

DECLARATION OF CONDOMINIUM

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REGISTER OF DEEDS

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3636 SKYTOP RD
MCFARLAND, WI 53558

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**DECLARATION OF CONDOMINIUMS
of
Castle Condominiums**

This Declaration is made under and pursuant to the Condominium Ownership Act of the State of Wisconsin (hereinafter "Act") as found in Chapter 703, Wisconsin Statutes (1991), as amended, by Declarant, CF Development, L.L.C., recorded on 9/26/01, Dane County Registry, Doc. #3378030. The declarant's address is 3636 Skytop Rd., McFarland, Wisconsin, 53558. The declarant is authorized to accept service of process on behalf of the Castle Condominiums.

ARTICLE I

STATEMENT OF PURPOSE

The purpose of this Declaration is to subject the property hereinafter described and the improvements thereon (hereinafter collectively "Condominium") to the condominium form of ownership in the manner provided by the Act. It is intended that all provisions contained herein shall be deemed to run with the land and shall constitute benefits and burdens to the Declarant and to its successors in interest.

ARTICLE II

DESCRIPTION, NAME, RESTRICTION, AND DEFINITIONS

2.01 Legal Description. The real estate subject to this Declaration is described as: Lot 1 of CSM #10737, formerly Lots 15 and 16 of Dvorak's Addition, and Lot 2 of CSM #8130, City of Stoughton, Dane County, Wisconsin.

2.02 Name and Address. The name of the Condominium is "Castle Condominiums." Its street address is 2320 Jackson St., Stoughton, Wisconsin.

2.03 Covenants, Conditions, Restrictions, and Easements. The Condominium shall be, on the date this Declaration is recorded, subject to:

- (1) General taxes yet due and payable;
- (2) Easements and rights in favor of gas, electric, telephone, water, and other utilities.
- (3) All other easements, covenants, and restrictions of record;
- (4) All municipal, zoning, and building ordinances; and
- (5) All other governmental laws and regulations applicable to

the Condominium.

2.04 Definitions. Except as modified herein, the definitions contained in the Act shall govern in the interpretation of this Declaration.

ARTICLE III

UNITS

3.01 Definition. "Unit shall mean a part of the Condominium intended for any type of independent use, including one or more cubicles of air at one or more levels of space of one or more rooms enclosed spaces located on one or more floors (or parts thereof) in a building.

3.02 Description. A Unit in Castle Condominiums shall include:

(1) One or more contiguous or non-contiguous cubicles of air, including the perpetual right of ingress thereto and egress therefrom. The exterior boundaries of the cubicles shall be the vertical planes, the elevations of which coincide with the face of the studs supporting the drywall, and in the basement areas shall be the inner face of the foundation walls of the building. The upper boundary of such cubicles shall be the horizontal plane of the lower face of the joists supporting the ceiling on the highest story of the cubicle. The lower boundary shall be the horizontal plane of the lower face of the concrete floor in the garage, basement area, and crawl space. Such cubicles of air shall include the attached garage space, if any, as identified on the Condominium Plat.

(2) The following items serving the particular Unit although they may be outside the defined cubicle of air:

(a) All doors and windows, their interior casements, and all of their opening, closing, and locking mechanisms and hardware;

(b) All wall and ceiling mounted electrical fixtures and recessed junction boxes serving them;

(c) All floor, wall, baseboard, or ceiling electrical outlets and switches and the junction boxes serving them;

(d) All plumbing fixtures and the piping, valves, and other connecting and controlling materials and devices lying between the fixtures and main water or sewage lines to the lowest story of the Unit;

(e) The cable television outlet, if any, to the Unit and the

junction box serving it;

(f) The individual furnaces or ducting, the radiator, and the piping providing heating to the Unit, and the controls for the heating system of the Unit;

(g) The air conditioning equipment and ducting providing air conditioning to the Unit, and the controls for the air conditioning system of the Unit;

(h) The lines bringing natural gas or similar fuel to the Unit, which lines extend from the utility meter to the boundary of the Unit; and

(i) The fireplace, if any, serving the Unit.

(j) The garage doors on the attached garage space, if any, included with the Unit.

(3) Specifically not included as part of the Unit are those structural components of the building and any portions of the mechanical systems of the building, not specifically included in the Unit under (2) above, which lie within the cubicle or cubicles of air comprising the Unit. For purposes of this subsection, partition walls shall not be considered structural components.

3.03 Identification. Units shall be identified by the building, street number, or location, the determination of which alternative shall be as specified on the "Condominium Plat" of Castle Condominiums, which plat shall be recorded contemporaneously with this Declaration. A copy of the Condominium Plat is attached hereto.

3.04 Nonresidential Units. There are 7 units numbered 112-118 which shall not be utilized for residential purposed. These Nonresidential Units (hereinafter referred to as NRUs) may be utilized for retail, business and professional usages which are stated in the City of Stoughton zoning code #17.14(b) which lists permitted usages under B-1 zoning. Any usage not listed in the zoning code must be approved by the declarant while the declarant controls such decisions, and thereafter by the association. In addition to the limitations of the zoning code, no NRU may: a) utilize a deep fryer; b) allow onsite consumption of alcohol; c) permit overnight residency by the owner or any customer or guest. The NRUs are otherwise subject to all rules and provisions contained herein which apply to the other residential units, provided that those rules or provisions do not interfere with the ability to conduct a permitted business activity.

ARTICLE IV

COMMON ELEMENTS

4.01 Definition. "Common Elements" shall mean all of the Condominium except the Units and Limited Common Elements. The limited common elements are: 1) Patios, decks, and stoops to each unit; 2) Garage parking stall assigned to each unit.

4.02 Description. The Castle Condominiums Common Elements shall include the land described in Sec. 2.01 above, any portion of the improvements to the land described in Sec. 2.01 which is not included in the definition of Unit, and all tangible personal property used in the operation, maintenance, and management of the Condominium.

4.03 Use. Except as otherwise provided herein, and subject to the By-Laws of the "Association", as hereinafter defined, and subject to any rules and regulations adopted by the Association, the Common Elements shall be available for the use and enjoyment of or service to owners of all Units.

4.04 Ownership. There shall be appurtenant to the Units an undivided interest in the Common Elements and Limited Common Elements. Each unit shall be deemed to own a 1/62 (1.6129%) share of Common Elements and Limited Common Elements.

NOTE: THERE ARE NO CHAPTER NUMBERS 5 OR 6

ARTICLE V**USES**

The Units and Common Elements and Limited Common Elements of the condominium shall be used for residential purposes only, and shall not be used for any trade or business; EXCEPT, the NRUs and the common elements and limited common elements directly adjacent to the NRUs which may be used for trade or business purposes. The leasing or renting of a Unit for residential purposes or of an NRU for business purposes is not prohibited provided that any lease requires compliance with the terms of the declaration and bylaws; provided, however, that no Unit (including NRUs) shall be leased or rented for hotel or transient purposes. The use of units as sale models by the Declarant shall not be considered a violation of this provision. Notwithstanding anything to the contrary contained herein, the use of the Units and Common Elements and Limited Common Elements shall comply with the City of Stoughton Ordinances and any other restrictions as contained in the Association By-Laws and any rules and regulations adopted by the Association. No use may unreasonably interfere with the use and enjoyment of the Common Elements, Limited Common Elements, or other Units by other Unit Owners. There shall be no storage of material, and there shall be no conduct of any activity, which would increase the insurance rates on the Condominium. Any and all attorney fees and other expenses incurred by the Association in the enforcement of this

provision shall be reimbursed by the Unit Owner in violation and may be assessed against such Owner's Unit.

