent County Drain Com.missioner

1500 Scribner, NW

Grand Rapids, MI 49504

Michigan Department of Transportation Bureau of Highway Operations, Design Div. P.O. Box 30050 Lansing, MI 48909

Algoma Township 10531 Algoma Ave., NE Rockford, MI 49341

Lisa M. Foster

Subscribed and sworn to before me on December 28

\* Otru:y-Plfdic, Kent Coun, MI

My commission expires:\_

Acting in the County of Kent

SHERRILL D. HELMS Netary Public, Kent County, MI My Commission Expires: June 14, 2005 REPLAT NO. 3 OF:

KENT COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 707 EXHIBIT "8" TO THE AMENDED MASTER DEED OF:

## SADDLE RIDGE

ALGOMA TOWNSHIP, KENT COUNTY, MICHIGAN

SURVEYOR: DEVELOPER:
EXXEL ENGINEERING INC. SADDLE RIDGE DEVELOPMENT LLC
5252 CLYOE PARK S.W. 6936 WINDFLOWER WAY
GRAND RAPIDS MI 49509 NORTON SHORES. MI 49444

Descr1pllon of Saddle Ridge:

Part of the NE 1/4, NW 1/4 end SE 1/4, Section 27, T9N, R11W, Algoma Township, Kent County, Michigan, described as: Commencing at the E 114 comer of SecUon 27; thence N89"34'42"W 591.70 feet along the East-West 1/4 line of SecUon 27 to the Westerly Right-of-Way line of Edgerton Avenue: thence S14'16'34"W 163.45 feet along said Westerly line to the PLACE OF BEGINNING of this description; thence S14"16'34"W 63.00 feet along said Westerly line; thence Southwesterly 385.28 feet along said Wester1y line on a 1482.40 foot radius curve to the left, the chord of which bears S06"49'50"W 38420 feet; thence S00"36'55"E 128.91 feet along said Westerly Ilne; thence N89'30'48"W 849.84 feel along the North line of the South 600 feet of the NE 1/4 of said SE1/4; thence S00"41'25"W 90.79 feet along the West line of the NE 1/4 of said SE 1/4; thence N89"26'55"W 133401 feet along the North line of the South 1839 feet of the SE 1/4, SecUon 27; thence S00"46'07"W 510.72 feet along the along the West line of said SE 1/4; thence N89"38'36"W 132873 feet alonr the South line of the NE 1/4 of the SW 1/4, Section 27; thence N00"41'13'E 132982 feet along the West line of the East 1/2 of said SW 1/4 to the E-W 1/4 line, Section 27; thence N00'39'52'E 1655.00 feet along the West line of the East 1/2 of the NW 1/4, SecUon 27 to Reference Point "A'; thence N00"39'52"E 100 feet, more or lass, to the centerline of Roque River; thence meandering Northeasterly along said centerline to Hs IntersecUon wilh a lina which bears N35'57'43"E from Reference Point 'B" (Reference Point •C• is located N79"50'53'E 547.75 feet along en Intermediate traverse line from aforesaid Reference PointA'); thence S35'57'43"W 59 feet, more or lesa, to Reference Point "B"; thence S35"67'43"W 8093 feet; thenc; e S84"48'17"E 255.00 feet; thence S38'58'17"E 95.00 feet; thence N70"11'43'E 592.00 feet; thence N49'30'43"E 433.00 feet; thence N40"49'43"E 120.00 feet; thence N01"49'43"E 309.20 reel; thence S89'33'17"E 335.00 feet paranel with the North line of the NE 1/4. SecUon 27: thence S59'30'04'E 273.00 feet; thence S58'59'00'E 698.71 feet to e point which Is N89"33'17"W 1331.37 feet along the North line of said NE 1/4 and S00"44'08"W 604.44 feet along the West line of the Eest 1/2 of said NE 1/4 from the NE comer of SecUon 27; thence S00"44'08'W 1533.70 feet along said West line; thence Southeasterly 202.12 feet along a 283.00 foot radius curve to the right, the chord of which bears \$51\*52\*56\*E 197.85 feel: thence 531\*25\*1B\*E 481.54 feet; thence Southeesterfy 216.50 feet along a 280.00 foot radius curve to the left, the chord of which beers \$53\*34\*22\*E 211.15 feet; thence \$75\*43\*26\*E 121.29 feet to the place of beginning. This parcel

contains approximately 198 acres

THE ASTERISK (\*) NDICATES AMENDED OR NEW SHEETS WHICH ARE DATED DEC. 15, 2010. THESE SHEETS, TOGETHER WIH IIIS SUBMITIAL, REPLACE OR SUPPLEMENT THOSE PREVIOUSLY ISSUED.

\*9 SITE PLAN

### SHEET INDEX •1 COVER SHEET

•1A COMPOSITE PLAN •9A SITE PLAN •2 SURVEY PLAN •98 SITE PLAN \*3 SURVEY PLAN •9C SITE PLAN \*3A SURVEY PLAN •10 SITE PLAN •10A SITE & UTILITY PLAN •4 SURVEY PLAN •4A SURVEY PLAN & •11 SITE PLAN FLOOD PLAIN PLAN •11A SITE PLAN •48 SURVEY PLAN •12 UIILITY PLAN •4C SURVEY PLAN •13 UTILITY PLAN •5 SURVEY PLAN •13A UIILITY PLAN •SA SURVEY PLAN & •14 UTILITY PLAN FLOOD PLAIN PLAN •14A UIILITY PLAN \*6 SURVEY PLAN •148 UIILITY PLAN •BA SURVEY PLAN •14C UTILITY PLAN •7 SITE PLAN •15 UTILITY PLAN \*B SITE PLAN •16 UTILITY PLAN •BA SITE PLAN •1BA UTILITY PLAN

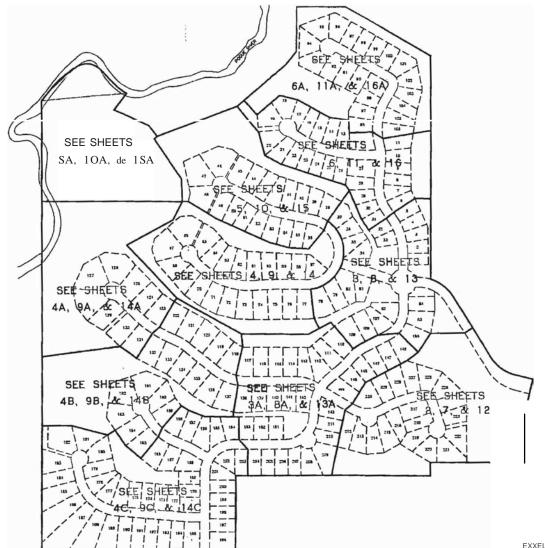
### 17 PROPOSED FUTURE BE\IELOPIt!Etff (ELIMINATED)



