

841311

DECLARATION OF CO- DOMINIUM OWNERSHIP

FOR

MACINTOSH FARMS CONDOMINIUM NO. 3

BROADVIEW HEIGHTS, CUYAHOGA COUNTY, OHIO
An Expandable Condominium Development

AND

BYLAWS

OF

MACINTOSH FARMS CONDOMINIUM NO. 3
OWNERS' ASSOCIATION, INC.

DEVELOPED AND BUILT BY:

MacIntosh Development Corporation, an Ohio corporation
c/o Zaremba Company
905 Corporate Way, Suite 200
Westlake, Ohio 44145
(440) 892-4544

53 APR 25 PM 3:51
RECORDED AND INDEXED
BY COUNTY CLERK
CUYAHOGA COUNTY, OHIO

FRANK RUSSO, COUNTY AUDITOR
APPROVED OWNERSHIP, ONLY, OF

This Instrument Prepared by:

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By Michael J. Cooper
Deputy Auditor

RECORDED NOTE:

SEE MAPS ACCOMPANYING THIS DECLARATION AND
BYLAWS FOR THE PARTS OF THE
DECLARATION OF CO- DOMINIUM MAP RETURNED

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EXHIBITS TO DECLARATION

- Exhibit "1" - Legal Description of Parcel No. 1
- Exhibit "2" - Legal Description of the Additional Property

- Exhibit "A" - Reference to Allotted Drawings
- Exhibit "B" - Bylaws of MacIntosh Farms Condominium No. 3
Owners' Association, Inc.
- Exhibit "C" - Property Management Agreement for MacIntosh Farms
Condominium No. 3
- Exhibit "D" - Narrative Description of Buildings and Units
- Exhibit "E" - Designation of Unit Number and Address, Unit Type, Square
Footage and Percentage Interest

DECLARATION

Submitting the property known as MacIntosh Farms Condominium No. 3, Broadview Heights, Cuyahoga County, Ohio, to the provisions of Chapter 5311 of the Ohio Revised Code.

(This will certify that copies of this Declaration, together with Drawings, Bylaws and Management Agreement attached or referred to as Exhibits thereto, have been filed in the Office of the County Auditor, Cuyahoga County, Ohio).

Date: _____, 1998.

Cuyahoga County Auditor

By: _____
Deputy Auditor

DECLARATION OF CONDOMINIUM OWNERSHIP
AND OF EASEMENTS, RESTRICTIONS AND COVENANTS

FOR

MACINTOSH FARMS CONDOMINIUM NO. 3
BROADVIEW HEIGHTS, CUYAHOGA COUNTY, OHIO

This Declaration made at Cleveland, Ohio, by MacIntosh Development Corporation, an Ohio corporation, organized and existing under Ohio law, hereinafter referred to as "Declarant".

WITNESSETH: THAT

WHEREAS, the Declarant is the owner of the real estate referred to herein as "Parcel No. 1" and described in Exhibit No. 1 attached hereto and made a part hereof; and

WHEREAS, Declarant is also the owner of the real estate contiguous to Parcel No. 1 referred to herein as the "Additional Property" and described in Exhibit No. 2 attached hereto and made a part hereof; and

WHEREAS, it is the desire and intention of the Declarant to enable Parcel No. 1 together with the buildings, structures, improvements and fixtures of whatsoever kind thereon, and all rights and privileges belonging or in anyway pertaining thereto, (hereinafter called the "Property") owned by Declarant and by each successor of the Declarant who stands in the same relation to the Property as the Declarant under that certain form of co-operative ownership commonly known as "CONDOMINIUM", and to submit the Property to the provisions of the "Condominium Property Act" of the State of Ohio, being Chapter 5311 of the Ohio Revised Code; and

WHEREAS, it is the desire and intention of the Declarant to provide for the submission of the Additional Property or any portion or portions thereof, together with all buildings, structures, improvements and fixtures of whatsoever kind thereon, and all rights and privileges belonging or in any way pertaining thereto, to be owned by Declarant and by each successor of the Declarant who stands in the same relation to the Additional Property as the Declarant to the Condominium form of ownership, and to submit the Additional Property, or any portion or portions thereof, to the provisions of the aforesaid "Condominium Property Act"; and

WHEREAS, the Declarant is further desirous of establishing for its own benefit and for the mutual benefit of all future owners or occupants of the Property, or any part thereof, which shall be known as "MacIntosh Farms Condominium No. 3" certain easements and rights in, over and upon the Property and certain mutually beneficial restrictions, reservations and obligations with respect to the proper use, conduct and maintenance thereof; and

WHEREAS, the Declarant desires and intends that the several owners, mortgagees, occupants, and other persons hereafter acquiring any interest in the Property shall at all times enjoy the benefits of, and shall hold their interests subject to the rights, easements, privileges, and restrictions hereinafter set forth, all of which are declared to be in furtherance of a plan to promote and protect the co-operative aspect of ownership and to facilitate the proper administration of the Property and are established for the purpose of enhancing and protecting the value, desirability and attractiveness of the Property; and

WHEREAS, the Declarant hereby establishes by this Declaration a plan for the individual ownership of the Property consisting of the area or space contained in each of the Units, and the co-ownership by the individual and separate owners thereof, as tenants in common, of all of the remaining Property which is hereinafter defined and referred to herein as the "Common Areas and Facilities".

NOW, THEREFORE, Declarant hereby makes the following Declaration as to divisions, covenants, restrictions, limitations, conditions, easements, reservations and uses to which the Property may be put, hereby specifying that the provisions of this Declaration shall constitute covenants to run with the land and shall be binding on Declarant and each successor of Declarant who stands in the same relation to the Property or Additional Property as Declarant and its and their respective heirs, executors, administrators, successors and assigns, and all Unit Owners together with their grantees, successors, heirs, executors, administrators, devisees, successors and assigns.

ARTICLE I

DEFINITIONS

The following words and terms used in this Declaration are defined as set forth in Section 5311.01, of the Ohio Revised Code, except as otherwise herein provided.

(A) "Act" means the Ohio Condominium Act as contained in Chapter 5311 of the Ohio Revised Code, as the same may be amended or supplemented from time to time.

(B) "Additional Property" means the land or improvements or any portion or portions thereof that may be added in the future to the Condominium Property, legal descriptions of the parcels constituting the Additional Property are described in Exhibit "2" attached hereto and made a part hereof as if fully rewritten herein.

(C) "Additional Property Buildings" means the buildings, structures, improvements and fixtures constructed on all or a portion of the Additional Property.

(D) "Affiliate of Declarant" means any person who controls, is controlled by, or is under common control with the Declarant. (1) A person "controls" the Declarant if the person (a) is a general partner, officer, director, managing member or employer of the Declarant, (b) directly or

indirectly or acting in concert with one or more other persons, or through one or more subsidiaries owns, controls, holds with power to vote, or holds proxies representing more than twenty percent of the voting interest in the Declarant; (c) controls in any manner the election of a majority of the directors of the Declarant; or (d) has contributed more than twenty percent of the capital of the Declarant; (2) A person "is controlled by" a Declarant if the Declarant (a) is a general partner, officer, director, or employer of the person, (b) directly or indirectly or acting in concert with one or more other persons, or through one or more subsidiaries, owns, controls, holds with power to vote, or holds proxies representing more than twenty percent of the voting interest in the person, (c) controls in any manner the election of a majority of the directors of the person, or (d) has contributed more than twenty percent of the capital of the person. Control does not exist if the powers described in this subsection are held solely as security for an obligation and are not exercised.

(E) "Association" means the organization of all the owners of Units in the Condominium Property that administers the Condominium Property, the Association being known as MacIntosh Farms Condominium No. 3 Owners' Association, Inc. The Association is hereinafter sometimes called the "Unit Owners' Association".

(F) "Board" means the Board of Managers of the Unit Owners' Association as the same may be constituted from time to time.

(G) "Buildings" means the structures that contain the Units.

(H) "Common Areas and Facilities" includes, unless otherwise provided in the Declaration and in the Master Declaration (herein defined), the following parts of the Condominium Property:

- (1) The real estate described in the Declaration.
- (2) All other areas, facilities, places, and structures that are not part of a Unit, including, but not limited to:
 - (a) The foundations, columns, girders, beams, supports, supporting walls, roofs, entrances and exits of buildings;
 - (b) The roadways, driveways, sidewalks, yards, gardens, and parking areas;
 - (c) Easements created for the benefit of the Condominium Property, including easements vested in the Master Declaration:
 - (i) for access to private streets and access to public streets and highways; and

(ii) for utility and other purposes.

- (d) Installations of central services such as power, light, gas, hot and cold water, heating, refrigeration, air-conditioning and incinerating;
- (e) Fireplace stacks, liners and chimneys, if any;
- (f) In general, all apparatus and installations existing for common use;
- (g) Such community facilities as may be provided for in the Declaration;
- (h) All other parts of the Condominium Property necessary or convenient to its existence, maintenance, and safety, or normally in common use; or that have been designated as Common Areas and Facilities in the Declaration or Drawings.

(I) "Common Assessments" means assessments charged proportionately against all Units for common purposes.

(J) "Common Expenses" means those expenses designated as such in the Act or in accordance with the provisions of this Declaration, or both.

(K) "Common Losses" means the amount by which the Common Expenses during any period of time exceeds Common Assessments and Common Profits during that period.

(L) "Common Profits" means the amount by which the total income received from assessments charged for special benefits to specific Units, rents received from rentals of equipment or space in Common Areas, and any other fee, charge or income other than Common Assessments exceeds expenses allocable to the income, rental, fee or charge.

(M) "Common Surplus" means the amount by which Common Assessments collected during any period exceed Common Expenses.

(N) "Condominium Development" means a Condominium Property in which two or more individual dwelling Units, together with undivided interests in the Common Areas and Facilities of the Property, are offered for sale pursuant to a common promotional plan.

(O) "Condominium Instruments" means this Declaration and accompanying Drawings, the Bylaws of the Association, any contracts pertaining to the management of the Condominium Property, and all other documents, contracts, or instruments establishing ownership of or exerting control over the Condominium Property or a Unit.

(P) "Condominium Ownership Interest" or "Ownership Interest" means a fee simple estate in a Unit, together with an appurtenant undivided interest in the Common Areas and Facilities.

(Q) "Condominium Property" (and/or "Property") means Parcel No. 1, all Buildings, improvements and structures on Parcel No. 1, all easements, rights and appurtenances belonging to Parcel No. 1, and all articles of personal property submitted to the provisions of the Act; provided, however, when the Additional Property or any portion or portions thereof, has been added to the Condominium Property pursuant to the provisions of Article XI, hereof, the term "Condominium Property" shall also include the Additional Property, or any portion or portions thereof, together with all buildings, improvements, and structures belonging to the Additional Property, all easements, rights, and appurtenances belonging to the Additional Property, and all articles of personal property, submitted to the provisions of the Act.

(R) "Declaration" means the instrument by which the Property is submitted to Chapter 5311 of the Ohio Revised Code and any and all amendments to the Declaration.

(S) "Design Review Committee" means the Committee created by the Master Declaration and granted original jurisdiction to review and approve or disapprove all plans and specifications for proposed construction, alterations, replacements, certain repairs and maintenance, and for change of use of any improvements.

(T) "Eligible Mortgage Holders" means the holder, insurer or guarantor of a first mortgage on a Unit. Eligible Mortgage Holders are sometimes referred to herein as first mortgagees of Units.

(U) "Limited Common Areas and Facilities" means the Common Areas and Facilities designated in the Declaration as reserved for a certain Unit or Units to the exclusion of other Units.

(V) "Master Association" means MacIntosh Farms Community Association, Inc., an Ohio non-profit corporation, which corporation is charged with certain responsibilities by the Master Declaration.

(W) "Master Bylaws" means the Bylaws of the Master Association.

(X) "Master Declaration" means that certain Master Declaration of Covenants, Conditions, Easements and Restrictions of MacIntosh Farms, A Planned Residential Community, recorded on August 6, 1986 in Volume 4890, Pages 60 et seq. of Cuyahoga County Records, as the same has been and may in the future be amended from time to time. The Master Declaration creates rights, obligations, easements, covenants and restrictions that affect the Condominium Property, the Additional Property and other lands subjected to the Master Declaration. The Master Declaration grants and reserves easements for access, maintenance, utility and other purposes for the benefit of said properties. The Master Declaration further provides for the creation of the Master Association for the ownership and operation of the Common Areas and Facilities and for the maintenance, repair

and replacement of certain facilities to serve the Condominium Development (including the private drives within the Condominium Development) and other properties; and for the ownership, operation, maintenance and repair of properties intended to remain as open areas, roadways, utilities, security facilities, and other amenities and facilities to be used in common by the Condominium Development and other properties. The Master Declaration further imposes covenants and restrictions upon the Condominium Development and other properties and imposes assessments upon the Unit Owners of the Condominium Development and the owners of other properties to provide sufficient funds for the Master Association to carry out its responsibilities.

(Y) "Occupant" means a person or persons, natural or artificial, in possession of a Unit.

(Z) "Parcel No. 1" means the real estate described in Exhibit "1" attached hereto and made a part hereof.

(AA) "Parcel No. 1 Buildings" means the buildings, structures, improvements and fixtures constructed on Parcel No. 1.

(BB) "Purchaser" includes both an actual and prospective purchaser of a Condominium Ownership Interest.

(CC) "Rules" means such rules and regulations governing the operation and use of the Condominium Property or any portion thereof as may be adopted from time to time by the Association or the Board.

(DD) "Sale of a Condominium Ownership Interest" means the execution by both parties of an agreement for the conveyance or transfer for consideration of a Condominium Ownership Interest except Sale of a Condominium Ownership Interest for the purposes of this Declaration shall not include a transfer of two or more Units from the Declarant to another developer, a subsidiary of the Declarant, or a financial institution for the purpose of facilitating the sale of or the development of the remaining or unsold portion of the Property.

(EE) "Special Declarant Rights" means those rights reserved for the benefit of the Declarant as provided for in the Act and in the Condominium Instruments, and shall include, without limitation, the following rights: (1) to complete improvements indicated on the Drawings referred to in Article II hereof; (2) to submit the Additional Property (or any portion thereof) to the Act and Declaration; (3) to create Units, Common Areas and Facilities and Limited Common Areas and Facilities; (4) to maintain sales offices, management offices, customer services offices, signs advertising the Property and models; (5) to use easements through the Common Areas for the purpose of making improvements within the Property and/or the Additional Property; and (6) to appoint or remove any Board Members or officers of the Association during the period that the Declarant has the right to elect or designate members of the Board of Managers.

(FF) "Unit" means a part of the Condominium Property consisting of one or more rooms on one or more floors of a building and designated as a Unit in the Declaration and delineated on the Drawings provided for in Section 5311.07 of the Act. "Unit" is more fully defined in Article II(A) hereof.

(GG) "Unit Owner" means a person who owns a Condominium Ownership Interest in a Unit.

(HH) "Unit Owners' Association" means the organization of all the owners of Units in the Condominium Property that administers the Condominium Property. The Unit Owners' Association is MacIntosh Farms Condominium No. 3 Owners' Association, Inc. The Unit Owners' Association is hereinafter sometimes called the "Association".

ARTICLE II

ESTABLISHMENT OF CONDOMINIUM OWNERSHIP AND DIVISION OF CONDOMINIUM PROPERTY

Declarant, in order to establish a plan of condominium ownership for the Condominium Property, hereby submits the Condominium Property, hereinbefore described, to the provisions of Chapter 5311 of the Ohio Revised Code. The Condominium Property, including the structures thereon, containing an aggregate of two (2) separate Units, is hereby divided into two (2) separately designated and legally described freehold estates, and one freehold estate hereinafter described and referred to as "Common Areas and Facilities".

Insofar as is possible, all the particulars of the land, Building, and other improvements, including but not limited to, the layout, location, designations and dimensions of each Unit, the layout, location and dimensions of the Common Areas and Facilities and Limited Common Areas and Facilities, and the location and dimensions of all appurtenant easements are shown graphically on the set of drawings incorporated herein by reference as Exhibit "A", prepared and bearing the certified statements of Gutoskey & Associates, Inc., Civil Engineers and Registered Surveyors, 8227 E. Washington Street, Chagrin Falls, Ohio 44023-4507, and Ron Lloyd, Registered Architect, MAI Architects, 1901 East 13th Street, Cleveland, Ohio 44114, as required by Section 5311.07, of the Ohio Revised Code. Such set of drawings is hereinafter referred to as the "Drawings" or "Allotted Drawings" and the separate drawings comprising the set are hereinafter referred to by reference to the exhibit designations thereon.