Limited Common Areas consisting of decks, patios, stoops, and garage parking stalls, shall be assigned to each unit owner. The area assigned to a unit owner shall be exclusively occupied and utilized by that unit owner and no unit owner shall have the right to occupy or utilize a limited common area not assigned to him/her. Outdoor parking stalls 127-130, 77-90, 100-111, shall be assigned for the common use of the NRUs and customers of the NRUs.

ARTICLE VI UNIT OWNER

A "Unit Owner" shall mean a person, combination of persons, partnership, or corporation, who holds legal title to a Unit; provided, however, that in the event equitable ownership has been conveyed in the Unit by means of a land contract or other similar documents, "Unit Owner" shall mean the land contract purchaser. The Declarant shall be included in the definition of Unit Owner with regard to Units on which an occupancy permit has been issued by the City of Stoughton. Each unit owner shall be deemed to be a 1/62 owner of the common elements and Limited Common Elements.

ARTICLE VII ASSOCIATION

7.01 Definition. "Association" shall mean the Castle Condominiums, a unit owners association, an unincorporated legal entity established pursuant to Sec. 703.15 Wis. Stats.

7.02 Duties and Obligations. All Unit Owners shall be entitled to become and shall be required to become members of the Association and subject to its By-Laws, and rules and regulations adopted by it for the use and management of the Condominium. By becoming members of the Association, Unit Owners automatically assign the management and control of the Common Elements of the Condominium to the Association. Notwithstanding any other provision below, the Unit Owners, by a 2/3 vote, may assign the management duties assigned to the association and its officers below to a professional management company or other agent of the association agreed upon by 2/3 of the owners.

7.03 Voting. Each Unit shall be entitled to one (1) indivisible vote in the Association, subject, however, to suspension as provided herein. If an NRU unit owner owns more than 1 unit, that owner shall have 1 vote for each unit owned. If a Unit is owned by more than one (1) person, the vote for the Unit shall be cast as agreed by the persons who have an ownership interest in the Unit, and if only one such person is present it is presumed that person has the right to cast the Unit vote unless

there is contrary evidence presented. In the event they cannot agree on the manner in which the vote is to be cast, no vote may be accepted from the Unit. As provided in Article VII hereof, one who holds a land contract purchaser's interest or any other such equitable interest in a Unit shall be considered the Unit Owner. However, for purposes of being eligible to vote as a member of the Association, the land contract or other document establishing the equitable interest, or an instrument providing constructive notice of such interest, must be recorded in the Dane County Register of Deeds Office. The declarant may cast one vote for each unit he retains ownership in.

ARTICLE VIII REPAIRS AND MAINTENANCE

8.01 Units. Each Unit Owner shall be responsible for the decoration, furnishing, housekeeping, maintenance, repair and replacement of the Owner's Unit.

8.02 Common Elements. Except as hereinabove provided, the Association shall be responsible for the decoration, furnishing, housekeeping, maintenance, repair, and replacement of the Common Elements and Limited Common Elements.

8.03 Entry by Association. The Association may enter any Unit at reasonable times and under reasonable conditions when necessary in connection with any maintenance, construction, or repair of public utilities and for any other matter for which the Association is responsible. Prior notice to the Unit Owner shall be attempted, and the entry shall be made with as little inconvenience to the Unit Owner as possible under the circumstances. Any damage caused thereby shall be repaired by the Association and shall be treated as a "Common Expense," as hereinafter defined.

ARTICLE IX STRUCTURAL CHANGES

9.01 Limitations. A Unit Owner may make improvements or alterations within his/her Unit; provided, however, such improvements or alterations do not impair the structural soundness or integrity or lessen the support of any portion of the Condominium, do not reduce the value of the Condominium, and do not impair any easement. A Unit Owner may not change the exterior appearance of a Unit or any portion of the Common Elements or Limited Common Elements without obtaining the written permission of the Association Board of Directors. Any improvement or alteration which changes the floor plan or room dimensions of a Unit must be evidenced by the recording of a modification to the Prairie View Homes Condominiums Condominium Plat before it shall be effective and must comply with the then-legal requirements for such purpose.

Furthermore, any approved improvements or alterations must be accomplished in accordance with applicable laws and regulations, must not unreasonably interfere with the use and enjoyment of other Units and Common Elements and Limited Common Elements, and must not be in violation of any underlying mortgage, land contract, or similar security interest.

9.02 Expenses. All expenses involved in such improvements or alterations, including alterations, including expenses to the Association, which it may charge as a special assessment to the affected Units, shall be borne by the Unit Owners involved.

ARTICLE X INSURANCE

10.01 Property Insurance. The Association shall obtain and maintain insurance for each unit, the Common Elements and Limited Common Elements, but excluding each Unit Owner's personal property. Said insurance shall cover the perils of fire, extended coverage, vandalism, and malicious mischief on a repair and replacement cost basis for an amount not less than the full replacement value of the insured property. The Association shall be the named insured with Unit Owners and the Mortgagees of Units as additional insureds. For purposes of this provision and for the Declaration, "Mortgagee" shall mean the holder of any recorded mortgage encumbering one or more Units, or a land contract seller.

10.02 Liability Insurance. The Association shall maintain comprehensive general liability insurance against all claims commonly insured against and in such amounts as the Association shall deem suitable; provided, however, the minimum limits for bodily injury and property damage shall be \$1,000,000. The policies shall include standard coverage for the errors and omissions of Association directors and officers. Such policies shall also contain "severability of interest" endorsements which shall preclude the insurer from denying the claim of a Unit Owner because of negligence on the part of the Association or other Unit Owners.

10.03 Fidelity Insurance. The Association shall maintain fidelity coverage against dishonest acts by any person responsible for handling the funds belonging to or administered by the Association. The Association shall be the named insured, and the insurance shall be in an amount of not less than fifty percent (50%) of the Association's annual operating expenses and reserves; provided, however, such amount shall not be less than one hundred fifty percent (150%) in the event the Condominium consists of more than thirty (30) Units.

10.04 Administration. Any and all premiums associated with the insurance purchased by the Association shall be Common Expenses. The Association shall act as the trustee for the purpose

of obtaining insurance coverage and for the receipt, application, and disbursement of proceeds. All insurance shall be obtained from generally acceptable insurance carriers, which carriers must meet the guidelines established by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation.

10.05 Unit Owners' Insurance. Maintenance of insurance by the Association shall not relieve or prohibit Unit Owners from maintaining insurance with limits in excess of those maintained by the Association or with additional insured risks. Unit Owners are encouraged to submit copies of the disclosure materials to their insurance carriers in order to ensure adequate property and liability coverages on their personal property and Units appurtenant to such Units.

10.06 Disbursement. Insurance proceeds shall first be disbursed by the trustees for the repair or restoration of the damaged Common Elements or Limited Common Elements, and the Unit Owners and Mortgagees shall not be entitled to receive payment of any portion of the insurance proceeds unless the Association has determined not to rebuild, or a court has ordered partition of the Condominium property, or there is a surplus of insurance proceeds after the Common Elements or Limited Common Elements have been completely repaired or restored.

10.07 Commencement. All insurance required by this Declaration shall be purchased and maintained by the Association commencing on or before the date of the sale of the first Unit.