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SHEET 1





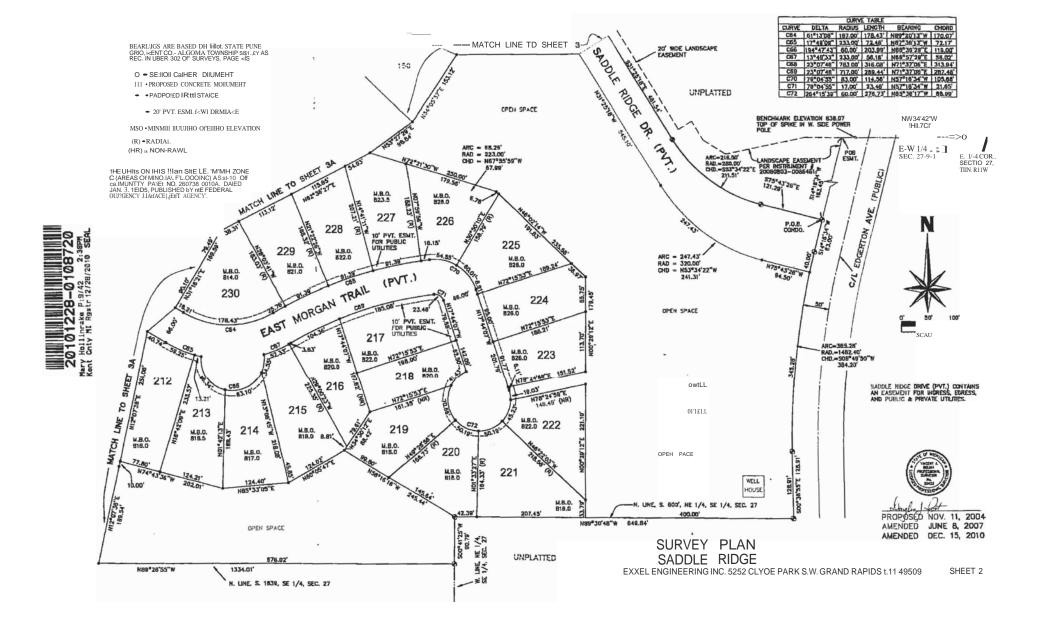


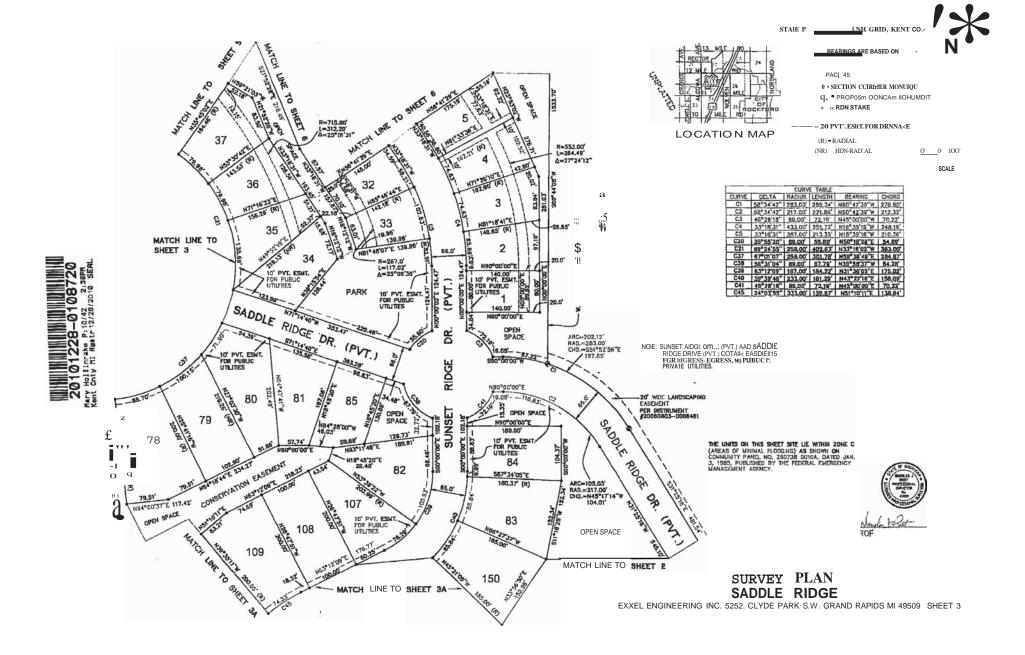
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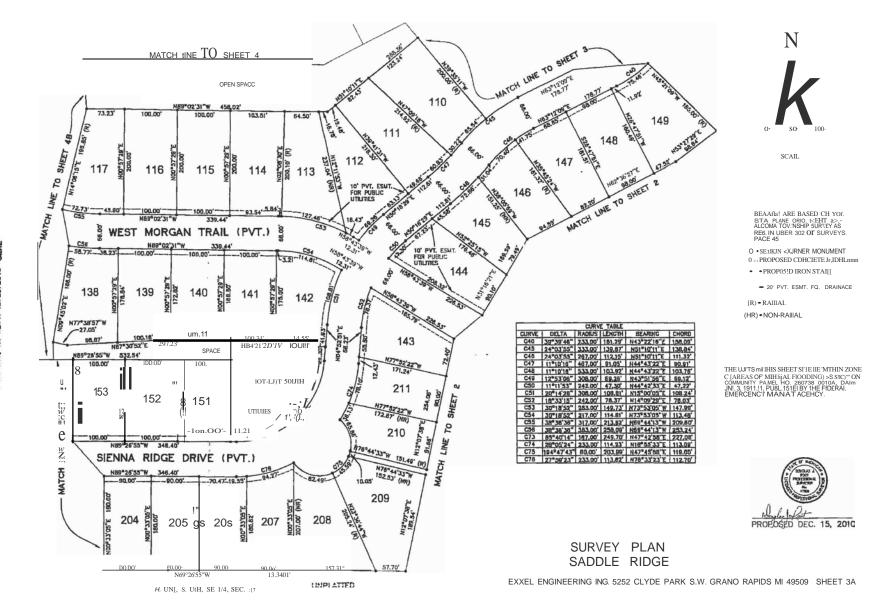


#### COMPOSITE PLAN SADDLE RIDGE

EXXEL ENGINEERING INC. 52.52. CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 1A