(A) Units. Each of the two (2) Units hereby declared and established as a freehold estate shall consist of all the space bounded by the interior (un-drywalled) surfaces of the perimeter walls, floors and ceilings of each such Unit, including the vestibule, if any, immediately adjacent to each such Unit, projected, if necessary, by reason of structural divisions such as interior walls and other partitions, the layout, location, designation and dimensions of each such Unit being shown on the

Allotted Drawings incorporated herein by reference as Exhibit "A", and including, without limitation:

All drywall or wood subfloor contiguous to the undecorated interior surfaces of the perimeter walls, floors and ceilings of a Unit;

The decorated surfaces, including paint, lacquer, varnish, wallpaper, tile and any other finishing materials applied to said perimeter walls, floors and ceilings, and also the aforesaid finishing materials applied to the interior walls, floors, and ceilings;

All window sashes and doors exclusive of door frames in perimeter walls and space occupied thereby;

The receptacle and switch plates and covers, grills, vent covers, registers, and other coverings of space, light fixtures, and control knobs, within the bounds of a Unit and which serve only the Unit;

The space within all fixtures located within the bounds of a Unit and the spaces occupied by the fixtures themselves;

All unenclosed space, if any, within or occupied by structural parts of the Building which may project into the Unit, as defined above, from the unfinished perimeter floor level to the unfinished perimeter ceiling level and including by way of illustration, but not by way of limitation, the space between the shelves of built-in bookcases, if any, the space within built-in cabinets, if any, and the hearth lying within fireplaces, if any;

All non-structural interior walls (other than walls separating Units) and all space between interior walls, floors and ceilings, including the space occupied by structural and component parts of the Building and by utility pipes, wires and conduits;

The portion of fireplaces, if any, actually within the interior of a Unit and the vents and dampers therefor accessible from the Unit's interior;

but excepting therefrom all of the following items located within the bounds of the Unit as described above, and, to the extent the following are Common Areas and Facilities or Limited Common Areas and Facilities as defined in this Declaration, are to be used and enjoyed by the Unit Owner or Occupant of the Unit in or to which they are appurtenant:

All walls, floors and ceilings separating or delineating Units, except the drywall or the wood subfloor contiguous to the undecorated interior surfaces of the perimeter walls, floors and ceilings of each Unit;

All doors, door frames, glass doors, skylights, if any, and windows (and the glass and frames constituting or included therein) and window sashes, affixed to the perimeter walls, floors and roofs or ceilings of a Unit, which are hereby declared to be parts of said walls, floors and roofs;

All structural portions of a building, lying within the bounds of a Unit;

All heating, cooling and ventilating equipment, units and installations even if located within and serving more than one Unit, and all parts, installations and appurtenances thereto, including the thermostats and control devices;

All plumbing, electric, heating, cooling, ventilating and other utility or service lines, pipes, ducts, wires, plugs, outlets, conduits and valves existing within a Unit to their place of connection to the toilets, sinks, valves, registers, grills, outlets, light fixtures, appliances and receptacles within a Unit and/or to their tap, plug or shutoff valve within a Unit, and all such lines, pipes, ducts, wires, plugs, outlets, conduits, and valves which serve or may serve more than one Unit or the Common Areas and Facilities;

The valves, plugs and switches at the end of any lines, pipes and wires which constitute Common Areas and Facilities;

Fireplace stacks and chimneys, if any;

Without limiting the foregoing, all Common Areas and Facilities and Limited Common Areas and Facilities located within the bounds of a Unit.

The layout, location, designation and dimensions of all Units are shown on the Allotted Drawings in Exhibit "A" incorporated herein by reference. Each Unit has a direct exit to a public street or to a Common Area or Facility leading to a public street.

A narrative description of the Buildings and the Units contained therein is set forth in Exhibit "D" attached hereto and made a part hereof. Any inconsistencies between the narrative description of the Buildings and the Units and/or of the Common Areas on one hand, as set forth in Exhibit "D", and the Allotted Drawings on the other hand shall be resolved in favor of the Allotted Drawings.

(B) Common Areas and Facilities.

(1) Description of Common Areas and Facilities. Subject to the provisions of the Master Declaration, the entire balance of the land and improvements thereon, including but not limited to, all Buildings, foundations, roofs, main and supporting walls, exterior parking spaces, sidewalks, roadways, drives, improvements to the entrances to the Property situated off of private or public streets that abut the Property, including landscaping, sprinklers, if

any, and signage, community facilities, if any, recreation areas and facilities, if any, pumps, trees, lawns, gardens, pavement, balconies, porches, stoops, wires, conduits, utility lines and ducts now or hereafter situated on the Condominium Property, all as hereinbefore more specifically described as "Common Areas and Facilities" in Article I hereof, are hereby declared and established as the Common Areas and Facilities. Specifically, all electric fixtures, utility pipes and lines, faucets, shower heads, plugs, connections, or fixtures as defined by the laws of the State of Ohio and all replacements thereof shall be a part of the Common Areas and Facilities. Unless otherwise provided by the Unit Owners' Association, however, the care, maintenance, repair and replacement of all or any portion of such elements or fixtures located within a Unit shall be the responsibility of the owner of such Unit.

(2) Limited Common Areas and Facilities. Each Unit Owner is hereby granted an exclusive and irrevocable license to use and occupy to the exclusion of all others the Limited Common Areas and Facilities which are located within the bounds of his Unit or which serve only his Unit. The Limited Common Areas and Facilities with respect to each Unit (or group of Units) shall consist of such of the following as may be construed to be Common Areas:

(a) All structural interior walls and one-half of any wall separating one Unit from the other, doors (including the entrance door to each Unit and all hardware attached thereto), floors, ceilings, skylights, if any, and rafter ceilings located within the bounds of such Unit, excluding the structural and component parts thereof;

(b) All glass and screens within window and door frames within or attached to the perimeter walls of such Unit; and all doors, hinges, locks, latches and hardware within or on the perimeter walls of such Unit or on the Limited Common Areas and Facilities belonging to such Unit;

(c) All ducts and plumbing, electrical and other fixtures, equipment and appurtenances, including the individual air-conditioning compressor for each Unit which is located outside the bounds of the Unit but which serves only the particular Unit, all other heating, air-conditioning and ventilating equipment and systems located in a Unit, thermostats and control devices, if any, and sanitary and storm-sewer cleanouts located within the bounds of such Unit or located outside the bounds of a Unit but serving a particular Unit, and the structure for any of the foregoing (and space thereof), if any, located outside such Unit containing equipment serving only such Unit;

(d) All gas, electric, television antennas, if any, telephone, intercom, water or other utility or service lines, pipes, wires and conduits located within the bounds of such Unit and which serve only such Unit;

(e) The communication, security, and smoke-detector systems located within the bounds of a Unit and serving only that Unit;

(f) Balconies, decks, patios and porches, if any;

(g) The sidewalk (if any) serving each Unit;

(h) All other parts of the Common Area located within the bounds of such Unit and which serve only such Unit;

(i) An area (if any) adjacent to each Unit, and shown as a Limited Common Area on the Drawings. Subject to prior written approval by the Board, such area may be improved with a patio, planting (including shrubs and flowers), fencing and similar improvements;

(j) All flowerboxes attached to a Unit and the mail box serving a Unit.

(3) Use of Common Areas and Facilities. Each Unit Owner shall own an undivided interest in the Common Areas and Facilities as a tenant in common with all other Unit Owners, and, except as otherwise limited in this Declaration and in the Bylaws attached hereto as Exhibit "B", each Unit Owner shall have the right to use the Common Areas and Facilities for all purposes incident to the use and occupancy of his Unit as a place of residence, and such other incidental uses permitted by this Declaration and the Bylaws, including the non-exclusive easement, together with other Unit Owners, to the use and enjoyment of the Common Areas and Facilities and for ingress and egress to and from the respective Units to a public street or highway, or to a Common Area and Facility leading to a public street or highway, which rights shall be appurtenant to and shall run with his Unit. The extent of such ownership in the Common Areas and Facilities is hereby deemed and expressed by the percentage amount hereinafter set forth; such percentage amount shall remain constant and shall not be changed except by an amendment to this Declaration unanimously approved by all Unit Owners affected, or except by amendment to this Declaration in the manner provided in Article XII herein for the purpose of adding to the Condominium Property pursuant to Article XI herein.

(4) Ownership of Common Areas and Facilities. The percentage of ownership of the Common Areas and Facilities attributable to the Ownership Interest in each Unit, together with the percentage of interest in the Association for the division of Common Expenses, Common Assessments, Common Surplus, Common Profits and Common Losses, as hereinafter described in Article V, Section (B), of this Declaration, shall be in accordance with the schedule set forth in Exhibit "E" attached hereto and made a part hereof.

The percentage of interest in the Common Areas and Facilities is computed in the proportion that the square footage of each Unit bears to the aggregate square footage of all Units. For purposes of

conveyance of title to Purchasers of individual Units, description by Unit number and reference to this Declaration, any amendments hereto and the Drawings and any amendments to the Drawings shall be sufficient to convey the Unit and the Ownership Interest in the Common Areas and Facilities (including the Limited Common Areas and Facilities) appurtenant thereto.

(5) Partition. There shall be no partition of the Common Areas and Facilities through judicial proceedings or otherwise until this Declaration is terminated and the Condominium Property is withdrawn from its terms or from the terms of any statute applicable to Condominium Ownership; provided, however, that if any Unit shall be owned by two or more co-owners as tenants in common or as joint tenants, nothing herein contained shall be deemed to prohibit a voluntary or judicial partition of such Unit ownership as between such co-owners.

(6) Use of Common Areas and Facilities

(a) Regulation by Association. No person shall use the Common Areas and Facilities or any part thereof in any manner contrary to or not in accordance with such Rules pertaining thereto as from time to time may be adopted by the Association. Without in any manner intending to limit the generality of the foregoing, the Association shall have the right, but not the obligation, to promulgate Rules limiting the use of the Common Areas and Facilities to members of the Association and their respective families, guests, invitees, tenants, agents and servants. Subject to the Rules from time to time promulgated by the Association, all Owners may use the Common Areas and Facilities in such manner as will not restrict, interfere with or impede the use thereof by other Owners.

(b) Management Agreement. Except as otherwise provided herein, management, repair, alteration and improvement of the Common Areas and Facilities shall be the responsibility of the Association. The Association, upon its creation, shall enter into a management agreement with the Declarant (the "Management Company"), the management agreement to be in the form of Exhibit "C" attached hereto and made a part hereof, delegating to Declarant the Association's primary authority and responsibility to manage, repair, alter and improve the Common Areas and Facilities. As stated in Exhibit "C", the management agreement shall be for a term of five (5) year(s) and shall automatically renew itself for consecutive one (1) year additional terms unless either party elects to terminate the management agreement in accordance with the terms thereof. The initial five (5) year term shall commence on the date of filing for record of a deed following the first sale of a Condominium Ownership Interest in the Property. Notwithstanding the foregoing, (i) the Association shall not be obligated under the provisions of the management agreement for a period which exceeds more than one (1) year from and after the date of the meeting of Unit Owners following the earlier of five (5) years from the date of the establishment of the Association or thirty (30) days after the sale and

conveyance of Condominium Ownership Interests to Purchasers in good faith for value to which appertain seventy-five percent (75%) of the undivided interests in the Common Areas and Facilities calculated by comparing the number of Units sold and conveyed on Parcel No. 1 and the Additional Property to the maximum number of Units that may be created thereon pursuant to Article XI hereof; and (ii) either party may terminate the management agreement, without cause and without payment of a termination fee, upon ninety (90) days' written notice to the other party. In the event of termination pursuant to (i) above, the management agreement may thereafter be renewed with the approval of Unit Owners entitled to exercise a majority of the voting power of the Association.

(C) Management, Maintenance, Repairs, Alterations and Improvements.

(1) The Association. Subject to the provisions of the Master Declaration, the Association shall manage the Common Areas and Facilities and shall maintain and keep the same in a state of good working order, condition and repair, in a clean, neat, safe and sanitary condition, and in conformity with all laws, ordinances and regulations applicable to the Common Areas and Facilities, by promptly, properly and in a good and workmanlike manner, making all repairs, replacements, alterations and other improvements necessary to comply with the foregoing. The Association shall also be responsible for repairing all damage to a Unit caused by the Association, including damage caused by performance by the Association of its obligations hereunder. As provided in Article II(D)(6)(b) hereof, the Association may delegate all or any portion of its authority to discharge such responsibility to a manager or Management Company.

(2) Unit Owner. Except as may otherwise be provided herein, the responsibility of each Unit Owner shall be as follows:

(a) To maintain, repair and replace at his expense all portions of his Unit, and all internal installations of such Unit such as appliances, plumbing, electrical and air conditioning fixtures or installations, and any portion of any other utility service facilities located within the Unit boundaries, other than such utility facilities serving other Units, and to assume the same responsibility with respect to the other Limited Common Areas and Facilities belonging to his Unit, including watering the yard areas adjacent to his Unit or making such water available to the Association if a separate irrigation system is not maintained by the Association, Management Company or their respective contractors, agents and employees. Each Unit Owner is responsible for maintenance and repair of the walks serving his Unit, including snow removal from his walks.

(b) Not to make any alterations in the portions of the Unit or the Common Areas and Facilities, including Limited Common Areas and Facilities, which are to be maintained by the Association or remove any portion thereof or make any

additions thereto or do anything which would or might jeopardize or impair the safety or soundness of the Units or the Common Areas and Facilities without first obtaining the written consent of the Board (and if applicable, the written consent of the Design Review Committee as set forth in the Master Declaration), nor shall any Unit Owner impair any easement without first obtaining the written consents of the Association and of the person or persons for whose benefit such easement exists.

(c) Not to enclose, paint or otherwise decorate or change the appearance of any portion of the Condominium Property not within the walls of the Unit, unless the written consent of the Board of the Association and the Design Review Committee is first obtained, which approval shall be in the sole discretion of the Board of the Association and the Design Review Committee.

(d) To report promptly to the Association or its agent any defect or need for repairs, the responsibility for the remedying of which is with the Association.

(e) To perform his responsibilities in such a manner so as not unreasonably to disturb other persons residing within the Condominium Property.

(f) To maintain, repair and replace at his expense all portions of the Condominium Property which may be damaged or destroyed by reason of his own act or neglect, the act or neglect of any Occupant of his Unit, or the willful or uninsured act or neglect of any invitee, licensee or guest of such Unit Owner or Occupant, to the extent such damage or destruction is not covered by insurance maintained by the Association. Notwithstanding the foregoing obligation of the Unit Owner, the Association (or other Unit Owner in respect to his own Unit) may, but shall not be obligated to, repair and replace the property damaged or destroyed by reason of the act or neglect of a Unit Owner, an Occupant, or their invitee, licensee or guest, and charge and collect from such Unit Owner the cost and expense paid or incurred in making any such repair or replacement. If the repair or replacement is made by the Association, the cost and expense thereof shall be a lien against the Unit Owner's Ownership Interest which the Association may assert and collect in the same manner as the Association may assert and collect a lien against a Unit Owner's Ownership Interest for non-payment of his share of assessments for Common Expenses. The right herein of the Association to assert and collect upon a lien shall not be exclusive, but shall be in addition to all other rights and remedies available to the Association, herein, in law and in equity for recovery of the cost and expense so incurred.

(g) To pay all costs for utility services (such as, without limitation, water, gas, electricity, sewage, rubbish and trash disposal or treatment and the like) furnished to his Unit or to the Limited Common Areas and Facilities designated for his use, unless any or all of such services are provided or paid for by the Association

and charged to the Unit Owner as part of the Common Expenses, in which case all or any of such services so provided by the Association shall be paid for by the Unit Owner as part of his share of the Common Expenses.

(3) Rights Against Third Parties. The obligation of the Association and of Unit Owners to repair, maintain and replace the portions of the Condominium Property for which they are respectively responsible shall not be limited, discharged or postponed by reason of the fact that any maintenance, repair or replacement may be necessary to cure any latent or patent defects in material or workmanship in the construction, repair, alteration or improvement of the Condominium Property. The undertaking of repair, maintenance or replacement by the Association or Unit Owners shall not constitute a waiver of any rights against any warrantor but such rights shall be specifically reserved.

Notwithstanding the fact that the Association and/or any Unit Owner may be entitled to the benefit of any guarantee of material and workmanship for any construction defects, or to benefits under any policies of insurance providing coverage for loss or damage for which they are respectively responsible, the existence of construction guarantee or insurance coverage shall not excuse any delay by the Association or any Unit Owner in performing its or his obligation hereunder.

ARTICLE III

PROVISIONS AS TO EASEMENTS, UNITS, AND COMMON AREAS AND FACILITIES

Declarant hereby creates by grant or reservation, as the case may be, in perpetuity, for its benefit and for the benefit of each Unit Owner, each mortgagee in whose favor a mortgage shall be granted with respect to any Unit, the Association, and to any other person now having or hereafter having an interest in Parcel No. 1 and the Additional Property or any part thereof, and the respective heirs, devisees, executors, administrators, personal representatives, successors and assigns of the foregoing persons, the following non-exclusive rights and easements:

(A) Master Declaration. The Master Declaration creates rights, obligations, easements, covenants and restrictions set forth in the Master Declaration that affect the Condominium Property and other properties described therein. The Master Declaration grants and reserves easements for access (including access from the Condominium Property to public streets), maintenance, utility and other purposes for the benefit of said properties. The Master Declaration further provides for the creation of the Master Association for the ownership and operation of certain facilities to serve the Condominium Development and other properties described therein; for the ownership and operation, maintenance and repair of properties intended to remain as common areas, roadways, utilities, security facilities, recreation facilities and other amenities and facilities to be used in common by the Condominium Development and other properties described therein. The Master Declaration further imposes covenants and restrictions upon the Condominium Development and other properties

described therein and imposes assessments upon the Unit Owners of the Condominium Development to provide sufficient funds for the Master Association to carry out its responsibilities.

(B) Roadway, Utility and Other Easements. Subject to the provisions of the Master Declaration, the right and easement to construct, install, repair, replace, relocate, operate and maintain roadways, driveways, sidewalks, water mains with service connections, storm and sanitary sewer lines, steam, electric, gas and telephone lines, conduits, and transmission and meter devices and other utilities, in, on, under and/or over the Condominium Property and Additional Property; the right and easement to construct, install, repair, replace, relocate, operate and maintain television cable lines and other television reception devices and security devices; the right and easement to construct, install, repair, replace, relocate, operate and maintain that portion of the heating, air-conditioning and other equipment and systems located outside of the bounds of a Unit but which serves only a particular Unit. There is further reserved for the Declarant, the Association, the Management Company or their respective contractors, agents and employees to use water from the outdoor faucets of Units for the purpose of watering the yard areas adjacent to such Unit.

(C) Encroachments. If by reason of the construction, repair, restoration, partial or total destruction and rebuilding, or settlement or shifting of any of the Buildings or improvements constituting a part of the Condominium Property, any part of the Common Areas and Facilities shall encroach upon any part of a Unit, or any part of a Unit shall encroach upon any part of the Common Areas and Facilities, or any part of a Unit shall encroach upon any part of any other Unit, or if by reason of the design or construction or rebuilding of the utility systems comprised within the Condominium Property any pipes, ducts or conduits serving a Unit shall encroach upon any other Unit, easements in favor of the Unit Owner or Association, as the case may be, for the maintenance of any such encroachment are hereby established; provided, however, in no event shall a valid easement for any encroachment be created in favor of a Unit Owner if such encroachment occurred due to his willful conduct.