ARTICLE XI REPAIR OR RECONSTRUCTION

In the event the Common Elements and Limited Common Elements are totally destroyed or sustain more than Ten Thousand Dollars (\$10,000) in damage at any one time, the Association shall within fifteen (15) days of the date of damage determine whether the Condominium is damaged to an extent more than the available insurance proceeds. Once determined, the Association shall promptly notify the Unit Owners and first Mortgagees in writing of the adequacy or inadequacy of the insurance. Within ten (10) days of receipt of the notice, the Unit Owners and first Mortgagees shall have the opportunity to decide whether the Condominium should be partitioned. Partition shall only occur by the affirmative vote of Unit Owners representing at least two thirds of the votes available in the Association, other than votes available to the Declarant, and by the affirmative vote of at least fifty-one percent (51%) of the first Mortgagees, calculated on a per-unit basis. In case of such partition, the net proceeds of sale, together with the net proceeds of insurance, shall be considered as one fund and shall be divided among all Unit Owners in proportion of their percentage interests in the Common Elements and shall be

distributed in accordance with the priority of interests in each Unit. In the event the required two thirds and fifty-one percent (51%) affirmative votes are not cast within the ten (10) day period, or in the event the damage sustained is less than or equal to Ten Thousand Dollars (\$10,000), the Association shall promptly undertake to repair or reconstruct the damaged property to a condition compatible with the remainder of the Condominium. Upon reconstruction, the Association may vary the design, plan, and specifications of the Common Elements and Limited Common Elements from that of the original; provided, however, that the number of square feet of any Unit may not vary by more than five percent (5%) from the number of square feet for such Unit as originally constructed and, provided further, that the location and floor plan of the damaged buildings shall be substantially the same as they were prior to the damage. In the event insurance proceeds are insufficient to pay the estimated or actual costs of reconstruction, the shortage shall be considered a Common Expense, and the Association shall have the responsibility and the right to levy assessments against the Unit Owners as provided herein.

ARTICLE XII EMINENT DOMAIN

In the event of taking of any of the Common Elements or Limited Common Elements under the power of eminent domain, the provisions of Section 703.19, Wisconsin Statutes (1991), as amended, shall control; provided, however, the affirmative vote of at least two thirds of the first Mortgagees, calculated on a per-unit basis, will also be required in order to partition the Condominium.

ARTICLE XIII COMMON EXPENSES

13.01 Liability of Unit Owner. Each Unit Owner shall be liable for the share of expenses of the Association assessed against such Owner's Unit (the "Common Expenses"). With the exception of water and sewer charges and natural gas charges for common water heaters, all Common Expenses shall be allocated among the Units on an equal basis. The water and sewer and natural gas charges for Common water heaters shall be allocated based on the relative size of units and the share of such expenses shall be allocated as follows:

| PERCENTAGE SHARE OF WATER, SEWER AND NATURAL GAS | |
|---|-------|
| Floor Plan A | 2.157 |
| Floor Plan B1 | 2.063 |
| Floor Plan B2 | 2.084 |
| Floor Plan C | 2.184 |
| Floor Plan D | 1.456 |

The charges for water, sewer and natural gas for common water heaters shall be payable to the Association quarterly. All other Common Expenses shall be payable monthly. No assessment shall be made for the NRUs because they have separate utility service.

13.02 Enforcement. The assessments of Common Expenses, together with such interest as the Association may impose in the By-Laws for delinquencies and with the costs of collection and actual attorney fees, constitute a lien on the Units against which they are assessed. Attachment, filing, effectiveness, priority, and enforcement of the lien shall be as provided in Section 703.16, Wisconsin Statutes (1991), as amended.

13.03 Suspension of Voting Rights. If any assessment of Common Expenses is delinquent and a "Statement of Condominium Lien" as described in Section 703.16(9), Wisconsin Statutes (1991), as amended, has been recorded against a Unit, the Association may suspend the voting rights of the delinquent Unit Owner. A delinquency resulting in the filing of a Statement of Condominium Lien against a Unit shall constitute an act of default under any mortgage secured by the Unit.

13.04 Unit Sale. Except as otherwise provided herein, unpaid Common Expenses assessed against a Unit shall be a joint and several liability of the seller and purchaser in a voluntary transfer of the Unit if a statement of Condominium lien covering the delinquency shall have been recorded prior to the transfer.

13.05 Lien for Non-payment. The Association shall have a lien, from the date an assessment is made, upon any Unit for assessments made against that Unit, which assessments remain unpaid. The lien shall secure payment of the assessment, interest, and costs of collection, including reasonable attorney fees. The lien may be recorded in the Dane County Register of Deeds office by an instrument executed by the Association and may be foreclosed. The Unit Owner shall be personally liable for all unpaid assessments, interest, and costs of collection. This liability shall not terminate upon transfer of ownership or upon abandonment by the Unit Owner. When any lien is foreclosed, if the Unit Owner remains in possession of the Unit, he/she shall be entitled to the appointment of a receiver of the Unit, as a matter of strict right. Assessments shall be paid without offset or deduction. No Unit Owner may withhold payment of any assessment or any part thereof because of any dispute which may exist among a Unit Owner, the Association, the Declarant, or any of them. Rather, the Unit Owner shall pay all assessments pending resolution of any dispute.

13.06 Foreclosure. In the event the Mortgagee of a first mortgage of record or any other purchaser of a Unit obtains title to the Unit as a result of foreclosure of a mortgage, or as a result of a conveyance in lieu of foreclosure, such purchaser or

his/her successors and assigns shall not be liable for the total share of Common Expenses or assessments by the Association pertaining to such Unit or chargeable to the former Unit Owner, which Common Expenses or assessments became due prior to the acquisition of title. Such unpaid share of Common Expenses or assessments shall be deemed to be Common Expenses collectible proportionately from all of the Unit Owners.

13.07 Installment Payment. Except for items such as insurance premiums which must be prepaid, assessments shall be paid in advance, in the form of a monthly maintenance fee determined by a budget of Common Expenses prepared by the Association, which budget shall include a reserve for deferred maintenance and a reserve for replacement. Special assessment for items not provided for in the budget shall be paid at such time or times, in a lump sum, or in such installments, as the Association may determine.

13.08 Assessments Against Declarant. Declarant shall pay the monthly assessments only on those of its Units which are occupied and which in which he retains ownership; provided, however, that, during Declarant's control as specified in Article XIV hereof, if the total estimated monthly assessments paid by Unit Owners and by the Declarant shall not cover the total Common Expenses, Declarant shall pay the deficit.

13.09 Reserve Fund. The Association shall establish and maintain a reserve fund for payment of nonrecurring operating contingencies. Each annual condominium budget shall include funding for the reserve fund, at a level determined appropriate by the Association.

ARTICLE XIV POWERS OF DECLARANT

14.01 Declarant Control. Except as provided in Section 703.15(2)(d), Wisconsin Statutes (1991), as amended, Declarant reserves the right to appoint and remove officers and directors of the Association and to exercise the powers and responsibilities of the Association, its members, and its directors until the earlier of either of the following shall occur; (i) expiration of three (3) years from the date this Declaration is recorded; or (ii) thirty (30) days after conveyance of seventy five percent (75%) of the Common Elements and Limited Common Elements to purchasers of Units in the Condominium. During this period, Declarant shall have the full and exclusive right to take all action on behalf of the Association, including but not limited to, the right to (a) enter into leases of Units, (b) make contracts and agreements on behalf of the Association for the maintenance, operation, and management of the Condominium, (c) determine, levy, and collect assessments, (d) grant easements, and (e) enact and enforce rules and regulations for the use of the Condominium. Any contracts or agreements entered into by Declarant on behalf of the Association

with Declarant or an affiliate of Declarant shall not extend for a period exceeding one (1) year; provided, however, that such contracts or agreements may be automatically renewable if a reasonable period for giving notice of termination is provided at the end of each term. Furthermore, any such contracts or agreements shall provide for termination by either party without cause and without payment of a termination fee upon at least ninety (90) days' prior written notice. Notwithstanding the foregoing, this provision shall not apply to any lease, the termination of which would terminate the Condominium.