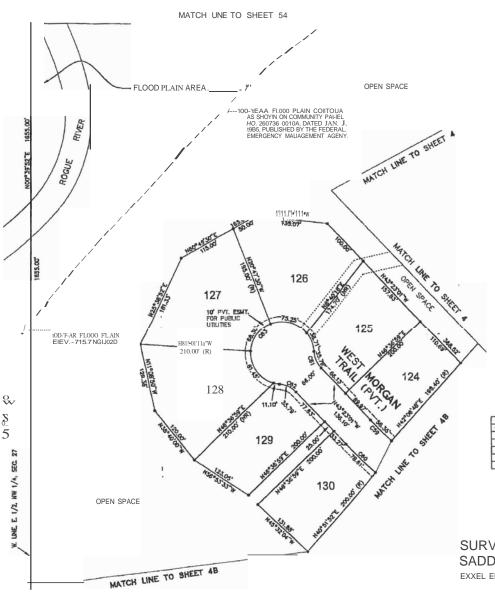






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EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 4





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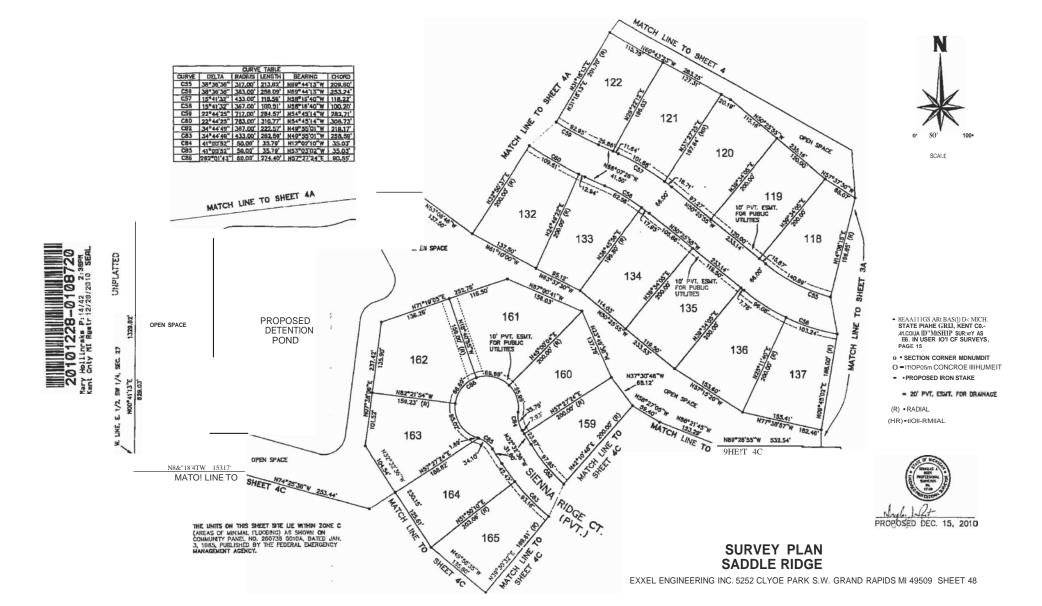
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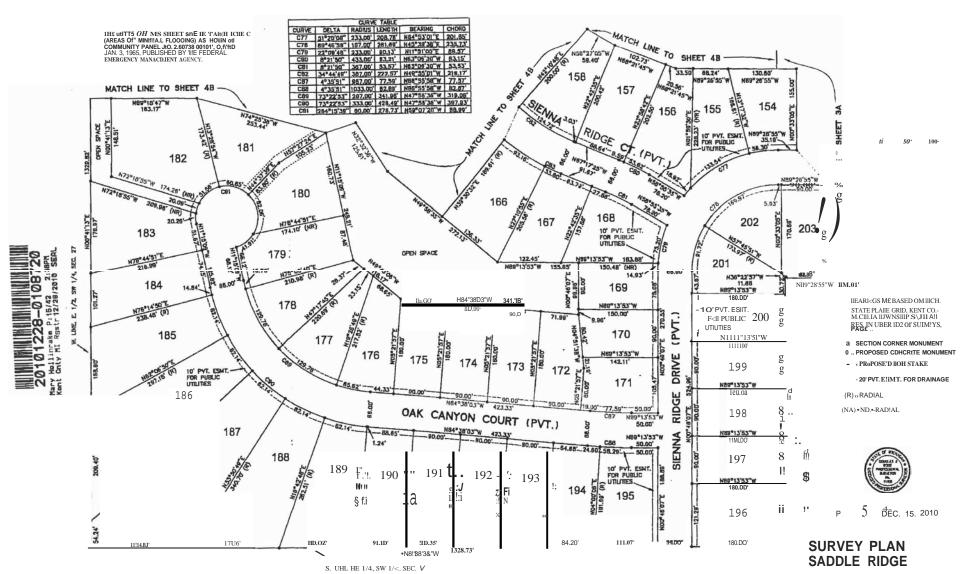
			E TABLE		
CURVE	DELTA	RADIUS	LENGTH	BEARING	CHORD
C28	22"44'25"	717,00	284,57	N54º45'14"W	282,71
C60	22"44'25"	783,00	310,77	N50°45'14"W	308.73
C61	41"00"52"	50,00	35.79	N22°52'38"W	35.03
C62	41"00"52"	50,00"	35.79	N83"53"27"W	35,03
C83	262"25"12"	60.00	274.81	N48°48'53"E	90.28*