(D) Maintenance Easements. Easements in favor of the Declarant and/or the Association over the Units and Limited Common Areas and Facilities for access as may be necessary for the purpose of maintaining the Common Areas and Facilities and easements in favor of each Unit Owner over the Common Areas and Facilities for access to his Unit. Easements in favor of each Unit Owner to and through the Common Areas and Facilities as may be necessary for the use of water, gas, storm and sanitary sewers, electric and telephone lines, and other utilities now or hereafter existing within the walls; easements for the use of television cable lines and other television reception devices, subject to the provisions of Article VII(D) hereof; easements for the use of security alarms and other security devices; and easements in favor of each Unit Owner to hang pictures, mirrors and the like upon the walls of his Unit.

(E) Easements Through Units and Limited Common Areas. Easements in favor of the Declarant and/or the Association through the Units and the Limited Common Areas and Facilities for the purpose of installing, laying, maintaining, repairing and replacing any pipes, wires, ducts, conduits, public utility lines or structural components through the walls of the Units.

(F) Unit Owner's Right to Ingress and Egress and Support. Each Unit Owner shall have the perpetual right as an appurtenance to such Unit Owner's Unit to ingress and egress over, upon and across the Common Areas necessary for access to his Unit, including the exclusive right to use the portion of the driveway area adjacent to the garage of each Unit that provides access from the garage to the roadway (the Unit Owner to have the exclusive right to park cars within said driveway area), and to any Limited Common Areas designated for use in connection with his Unit, and shall have the right to the horizontal and lateral support of his Unit, and such rights shall be appurtenant to and pass with the title to each Unit.

(G) Association's Right to Use of Common Area. The Declarant and the Association shall have a nonexclusive right and easement in common to utilize the Common Areas, as may be necessary or appropriate to perform the duties and functions required or permitted pursuant to this Declaration, including the right to construct and maintain in the Common Areas mechanical, maintenance and storage facilities for use by the Association.

(H) Reservation by Declarant of Easements for Ingress and Egress, Utilities, Construction and Sales. The Declarant herein hereby reserves unto itself for as long as the Declarant owns a Condominium Ownership Interest in the Condominium Property or Additional Property the easement and right for the benefit of and use by Declarant, and its agents, officers, directors, employees, licensees, servants, tenants, personal representatives, successors and assigns for ingress and egress by foot, automobile and otherwise, for utility and facility purposes and for model, sales and display purposes, over, through and under the Condominium Property and any part thereof other than a Unit not owned by the Declarant. The Declarant further reserves easements over Condominium Property for the benefit of the Additional Property to establish the grade of the Additional Property and for necessary access to construct the Additional Property Buildings and other improvements upon the Additional Property. The Declarant further reserves the right to maintain facilities in the Common Areas which are reasonably necessary to market Units. Such facilities may include sales and management offices, model units, parking areas, and advertising signs.

(I) Future Easements to Others. Such easements as Declarant, or the Association from time to time may hereafter grant to others on behalf of the Condominium Property for roadway, access and utility purposes, including, but not limited to, the right to install, lay, maintain, repair and replace roadways, sidewalks, water mains and pipes, storm and sanitary sewer lines, drainage ditches, gas mains, telephone wires and equipment and television and electrical cables, conduits and wire over, under and along any portion of the Common Areas and Facilities (other than Limited Common Areas and Facilities), provided that it shall be a condition precedent to the use and enjoyment of any such easements that the owner or owners of land benefited thereby shall, at his, her, its or their expense, restore the Common Areas and Facilities to the same condition as existed just prior to the installation of any such utility improvements, and provided further that the owner or owners of such benefited land shall pay their fair share of the cost and expense of repairing, replacing, relocating and operating said improvements, said fair share to be determined in accordance with the provisions of the last section of this Article III. Each Unit Owner and his respective mortgagee by acceptance of a deed conveying such Condominium Ownership Interest or

a mortgage encumbering such Condominium Ownership Interest, as the case may be, hereby irrevocably appoints the Declarant or the Association, his Attorney-in-Fact, coupled with an interest, and authorizes, directs and empowers such Attorney, at the option of the Attorney, to execute, acknowledge and record for and in the name of such Unit Owner and his mortgagee such easements or other instruments as may be necessary to effect the foregoing.

Each grantee of a Unit and each mortgagee in whose favor a mortgage with respect to any Unit is granted shall be subject to and have the benefit of (as the case may be) each of the easements herein provided in the same manner and to the same extent as though such easements were expressly provided for and fully set forth in the deed of conveyance or mortgage (as the case may be), notwithstanding the omission from such deed of conveyance or mortgage (as the case may be) of reference to such easements.

(J) Easement Rights. The easements set forth in this Article are to be enjoyed in common with the grantees, their heirs, executors, administrators, successors and assigns, with the right reserved in the Declarant, its successors and assigns, to grant, assign, or convey or assign to public use or dedicate to public use all or a portion of the easement rights herein to one or more assignees or grantees as an appurtenance to the Condominium Property and Additional Property, without it being considered by the grantees, their heirs, executors, administrators successors and assigns, as an additional burden on said easement and/or the Condominium Property. Any assignment, conveyance or dedication of said easement rights by the Declarant may be made at the same time or at successive times, and the residuary easement rights of the Declarant shall not cease or determine until the Declarant, its successors and assigns, has no remaining interest, of record, in the Condominium Development or Additional Property. However, the rights of all assignees or grantees in the reserved easements shall remain in full force and effect.

(K) No Severance of Ownership. No owner shall execute any deed, mortgage, lease, or other instrument affecting title to his Condominium Ownership Interest without including therein both his interest in the Unit and his corresponding percentage of ownership in the Common Areas and Facilities, it being the intention hereof to prevent any severance of such combined ownership. Any such deed, mortgage, lease or other instrument purporting to affect the one without including also the other shall be deemed and taken to include the interest so omitted even though the latter is not expressly mentioned or described therein.

(L) Sharing of Expenses. In the event all or any portion of the Additional Property is not added to the Condominium Property ("Non-Added Property"), and such Non-Added Property is subsequently developed and improved by the construction thereon of dwelling units, then the fair share of the cost and expense of repairing, replacing, relocating, operating and maintaining roadways, sidewalks, water mains and service connections, storm and sanitary sewer lines, retention basins, if any, and drainage thereto, steam, electric, gas and telephone lines, conduits, and transmission and meter devices, television cable lines and other television reception devices, and security lines and devices, signage and other utilities and facilities installed on, in, over or under the Condominium Property and/or the Additional Property and which are utilized in common by the

Condominium Property and the Non-Added Property, shall be apportioned among all of the Unit Owners and/or the owner(s) of the Non-Added Property, based on the total number of Units situated within the Condominium Property plus the total number of dwelling units actually constructed on the Non-Added Property (e.g., the total number of condominium units, if the Non-Added Property submitted to condominium ownership; the total number of residences if the Non-Added Property is improved with single-family residences or zero lot line or "cluster" "fee simple" residences; the total number of rental units if the Non-Added Property are improved with rental units); such fair share of such expenses attributable to the Non-Added Property shall be determined by a fraction, the numerator of which shall be the number of dwelling units constructed on either or both of said properties and the denominator of which shall be the total number of dwelling units constructed on the Condominium Property, and the Non-Added Property. The owner(s) of the Non-Added Property shall remit said share of such expenses to the Association within ten (10) days after being billed by the Association for the cost of the same. The Non-Added Property shall not be chargeable hereunder unless and until the same are improved by the construction thereon of dwelling Units and such dwelling Units utilize the above improvements.

ARTICLE IV

UNIT OWNERS' ASSOCIATION OF MACINTOSH FARMS CONDOMINIUM NO. 3

(A) Membership. Declarant has formed or shall cause to be formed an Ohio corporation not for profit to be called MACINTOSH FARMS CONDOMINIUM NO. 3 OWNERS' ASSOCIATION, INC. which shall administer the Condominium Property. Each Unit Owner, upon acquisition of title to a Unit, shall automatically become a member of the Association. Such membership shall terminate upon the sale or other disposition by such member of his Unit ownership, at which time the new Owner of such Unit shall automatically become a member of the Association. The Board of Managers and officers of the Association elected as provided in the Bylaws of the Association, attached hereto as Exhibit "B", shall exercise the powers, discharge the duties and be vested with the rights conferred by operation of law, by the Bylaws and by this Declaration upon the Association, except as otherwise specifically provided; provided, however, that in the event any such power, duty or right shall be deemed exercisable or dischargeable by, or vested in, an officer or a member of the Board of Managers, solely in his capacity as an officer or a member of the Board of Managers, he shall be deemed to act in such capacity to the extent required to authenticate his acts and to carry out the purposes of this Declaration and the Bylaws attached hereto as Exhibit "B". The number of members constituting the Board of Managers and the terms of such members are set forth in the Bylaws attached hereto as Exhibit "B". Each Unit Owner, upon acquisition of title to a Unit, shall also automatically be a member of the Master Association in accordance with the Master Declaration and Master Bylaws.

(B) Administration of Condominium Property. The administration of the Condominium Property shall be in accordance with the provisions of this Declaration and the Bylaws of the Association which are attached hereto as Exhibit "B", and each Unit Owner, tenant or occupant of

a Unit shall comply with the provisions of this Declaration, the Bylaws, decisions, rules, regulations and resolutions of the Association or its representative, as lawfully amended from time to time, and failure to comply with any such provisions, decisions, rules, regulations, and resolutions, shall be grounds for an action to recover sums due for damages, or for injunctive relief.

(C) Service of Process. Service of summons or other process upon the Association may be made in accordance with the provisions of the Ohio Revised Code, Sections 5311.05(B)(8) and 5311.20. The President, a Vice President, the Secretary or Treasurer of the Association shall be designated by the Board of Managers of the Association as its statutory agent and the statutory agent so designated shall be a resident of the Condominium and an owner of one of its Units. Until such time as a statutory agent is designated, service may be made upon Nathan Zaremba, c/o Zaremba Company, 905 Corporate Way, Suite 200, Westlake, Ohio 44145. When and after the Association is lawfully constituted the statutory agent thereof shall be the person to receive service of process, and his name and address (and that of each successor) shall be filed with the Ohio Secretary of State on such forms as are prescribed for the subsequent appointment of a statutory agent for an Ohio corporation not for profit.

ARTICLE V

ASSESSMENTS

(A) General. Assessments for the management, maintenance, repair and insurance of the Common Areas and Facilities and amounts determined by the Board of Managers of the Association for the establishment and maintenance of the reserve fund to meet the cost and expense of repair and replacement of the Common Areas and Facilities together with the payment of the Common Expenses, shall be made in the manner provided herein, and in the manner provided in the Bylaws attached hereto as Exhibit "B".

(B) Division of Common Expenses, Common Assessments, Common Surplus, Common Profits and Common Losses. The proportionate shares of the separate owners of the respective Units in the Common Expenses, Common Assessments, Common Surplus, Common Profits and Common Losses of the operation of the Condominium Property is based upon the percentage of interest in the Common Areas and Facilities of such Units expressed in Article II (B)(4) hereof. The acquisition or occupancy of any Unit shall be conclusive evidence against the Unit Owner or Occupant thereof that the percentage set forth opposite each Unit in Exhibit "E" of this Declaration is in the proportion that the square footage of the Unit bears to the aggregate square footage of all Units on the date this Declaration is filed for record, or the date an amendment to this Declaration is filed for record pursuant to Article XI hereof, and the proportionate share of profits and expenses of each Unit Owner shall be in accordance with said percentages set forth in Article II, (B)(4) hereof. The obligation of an Owner to pay his proportionate share of Common Assessments shall commence upon such Owner's acquisition of his Unit.

(C) Non-Use of Facilities. No owner of a Unit may exempt himself from liability for his contribution toward the Common Expenses by waiver of the use or enjoyment of the Common Areas and Facilities, or by the abandonment of his Unit.

(D) Lien of Association. The Association shall have the right to place a lien upon the estate or interest in any Unit of the owner thereof and his percentage of interest in the Common Areas and Facilities for the payment of the portion of the Common Expenses chargeable against such Unit which remains unpaid for ten (10) days after such portion has become due and payable by filing a certificate therefor with the Recorder of Cuyahoga County, Ohio, pursuant to authorization given by the Board of Managers of the Association. The certificate shall contain a description of the Unit, the name or names of the record owner or owners, and the amount of the unpaid portion of the Common Expenses. The lien is valid for a period of five (5) years after the date of filing, unless sooner released or satisfied in the same manner provided by law for the release and satisfaction of mortgages on real property or discharged by the final judgment or order of a court in an action brought to discharge the lien as hereinafter provided. In addition, each Unit Owner shall be personally liable for all assessments levied by the Association against his Unit during the period he has an ownership interest therein, and any Common Assessment not paid within ten (10) days after the same shall become due and payable, shall bear interest at the maximum rate allowed by law until such time as the Common Assessment has been paid in full and the Association shall be entitled to levy against the delinquent Unit Owner a late fee or service charge of ten percent (10%) of the amount of the delinquent payment or Twenty-Five Dollars (\$25.00), whichever is greater ("Charge"), in order to defray the administrative costs of collection, and, in addition, the Association shall be entitled to levy against the delinquent Unit Owner court costs and attorney and paraprofessional (paralegal) fees.

(E) Priority of Association's Lien. The lien provided for in Section (D) of this Article V is prior to any lien or encumbrance subsequently arising or created, except liens for real estate taxes and assessments and liens of first mortgages that have been filed for record. The lien provided for in Section (D) of this Article V may be foreclosed in the same manner as a mortgage on real property in an action brought on behalf of the Association by its president or any other chief officer pursuant to authority given to him by the Board of Managers. In the foreclosure action, the Association, or its agent, duly authorized by action of the Board of Managers, is entitled to become a Purchaser at the foreclosure sale. Suit to recover for unpaid Common Expenses shall be maintainable without foreclosing or waiving the lien securing payment of the same.

(F) Dispute as to Common Expenses. A Unit Owner who believes that the portion of Common Expenses chargeable to his Unit, for which a certificate of lien has been filed by the Association, has been improperly charged against him or his Unit may commence an action for the discharge of the lien in the Court of Common Pleas for Cuyahoga County, Ohio. In the action, if it is finally determined that the portion of Common Expenses has been improperly charged to the owner or his Unit, the court shall make an order as is just, which may provide for a discharge of record of all or a portion of the lien.

(G) Non-Liability of Judicial Sale Purchaser for Past Due Common Expenses. Where the mortgagee of record or other Purchaser of a Unit acquires title to the Unit as a result of a judicial sale resulting from litigation, or where the mortgagee of a first mortgage of record in lieu of the foreclosure of its mortgage acquires title to the Unit by accepting a deed to the Unit, such acquirer of title, its successors and assigns, shall not be liable for the share of the Common Expenses or other assessments by the Association chargeable to such Unit which become due prior to the acquisition of title to such Unit by such acquirer. Such unpaid share of Common Expenses or assessments shall be deemed to be Common Expenses collectible from the owners of all of the Units, including the Unit of such acquirer, his heirs, executors, administrators, successors or assigns at the time the first assessment next following the acquisition of title to such Unit by such acquirer.

(H) Liability for Assessments Upon Voluntary Conveyance. In a voluntary conveyance of a Unit, other than by deed in lieu of foreclosure, the grantee of the Unit shall be jointly and severally liable with the grantor for all unpaid assessments levied by the Association against the grantor and his Unit for his share of Common Expenses up to the time of the grant or conveyance, without prejudice to the grantee's right to recover from the grantor the amounts paid by the grantee therefor. However, any such grantee shall be entitled to a statement from the Board of Managers of the Association setting forth the amount of all unpaid assessments against the grantor due the Association, and such grantee shall not be liable for nor shall the Unit conveyed be subject to a lien for, any unpaid assessments made by the Association against the grantor in excess of the amount set forth in such statement for the period reflected in such statement.

ARTICLE VI

INSURANCE AND RECONSTRUCTION

(A) Insurance. The insurance which shall be carried upon the Condominium Property shall be governed by the following provisions:

(i) Casualty Insurance. The Association shall carry casualty insurance on all insurable improvements comprising the Common Areas and Facilities and all personal property as may be owned by the Association and for which the Association is responsible; and casualty insurance on all other structures and insurable improvements constituting a part of the Condominium Property, other than improvements located in the bounds of each Unit which have been placed therein by or on behalf of parties other than Declarant or the Association. That is, the Condominium policy shall insure the fixtures, installations, wall and floor coverings, plaster or plasterboard (drywall), cabinetry, sinks, dishwashers, disposals, toilets, partitions and other improvements which have been installed or shall in the future be installed by the Declarant, but the Association shall not insure any improvements within the bounds of a Unit placed therein by or on behalf of any one other than the Declarant or the Association. The burden shall be upon the Unit Owner to determine whether improvements located within the bounds of such Owner's Unit shall be insured under the Association policy. The casualty insurance to be purchased hereunder by the

Association shall be in an amount not less than one hundred percent (100%) of the insurable replacement cost of such improvements, with a "Guaranteed Replacement Cost Endorsement" (excluding excavation and foundation costs and other items normally excluded from coverage), as determined by a qualified appraiser, the amount determined and the insurance to be reviewed annually and adjusted if necessary. The cost of the appraisal shall be a Common Expense. Such insurance shall include the following coverages:

(a) loss or damage by fire and other hazards covered by the standard extended coverage endorsement;

(b) such policy shall include, if reasonably available, a "Construction Code Endorsement" or its equivalent, a "Demolition Cost Endorsement" or its equivalent, an "Increased Cost of Construction Endorsement" or the equivalent, a "Contingent Liability from Operation of Building Laws Endorsement", or its equivalent, and an "Agreed Amount and Inflation Guard Endorsement" or its equivalent; and

(c) such other risks (including flood insurance if such insurance is available) as from time to time customarily shall be covered with respect to buildings similar to the Buildings in construction, location and use, including, but not limited to, debris removal, vandalism, malicious mischief, windstorm and water damage, subject to such deductible amounts as the Board shall determine, provided, however, such deductible amounts shall not exceed the lesser of Five Thousand Dollars (\$5,000.00) or one percent (1%) of the policy amount. The deductible amounts shall be treated as a Common Expense. The policy or policies providing coverage (hereinafter called "Casualty Insurance") shall provide that notwithstanding any provision thereof which gives the carrier an option to restore damage in lieu of making a cash settlement therefor, such option shall not be exercisable in the case of removal of the Condominium Property from the provisions of Chapter 5311 as provided for in this Declaration and shall further provide that the coverage thereof shall not be terminated for non-payment of premiums without at least ten (10) days' written notice to the Unit Owner, the Association and to each Unit first mortgagee. All Casualty Insurance policies shall be purchased by the Association for the benefit of the Declarant, the Association, the Unit Owners and their respective mortgagees, as their interests may appear, and shall provide (i) for the issuance of certificates of insurance with mortgagee endorsements to the holders of mortgages on the Units, if any; (ii) that the insurer waives its rights of subrogation against Unit Owners, Occupants of Units, and the Association; (iii) that the insurance will not be prejudiced by any acts or omissions of Unit Owners that are not under the control of the Association; and (iv) the policy is primary, even if a Unit Owner has other insurance that covers the same loss. The Casualty Insurance policies and any endorsements thereto shall be deposited with the Association or with the Insurance Trustee (as hereinafter defined), if one is appointed, who must first acknowledge that

the policies and any proceeds thereof will be held in accordance with the provisions hereof. All Casualty Insurance policies shall provide that all proceeds payable as a result of casualty losses shall be paid to the Association as exclusive agent for each of the Unit Owners and each holder of a mortgage or other lien on any Unit unless the Board determines to appoint an Insurance Trustee in accordance with Subsection (6) of Section (A) of this Article VI.