14.02 Termination of Control. Upon termination of the above-specified period, or upon the earlier, voluntary relinquishment of control by Declarant, control of the Association shall be turned over to the Unit Owners (provided, however, Declarant reserves the right to name one member, who may be a non-Unit Owner, of the Board of Directors until all Units have been conveyed to Unit Owners in fee simple). Notwithstanding any provision to the contrary, Declarant reserves the following rights: (i) to continue any unfinished development work on any unsold Unit and on the Common Elements (including obtaining any necessary easements therefor); (ii) to conduct promotional and sales activities using unsold Units or sold Units with that Unit Owner's consent and the Common Elements and Limited Common Elements, which activities shall include but need not be limited to maintaining sales and management offices, model Units, parking areas, and advertising signs; and (iii) to do all other acts Declarant shall deem reasonable necessary in connection with the development and sale of the remaining Units. However, any such acts shall not violate the rights of the Unit Owners or their Mortgagees or unreasonably interfere with the use and enjoyment of the Units or Common Elements or Limited Common Elements. Furthermore, Declarant shall be responsible for any damages resulting from the exercise of such rights. Declarant shall also have the right to grant easements over, through, or under any part of the Condominium for the benefit of the Condominium as a whole or any part thereof.

ARTICLE XV NO RIGHT TO EXPAND

15.01 No Reservation of Right. The Declarant has not reserved the right to expand the Condominium.

ARTICLE XVI AMENDMENTS

Except as otherwise provided herein, this Declaration may only be amended with the written consent of at least two thirds (2/3) of the Unit Owners and each Owner's consent shall not be effective unless approved by the Mortgagee of the Unit; and provided, however, that no such amendment may substantially impair the security of any Unit Mortgagee. No amendment to the Declaration

affecting the status or rights of the Declarant may be adopted without the written consent of Declarant. No amendment to this Declaration shall be effective until an instrument containing the amendment and stating that the required consents or votes were duly obtained, signed on behalf of the Association, and duly acknowledged or authenticated, is recorded with the Dane County Register of Deeds. For purposes of this provision and Declaration, each Unit shall have one (1) vote.

ARTICLE XVII NOTICES

17.01 Notice to Association. The person to receive service of process for the Condominium Association shall be the president of the Association or other agent named by the Unit Owners. Until there is a president elected pursuant to the by-laws, the declarant shall receive service of process.

17.02 Notice to Mortgagees. Any first mortgagees of a Unit, upon written request to the secretary of the Association, shall be entitled to notice of any default which is not cured within sixty (60) days in the performance by an individual Unit Owner of any obligation under the Condominium Declaration, By-Laws, rules and regulations, and related documents.

ARTICLE XVIII REMEDIES

If any Unit Owner fails to comply with all provisions of the Act, this Declaration, and Association By-Laws, or any rules and regulations promulgated by the Association, the Unit Owner may be sued for damages caused by the failure or for injunctive relief, or both, by the Association or by any other Unit Owner. In the event no damages are capable of being accurately determined, liquidated damages of One Hundred Dollars (\$100.00) may be assessed for each violation. Each day of violation shall constitute a separate violation for purposes of this Article. Any and all attorney fees and other expenses incurred by the Association in enforcing this provision shall be reimbursed by the Unit Owner in violation and may be assessed against such Owner's Unit. Individual Unit Owners shall have similar rights of action, but not reimbursement, against the Association.

ARTICLE XIX EASEMENTS

Easements are reserved over, through and underneath the Common Elements for ingress and egress and for present and future utility services, including but not limited to, easements for water pipes, sanitary sewer pipes, emergency sewer lines, storm drainage pipes, sprinkler pipes, electrical wires, TV wires, security wires, and street lights, whether or not shown on the plat attached hereto.

Easements for such utility services are reserved to the Declarant and Unit Owners. Easements for ingress and egress are reserved to the Association in, over, and under the Units, their ceilings, floors, and walls for the purpose of making any repairs which are the obligation of the Association. The Association shall be responsible for any damage resulting from such easements.

**ARTICLE XX
GENERAL**

20.01 Utilities. Each Unit Owner shall pay for his/her telephone, electrical, and other utility services which are separately metered or billed to each user by the respective utility company. Utilities which are not separately metered or billed shall be treated as part of the Common Expenses.

20.02 Encroachments. If any portion of a Unit or Common Elements or Limited Common Elements encroaches upon another, an easement for the encroachment and its maintenance shall exist. In the event all or a portion of the Condominium is damaged and subsequently reconstructed, the Unit Owners shall allow encroachments on the Units or on the Common Elements or Limited Common Elements during construction, and easements for such encroachments and their maintenance shall exist.

20.03 Invalidity of a Provision. If any of the provisions of this Declaration, of the Association's By-Laws, or of any rules and regulations adopted by the Association, or any portion thereof, shall be determined to be invalid by a court of competent jurisdiction, the remaining provisions and portions thereof shall not be affected thereby.

20.04 Conflict in Condominium Documents. In the event a conflict exists among any provision of this Declaration, the By-Laws, or any administrative rules and regulations, or between any of them, this Declaration shall be considered the controlling document.

20.05 Warranties. The Declarant has made no warranty or representation in connection with the Condominium, except as specifically set forth in this Declaration. No person shall rely upon any warranty or representation unless contained in this Declaration. Any estimates of Common Expenses, taxes, or other charges shall be considered estimates only, and no warranty or guarantee of such amounts shall be made or relied upon.

20.06 No Right of First Refusal. The right of a Unit Owner to sell, transfer, or otherwise convey his/her Unit shall not be subject to any right of first refusal or similar restriction for the benefit of Declarant or the Association.

20.07 Additional Parking Spaces. Additional interior or exterior parking spaces, if available, may be leased from the Association on such terms and conditions as it shall deem appropriate. All such additional parking spaces shall remain part of the Common Elements.

20.08 Homestead. The Condominium or any portion thereof shall not be deemed to be homestead property of the Declarant.

IN WITNESS WHEREOF, this Declaration has been executed this 25th day of November, 2003.

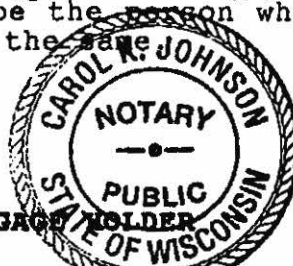
Craig Frank
CF Development L.L.C.

BY: Craig Frank

STATE OF WISCONSIN)
COUNTY OF DANE) ss.

Personally came before me this 25th day of November, 2003, Craig Frank to me known to be the person who executed the foregoing consent and acknowledged the same.

Carol K. Johnson
Notary Public, State of Wisconsin
My commission 01-21-07



CONSENT OF MORTGAGE HOLDER

Anchor Bank, Ltd., the mortgage holder on the property described above at Sec. 3.02, hereby consents to this declaration of condominium.

Edward W. Kippax
Name: Edward W. Kippax
Title: Vice President

STATE OF WISCONSIN)
COUNTY OF DANE) ss.

Personally came before me this 25th day of November, 2003, Edward W. Kippax to me known to be the person who executed the foregoing consent and acknowledged the same.