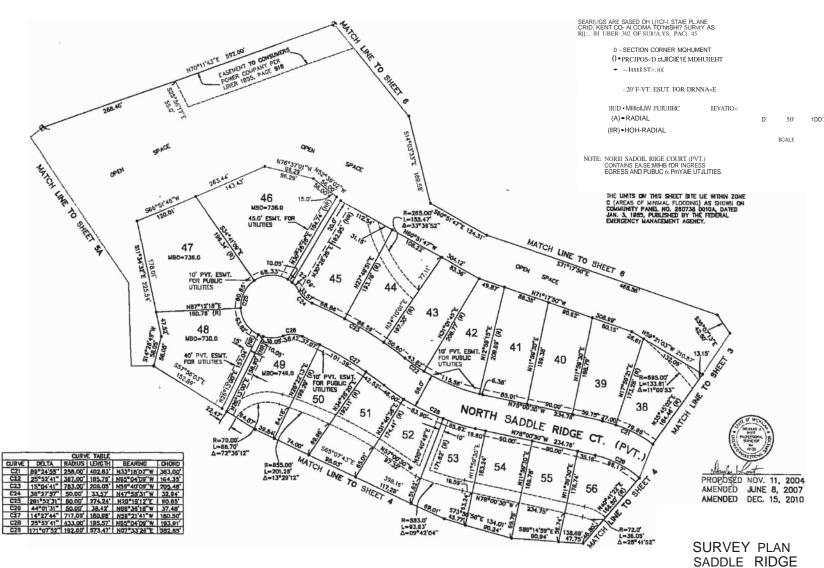


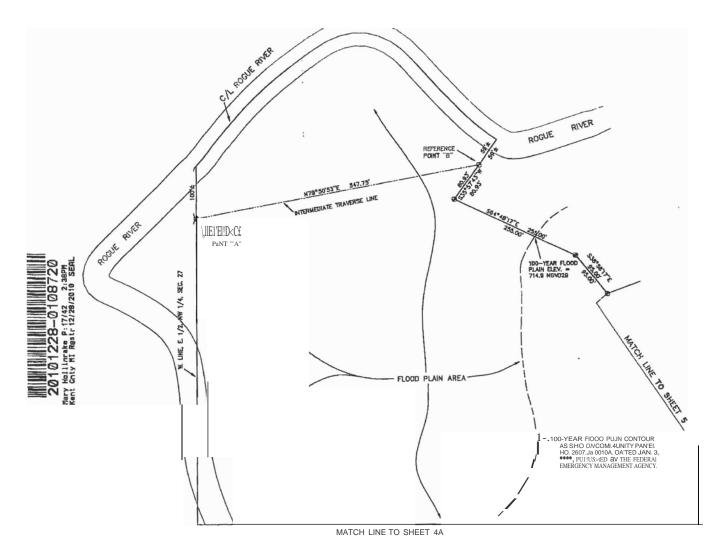
SURVEY PLAN AND FLOOD PLAIN PLAN SADDLE RIDGE

EXXEL ENGINEERING NC. 5252 CLYOE PARK S.W. GRAND RAPIDS MI 49509 SHEET 4A









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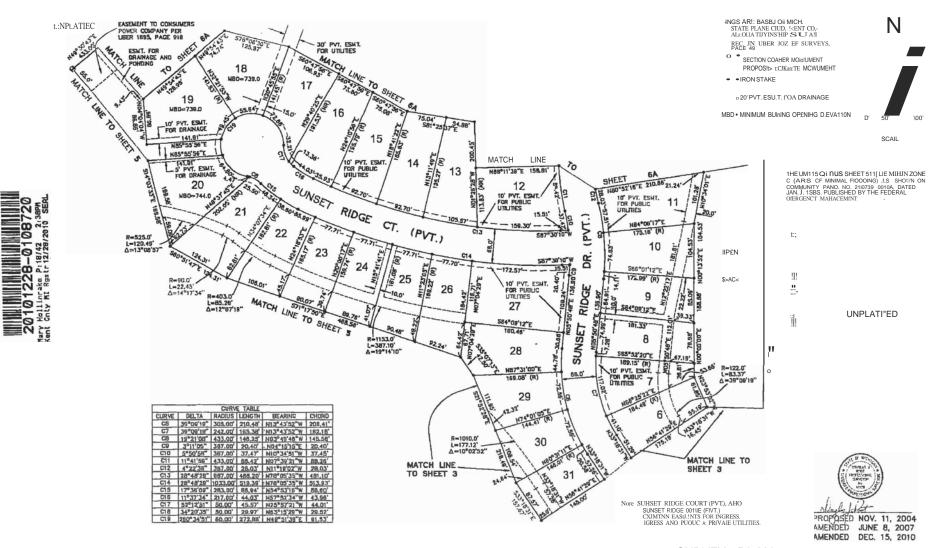
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SURVEY PLAN AND FLOOD PLAIN PLAN SADDLE RIDGE