(2) Liability Insurance. The Association shall insure itself, the members of the Board, the Unit Owners and Occupants of Units other than Unit Owners against liability for personal injury, disease, illness or death and for injury to or destruction of property occurring upon, in or about, or arising from or relating to the Common Areas and Facilities, including, without limitation, water damage, legal liability, hired automobile, non-owner automobile and off-premises employee coverage, such insurance to afford protection to a limit of not less than One Million Dollars (\$1,000,000.00) in respect to personal injury, disease, illness or death suffered by any one person, and to the limit of not less than One Million Dollars (\$1,000,000.00) in respect to any one occurrence, and to the limit of not less than One Million Dollars (\$1,000,000.00) in respect to damage to or destruction of property arising out of any one accident. All liability insurance shall contain cross-liability endorsements to cover liabilities of the Unit Owners as a group to a Unit Owner and shall further provide that the coverage thereof shall not be terminated for non-payment of premiums without at least ten (10) days' written notice to the Association and to each Unit first mortgagee. In the event the insurance effected by the Association on behalf of the Unit Owners and Occupants of Units who are not Unit Owners against liability for personal injury or property damage arising from or relating to the Common Areas and Facilities shall, for any reason, not fully cover any such liability, the amount of any deficit shall be a Common Expense to the Unit Owners, and any Unit Owner who shall have paid all or any portion of such deficiency in an amount exceeding his proportionate share thereof based on his percentage of interest in the Common Areas and Facilities shall have a right of contribution from the other Unit Owners according to their respective percentages of interest in the Common Areas and Facilities. The Association shall also obtain directors (Board of Managers) and officers liability coverage if reasonably available.

(3) Fidelity Bonds. A fidelity bond indemnifying the Association, the Board and the Unit Owners for loss of funds (including reserve funds) resulting from fraudulent or dishonest acts of any employee of the Association or of any other person handling the funds of the Association, the Board or the Unit Owners in such amount as the Board shall deem desirable, but in no event shall the amount of the bond be less than an amount equal to three (3) months' Common Assessments. The fidelity bond shall name the Association (or the Insurance Trustee) as the obligee, and the premium for such bond shall be a Common Expense. Such bond shall contain waivers of any defense based on the exclusion of persons who serve without compensation from any definition of "employee" or similar expression. Such bond shall provide that it may not be cancelled for non-payment of any premiums or otherwise substantially modified without ten (10) days prior written notice to the Association

and to all holders of first mortgages of record. Where a management agent has the responsibility for handling or administering funds of the Association, the management agent shall be required to maintain fidelity bond coverage for its officers, employees and agents handling or responsible for funds on behalf of the Association. Such coverage by the management agent shall comply with the other provisions of this Section (3).

(4) Premiums. Premiums upon insurance policies purchased by the Association shall be paid by the Association at least thirty (30) days prior to the expiration date of such policies and shall be assessed as Common Expenses.

(5) Unit Owner Insurance. Each Unit Owner may, at his own expense, obtain insurance covering his Unit (consisting of all space bounded by the interior [un-drywalled] surfaces of the perimeter walls, floors and ceilings as specified in Article 2[A] of this Declaration), the Limited Common Areas and Facilities that are attributable solely to his Unit, and the contents of his Unit, the foregoing including, but not limited to, all floor and wall coverings, furniture, fixtures and other betterments installed by each Unit Owner, and any personal property which he stores elsewhere on the Condominium Property, and each Unit Owner may, at his own expense, obtain public liability insurance for personal injuries or damage arising out of the use and occupancy of his Unit and Casualty Insurance affording coverage upon his Unit and property inasmuch as the same may not be insured by the Association, but such Casualty Insurance shall provide that it shall be without contribution as against the Casualty Insurance purchased by the Association or shall be written by the carrier of such Casualty Insurance and shall contain the same waiver of subrogation as that referred to in subsection (1) above. The Association shall have the right, but not the obligation, to insure portions of a Unit pursuant to Section (A)(1) of this Article and the provisions of this subparagraph (5) shall not invalidate such provision.

(6) Insurance Trustee. At the direction of the Board, the Board may in writing designate and appoint an insurance trustee who shall be a bank in Cleveland, Akron or Canton, Ohio having trust powers and total assets of more than \$50,000,000. (Such trustee shall be herein referred to as the "Insurance Trustee".) The Insurance Trustee shall not be liable for payment of premiums nor for the renewal of the policies, nor for the sufficiency of coverage, nor for the form or contents of the policies, nor for the failure to collect any insurance proceeds. The sole duty of the Insurance Trustee shall be to receive such proceeds as are paid and to hold the same in trust for the purposes elsewhere stated herein, and for the benefit of the Association, the Unit Owners, and their respective mortgagees. The Insurance Trustee may rely upon a certificate of the Association certifying as to whether or not the damaged property is to be reconstructed or repaired which such certificate shall be delivered, upon request of the Insurance Trustee as soon as practicable.

(B) Responsibility for Reconstruction or Repair.

(1) If any portion of the Condominium Property shall be damaged by perils covered by the Casualty Insurance, the Association shall cause such damaged portion to be promptly reconstructed or repaired to the extent of the funds made available to the Association (or the Insurance Trustee if one has been appointed), as hereinafter provided, and any such reconstruction or repair shall be substantially in accordance with the Drawings; provided, however, if such damage renders two or more of the Units within the Condominium Property untenantable, the Unit Owners may unanimously elect not to reconstruct or repair such damaged part at a meeting which shall be called within ninety (90) days after the occurrence of the casualty, or, if by such date the insurance loss has not been finally adjusted, then within thirty (30) days after such final adjustment. Upon such election, all of the Condominium Property shall be subject to an action for sale as upon partition at the suit of any Unit Owner. In the event of any such sale or a sale of the Condominium Property after such election by agreement of all Unit Owners, the net proceeds of the sale together with the net proceeds of insurance, if any, and any other indemnity arising because of such damage or destruction, shall be considered as one fund and shall be distributed to all Unit Owners in proportion to their respective percentages of interest in the Common Areas and Facilities. No Unit Owner, however, shall receive any portion of his share of such proceeds until all liens and encumbrances on his Unit have been paid, released or discharged. Each Unit Owner and his respective mortgagee by acceptance of a deed conveying such Condominium Ownership Interest or a mortgage encumbering such Condominium Ownership Interest, as the case may be, hereby irrevocably appoints the Association his attorney-in-fact, coupled with an interest, and authorizes, directs and empowers such attorney, at the option of the attorney, to carry out the provisions of this Article VI.

(2) Each Unit Owner shall be responsible for the repair of his Unit (and the Limited Common Areas and Facilities attributable solely to his Unit) after casualty that are not covered by the Association's Casualty Insurance.

(C) Procedure for Reconstruction or Repair.

(1) Immediately after a casualty causing damage to any portion of the Common Areas and Facilities the Association shall obtain reliable and detailed estimates of the cost to place the damaged property in condition as good as the condition of the property before the casualty. Such costs may include professional fees of public adjuster firms and others and premiums for such bonds as the Board deems necessary.

(2) If the proceeds of the Casualty Insurance are not sufficient to defray the estimated costs of reconstruction and repair by the Association (including the aforesaid fees and premiums, if any.) one or more special assessments shall be made against all Unit Owners in sufficient amounts to provide funds for the payment of such costs, and the proceeds of such special assessments shall be deposited with the Association or the Insurance Trustee, as the case may be.

(3) The proceeds of the Casualty Insurance referred to in Subsection (1) of Section (A) of this Article VI and the sums deposited from collections of special assessments against Unit Owners on account of such casualty, shall constitute a construction fund which shall be disbursed to the Insurance Trustee and be applied to the payment of the cost of reconstruction and repair of the portion of Condominium Property that is covered by the Association's Casualty Insurance policy from time to time as the work progresses, but not more frequently than once in any calendar month. The Association or the Insurance Trustee, as the case may be, shall make such payments upon receipt of a certificate, dated not more than fifteen (15) days prior to such request, signed by the architect or contractor in charge of the work, who shall be selected by the Association, setting forth (a) that the sum then requested is justly due to contractors, subcontractors, materialmen, architects, or other persons who have rendered services or furnished materials in connection with the work, giving a brief description of the services and materials, and that the sum requested does not exceed the value of the services and materials described in the certificate, (b) that except for the amount stated in such certificates to be due as aforesaid less any prescribed holdback of funds, and for work subsequently performed, there is no outstanding indebtedness known to the person signing such certificate after due inquiry which might become the basis of a vendor's, mechanic's, materialmen's or similar lien arising from such work, and (c) that the cost as estimated by the person signing such certificate of the work remaining to be done subsequent to the date of such certificate does not exceed the amount of the construction fund remaining in the hands of the Association or the Insurance Trustee, as the case may be, after the payment of the sum so requested. It shall be presumed that the first monies disbursed in payment of such costs of reconstruction and repair shall be from insurance proceeds; and if there is a balance in any construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be distributed to the Owners of the damaged Units. The distribution shall be in the shares that the estimated costs of reconstruction and repair for each damaged Unit bears to the total of these costs for all damaged Units. If there is a mortgage upon a Unit, the distribution shall be paid to the Unit Owner and the mortgagee jointly and they may use the proceeds as they may determine.

(4) The Insurance Trustee (if any) may rely upon a certificate of the Association certifying as to whether or not the damaged property is to be reconstructed or repaired. The Association, upon request of the Insurance Trustee, shall deliver such certificate as soon as practical.

(5) If the estimated cost of reconstruction and repair is less than the total of the annual assessments for Common Expenses made during the calendar year preceding that in which the casualty occurred, then, notwithstanding the appointment of any Insurance Trustee as herein provided, the construction fund may be disbursed upon the order of the Board; provided, however, that at the request of a mortgagee which is a beneficiary of an insurance policy, the proceeds of which are included in the construction fund, such proceeds shall be disbursed by the order of the Board; in the manner provided for disbursement in subsection (3) above.

(6) Each Unit Owner shall be deemed to have delegated to the Board his right to adjust with insurance companies all losses under the Casualty Insurance policies referred to in Subsection (1) of Section (A) of this Article VI.

(D) Minor Repairs.

(1) Notwithstanding the foregoing provisions of this Article, if the aggregate amount of the estimated costs of repairing any damage to the Common Areas and Facilities is less than Ten Thousand Dollars (\$10,000.00), the instrument (or draft) by means of which any insurance proceeds are paid shall be endorsed by the Insurance Trustee and delivered to the Association and the damage shall be repaired in accordance with Article VI(D)(2) below.

(2) Such insurance proceeds shall be used by the Association to defray the cost of repairing the damage to the portions of the Condominium Property that are covered by the Association's Casualty Insurance policy. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be distributed to the Owners of the damaged Units. The distribution shall be in the shares that the estimated costs of reconstruction and repair for each damaged Unit bears to the total of these costs for all damaged Units. If there is a mortgage upon a Unit, the distribution shall be paid to the Unit Owner and the mortgagee jointly and they may use the proceeds as they may determine. If the cost of such repairs exceeds the amount of such insurance proceeds, such excess may be provided either by means of a Common Assessment levied by the Board against all Unit Owners in proportion to their respective percentages of Ownership Interests in the Common Areas and Facilities or by means of an appropriation from the contingency fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the Common Areas and Facilities, as the Board may determine.

(E) Negligence of Unit Owner. Each Unit Owner shall be liable for the expenses of any maintenance, repair or replacement rendered necessary by his negligence or by that of any member of his family or his or their guests, employees, agents or lessees, to the extent that such expense is not covered by the proceeds of insurance carried by the Association. A Unit Owner shall pay the amount of any increase in insurance premiums occasioned by his use, misuse, occupancy or abandonment of his Unit or its appurtenances or of the Common Areas and Facilities or Limited Common Areas and Facilities.

ARTICLE VII

COVENANTS AND RESTRICTIONS AS TO USE AND OCCUPANCY

The Units and Common Areas and Facilities shall be occupied and used as follows:

(A) No part of the Condominium Property shall be used for other than housing and the related common purposes for which the Condominium Property was designed. Each Unit shall be used as a residence by the Unit Owner and his family, or by lessees or guests of the Unit Owner and his family, except for such limited professional or commercial use as the Declarant or the Board of Managers, upon application of a Unit Owner or Purchaser, from time to time may authorize as not being inconsistent with the residential character of the Condominium Property and not being in violation of the zoning ordinances of the City of Broadview Heights.

(B) There shall be no obstruction of the Common Areas and Facilities nor shall anything be stored in the Common Areas and Facilities without the prior consent of the Board except as hereinafter expressly provided. Each owner shall be obligated to maintain and keep in good order and repair his own Unit.

(C) Nothing shall be done or kept in any Unit or in the Common Areas and Facilities which will increase the rate of insurance on the Common Areas and Facilities without the prior written consent of the Board. No owner shall permit anything to be done or kept in his Unit or in the Common Areas and Facilities which will result in the cancellation of insurance on the building, or contents thereof, or which would be in violation of any law. No waste shall be committed in the Common Areas and Facilities.

(D) Pursuant to the Federal Telecommunications Act of 1996, an antenna or a satellite dish may be placed within a Limited Common Area, subject to the approval of the size, type, color and location of such antenna or satellite dish by the Board and/or the Design Review Committee established by the Master Declaration. Unit Owners shall not cause or permit anything to be hung or displayed on the outside of windows or placed on the outside walls of a building and no sign, awning, canopy, shutter, radio or television antenna or satellite dish shall be affixed to or placed upon the exterior walls or roof or any part thereof, or exposed on, at or from any window, without the prior consent of the Board. Furthermore, no curtains, drapes, shades or blinds shall be displayed in or from any window or glass door of a building without the prior written consent of the Board unless the part thereof within view from the exterior of a building is white, near white or beige in color.

(E) No animals, rabbits, livestock, fowl, poultry or reptiles of any kind shall be raised, bred, or kept in any Unit or in the Common Areas and Facilities, or in the Limited Common Areas and Facilities, except that dogs, cats, or other normal household pets may be kept in Units, subject to rules and regulations adopted by the Board, including, without limitation, the right to levy fines and enforcement charges against persons who do not clean up after their pets. Furthermore, pets may

not be kept, bred, or maintained for any commercial purpose; and provided further that any such pet causing or creating a nuisance or unreasonable disturbance shall be permanently removed from the Property upon three (3) days' notice from the Board. Dogs shall at all times whenever they are outside of a Unit be confined to a leash held by a responsible person or may be confined within the fenced in area (including an invisible fence) of a Limited Common Area.

(F) No noxious or offensive activity shall be carried on in any Unit or in the Common Areas and Facilities or Limited Common Areas and Facilities nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to the other Unit Owners or Occupants.

(G) Nothing shall be done in any Unit or in, on or to the common elements which will impair the structural integrity of the building or which would structurally change the building except as is otherwise provided herein.

(H) No clothes, sheets, blankets and/or other articles shall be hung out or exposed on any part of the Common Areas and Facilities or Limited Common Areas and Facilities. The Common Areas and Facilities shall be kept free and clear of rubbish, debris and other unsightly materials.

(I) There shall be no storage of baby carriages or playpens, bicycles, wagons, toys, benches or chairs, and there shall not be parking of motor vehicles on any part of the Common Areas and Facilities, except that motor vehicles may be parked during daylight hours in designated areas of the private streets; and that balcony and patio areas, if any, must be used for their intended purposes.

(J) No trucks (except two-axle trucks having no more than four tires), buses, boats, camper trailers, house trailers or other trailers shall be stored, kept or maintained in any driveway, roadway or any other Common Area or Facility, Limited Common Area and Facility or in any shed (excepting authorized vehicles of the Declarant, or the Board and their respective agents and contractors for construction or maintenance purposes, or other purposes that benefit the Condominium Property).

(K) Except as provided in Section (A) of this Article, no industry, business, trade, occupation or profession of any kind, commercial, religious, educational, or otherwise, designed for profit, altruism, exploration, or otherwise, shall be conducted, maintained, or permitted on any part of the Property, nor shall any "For Sale" or "For Rent" signs or other window displays or advertising be maintained or permitted on any part of the Property or in any Unit therein, except as otherwise set forth in this Declaration. Nothing in this Declaration or the Bylaws shall be construed to prohibit, and the right is hereby reserved by the Declarant and granted to the Association, to offer garage service, cable T.V. service, and coin-operated washers and dryers or vending machines, or other "commercial" enterprises in the Common Areas and Facilities, provided that such operation shall be primarily intended for the convenience and welfare of the Unit Owners of the Condominium Property notwithstanding that the enterprise(s) may produce a profit. The right is reserved by the

Declarant, or its agent, and their respective successors and assigns, to place "For Sale" or "For Rent" signs on any unsold or unoccupied Units, and the right is hereby given to any mortgagee, who may become the owner of any Unit, to place such signs on any Unit owned by such mortgagee. The right is reserved by the Declarant, or its agent, and their respective successors and assigns, to use any unsold Unit or Units for office, sales, model or display purposes.