Carol K. Johnson
Notary Public, State of Wisconsin
My commission 01-21-07

This instrument drafted by: Attorney
220 E. Chapel St.
Dodgeville, Wisconsin 53533



Castle Condominiums

Pages 1062 through 1076

Were the original By-Laws, Rules & Regulations
Budget and Management Agreement

The Correct Declaration consists of
Pages 1046 through 1061 plus the Plats

Exhibit "A" Attachment**PARCEL A:**

Lot Two (2), Certified Survey Map No. 8130, recorded in Volume 43 of Certified Survey Maps, pages 253 and 255, as Document No. 2742810, in the City of Stoughton, Dane County, Wisconsin.
(Parcel No. 281-0511-063-2025-9)

PARCEL B:

Ingress and Egress Easement set forth in Warranty Deed recorded April 16, 1996 in Volume 32590 of Records, page 3, as Document No. 2753894.
(Parcel No. 281-0511-063-2025-9)

CASTLE CONDOMINIUMS

2320 JACKSON STREET

CITY OF STOUGHTON

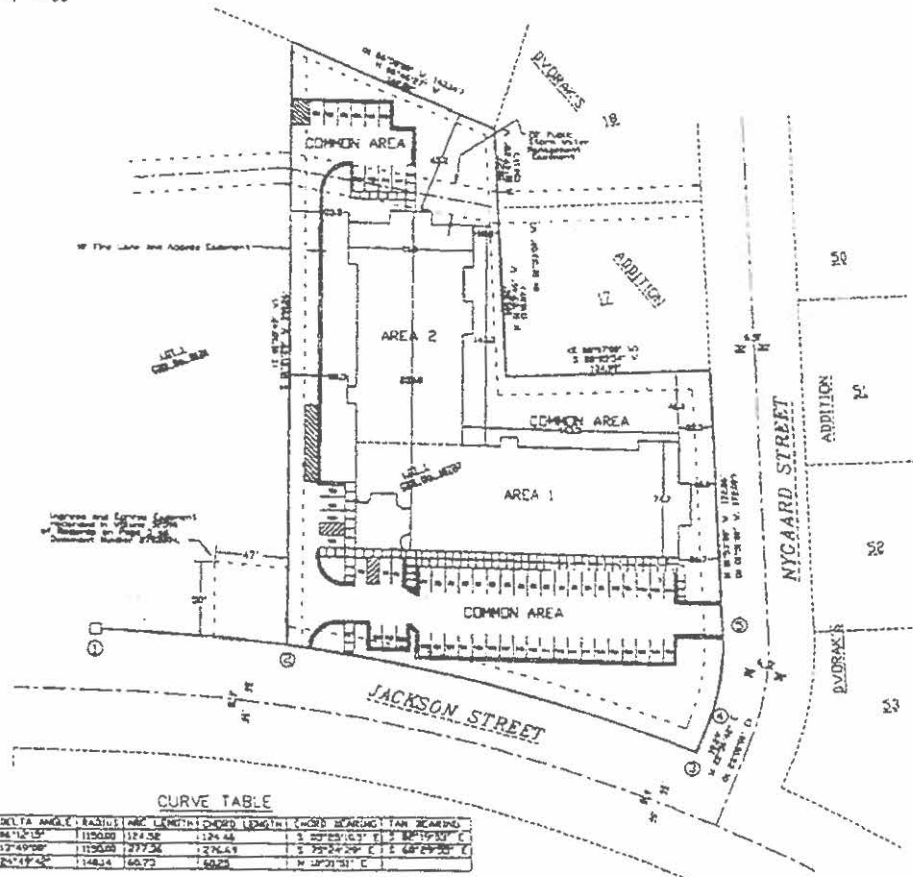
DANE COUNTY, WISCONSIN

3850461



NORTH

Scale: 1" = 50'



LEGAL DESCRIPTION: LOT 1 of CSM #10737, FORMERLY
LOTS 15 AND 16 OF DVORAK'S ADDITION,
AND LOT 2 OF CSM #8130,
LOCATED IN THE CITY OF STOUGHTON, DANE CO. WISCONSIN

SURVEYORS CERTIFICATE: I, KEITH E. DALSING, S-1989
HEREBY CERTIFY THAT THE PLAT HEREON
IS A CORRECT REPRESENTATION OF THE CONDOMINIUM
DESCRIBED AND THE FLOOR PLANS FOR
THE BUILDING TO BE CONSTRUCTED DO ALLOW
THE IDENTIFICATION AND LOCATION OF EACH UNIT
AND THE LIMITED COMMON ELEMENTS CAN BE
DETERMINED FROM THE PLAT.

DATE: 11-7-03

Keith E. Dalsing
KEITH E. DALSING S-1989



OFFICE OF REGISTER OF DEEDS

DANE COUNTY, WISCONSIN

RECEIVED FOR RECORD THIS 9TH DAY OF
December 2003 AT 10:00 CLOCK A.M.