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SURVEY PLAN SADDLE RIDGE

EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 5

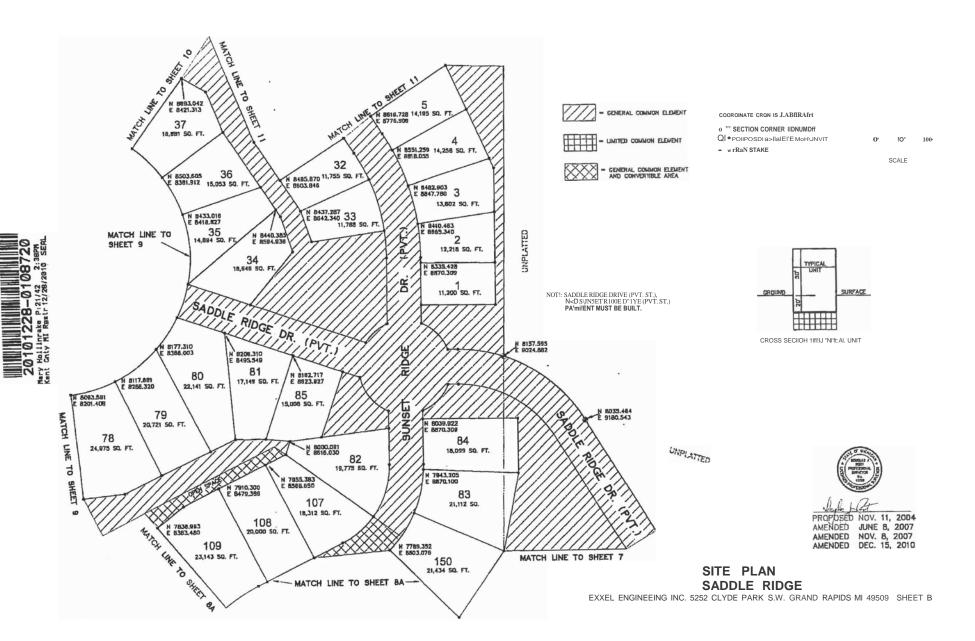


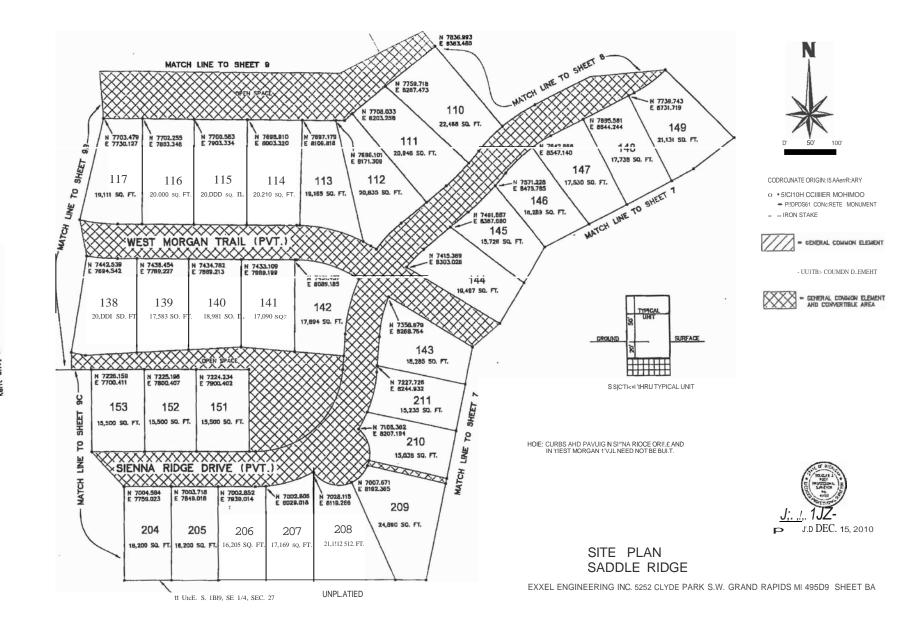
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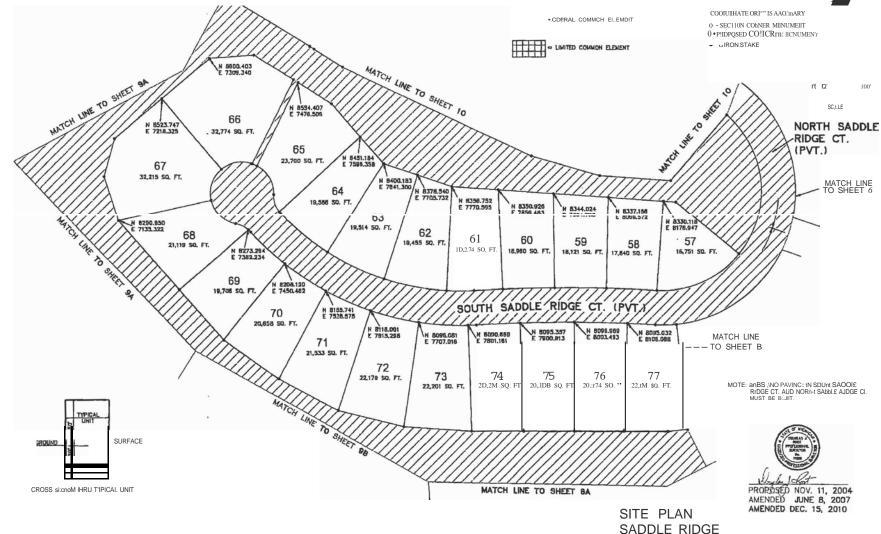
SADDLE RIDGE