(L) Nothing shall be altered or constructed in or removed from the Common Areas and Facilities except upon the prior written consent of the Board.

(M) Nothing contained in these covenants and restrictions shall preclude the imposition of more stringent restrictions in the Master Declaration. Any conflicts between the covenants and restrictions contained herein, and the covenants and restrictions set forth in the Master Declaration, shall be construed in favor of the more restrictive covenants and restrictions.

ARTICLE VIII

REHABILITATION OF EXISTING BUILDINGS, STRUCTURES AND OTHER IMPROVEMENTS

The Association may, by the affirmative vote of Unit Owners entitled to exercise not less than seventy-five percent (75%) of the voting power, determine that the Condominium Property is obsolete in whole or in part, and elect to have the same renewed and rehabilitated. The Board shall thereupon proceed with such renewal and rehabilitation and the cost thereof shall be a Common Expense. In such event any Unit Owner who does not vote for such renewal and rehabilitation may elect, in a writing served by him on the President of the Association within thirty (30) days after receiving notice of such vote, to receive the fair market value of his Ownership Interest, less (a) the amount of any liens and encumbrances on this Unit as of the date such vote is taken and (b) the amount of any liens and encumbrances arising out of actions of said Unit Owner filed during the period from the date of such vote to the date of conveyance, in return for a conveyance of his Ownership Interest, subject to such liens and encumbrances, to the Board of Managers and their successors in office, or such nominee as they shall designate, for the benefit of all the owners. In the event of such election by a Unit Owner to receive the fair market value of his Ownership Interest, such conveyance and payment of the consideration therefor, which shall be a Common Expense to the Unit Owners who have elected to renew and rehabilitate, shall be made within ten (10) days thereafter, and, if such Unit Owner and majority of the Board cannot agree upon the fair market value of such Unit, such determination shall be made by the majority vote of three appraisers, one of whom shall be appointed by the Board, one of whom shall be appointed by such Unit Owner, and the third of whom shall be appointed by the first two appraisers.

ARTICLE IX

SALE OF THE PROPERTY

The Unit Owners by unanimous vote (and with the vote of at least sixty-seven percent (67%) of the holders of first mortgages) may elect to sell the Condominium Property as a whole. Upon such action, it shall become the duty of every Unit Owner to execute and deliver such instruments and to perform all acts as in manner and form may be necessary to effect such sale. If the Condominium Property is sold, the proceeds of sale shall be received and held by the Association in trust for the benefit of the Unit Owners and their respective mortgagees as their respective interests may appear, and such proceeds shall be disbursed as soon as possible to satisfy first mortgage liens, unpaid assessments and other liens and encumbrances, with the balance to be distributed to the Unit Owners, in accordance with their interest in the Common Areas and Facilities of the Condominium Development.

ARTICLE X

REMEDIES FOR BREACH OF COVENANTS,
RESTRICTIONS AND REGULATIONS

(A) Abatement and Enjoyment. If any Unit Owner (either by his own conduct or by the conduct of any other Occupant of his Unit) shall violate any restriction or condition or Rule adopted by the Board, or the breach of any covenant or provision contained in this Declaration or the Bylaws, the Association shall have the right, in addition to the rights hereinafter set forth in this Article X and those provided by law:

(1) to the extent permitted by law, enter upon the portion of the Condominium Development which, or as to which, such violation or breach exists and to summarily abate and remove, at the expense of the defaulting Unit Owner, any structure, thing or condition that may exist thereon contrary to the intent and meaning of the provisions of this Declaration or of the Bylaws or the Rules, and the Declarant, or its successors or assigns, or the Board, or its agents, shall not thereby be deemed guilty in any manner of trespass, or

(2) to enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity, the continuance of any breach. The Association shall be entitled to be reimbursed for legal fees incurred in connection with any such action.

(B) Involuntary Sale. If any Unit Owner (either by his own conduct or by the conduct of any other Occupant of his Unit) shall violate any of the covenants or restrictions or provisions of this Declaration or the Rules adopted by the Board, and such violation shall continue for thirty (30) days after notice in writing from the Board, or shall occur repeatedly during any thirty (30) day period after written notice or request to cure such violation from the Board, then the Board shall have the right, upon the giving of at least ten (10) days' prior written notice, to terminate the rights of such

Unit Owner to continue as an owner and continue to occupy, use or control his Unit and thereupon an action in equity may be filed by the members of the Board against the Unit Owner for a decree of mandatory injunction against the Unit Owner or Occupant or, in the alternative, a decree declaring the termination of the right of such Unit Owner to occupy, use or control the Unit owned by him, and ordering that all the right, title and interest of the Unit Owner in the Condominium Property shall be sold at a judicial sale upon such notice and terms as the court shall establish, except that the court shall enjoin and restrain such Unit Owner from re-acquiring his interest at such judicial sale. The proceeds of any such judicial sale shall be paid to discharge court costs, mortgages and any other liens and encumbrances of record, in the order of their priority, and all such items shall be taxed against such Unit Owner in said decree. Any balance of proceeds, after satisfaction of such charges and any unpaid assessments owing to the Association or any liens required to be discharged shall be paid to the Unit Owner. Upon the confirmation of such sale, the Purchaser thereat shall thereupon be entitled to a deed to the Unit ownership and to immediate possession of the Unit sold and may apply to the court for a writ for the purpose of acquiring such possession, and it shall be a condition of any such sale, and the decree shall so provide, that the Purchaser shall take the interest in the Condominium Property sold subject to this Declaration.

ARTICLE XI

ADDITIONS TO CONDOMINIUM PROPERTY

Declarant contemplates constructing certain residential structures and other improvements on the Additional Property and submitting the Additional Property together with the buildings and other improvements to be constructed thereon (being hereinbefore defined as the "Additional Property Buildings") and all easements, rights and appurtenances belonging thereto, and all articles of personal property existing for the common use of the Unit Owners to the provisions of this Declaration and the Act, so the same will become in all respects part of the Condominium Property. Declarant's right to submit the Additional Property and the Additional Property Buildings to be constructed thereon to the provisions of this Declaration and the Act shall be in accordance with the following provisions:

(A) Declarant hereby reserves the right and option, but not the obligation, to submit the Additional Property, or any portion or portions thereof, in one (1) or more submissions, together with the Additional Property Buildings which may be constructed thereon, all easements, rights and appurtenances belonging thereto, and all articles of personal property existing for the common use of the Unit Owners to the provisions of this Declaration and the Act.

(B) Except as otherwise provided in this Article XI and the Act, there are no limitations on Declarant's right and option to expand the Condominium Property to include the Additional Property and there is no requirement for the consent of Unit Owners to such expansion.

(C) Declarant has a period of seven (7) years after the date the Declaration is filed for record to expand the Condominium Property to include the Additional Property. The Declarant has

the option to renew the initial seven (7) year period for an additional seven (7) year period, exercisable within six (6) months prior to expiration of the initial seven (7) year period, provided that a majority of the Unit Owners, other than the Declarant, consents to such a renewal. Other than the expiration of the time limits set forth above, there are no circumstances that will terminate the Declarant's right to expand the Condominium Property to include the Additional Property.

(D) A metes and bounds legal description of the Additional Property is set forth in Exhibit "2" hereof.

(E) The Declarant is not obligated to expand the Condominium Property to include all or any portion of the Additional Property.

(F) The Declarant has the right to expand the Condominium Property to include the Additional Property, or any portion thereof, in one (1) or more submissions. There are no limitations fixing the boundaries of the portions of the Additional Property that the Declarant may submit to the Condominium Property and there are no limitations on the order in which portions of the Additional Property may be submitted to the Condominium Property.

(G) Except for private deed restrictions, if any, and except for the requirements of the governmental authorities having jurisdiction over the same, including the zoning requirements of the City of Broadview Heights, there are no limitations as to the location of any improvements that may be made on any portion of the Additional Property.

(H) The Declarant anticipates constructing forty-one (41) Units on the Additional Property, for a total number of Units on Parcel No. 1 and the Additional Property of forty-three (43) Units. The City of Broadview Heights density for the entire MacIntosh Farms Community that is subject to the Master Declaration is three and 5/10ths (3.5) Units per acre with a maximum on any given acre of seven and 3/100ths (7.03) Units in accordance with the City's zoning code and in accordance with the Declaration of Restrictive Covenants recorded in Volume 15295, Page 305 of Cuyahoga County Records. The Condominium Development complies with the zoning code and said Declaration of Restrictive Covenants.

(I) The Units to be constructed on the Additional Property are restricted exclusively to residential use and related common purposes for which the Condominium Property was designed.

(J) Although the Declarant anticipates that the Additional Property Buildings shall be compatible with the Parcel No. 1 Buildings with respect to quality of construction, principal materials to be used and architectural style, the Additional Property Buildings need not be compatible with the Parcel No. 1 Buildings with respect to the foregoing.

(K) The Declarant is not obligated to construct improvements on the Additional Property. Except for private deed restrictions, if any, and except for the requirements of the governmental authorities having jurisdiction over the same, including the zoning and building requirements of the

City of Broadview Heights, there are no restrictions or limitations upon the improvements that may be made upon the Additional Property.

(L) Although the Declarant anticipates that the Units to be constructed on the Additional Property will be substantially identical to the Units constructed on Parcel No. 1, the Units to be constructed on the Additional Property need not be substantially identical to the Units constructed on Parcel No. 1. Except for private deed restrictions, if any, and except for the requirements of the governmental authorities having jurisdiction over the types of Units to be constructed on the Additional Property, including the zoning and building requirements of the City of Broadview Heights, there are no limitations on the types of Units that may be constructed on the Additional Property.

(M) The Declarant is not reserving any right to either create Limited Common Areas and Facilities within any portion of the Additional Property (except for the Limited Common Areas and Facilities referred to in Article II(B)(2) of this Declaration) or to designate Common Areas and Facilities within the Additional Property or any portion thereof that may subsequently be assigned as Limited Common Areas and Facilities.

(N) The Declarant reserves the right to assign its rights and options to expand the Condominium Property to include the Additional Property, or any portion thereof (and other rights reserved by the Declarant), to any successor of the Declarant who stands in the same relationship to the Condominium Development as the Declarant and to the holder of a first mortgage on the Condominium Development as additional security for the note secured by such mortgage. If the holder of a first mortgage thereafter acquires title to the Additional Property, such holder shall have the right to assign its right to expand the Condominium Property (and other rights reserved by the Declarant) to a person acquiring the Additional Property from such holder.

(O) At the time or times Declarant expands the Condominium Property to include the Additional Property, or any portion or portions thereof, the Declarant shall submit with the amendment to the Declaration expanding the Condominium Property such drawings of the Additional Property being submitted as are required by Section 5311.07 of the Act to show graphically, insofar as is possible, all the particulars of the land, buildings and other improvements, including, but not limited to, the layout, location and dimensions of the Common Areas and Facilities and Limited Common Areas and Facilities, for the Additional Property, or portion thereof, being submitted.

(P) The Declarant reserves the right to amend this Declaration in the manner provided in Article XII hereof, in such respects as the Declarant may deem advisable in order to effectuate the provisions of this Article XI including, without limiting the generality of the foregoing, the right to amend this Declaration to do the following:

(1) To include the Additional Property, or any portion or portions thereof, and the improvements constructed thereon as part of the Condominium Property;

(2) To include descriptions of the Additional Property and the Additional Property Buildings in this Declaration and to add drawings of the Additional Property and Additional Property Buildings to Exhibit "I" hereto; and

(3) To provide that the owners of Units in the Additional Property Buildings shall have an interest in the Common Areas and Facilities of the Condominium Property and to amend Article II (B)(4) hereof so as to establish the percentage of interest in the Common Areas and Facilities which the owners of all Units within the Buildings on the Condominium Property will have at the time of such amendment, which percentage shall be, with respect to each Unit, in the proportion that the square footage of each Unit on the date said amendment is filed for record bears to the then aggregate square footage of all the Units within the Buildings on the Condominium Property, which determination shall be made by Declarant and shall be conclusive and binding upon all Unit Owners.

(Q) Declarant reserves the right to file an instrument in recordable form expressing its intention not to submit the Additional Property or any portion thereof to the provisions of this Declaration and the filing of such an instrument will be conclusive proof of such removal of the Additional Property or any portion thereof from the operation of the Declaration; provided, however, that such filing will not in any way affect any easements created by the Declaration or otherwise for the benefit of the Property or the Additional Property. Declarant reserves the right to develop all or any portion of the Additional Property independently of the Condominium Property for residential dwellings which need not be made subject to this Declaration.

ARTICLE XII

AMENDMENT OF DECLARATION

(A) In General. Except where otherwise provided in this Article XII or in any of the other Articles of this Declaration or by the Act, the provisions of this Declaration may be amended by an instrument in writing setting forth specifically the item or items to be amended and/or any new matter to be added, which instrument shall have been duly authorized by the affirmative vote of those Unit Owners having at least seventy-five percent (75%) of the voting power of the Association. Said instrument shall be signed and acknowledged by any two (2) officers of the Association and must contain the certification by the President or Secretary of the Association that a copy of the amendment has been mailed or hand delivered to all Unit Owners and all first mortgagees of Units and that Unit Owners having at least seventy-five percent (75%) of the voting power of the Association affirmatively approved the amendment. Except for an amendment for the purpose of adding to the Condominium Property pursuant to Article XI hereof, no amendment shall be made to the percentage interests of each Unit in the Common Areas and Facilities as set forth in Article II(B)(4) and Exhibit "E" of this Declaration except by an amendment to this Declaration unanimously approved by all Unit Owners affected. In the case of an amendment for the purpose of adding to the Condominium Property pursuant to Article XI hereof, this Declaration may be amended by an instrument in writing signed by one (1) officer or member of Declarant with the

written consent of the holder(s) of a mortgage(s) on the Additional Property. An amendment hereunder must be executed with the same formalities as this instrument and must refer to the volume and page in which this instrument and amendments hereto are recorded. Upon written request, the Declarant shall furnish a copy of an amendment for the purpose of adding to the Condominium Property pursuant to Article XI hereof to a Unit Owner and a first mortgagee of a Unit Owner. No amendment under this Article XII(A) by the Board or Unit Owner shall have any effect, however, upon the Declarant, the rights of Declarant under this Declaration and upon the rights of bona fide mortgagees until the written consent of the Declarant and/or such mortgagees to such amendment has been secured. Such consents shall be retained by the Secretary of the Association or the Declarant, as the case may be, and the Secretary's certification in the instrument of amendment as to the consent or non-consent of Declarant and the names of the consenting and non-consenting mortgagees of the various Units may be relied upon by all persons for all purposes. An amendment hereunder shall be effective upon recordation of the amendment in the Office of the County Recorder of Cuyahoga County, Ohio; provided, however, that no provision in the Declaration may be amended so as to conflict with the obligatory provisions of the Act.

(B) Special Amendment. Prior to the formation of the Association, Declarant shall have the right and power, and after the formation of the Association either the Declarant and the Board shall each have the right and power, to record a special amendment ("Special Amendment") to this Declaration at any time, and from time to time, which amends this Declaration (1) to comply with requirements of the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, Mortgage Guaranty Insurance Corporation, the Department of Housing and Urban Development, the Federal Housing Association, the Veteran's Administration, or any other governmental agency or any other public, quasipublic or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities, or (2) to induce any of such agencies or entities to make, purchase, sell, insure, or guarantee first mortgages covering Condominium Ownership Interests, or (3) to bring this Declaration into compliance with the Act or (4) to correct clerical or typographical errors in this Declaration or any Exhibit hereto or any supplement or amendment hereto, or (5) to correct obvious factual errors or inconsistencies between the Declaration and other documents governing the Condominium Development, the correction of which would not impair the interest of any Unit Owner or mortgagee, or (6) to comply with the underwriting requirements of insurance companies providing casualty insurance, liability insurance and other insurance coverages for the Condominium Development, or (7) to bring any provision hereof into compliance with the provisions of any applicable governmental statute, rule or regulation or any judicial determination, or (8) to enable a title insurance company to issue title insurance with respect to the Condominium Development or any portion thereof. In furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to Declarant and/or to the Board to vote in favor of, make, or consent to a Special Amendment on behalf of each Owner as proxy or attorney-in-fact, as the case may be. Each deed, mortgage, trust deed, other evidence of obligation, or other instrument affecting a Unit and the acceptance thereof shall be deemed to be a grant and acknowledgment of, and a consent to the reservation of the power to the Declarant and/or to the Board to vote in favor of, make and record Special Amendments.

ARTICLE XIII

SUBDIVISION OR COMBINATION OF UNITS

(A) A Unit may be divided by the Unit Owner thereof into two or more separate new Units; and/or a Unit or any portions thereof may be transferred by the Unit Owner thereof to the Unit Owner(s) of a Unit or Units adjacent thereto and combined with such adjacent Unit or Units, and made a part thereof, for use together with such adjacent Unit or Units thereby forming a new Unit, and the Common Areas and Facilities affected by such combination and/or division may be relocated as reasonably required to effect such combination and/or division. Any such change in Units is hereinafter referred to as a "Combination and/or Division". Any Combination and/or Division shall be done in conformity with the provisions of this Article and shall be confirmed by an amendment to the Declaration and Drawings showing the Combination and/or Division.

Each Combination and/or Division shall comply with the following requirements:

(1) All Unit Owners whose Units are involved in the Combination and/or Division and all mortgagees of such Units must approve, in writing, the Combination and/or Division and must execute the amendment to the Declaration confirming the same.

(2) The Combination and/or Division shall comply with all building and zoning requirements of any governmental authorities having jurisdiction.

(3) Any change in the percentage of ownership of Units in the Common Areas and Facilities shall not affect any Units except the Units involved in the Combination and/or Division.

(4) No Combination and/or Division shall adversely affect the (a) support, maintenance and/or safety of the Common Areas and Facilities; (b) access to the Common Areas and Facilities; and/or (c) any utility or service equipment, lines, pipes, wires, ducts or conduits serving the Condominium Property.