AND RECORDED IN VOLUME 4-088A OF

Condo Plats ON PAGE L-11

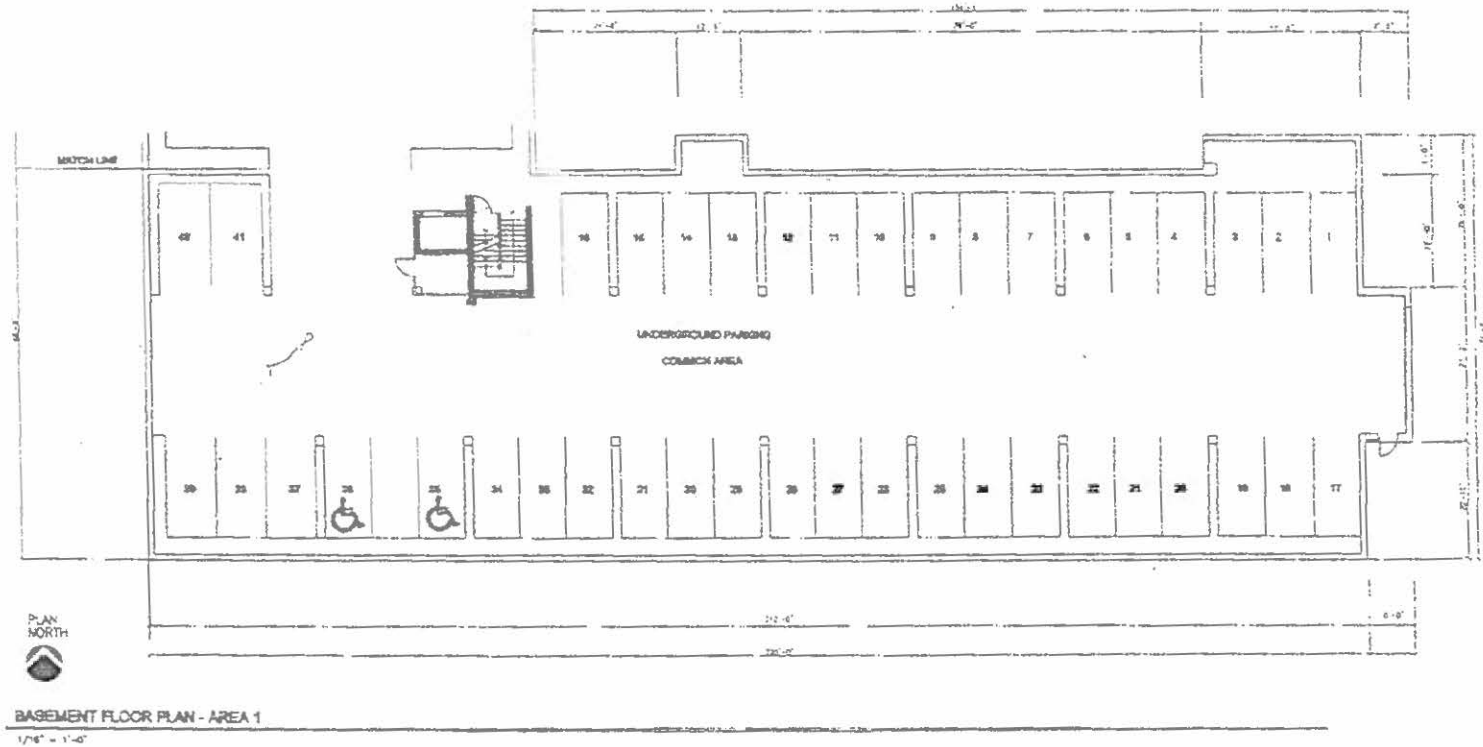
Dane County Register of Deeds

Patricia
REGISTER OF DEEDS

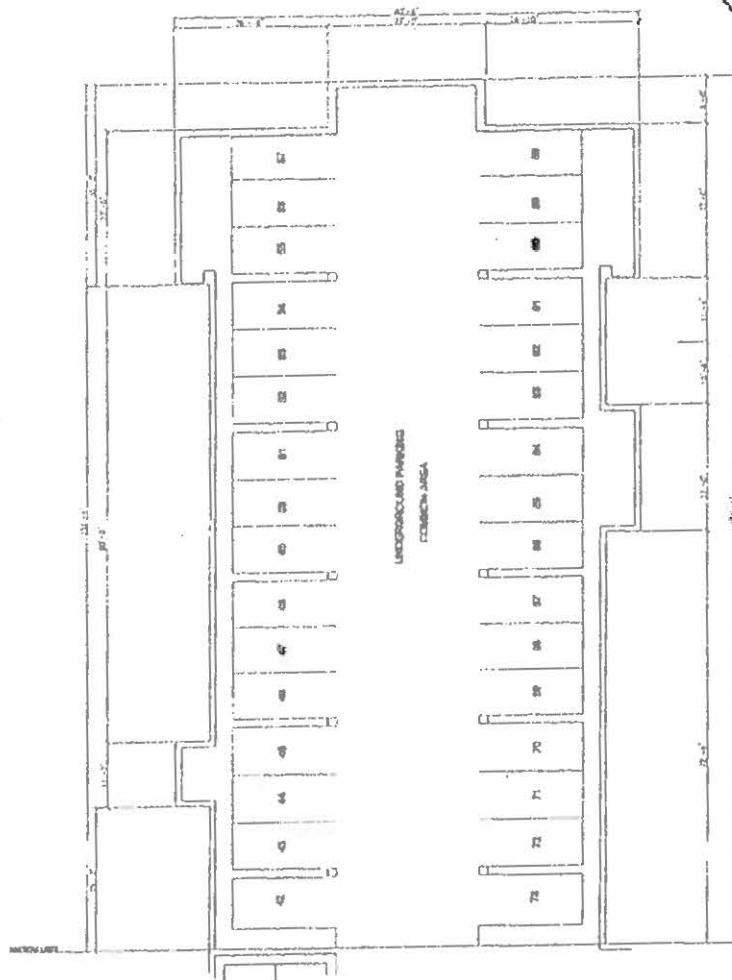
NOTE:

ALL STOOPS, PATIOS, AND DECKS ARE LIMITED COMMON ELEMENTS.
AREA COMPUTATIONS AND THE BUILDING LOCATION IS BASED ON
THE OWNERS PLAN DIMENSIONS AND DO NOT SUPERSEDE UNIT
BOUNDARIES AS SET FORTH IN THE DECLARATION
ALL AREAS NOT DESIGNATED AS UNIT OR LIMITED COMMON
ARE COMMON AREAS.

CASTLE CONDOMINIUMS - BASEMENT AREA 1 (DANE COUNTY, WISCONSIN)



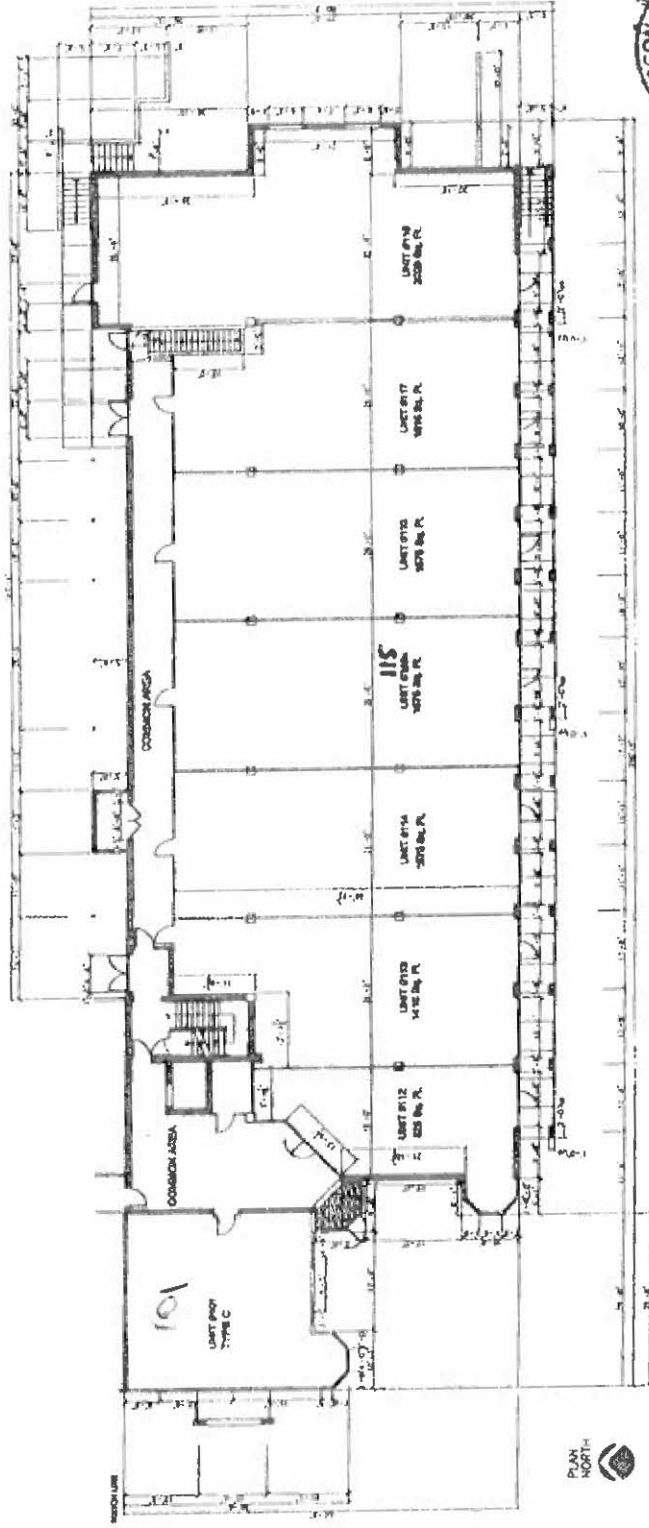
CASTLE CONDOMINIUMS - BASEMENT AREA 2 (DANE COUNTY, WISCONSIN)



BASEMENT FLOOR PLAN- AREA 2
1/8" = 1'-0"



CASTLE CONDOMINIUMS - FIRST FLOOR AREA 1 (DANE COUNTY, WISCONSIN)