EXXEL ENGINSERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 7



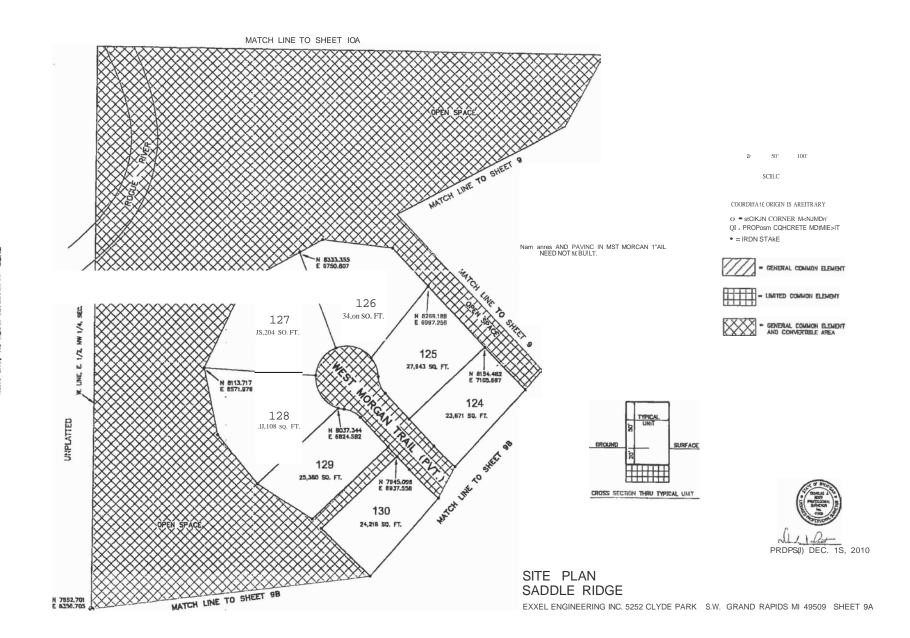


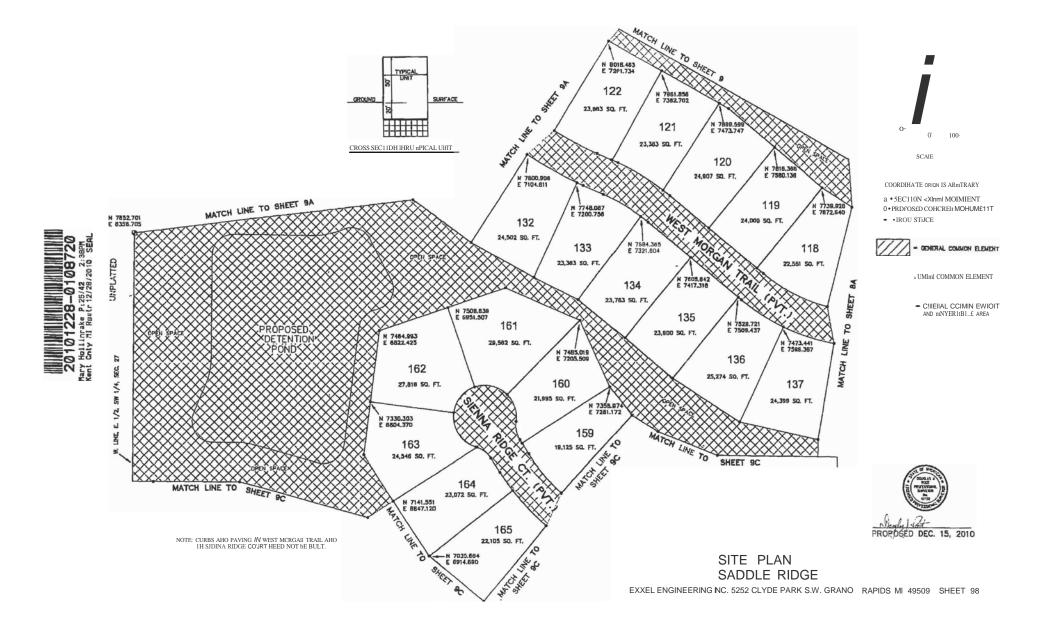


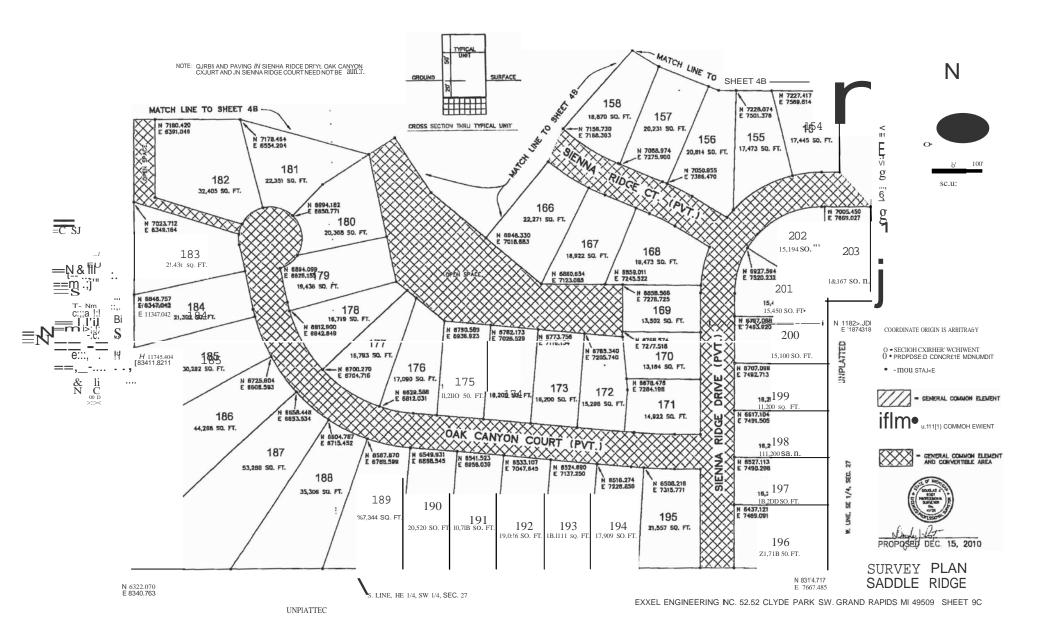


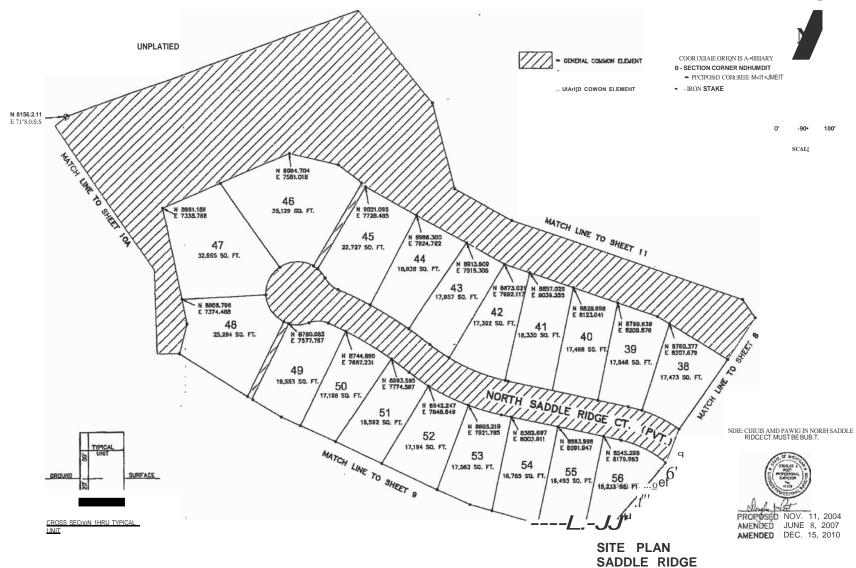
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EXXEL ENGINEERING INC. 52.52 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 9

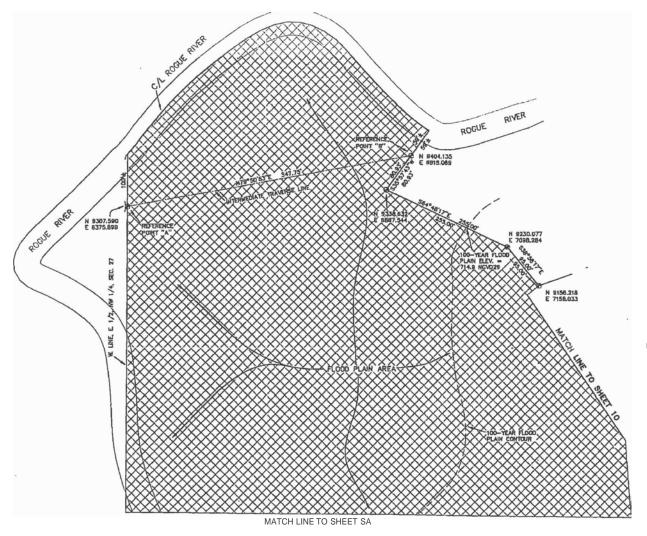








EXXEL ENGINEERING :NC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEEI 10





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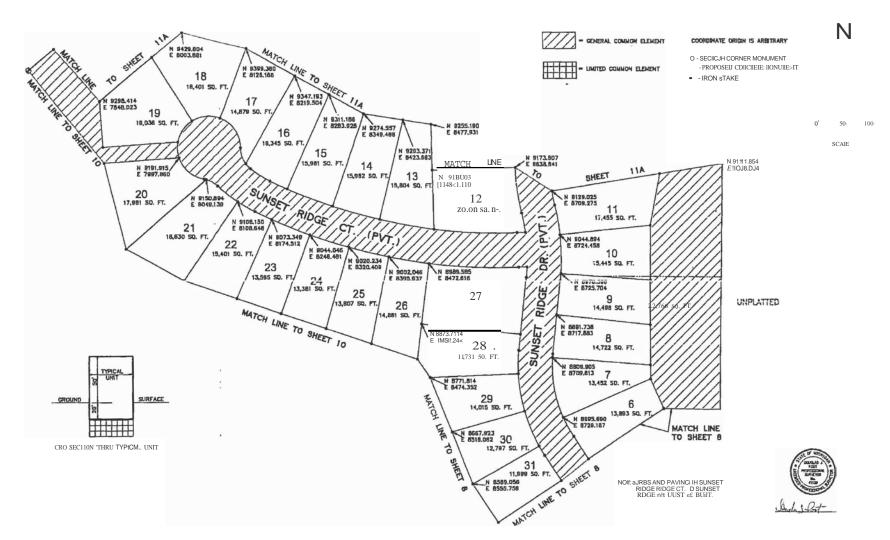
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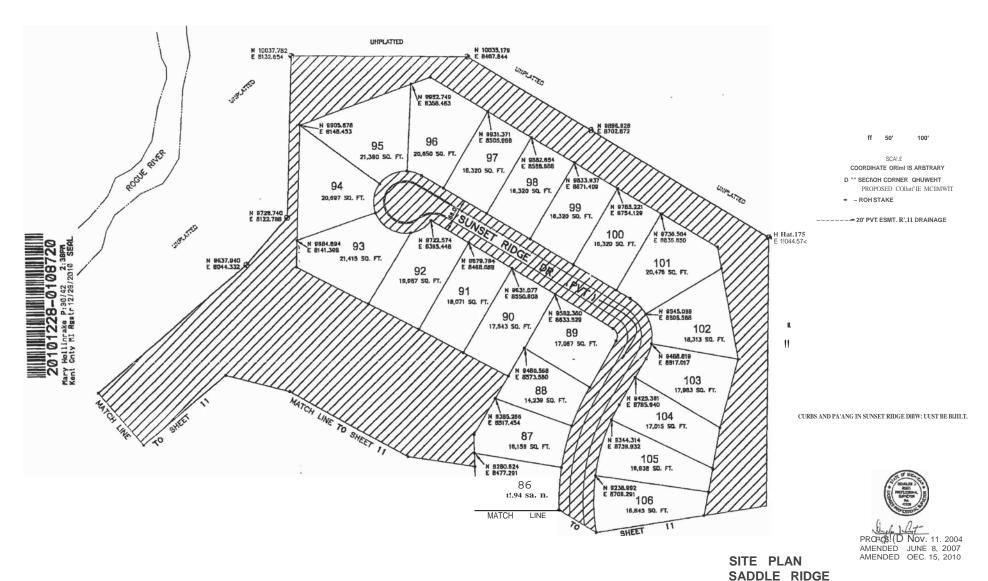