(B) The Unit Owner or Unit Owners desiring to make such Combination and/or Division shall make written application to the Board acting on behalf of the Association requesting an amendment to the Declaration (including the Drawings), the application to be accompanied by: (1) an architect's drawing of the proposed alterations of the affected Unit or Units and the affected Common Areas and Facilities; and (2) a calculation of the reallocation of the percentage of interest in the Common Areas and Facilities appurtenant to such Units affected by such proposed Combination and/or Division. If the Unit Owner or Unit Owners making application to the Board for approval of the Combination and/or Division has complied with the requirements of this Section, the Board by at least a majority vote of its members, shall give its approval of the Combination and/or Division and an officer of the Association shall indicate said approval on the amendment to the Declaration effecting the Combination and/or Division. If the Board, within fifteen (15) days

after the submission of such request fails to respond to the application, the application shall be deemed approved, and any one (1) owner of a Unit involved in the Combination and/or Division is hereby irrevocably empowered to execute the same as attorney-in-fact for the Board, this power being coupled with an interest. If an owner of a Unit so executes such amendment on behalf of the Board, such owner shall prepare and file with such amendment a notarized certificate stating that he submitted the amendment to the Board for approval; that the Board failed to approve the amendment within the aforesaid fifteen (15) day period; that the amendment complies with the requirements of this Section; and that he is executing the amendment pursuant to the provisions of this Section. The Combination and/or Division shall be effective upon the recording of an amendment to the Declaration (including the Drawings), consistent with and reflecting said Combination and/or Division, and executed by the Board (including an owner of a Unit acting on behalf of the Board pursuant to the power-of-attorney granted above) and by the Unit Owner or Unit Owners of the affected Unit or Units. Every other Unit Owner shall be deemed to have consented to any such amendment and no action or consent by or from the Board or the Association, shall be necessary to make any such amendment effective. Such amendment shall also specify the resultant reapportionment of the percentages of interest in the Common Areas and Facilities, the proportionate share of the Common Profits and Common Expenses and the voting power of the Unit or Units resulting from the Combination and/or Division, the total of which, in each case, shall equal the interest, share and voting power of the former Unit or Units involved in the Combination and/or Division. Any expenses incurred in connection with accomplishing the Combination and/or Division, including without limitation, engineering, surveying, architectural, legal and recording fees and expenses, shall be paid by the Unit Owner or Unit Owners of the Unit or Units involved, and such Unit Owner or Unit Owners shall be jointly and severally liable for the payment thereof.

(C) The part of the Common Areas and Facilities separating and located between and exclusively serving two or more adjacent Units used together (including without limitation, portions of any hallway and any walls) may be altered to afford ingress and egress to and from such Units and to afford privacy to the Occupants of such Units when using such Common Areas and Facilities, and that part of the Common Areas and Facilities so altered may be used by the Unit Owner or owners of such Units, provided that (1) the expense of such alterations shall be paid in full by the Unit Owner or owners making such alteration; and (2) such alteration shall not interfere with the use and enjoyment of the Common Areas and Facilities (other than the aforesaid part of the Common Areas and Facilities, separating such adjacent Units) by other Unit Owners.

(D) In addition to the foregoing, if the Combination and/or Division is made in connection with the condemnation or substantial damage or destruction of the Units and/or Common Areas and Facilities, the prior written approval of at least two-thirds (2/3rds) of first mortgagees (based on one vote for each first mortgage owned), or at least two-thirds (2/3rds) of the voting power of Unit Owners (other than the Declarant) shall be required for the Combination and/or Division.

ARTICLE XIV

CONDEMNATION

(A) If the entire Condominium Property is taken by eminent domain or condemned, or sold or otherwise disposed of in lieu of or in avoidance thereof, the Condominium shall terminate. The condemnation award shall be apportioned among the Unit Owners in accordance with their respective percentage interests in the Common Areas and Facilities. The Association shall as soon as practicable determine the share of the condemnation award to which each Unit Owner is entitled and each such share shall be paid into separate accounts and disbursed as soon as practicable to the Unit Owners entitled to same. No Unit Owner, however, shall receive any portion of his share of such award until all liens and encumbrances on his Unit have been paid, released or discharged.

(B) If less than the entire Condominium Property is taken or condemned, or sold or otherwise disposed of in lieu of or in avoidance thereof, the Condominium Property hereunder shall not terminate. Each Unit Owner shall be entitled to a share of the condemnation award to be determined in the following manner: As soon as practicable the Association shall, reasonably and in good faith, allocate the condemnation award between compensation, damages, or other proceeds, and shall apportion the amounts so allocated among the Unit Owners, as follows: (1) the total amount allocated to taking of or injury to the Common Areas and Facilities shall be apportioned among Unit Owners in proportion to their respective percentages of interest in the Common Areas and Facilities; (2) the total amount allocated to severance damages shall be apportioned to those Units which were not taken or condemned; (3) the respective amounts allocated to the taking of or injury to a particular Unit and/or improvements a Unit Owner has made within his own Unit shall be apportioned to the particular Unit involved, and (4) the total amount allocated to consequential damages and any other takings or injuries shall be apportioned as the Association determines to be equitable under the circumstances. If an allocation of the condemnation award is already established in negotiation, judicial decree, or otherwise, then in allocating the condemnation award the Association shall employ such allocation to the extent it is relevant and applicable. Distribution of apportioned proceeds shall be made by checks payable jointly to the respective Unit Owners and their respective first mortgagees.

(C) If a partial taking results in the taking of a complete Unit, the Unit Owner thereof automatically shall cease to be a member of the Association. Thereafter the Board shall reallocate the ownership, voting rights, assessment ratio and other rights determined in accordance with this Declaration according to the same principles employed in this Declaration at its inception and shall file an amendment of this Declaration evidencing such reallocation, which amendment need only be approved by the Board and by all Unit Owners whose percentage interests in the Common Areas and Facilities are affected.

(D) The payment of funds by the condemning authority pursuant to this Article XIV and any reconstruction and repair necessitated by condemnation shall be governed by the procedures specified in Article VI hereof (Insurance and Reconstruction).

(E) Each Unit Owner and his respective mortgagee by acceptance of a deed conveying such Condominium Ownership Interest or a mortgage encumbering such Condominium Ownership Interest, as the case may be, hereby irrevocably appoints the Association his attorney-in-fact, coupled with an interest, and authorizes, directs and empowers such attorney, at the option of the attorney, to carry out the provisions of this Article XIV.

(F) The holder, insurer or guarantor of a first mortgage on a Unit shall receive timely written notice of any condemnation that affects either a material portion of the Condominium Development or the Unit securing its mortgage.

ARTICLE XV

RIGHTS OF FIRST MORTGAGEES

The following provisions inure to the benefit of each holder, insurer or guarantor of a first mortgage encumbering a Unit:

(A) Default By Unit Owner. The holder of any first mortgage encumbering a Unit in respect of which the Unit Owner shall be in default for a period of sixty (60) days in the performance of his obligations under this Declaration, the Bylaws and/or the Rules shall be provided with notice of said default by the Association. Within sixty (60) days after receiving said notice from the Association, the holder of the mortgage encumbering said Unit may (but shall not be obligated to do so) cure said default. If, however, said default is not curable within said sixty (60) day period by reason of delay(s) beyond the reasonable control of said mortgagee, then, providing said mortgagee has commenced to cure said default within said sixty (60) day period and has continued thereafter with due diligence to complete the curing of said default, the time within which said mortgagee shall be permitted to cure said default shall be extended for a period co-extensive with said delay(s).

(B) Statement of Default. A first mortgagee, upon written request to the Board, shall be given a written statement by the Board of the number of Unit Owners who are more than one (1) month delinquent in the payment of monthly Common Assessments at the time said written request is received by the Board.

(C) Compliance With Mortgage Insurance Regulations. In general, and in order to facilitate the marketability of the Units, the Board shall comply, to the best of its ability, with requests by first mortgagees for information required by regulations of the Federal Home Loan Bank Board, Federal Home Loan Mortgage Corporation, Federal National Mortgage Association, Government National Mortgage Association, Mortgage Guaranty Insurance Corporation, the Department of Housing and Urban Development, the Federal Housing Corporation and the Veteran's Administration (or other private mortgage insurance company), or required by any other secondary mortgage market lender, or by any governmental insurer or guarantor of the first mortgage of any Unit.

(D) Notices to Mortgagees. Upon written request to the Association, each mortgagee shall have the right to receive notices of all meetings of the Association and to designate a representative to attend any such meeting. Furthermore, the holder, insurer or guarantor of a first mortgage on a Unit shall receive timely written notice from the Association of: (1) a lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the Association; (2) any condemnation or casualty loss that affects either a material portion of the Condominium Development or the Unit securing its mortgage; and (3) any proposed action that requires the consent of a specified percentage of first mortgage holders.

(E) Other Notices to Each Holder, Insurer or Guarantor of a First Mortgage Encumbering a Unit. Timely notice shall be given of:

- (1) Any proposed amendment hereto that effects a change in:
 - (a) the boundaries of any Unit or the Limited Common Areas appertaining thereto;
 - (b) the interests in the Common Areas or Limited Common Areas appertaining to any Unit (except as provided in Article XI [Additions to Condominium Property]) or the liability for Common Expenses appertaining thereto;
 - (c) the voting rights appertaining to any Unit; or
 - (d) purposes to which any Unit or the Common Areas are restricted;
- (2) Any proposed termination of the Condominium Property.

(F) Special Federal Home Loan Mortgage Corporation Provisions.

(1) Except as required by the Act, unless Unit Owners exercising at least seventy-five percent (75%) of the voting power of the Association (and first mortgagees holding at least fifty-one percent (51%) of the first mortgages on Units) give their consent, the Association shall not effect amendments to the Condominium Instruments that would change:

- (a) voting rights;
- (b) Common Assessments, liens for Common Assessments or the priority of liens for Common Assessments;
- (c) reserves for maintenance, repair and replacement of Common Areas and Facilities;

- (d) responsibility for maintenance and repairs;
- (e) right to use the Common Areas and Facilities;
- (f) allocation of interests in the Common Areas or Limited Common Areas (except as provided in Article XI {Additions to Condominium Property}) or rights to their use;
- (g) redefinition of any Unit boundaries;
- (h) convertibility of Units into Common Areas or vice versa;
- (i) expansion or contraction of the Condominium Development, or addition, annexation or withdrawal of the Property to or from the Condominium Development;
- (j) requirements for insurance policies or fidelity bonds;
- (k) leasing of Units;
- (l) imposition of any restrictions on a Unit Owner's right to sell or transfer or otherwise convey his or her Unit;
- (m) a decision of the Association to establish self-management when professional management had been required previously by the Condominium Instruments or by an eligible mortgage holder;
- (n) restoration or repair of the Condominium Development (after a hazard, damage or partial condemnation) in a manner other than that specified in the Condominium Instruments;
- (o) any action to terminate the legal status of the Condominium Development after substantial destruction or condemnation occurs;
- (p) any provisions that expressly benefit mortgage holders, insurers or guarantors;
- (q) the reallocation of percentage interests in the Common Areas resulting from a partial condemnation or partial destruction.

(2) The provisions of this Section shall not be construed to reduce the percentage vote that must be obtained from mortgagees or Unit Owners or a larger percentage vote as otherwise required for any of the actions contained in this Declaration or required by the Act.

(3) First mortgagees may, jointly or singularly, pay taxes or other charges which are in default or which may or have become a charge against the Common Areas and Facilities and may pay overdue premiums of casualty insurance policies or secure new casualty insurance coverage upon the lapse of a policy, for the Common Areas and Facilities and first mortgagees making such payments shall be entitled to immediate reimbursement from the Association.

(4) The implied approval of a first mortgagee may be assumed when such first mortgagee fails to submit a response to any written proposal for an amendment within thirty (30) days after it receives proper notice of the proposal, provided the notice was delivered by certified or registered mail, with a return receipt requested.

(G) Audited Financial Statements. Upon written request by an Eligible Mortgage Holder to the Association, the Association shall be required to prepare and furnish within a reasonable period of time an audited financial statement of the Association for the immediately preceding fiscal year.

ARTICLE XVI

SALE, LEASING OR OTHER ALIENATION OF UNITS

(A) Unit Owner's Right of Transfer. The Association shall have no right of first refusal with respect to the purchase or lease of a Unit, and a Unit Owner shall be able to transfer his Unit freely by sale, gift, devise, lease or otherwise without restriction except as provided in Article XVI(B).

(B) Unit Owner's Right to Lease Unit. Any Unit Owner shall have the right to lease all (but not less than all) of his Unit upon such terms and conditions as the Unit Owner may deem advisable, except that no Unit shall be leased or sub-leased for transient or hotel purposes. Any lease or sublease of a Unit for a period of less than six (6) months shall be deemed to be a lease or sublease for transient or hotel purposes. (1) Any lease or sublease of a Unit shall be in writing and shall provide: (c) that the lease or sublease shall be subject to the terms of this Declaration, the Bylaws and Rules and that any failure of a lessee to comply with the terms of this Declaration, the Bylaws and Rules shall be in default under the lease or sublease; (b) that the Association shall have the right to require the Unit Owner to deposit with the Association such an amount not to exceed one (1) month's rent as security to provide funds for repairs and to assure compliance with this Declaration, the Bylaws and Rules; (2) the limitations with respect to the leasing of Units shall not apply to the: (a) Declarant; or (b) a first mortgagee of a Unit in connection with a mortgage foreclosure (or acceptance of a deed in lieu of foreclosure), or with respect to any sale or transfer by the first mortgagee or any other party who acquired the Unit in connection with the foreclosure or deed-in-lieu.

(C) Names of Owners and Occupants of Units. To enable the Association to maintain accurate records of the names, addresses and phone numbers of Unit Owners and other Occupants of Units, each Unit Owner agrees to notify the Association in writing, within five (5) days after such Unit Owner's Unit has been transferred or leased to another person. In addition, each Unit Owner agrees to provide to a Purchaser or lessee of such Unit Owner's Unit a copy of this Declaration (including amendments thereto), the Bylaws (including amendments thereto), the Rules and other relevant documents.

(D) Association Making Available Condominium Documents and Financial Information. The Association shall make available to Unit Owners, lenders and holders and insurers of first mortgages on any Unit, current copies of this Declaration, the Bylaws, Rules and other books, records and financial records of the Association. The Association shall also make available to prospective purchasers current copies of the Declaration, Bylaws, Rules, and the most recent annual statement, if such is prepared. "Available" shall at least mean available for inspection upon request, during normal business hours or under other reasonable circumstances. Upon written request by any agency or corporation who makes, purchases, sells, insures or guarantees mortgages on Units, the Association shall prepare and furnish within a reasonable time a financial statement of the Association for the immediately preceding year. The Association shall have the right to impose a reasonable fee to defray the cost of copying such information.

ARTICLE XVII

COMPLIANCE AND NON-MONETARY DEFAULT

(A) Enforcement. In the event of a violation by any Unit Owner or any tenant of a Unit Owner (other than the nonpayment of Common Assessments or other charge, which is governed by Article V of this Declaration) of any of the provisions of this Declaration, the Bylaws or the Rules, the Association shall notify the Unit Owner and any tenant or other Occupant of the violation, by written notice. If such violation is not cured as soon as is reasonably practical and in any event within seven (7) days after such written notice, or if the violation is not capable of being cured within such seven (7) day period, if the Unit Owner or tenant or other Occupant fails to commence and diligently proceed to completely cure such violation as soon as is reasonably practical within seven (7) days after written demand by the Association, or if any similar violation is thereafter repeated, the Association may, at its option:

(1) Impose a fine against the Unit Owner or tenant or other Occupant as provided in Subsection (B) of this Article; and/or

(2) Commence an action to enforce performance on the part of the Unit Owner or tenant or other Occupant, and to require the Unit Owner to correct such failure, or for such other relief as may be necessary under the circumstances, including injunctive relief; and/or

(3) The Association may itself perform any act or work required to correct such failure and, either prior to or after doing so, may charge the Unit Owner with all reasonable costs incurred or to be incurred by the Association in connection therewith, plus a service fee equal to fifteen percent (15%) of such costs. In connection with the foregoing, the Association may perform any maintenance or repairs required to be performed, may remove any change, alteration, addition or improvement which is unauthorized or not maintained in accordance with the provisions of this Declaration, and may take any and all other action reasonably necessary to correct the applicable failure; and/or

(4) Commence an action to recover damages.

(B) Fines. The amount of any fine shall be a reasonable amount as determined by the Board. Prior to imposing any fine, the Unit Owner or tenant or other Occupant shall be afforded an opportunity for a hearing after reasonable notice to the Unit Owner or tenant or other Occupant of not less than 14 days, which notice shall include (1) a statement of the date, time and place of the hearing, (2) a statement of the provisions of this Declaration, Bylaws or Rules which have allegedly been violated, and (3) a short and plain statement of the matters asserted by the Association. The Unit Owner or tenant or other Occupant shall have an opportunity to respond, to present evidence, and to provide written and oral argument on all issues involved and shall have an opportunity at the hearing to review, challenge and respond to any material considered by the Association. At the hearing, the Board shall conduct a reasonable inquiry to determine whether the alleged violation in fact occurred, and if the Board so determines, it may impose such fine as it deems appropriate by written notice to the Unit Owner or tenant or other Occupant. If the Unit Owner or tenant or other Occupant fails to attend the hearing as set by the Board, the Unit Owner or tenant or other Occupant shall be deemed to have admitted the allegations contained in the notice to the Unit Owner or tenant or other Occupant. Any fine imposed by the Board shall be due and payable within ten (10) days after written notice of the imposition of the fine, or if a hearing is, timely requested within ten (10) days after written notice of the decision of the Board at the hearing. Any fine levied against a Unit Owner shall be deemed a Charge and if not paid when due all of the provisions of this Declaration relating to the late payment of Common Assessments shall be applicable except as otherwise provided by the Act. If any fine is levied against a tenant or other Occupant and is not paid within ten (10) days after same is due, the Association shall have the right to evict the tenant or other Occupant as hereinafter provided.