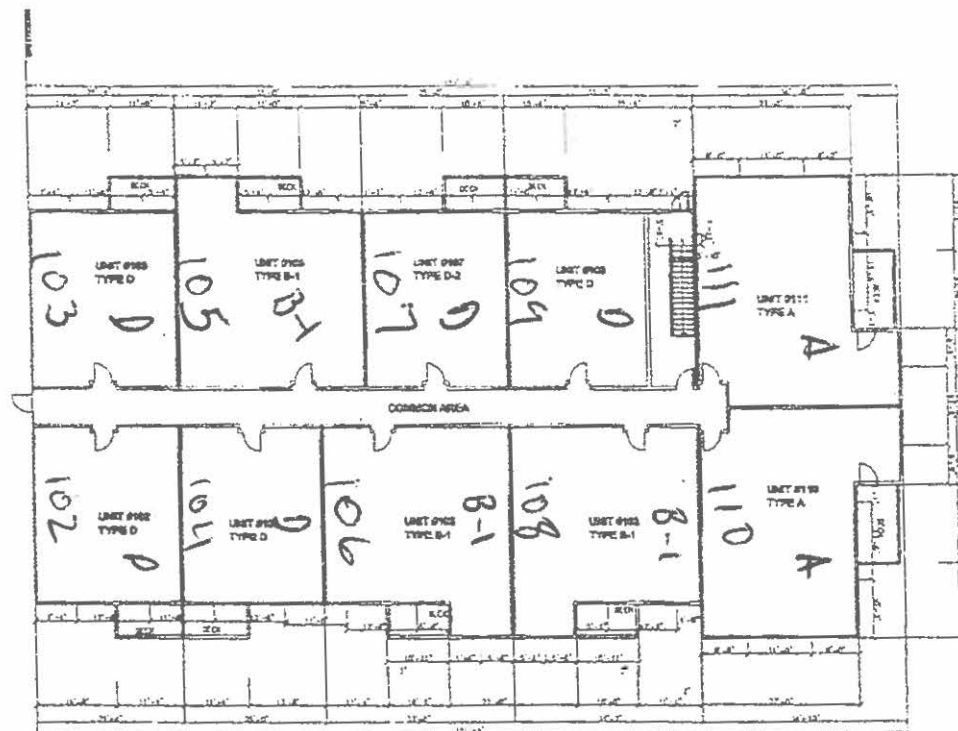


PLAN NORTH

FIRST FLOOR PLAN- AREA 1
1/8" = 1'-0"



CASTLE CONDOMINIUMS - FIRST FLOOR AREA 2 (DANE COUNTY, WISCONSIN)



FIRST FLOOR PLAN-AREA 2
1/4" = 1'-0"



CASTLE CONDOMINIUMS - SECOND FLOOR AREA 1 (DANE COUNTY, WISCONSIN)

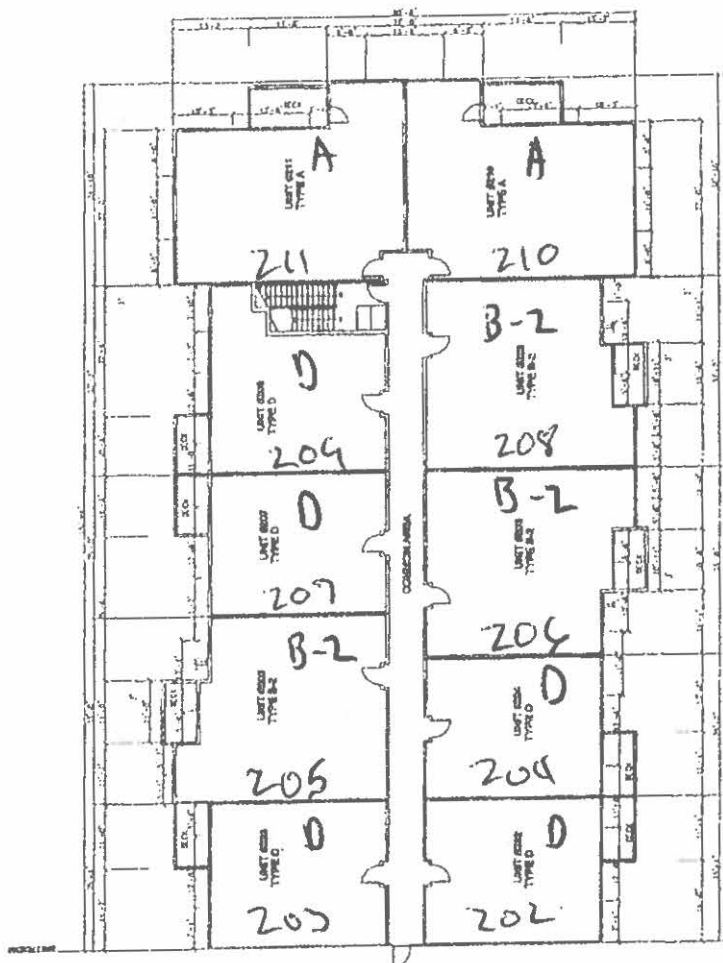


SECOND FLOOR PLAN- AREA 1

1/2" = 1'-0"

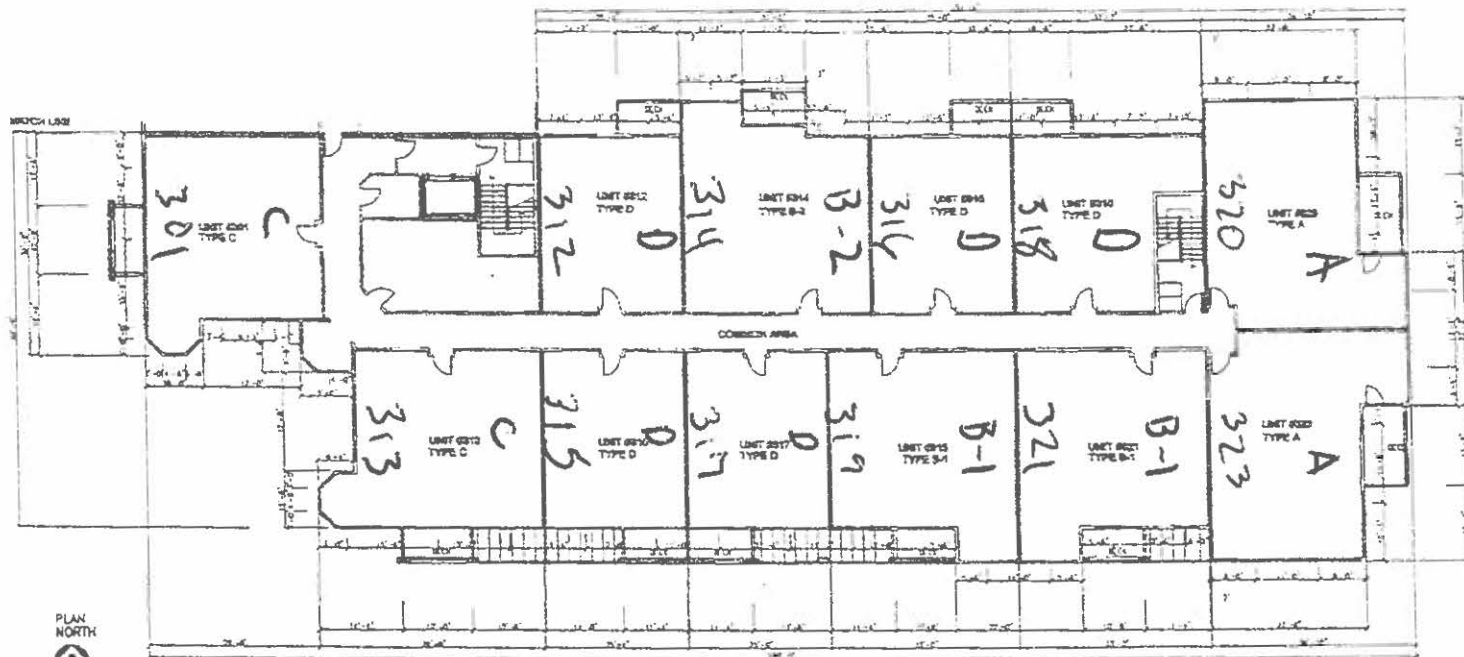


CASTLE CONDOMINIUMS - SECOND FLOOR AREA 2 (DANE COUNTY, WISCONSIN)