## SITE AND UTILITY PLAN SADDLE RIDGE

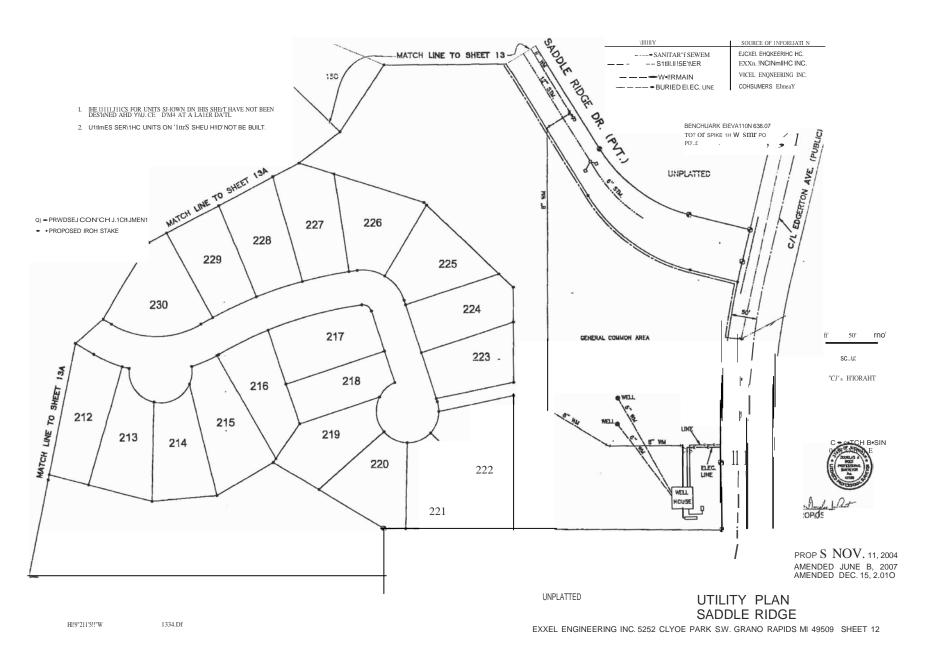
EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 10A