(C) Negligence. A Unit Owner shall be liable and may be charged by the Association for the expense of any maintenance, repair or replacement rendered necessary by his act, neglect or carelessness, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association. Such liability shall include any increase in fire insurance rates occasioned by use, misuse, occupancy or abandonment of a Unit or its appurtenances or of the Common Areas and Facilities.

(D) Responsibility of Unit Owner for Tenants. Each Unit Owner shall be responsible for the acts and omissions, whether negligent or willful, of any tenant of his Unit, and for all employees

agents and invitees of the Unit Owner or any such tenant, and in the event the acts or omissions of any of the foregoing shall result in any damage to the Condominium Property, or any liability to the Association, the Unit Owner shall be charged for same, limited where applicable to the extent that the expense or liability is not met by the proceeds of insurance carried by the Association. Furthermore, any violation of any of the provisions of this Declaration, the Bylaws or any Rule, by any tenant of any Unit, or any employees, agents or invitees of a Unit Owner or any tenant of a Unit, shall also be deemed a violation by the Unit Owner, and shall subject the Unit Owner to the same liability as if such violation was that of the Unit Owner.

(E) Costs and Attorney's and Paralegal's Fees. In any legal proceedings commenced by the Association to enforce this Declaration, the Bylaws, and/or the Rules, as said documents may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and reasonable attorney's and paralegal's fees. Any such cost or attorney's and paralegal's fees awarded to the Association in connection with any action against any Unit Owner shall be charged to the Unit Owner.

(F) No Waiver of Rights. The failure of the Association or any Unit Owner to enforce any covenant, restriction or any other provision of this Declaration, the Bylaws, or the Rules, as the said documents may be amended from time to time, shall not constitute a waiver of the right to do so thereafter.

ARTICLE XVIII

REMOVAL FROM CONDOMINIUM OWNERSHIP

For reasons other than substantial destruction of the Condominium Development (in which event the provisions of Article IV would apply) or condemnation of the Condominium Development (in which event the provisions of Article XIV would apply), the Unit Owners exercising at least ninety percent (90%) of the voting power of the Association (and with the vote of at least 67% of the holders of first mortgages) may elect to remove the Condominium Property from the provisions of the Act. In the event of such election, all liens and encumbrances, except taxes and assessments not then due and payable, upon all or any part of the Condominium Property, shall be paid, released, or discharged, and a certificate setting forth that such election was made shall be filed with the Recorder of Cuyahoga County, Ohio, and by him recorded. Such certificate shall certify therein under oath that all liens and encumbrances, except taxes and assessments not then due and payable, upon all or part of the Common Areas and Facilities have been paid, released or discharged; and shall also be signed by the Unit Owners, each of whom shall certify therein under oath that all such liens and encumbrances on his Unit or Units have been paid, released or discharged.

ARTICLE XIX

TRANSFER OF SPECIAL DECLARANT RIGHTS

(A) A Declarant may transfer Special Declarant Rights created or reserved under the Act or provided for in the Condominium Instruments by an instrument evidencing the transfer recorded in the land records of the County in which the Condominium Property is located. The instrument is not effective unless executed by both the transferor and transferee.

(B) Upon transfer of any Special Declarant Right, the liability of a transferor Declarant is as follows:

(1) A transferor is not relieved of any obligation or liability arising before the transfer and remains liable for warranty obligations imposed upon the transferor Declarant by the Act. Lack of privity (direct contractual relationship) does not deprive the Association or any Unit Owner of standing to bring an action to enforce any obligation of the transferor.

(2) If the successor to any Special Declarant Right is an Affiliate of a Declarant, the transferor is jointly and severally liable with the successor for any obligation or liability of the successor which related to the Condominium Property.

(3) If a transferor retains any Special Declarant Rights, but transfers other Special Declarant Rights to a successor who is not an Affiliate of the Declarant, the transferor is also liable for any obligations and liabilities relating to the retained Special Declarant Rights imposed on a Declarant by the Act or the Condominium Instrument arising after the transfer.

(4) A transferor has no liability for any act or omission, or any breach of contractual or warranty obligation arising from the exercise of a Special Declarant Right by a successor Declarant who is not an Affiliate of the transferor.

(C) Unless otherwise provided in a mortgage held by a first mortgagee, in case of foreclosure of a mortgage (or deed in lieu of foreclosure), tax sale, judicial sale, or sale under the Bankruptcy Code or receivership proceedings, of any Units owned by a Declarant in the Condominium Property, a person acquiring title to all the Units being foreclosed (or deed in lieu of foreclosure) or sold, but only upon his request, succeeds to all Special Declarant Rights related to such Units, or only to any rights reserved in the Condominium Instruments to maintain models, sales offices, customer service offices and signs. The judgment or instrument conveying title shall provide for transfer of only the Special Declarant Rights requested.

(D) Upon foreclosure (or deed in lieu of foreclosure), tax sale, judicial sale, Units in a Condominium Property owned by a Declarant: (1) the Declarant ceases to have any Special Declarant Rights, and (2) right of a Declarant to elect or designate Board Members pursuant to the

Bylaws and Act terminates unless the judgment or instrument conveying title provides for transfer of all Special Declarant Rights held by that Declarant to a successor Declarant.

(E) The liabilities and obligations of persons who succeed to Special Declarant Rights are as follows:

(1) A successor to any Special Declarant Right who is an Affiliate of a Declarant is subject to all obligations and liabilities imposed on the transferor by the Act or by the Condominium Instruments.

(2) A successor to any Special Declarant Right, other than a successor described in paragraphs (3) or (4) of this Subsection, who is not an Affiliate of a Declarant, is subject to all obligations and liabilities imposed by the Act or the Condominium Instruments: (a) on a Declarant which relate to such Declarant's exercise or non-exercise of Special Declarant Rights; or (b) on the transferor, other than: (i) misrepresentations by any previous Declarant; (ii) warranty obligations on improvements made by any previous Declarant, or made before the Condominium was created; (iii) breach of any fiduciary obligation by any previous Declarant or appointees to the Board of Managers; or (iv) any liability or obligation imposed on the transferor as a result of the transferor's acts or omissions after the transfer.

(3) A successor to only a Special Declarant Right reserved in the Condominium Instruments to maintain models, sales offices, customer service offices and signs, if such successor is not an Affiliate of a Declarant, may not exercise any other Special Declarant Right, and is not subject to any liability or obligation as a Declarant, except the obligation to provide a Disclosure Statement under Sections 5311.25, 5311.26 and 5311.27 of the Act and any liability arising as a result.

(4) A successor to all Special Declarant Rights held by the transferor who is not an Affiliate of that Declarant and who succeeded to those rights pursuant to a deed in lieu of foreclosure or a judgment or instrument conveying title to Units under Subsection (B), may declare the intention in a recorded instrument to hold those rights solely for transfer to another person. Thereafter, until transferring all Special Declarant Rights to any person acquiring title to any Unit owned by the successor, or until recording an instrument permitting exercise of all those rights, that successor may not exercise any of those rights other than any right held by the transferor to control the Board of Managers in accordance with the provisions of the Act and the Condominium Instruments for the duration of the period that a Declarant has the right to elect or designate Board Members, and any attempted exercise of those rights is void. So long as a successor Declarant may not exercise Special Declarant Rights under this subsection, such successor Declarant is not subject to any liability or obligation as a Declarant.

(F) Nothing in this Article subjects any successor to a Special Declarant Right to any claims against or other obligations of a transferor Declarant, other than claims and obligations arising under the Act or the Condominium Instruments.

ARTICLE XX

MISCELLANEOUS PROVISIONS

(A) Interest on Deposits. Any deposit or down payment made in connection with the sale of a Condominium Ownership Interest by the Declarant shall be held in trust or escrow until delivered at settlement or returned to or otherwise credited to the Purchaser of such Unit or forfeited to the Declarant, and if a deposit or down payment of Two Thousand Dollars (\$2,000.00) or more is held for more than ninety (90) days, interest at the rate of not less than four percent (4%) per annum for any period exceeding ninety (90) days shall be credited to the Purchaser of such Unit at settlement or upon return or other credit made to the Purchaser, or added to any forfeiture to the Declarant. Deposits and down payments held in trust or escrow pursuant to this Article shall not be subject to attachment by creditors of the Declarant or a Purchaser of a Condominium Ownership Interest.

(B) Non-Retention of Property Interest in Common Areas and Facilities by Declarant. Notwithstanding any of the other provisions contained herein, the Declarant shall not retain a property interest in any of the Common Areas and Facilities after control of the Condominium Development is assumed by the Association except in the Declarant's capacity as a Unit Owner of unsold Condominium Ownership Interests and except as permitted by Section 5311.25(B) of the Act.

(C) Limited Warranties. Solely and only to the extent such warranties are or may be required by the provisions of Section 5311.25(E) of the Act, and solely in connection with the sale of a Condominium Ownership Interest(s) by Declarant:

(1) The Declarant shall furnish a two (2) year warranty covering the full cost of labor and materials for any repair or replacement of roof and structural components, and mechanical, electrical, plumbing and common service elements serving the Condominium Development as a whole occasioned or necessitated by a defect in material or workmanship and shall furnish a one (1) year warranty covering the full cost of labor and materials for any repair or replacement of structural, mechanical and other elements pertaining to each Unit occasioned or necessitated by a defect in material or workmanship.

(2) The two (2) year warranty shall commence: (a) for property submitted by the original Declaration on the date the deed or other evidence of ownership is filed for record following the sale of the first Condominium Ownership Interest in the Condominium Development to a Purchaser in good faith for value of a Unit; and (b) for Additional Property submitted by amendment to the Declaration pursuant to Article XI hereof, on the date the deed or other evidence of ownership is filed for record following the sale of the first Condominium Ownership Interest in such phase for the Additional Property to a good faith Purchaser for value of a Unit.

(3) The one (1) year warranty shall commence on the date the deed or other evidence of ownership is filed for record following the first sale of a Condominium Ownership Interest to a Purchaser in good faith for value.

(4) With respect to appliances installed and furnished as a part of a Unit by the Declarant, the Declarant shall assign to each Purchaser of a Unit the express and implied warranties of the manufacturers of such appliances in satisfaction of the Declarant's warranty of such appliances, except the Declarant's warranty of each Unit hereunder includes the warranty that the appliances are properly installed.

(5) All warranties made to the Declarant that exceed the time periods specified above with respect to any part of the Units or Common Areas and Facilities shall be assigned to the Purchasers of Units. Furthermore, the Declarant reserves the right, but not the obligation, to grant warranties in excess of the warranties set forth above.

(6) None of the foregoing warranties shall cover repairs or replacements necessitated or occasioned by ordinary wear and tear or by the negligent or wanton acts of any Unit Owner or any tenant, guest or invitee of a Unit Owner or occasioned or necessitated for any reason whatsoever except by defects in materials and workmanship.

(D) Declarant's Obligation with Respect to Unsold Units The Declarant will assume the rights and obligations of a Unit Owner in its capacity as owner of unsold Units in the Condominium, including, without limitation, the obligation to pay Common Expenses attributable to such Units, from the date the Declaration is filed for record.

(E) Right of Declarant to act as Board of Managers Declarant reserves unto itself the right to manage, control and exercise all of the rights of the Association in accordance with and to the extent permitted by the provisions of Sections 5311.08 and 5311.25 of the Act.

(F) Record of Mortgagees of Units Any Unit Owner who mortgages his Ownership Interest shall notify the Association in such manner as the Association may direct, of the name and address of his mortgagee and thereafter shall notify the Association of the payment, cancellation or other alteration in the status of such mortgage. The Association shall maintain such information in a record entitled "Mortgagees of Units".

(G) Rights of Mortgagees of Units to Receive Notices Upon written request to the Board, the holder of any duly recorded mortgage or trust deed against any Unit ownership shall be given a copy of any and all notices permitted or required by this Declaration to be given to the owner or owners whose Unit ownership is subject to such mortgage or trust deed.

(H) Notices to Association Notices required to be given to the Board or the Association may be delivered to any member of the Board or officer of the Association either personally or by mail to such member or officer at his Unit.

(I) Notices. All notices required or permitted hereunder, and under the Bylaws and the Act, to the Declarant, the Association, the Board of Managers and its delegates shall be in writing and shall be sent by registered or certified mail, return receipt requested, to the Board of Managers or its delegates at the address of the Condominium Property or to such other address as the Board may designate from time to time by notice in writing to all Unit Owners. All notices to the Declarant shall be sent by registered or certified mail, return receipt requested, to: Nathan Zaremba, Zaremba Company, 905 Corporate Way, Suite 200, Westlake, Ohio 44145, with a copy of same to Richard A. Rosner, Esq., Kahn, Kleinman, Yanowitz & Arson Co., L.P.A., The Tower At Erieview, Suite 2600, 1301 East Ninth Street, Cleveland, Ohio 44114, or to such other address as the Declarant or its counsel may designate from time to time by notice in writing to all Unit Owners. All notices to any Unit Owner shall be sent by registered or certified mail to such Unit Owner's Unit address or to such other address as may be designated by him from time to time, in writing, to the Board of Managers. All notices shall be deemed to have been given and therefore effective not later than forty-eight (48) hours after the date that such notice is deposited in the U.S. Mail, except notices of change of address which shall be deemed to have been given when received, and except as otherwise provided herein. Any notice required or permitted to be given to any Occupant of a Unit other than a Unit Owner shall effectively be given if hand delivered to such Occupant or placed in his mail box or placed under the door to such Occupant's Unit.

(J) Title to Units Subject to Declaration. Each grantee of the Declarant, by the acceptance of a deed of conveyance, accepts the same subject to all easements, restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights, and powers created or reserved by this Declaration and in the documents referred to in this Declaration, and all rights, benefits and privileges of every nature hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at any time any interest or estate in the Condominium Property, and shall inure to the benefit of such owner in like manner as though the provisions of the Declaration were recited and stipulated at length in each and every deed of conveyance.

(K) Master Declaration. In accordance with the requirements of the Master Declaration, Master Bylaws, Rules and Regulations, each Unit Owner upon acquisition of title to his Unit, shall automatically become a member of the Master Association, which association is charged by the Master Declaration, Master Bylaws, Rules and Regulations with certain responsibilities pertaining to the overall MacIntosh Farms development of which the Condominium Property is a part. Moreover, the Master Association will have the right to assess each Unit Owner for a share of the costs and expenses incurred by the Master Association in the performance of its functions, and will have a lien right against each Unit to secure the payment of the Assessments it imposes. The Association shall collect as a Common Expense of the Unit Owners all Assessments duly imposed by the Master Association against the Unit Owners. Each Unit shall pay an equal share of the costs and expenses attributable to the Units by the Master Association.

(L) Non-Liability of Declarant. Except as otherwise provided in the Condominium Property Act, neither Declarant nor its representatives, successors or assigns shall be liable for any

claim whatsoever arising out of or by reason of any actions performed pursuant to any authorities granted or delegated to it by or pursuant to this Declaration or the Bylaws in Declarant's (or its representative's) capacity as owner, manager or seller of the Condominium Property whether or not such claim (1) shall be asserted by any Unit Owner, an Occupant of a Unit, the Association, or by any person or entity claiming through any of them; or (2) shall be on account of injury to person or damage to or loss of property wherever located and however caused; or (3) shall arise ex contractu or (except in the case of gross negligence) ex delicto. Without limiting the generality of the foregoing, the foregoing enumeration includes all claims for, or arising by reason of, the Condominium Property or any part thereof being or becoming out of repair or containing any patent or latent defects, or by reason of any act or neglect of any Unit Owner, an Occupant of a Unit, the Association, and their respective agents, employees, guests and invitees, or by reason of any neighboring property or personal property located on or about the Condominium Property, or by reason of the failure to function or disrepair of any utility services (heat, air-conditioning, electricity, gas, telephone, water or sewage).

(M) Declarant Assessments. Except as otherwise provided in the Act, the Declarant shall not be required to pay any assessments or monies to finance any claim or litigation against the Declarant.

(N) Non-Waiver. No covenants, restrictions, conditions, obligations, or provisions contained in this Declaration shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

(O) Saving Clause. The invalidity of any covenant, restriction, condition, limitation or any other provision of this Declaration, or of any part of the same, shall not impair or affect in any manner the validity, enforceability or effect of the rest of this Declaration.

(P) Rule Against Perpetuities. If any of the options, privileges, covenants or rights created by this Declaration shall be unlawful or void for violation of (1) the rule against perpetuities or some analogous statutory provision, (2) the rule restricting restraints on alienation, or (3) any other statutory or common-law rules imposing time limits, then such provision shall continue only until twenty-one (21) years after the death of the survivor of the now living descendants of William Jefferson Clinton, President of the United States of America, and Albert Gore, Jr., Vice President of the United States of America.

(Q) Headings. The heading of each Article and of each such paragraph in this Declaration and in the Bylaws is inserted only as a matter of convenience and for reference and in no way defines, limits or describes the scope or intent of this Declaration or the Bylaws nor in any way affects this Declaration or the Bylaws.

(R) Gender. The use of the masculine gender herein or in the Bylaws shall be deemed to include the feminine and the neuter genders, as the case may be, and the use of the singular shall be deemed to include the plural, whenever the context so requires.

(S) Rights of Action. The Association and any aggrieved Unit Owner shall have a right of action against Unit Owners for failure to comply with the provisions of this Declaration, Bylaws, Rules or other Condominium Instruments, or with decisions of the Association which are made

pursuant to authority granted the Association in such documents. Unit Owners shall have similar rights of action against the Association.

(T) Liberal Interpretation. The provisions of this Declaration shall be liberally interpreted to effectuate its purpose of creating a uniform plan for the development and operation of a first-class Condominium Development.

(U) Successors and Assigns. The provisions of this Declaration shall be binding upon and shall inure to the benefit of the Declarant and its successors and assigns.

IN WITNESS WHEREOF, the said Macintosh Development Corporation, an Ohio corporation, as Declarant, as aforesaid, has caused its name to be signed to these presents as of this 13th day of August, 1998.

Witnessed by:

MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation

Bruce E. Blum
Print Name Bruce E. Blum

By: [Signature]
Nathan S. ... its President

David A. ...
Print Name David A. ...