SECOND FLOOR PLAN AREA 2
1/8" = 1'-0"

CASTLE CONDOMINIUMS - THIRD FLOOR AREA 1 (DANE COUNTY, WISCONSIN)

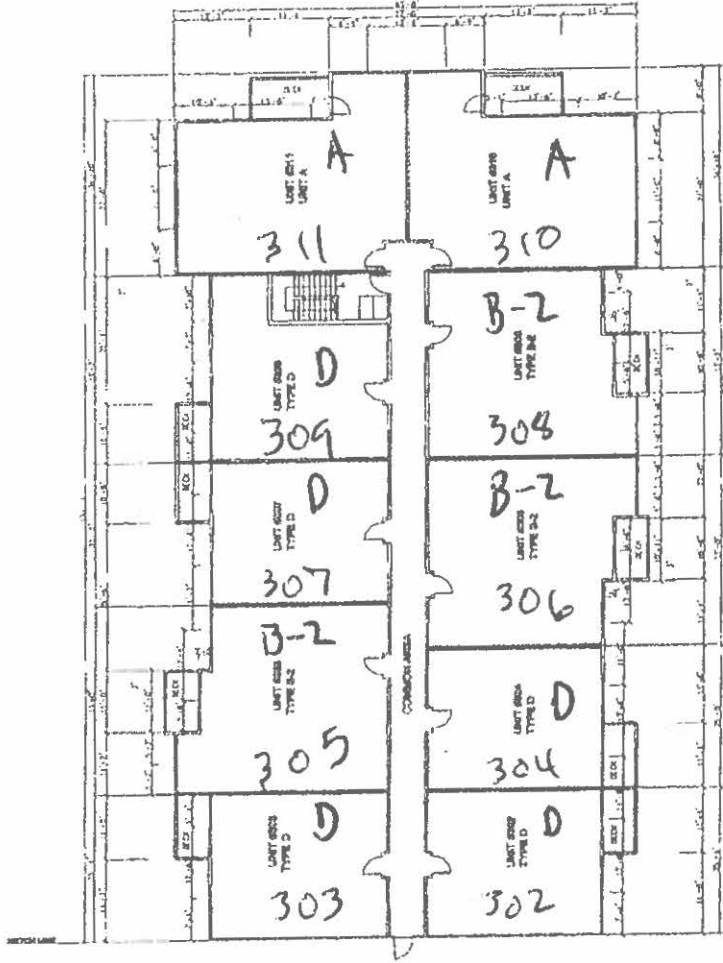


THIRD FLOOR PLAN- AREA 1

1/8" = 1'-0"



CASTLE CONDOMINIUMS - THIRD FLOOR AREA 2
(DANE COUNTY, WISCONSIN)

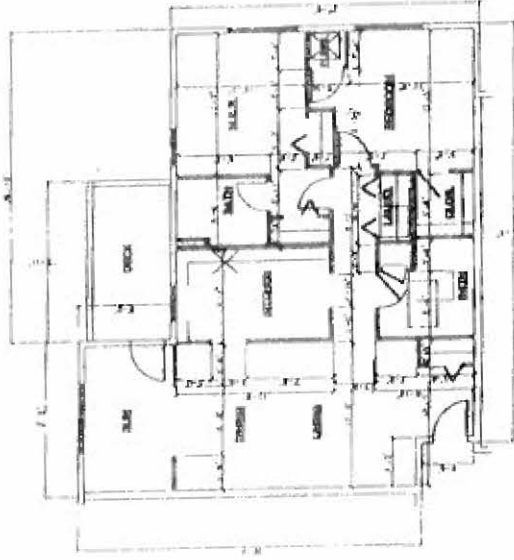


THIRD FLOOR PLAN- AREA 2

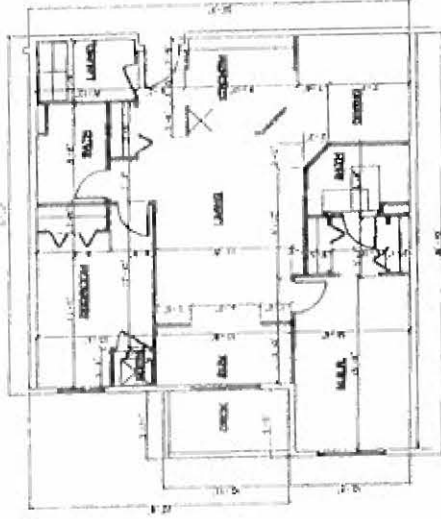
1/16\"



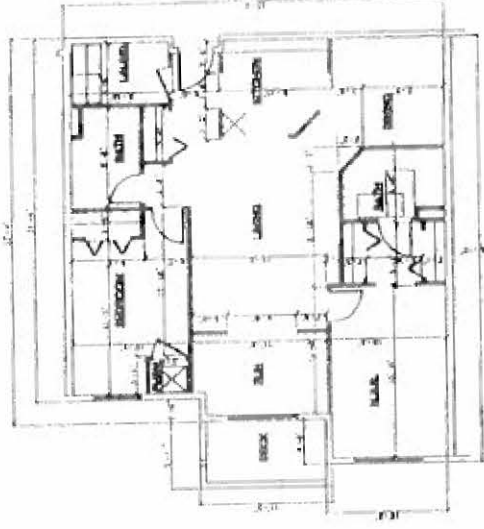
CASTLE CONDOMINIUMS - FLOOR PLANS A, B-1, & B-2 (DANE COUNTY, WISCONSIN)



TYPE A - ENLARGED FLOOR PLAN - 1186 Sq. Ft.
1/8" = 1'-0"



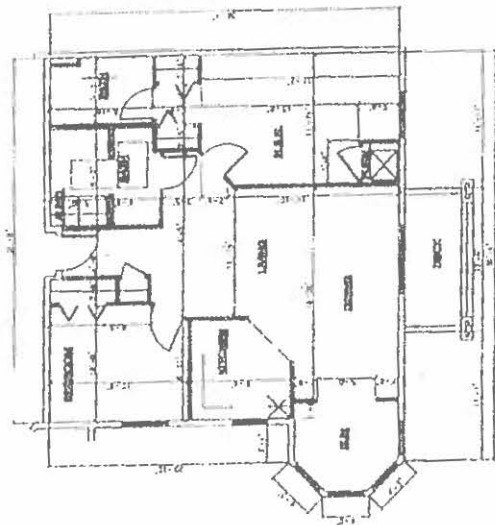
TYPE B-1 - ENLARGED FLOOR PLAN - 1133 Sq. Ft.
1/8" = 1'-0"



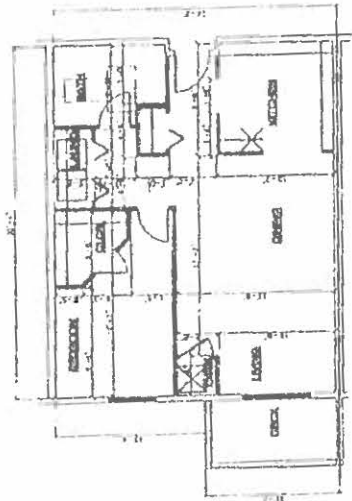
TYPE B-2 - ENLARGED FLOOR PLAN - 1145 Sq. Ft.
1/8" = 1'-0"



CASTLE CONDOMINIUMS - FLOOR PLANS C & D
(DANE COUNTY, WISCONSIN)



TYPE C - ENLARGED FLOOR PLAN - 1200 Sq. Ft.
1/8" = 1'-0"



TYPE D - ENLARGED FLOOR PLAN - 800 Sq. Ft.
1/8" = 1'-0"