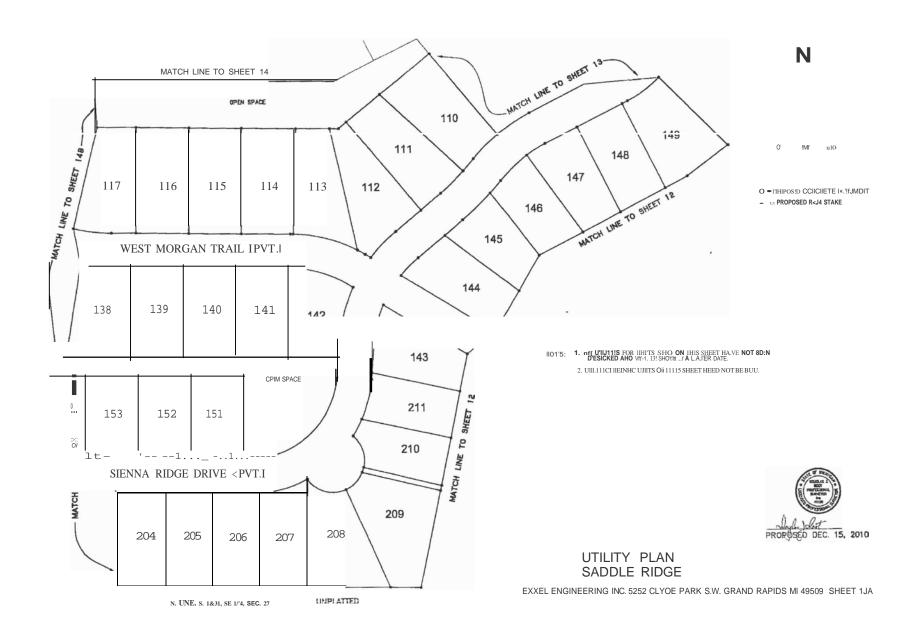


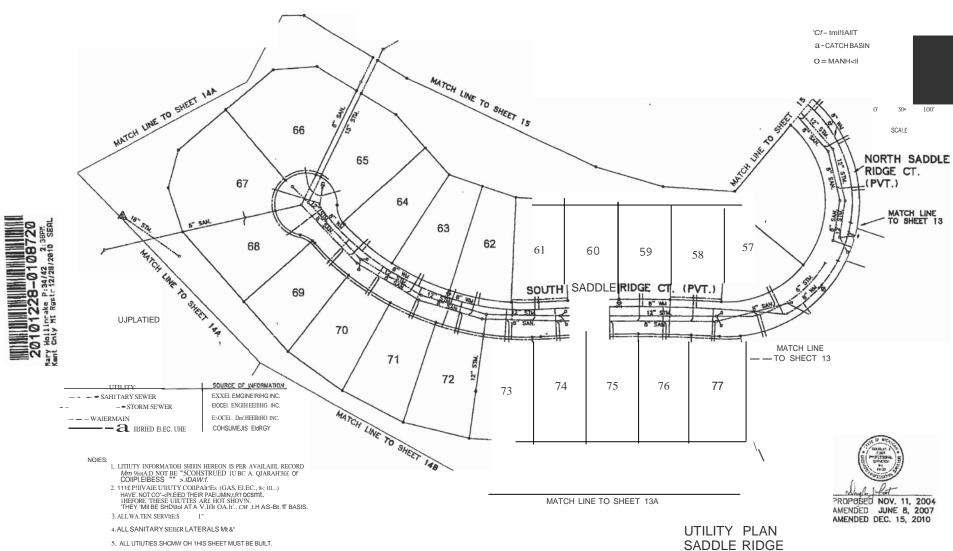
SITE PLAN SADDLE RIDGE



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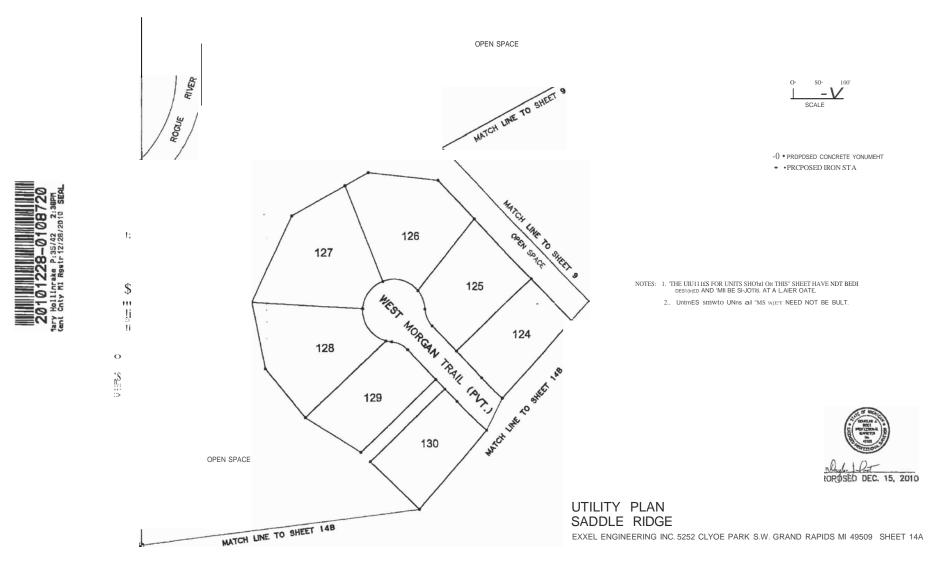


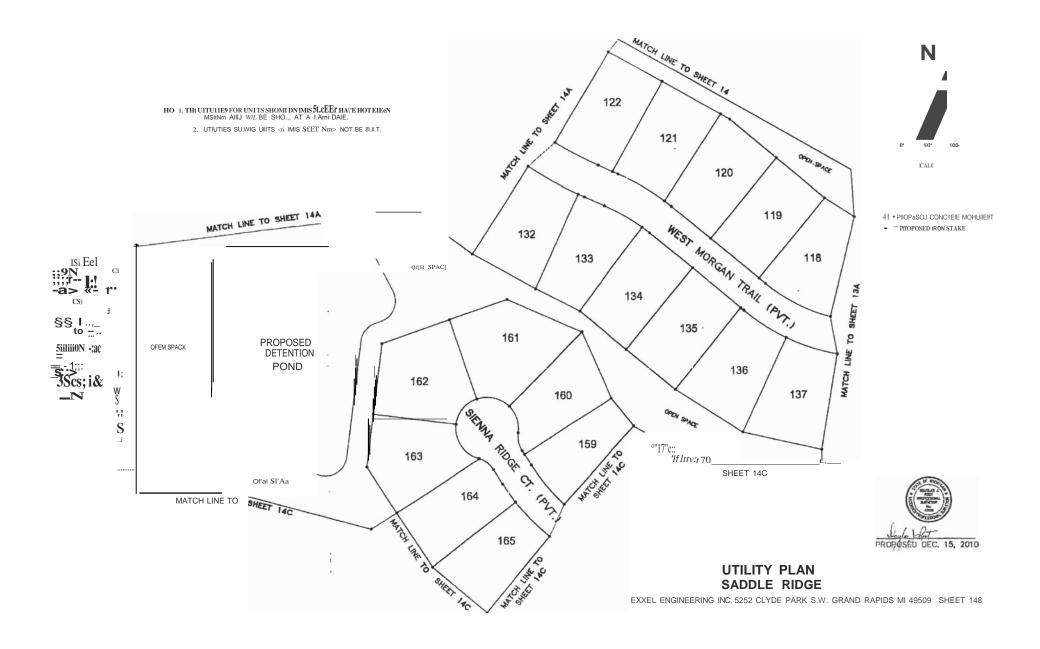


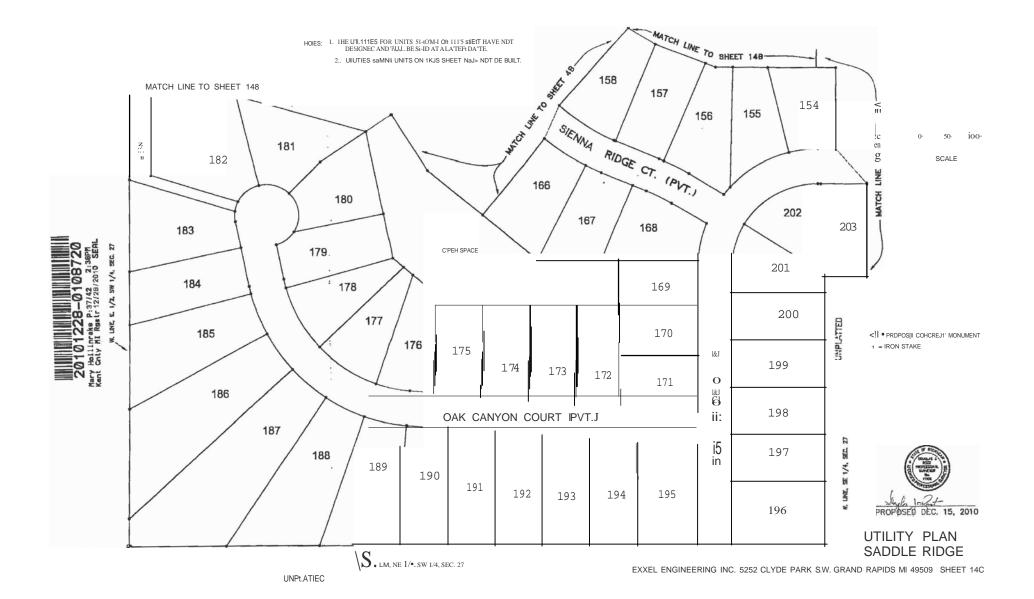


EXXEL ENGINEERING INC. 5252 CLYDE PARK S.W. GRAND RAPIDS MI 49509 SHEET 14









UTILITY PLAN

EXXEL ENGINEERING INC. 5252 CLYOE PARK S.W. GRAND RAPIDS MI 49509 SHEET 15

SADDLE RIDGE

SEWAGE TREATMENT PLANT



3. /J.J. WAlm !EMC£S AR£ 1•

•/J.J. SAHITAAY **SEW**ER LATERALS *NrE.* 6"
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