STATE OF OHIO)
) SS:
COUNTY OF CUYAHOGA)

Before me, a Notary Public in and for said County and State aforesaid, personally appeared MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation, by NATHAN S. ... its PRESIDENT, who acknowledged that he did sign the foregoing instrument and that the same was his free act and deed individually and as such officer and the free act and deed of said Corporation.

GIVEN, under my hand and Notarial Seal this 13th day of August, 1998.

[Signature]
NOTARY PUBLIC JEAN ...
COMM. EXPIRES 5/3/2003

This instrument prepared by:
Richard A. Rosner, Attorney at Law
Kahn, Kleinman, Yanowitz & Arison Co., L.P.A.
The Tower At Erieview, Suite 2600
1301 East Ninth Street
Cleveland, Ohio 44114-1824
(216) 596-3313



Gutosky & Associates, Inc.

Civil Engineers & Surveyors

EXHIBIT "C" DECLARATION OF CONDOMINIUM OWNERSHIP FOR MACINTOSH FARMS (CONDOMINIUM NO. 3)

Joseph Gutosky, P.E., P.S.

Legal Description
Group I
Remainder Units After Declaration of Phase 1
Parcel 1
MacIntosh Farms Condominium No. 3 Phase 1

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royaton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

- Course I Thence North $09^{\circ}40'29''$ West, 100.00 feet along the east right-of-way line of MacIntosh Lane North to a point of curvature therein;
- Course II Thence northeasterly along the curved southeasterly right-of-way line of MacIntosh Lane North, along the arc of a curve deflecting to the right, an arc distance of 750.58 feet to a point of compound curvature at the curved turnout between said MacIntosh Lane North and Bellfield Lane (60 feet wide), as recorded in Volume 290, Page 82 of Cuyahoga County Map Records, said curve having a radius of 420.00 feet and a chord which bears North $41^{\circ}31'19''$ East, 654.61 feet;
- Course III Thence along said curved turnout of Bellfield Lane, along an arc of a curve deflecting to the right, an arc distance of 42.76 feet to a point of tangency, said curve having a radius of 25.00 feet and a chord which bears South $38^{\circ}16'47''$ East, 37.74 feet;
- Course IV Thence South $10^{\circ}43'20''$ West, along the west right-of-way line of said Bellfield Lane, 45.56 feet to a point of curvature;
- Course V Thence along a curved turnout between the west and northerly right-of-way line of said Bellfield Lane, along an arc of a curve deflecting to the right, an arc distance of 36.27 feet to a point of reverse curvature, said curve having a radius of 25.00 feet and a chord which bears South $51^{\circ}06'06''$ West, 32.41 feet;
- Course VI Thence along the curved northerly right-of-way line of said Bellfield Lane along an arc of a curve deflecting to the left, an arc distance of 279.81 feet to a point of tangency, said curve having a radius of 320.00 feet, and a chord which bears South $66^{\circ}29'57''$ West, 270.98 feet.

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NEW YORK, N.Y.

July 28, 1997 Page 1 of 4

8227 East Washington Street, Chagrin Falls OH 44023-4507

Telephone: 440-543-6900 - Fax 440-543-7176 - Toll Free 888-543-6900

Legal Description
Group I - Phase 1

- Course IV Thence North $16^{\circ}12'06''$ East, 99.41 feet to a point in the southerly right-of-way line of said MacIntosh Lane North.
- Course V Thence South $71^{\circ}38'15''$ East, along said southerly right-of-way line, 132.44 feet to a point at the Principal Place of Beginning and containing 0.2374 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in July, 1998, be the same more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.

duplicate

Legal Description
 Group I
 Remainder Lands After Declaration of Phase 1
 Parcel 1

- Course VII Thence **South 41°26' 58" West**, along the northwesterly right-of-way line of said Bellfield Lane, **13.67 feet** to a point of curvature;
- Course VIII Thence along the curved westerly right-of-way line of said Bellfield Lane along an arc of a curve deflecting to the left, an arc distance of 99.42 feet to a point of tangency, said curve having a radius of 130.00 feet and a chord which bears **South 19°32' 26" West, 97.01 feet**
- Course IX Thence **South 02°22' 06" East**, along the westerly right-of-way line of said Bellfield Lane, **36.58 feet** to a point of curvature at the curved turnout of said Bellfield Lane cul-de-sac;
- Course X Thence along said curved turnout of Bellfield Lane cul-de-sac, along an arc of a curve deflecting to the left, an arc distance of 109.96 feet to a point of tangency on the south right-of-way line of said Bellfield Lane cul-de-sac, said curve having a radius of 70.00 feet, and a chord which bears **South 47°22' 06" East, 96.99 feet**;
- Course XI Thence **North 87°37' 54" East**, along the south line of said Bellfield Lane cul-de-sac, **79.21 feet** to a point of curvature;
- Course XII Thence along the easterly curved cul-de-sac of said Bellfield Lane, along an arc of a curve deflecting to the left, an arc distance of 219.91 feet to a point of tangency, said curve having a radius of 70.00 feet and a chord which bears **North 02°22' 06" West, 140.00 feet**;
- Course XIII Thence **South 87°37' 54" West**, along the north right-of-way line of said Bellfield Lane cul-de-sac, **65.39 feet** to a point of curvature at the curved turnout of said Bellfield Lane;
- Course XIV Thence along said curved turnout of Bellfield Lane cul-de-sac, along an arc of a curve deflecting to the right, an arc distance of 18.68 feet to a point of tangency, said curve having a radius of 8.00 feet and a chord which bears **North 25°27' 34" West, 14.72 feet**;
- Course XV Thence **North 41°26' 58" East**, along the southeasterly right-of-way line of said Bellfield Lane, **15.77 feet** to a point of curvature;

Legal Description
 Group I
 Remainder Lands After Declaration of Phase 1
 Parcel 1

- Course XVI Thence along the southerly curved right-of-way line of said Bellfield Lane, along an arc of a curve deflecting to the right, an arc distance of 303.64 feet to a point of tangency in the south right-of-way line of Brighton Way (60 feet wide), as shown on the recorded plat in Volume 290, Page 82 of Cuyahoga County Map Records, said curve having a radius of 260.00 feet and a chord which bears **North 74° 54' 22" East, 286.68 feet**;
- Course XVII Thence **South 71° 38' 15" East**, along the south right-of-way line of said Brighton Way, **85.95 feet** to a point of curvature;
- Course XVIII Thence along the southwesterly curved right-of-way line of said Brighton Way, along an arc of a curve deflecting to the right an arc distance of 92.77 feet to a point of compound curvature at the curved turnout to Brighton Way cul-de-sac, said curve having a radius of 70.00 feet and a chord which bears **South 33° 40' 18" East, 86.13 feet**;
- Course XIX Thence along the southwesterly curved right-of-way line of said Brighton Way, along a curved turnout deflecting to the right an arc distance of 26.70 feet to a point of reverse curvature at the Brighton Way cul-de-sac, said curve having a radius of 25.00 feet, and a chord which bears **South 34° 53' 07" West, 25.45 feet**;
- Course XX Thence along the curved cul-de-sac of Brighton Way, along an arc of a curve deflecting to the left an arc distance of 383.79 feet to a point of reverse curvature at a turnout to said Brighton Way said curve having a radius of 75.00 feet and a chord which bears **South 81° 07' 18" East, 82.58 feet**;
- Course XXI Thence along a curved turnout between the Brighton Way cul-de-sac and the easterly curved right-of-way line of said Brighton Way, along an arc of a curve deflecting to the right an arc distance of 24.12 feet to a point of reverse curvature, said curve having a radius of 25.00 feet and a chord which bears **North 20° 05' 07" West, 23.19 feet**;
- Course XXII Thence along the curved northeasterly right-of-way line of said Brighton Way, along an arc of a curve deflecting to the left, an arc distance of 114.66 feet to a point, said curve having a radius of 130.00 feet, and a chord which bears **North 17° 43' 08" West, 110.95 feet**;

Legal Description
 Group I
 Remainder Lands After Declaration of Phase 1
 Parcel 1

- Course XXIII Thence North $47^{\circ}00'49''$ East, 126.44 feet to a point in the southerly right-of-way line of said Macintosh Lane North;
- Course XXIV Thence South $71^{\circ}36'15''$ East, along said southerly right-of-way line, 123.24 feet to a point;
- Course XXV Thence South $08^{\circ}48'09''$ West, 451.27 feet to a point;
- Course XXVI Thence South $69^{\circ}56'48''$ West, 100.39 feet to a point;
- Course XXVII Thence North $45^{\circ}59'45''$ West, 180.00 feet to a point;
- Course XXVIII Thence South $76^{\circ}00'15''$ West, 145.09 feet to a point;
- Course XXIX Thence North $78^{\circ}32'24''$ West, 214.82 feet to a point;
- Course XXX Thence South $76^{\circ}57'36''$ West, 104.00 feet to a point;
- Course XXXI Thence South $46^{\circ}57'36''$ West, 135.00 feet to a point and the Place of Beginning and containing 6.1654 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in July, 1998, be the same, more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.



Gutoskey & Associates, Inc.

Civil Engineers & Surveyors

Joseph Gutoskey, P.E., P.S.

Legal Description
Group I
Remainder Lands After Declaration of Phase 1
Parcel 2
MACINTOSH FARMS CONDOMINIUM NO. 3 PHASE 1

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royaton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

Thence North 45° 57' 36" East, 135.00 feet to a point;

Thence North 76° 57' 36" East, 104.00 feet to a point;

Thence South 78° 32' 24" East, 214.82 feet to a point;

Thence North 76° 00' 15" East, 145.09 feet to a point;

Thence South 45° 59' 45" East, 180.00 feet to a point;

Thence North 69° 56' 48" East, 100.39 feet to a point;

Thence North 08° 48' 09" East, 451.27 feet to a point in the southerly right-of-way line of said MacIntosh Lane North;

Thence North 71° 38' 15" West, along said southerly right-of-way line, 255.68 feet to a point at the Principal Place of Beginning of the parcel of land herein intended to be described;

Course I Thence South 16° 12' 06" West, 95.11 feet to a point in the northeasterly right-of-way line of Brighton Way (60 feet wide) as shown on recorded plat in Volume 290, Page 82 of Cuyahoga County Map Records;

Course II Thence North 71° 38' 15" West, 70.85 feet to a point of curvature at the curved turnout between said Brighton Way and Beltfield Lane (60 feet wide);

Legal Description
Group 1
Remainder Lands After Declaration of Phase 1
Parcel 2

- Course III Thence along said curved turnout, along an arc of a curve deflecting to the right an arc distance of 35.94 feet to a point of tangency, said curve having a radius of 25.00 feet and a chord which bears **North 30° 27' 28" West, 32.92 feet;**
- Course IV Thence **North 10° 43' 20" East, 45.45 feet** to a point of curvature at the curved turnout between said **Belfield Lane** and the southerly right-of-way line of said **Macintosh Lane North;**
- Course V Thence along a curved turnout between said **Belfield Lane** and **Macintosh Lane North** along an arc of a curve deflecting to the right on arc distance of 42.60 feet to a point of tangency, said curve having a radius of 25.00 feet and a chord which bears **North 59° 32' 33" East, 37.63 feet;**
- Course VI Thence **South 71° 38' 15" East, along said southerly right-of-way line, 73.30 feet** to a point at the Principal Place of Beginning and containing 0.2059 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in July, 1998, be the same more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.

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EXHIBIT "B"

**TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3**

BYLAWS

OF

MACINTOSH FARMS CONDOMINIUM NO. 3 OWNERS' ASSOCIATION, INC.

A Non-Profit Ohio Corporation

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BYLAWS OF MACINTOSH FARMS
CONDOMINIUM NO. 3 OWNERS' ASSOCIATION, INC.

The within Bylaws are executed and incorporated in the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 ("Declaration") pursuant to Chapter 5311, Ohio Revised Code ("ACT"). Certain of the terms used in these Bylaws have been defined in the Declaration and, when used herein, shall have the same meaning as set forth in the Declaration, unless the context clearly indicates a different meaning therefor. The purpose of the within Bylaws is to provide for the establishment of a Unit Owners' Association for the government of the Condominium Property in the manner provided by the Declaration and by these Bylaws. This purpose shall be accomplished on a non-profit basis, and no part of the earnings of the Association shall inure to the benefit of any private person, firm, corporation, association or organization. All present or future owners or tenants or their employees, or any other person who might use the facilities of the Condominium Property in any manner shall be subject to the covenants, provisions or regulations contained in the Declaration and these Bylaws and shall be subject to any restriction, condition or regulation hereafter adopted by the Association. The mere acquisition or rental of any of the Units located within the Condominium Property described in the Declaration, or the mere act of occupancy of any of the Units will constitute acceptance and ratification of the Declaration and of these Bylaws.

ARTICLE I

THE ASSOCIATION

Section 1. Name and Nature of Association. The Association shall be an Ohio corporation not for profit and shall be called the MacIntosh Farms Condominium No. 3 Owners' Association, Inc. in accordance with Article IV of the Declaration.

Section 2. Membership. Each Unit Owner upon acquisition of title to a Unit, shall automatically become a member of the Association. Such membership shall terminate upon the sale or other disposition by such member of this Unit ownership, at which time the new owner of such Unit shall automatically become a member of the Association. Membership in the Association shall be limited to Unit Owners. In addition to any other rights the Declarant may have pursuant to the Declaration, the Declarant shall be a member of the Association with respect to all Units owned by Declarant and shall have the right, without limitation, to exercise the voting power appurtenant to such Units and the power to vote the same.

Section 3. Voting Rights. On any question on which the vote of Unit Owners is permitted or required, the owner or owners of each Unit shall be entitled to exercise one (1) vote for each such Unit. In the case of a Unit owned or held in the name of a corporation or a partnership, a certificate signed by said Unit Owner shall be filed with the Secretary of the Association naming the person authorized to cast a vote for such Unit, which certificate shall be conclusive until a subsequent substitute certificate is filed with the Secretary of the Association. If such certificate is not on file, the vote of such corporation or partnership, shall not be considered nor shall the presence of such Unit Owner at a meeting be considered in determining whether the quorum requirement for

such meeting has been met. Fiduciaries and minors who are owners of record of a Unit may vote their respective interests as a Unit Owner. If two or more persons, whether fiduciaries, tenants in common or otherwise, own undivided interests in a Unit, each may exercise that proportion of the voting power of all of the Unit Owners of said Unit that is equivalent to their respective proportionate interests in said Unit. When any fiduciary or other legal representative of a Unit Owner has furnished to the Association proof, satisfactory to it, of his authority, he may vote as though he were the Unit Owner. The Declarant or its nominee shall be the voting member with respect to any Unit owned by the Declarant. The vote of the Association with respect to any Units owned by the Association shall be determined by the Board.

Section 4. Majority. Except as otherwise provided in the Act, the Declaration or these Bylaws, all actions taken by the Unit Owners shall require the affirmative vote of a majority of the voting power of the Association present at a meeting at which a quorum is present.

Section 5. Proxies. Unit Owners may vote or act in person or by proxy. The person appointed as proxy need not be a member of the Association. Designation by a member or members of a proxy to vote or act on his or their behalf shall be made in writing to the Secretary of the Association (or if there is no Secretary, then with the person conducting the meeting for which the proxy is given) at or before the meeting and shall be revocable at any time by actual notice to the Secretary of the Association by the member or members making such designation. Notice to the Association in writing or in open meeting of the revocation of the designation of a proxy shall not affect any vote or act previously taken or authorized. The presence at a meeting of the person appointing a proxy does not revoke the appointment.

Section 6. Establishment of Unit Owners' Association and First Meeting of Members

(a) **Establishment of Unit Owners' Association** The Unit Owners' Association shall be established not later than the date the deed or other evidence of ownership is filed for record following the first sale of a Condominium Ownership Interest in the Development. Until the Unit Owners' Association is established, the Declarant shall act in all instances where action of the Unit Owners' Association or its officers is authorized or required by law or in the Declaration.

(b) **First Meeting** The annual meeting of members of the Association for the election of members of the Board of Managers, the consideration of reports to be laid before such meeting, and the transaction of such other business as may properly be brought before such meeting shall be held at the office of the Association or at such other place in Cuyahoga County as may be designated by the Board and specified in the notice of such meeting at 8:00 o'clock P.M., or at such other time as may be designated by the Board and specified in the notice of the meeting. The first meeting of the members of the Association shall be held upon written notice given by the Declarant in accordance with Subsection (D) of this Section 6, said meeting to be held not later than the time that Condominium Ownership Interests to which at least twenty-five percent (25%) of the undivided interests in the Common Areas and Facilities appertain have been sold and conveyed by the Declarant, unless the Declarant shall consent, in its sole discretion, to a lesser percentage.

(c) **Special Meeting.** Special meetings of the members of the Association may be held on any business day when called by the President of the Association or by the Board of Managers of the Association or by members entitled to exercise at least twenty-five percent (25%) of the voting power of the Association or by the Declarant or any Unit Owner when a meeting is required for the election of members to the Board of Managers pursuant to Article II, Section 5, hereof. Upon request in writing delivered either in person or by certified mail to the President or the Secretary of the Association by any persons entitled to call a meeting of members, such officer shall forthwith cause to be given to the members entitled thereto notice of a meeting to be held on a date not less than seven (7) or more than sixty (60) days after the receipt of such request as such officer may fix. If such notice is not given within thirty (30) days after the delivery or mailing of such requests, the persons calling the meeting may fix the time of the meeting and give notice thereof. Each special meeting shall be called to convene at 8:00 o'clock P.M. and shall be held at the office of the Association or at such other place in Cuyahoga County as shall be specified in the notice of meeting.

(d) **Notices of Meetings.** Not less than seven (7) nor more than sixty (60) days before the day fixed for a meeting of the members of the Association, written notice stating the time, place and purpose of such meeting shall be given by or at the direction of the Secretary of the Association or any other person or persons required or permitted by these Bylaws to give such notice. The notice shall be given by personal delivery or by mail to each member of the Association who is an owner of a Unit of record as of the day next preceding the day on which notice is given. If mailed, the notice shall be addressed to the members of the Association at their respective addresses as they appear on the records of the Association. Notice of the time, place and purposes of any meeting of members of the Association may be waived in writing, either before or after the holding of such meeting, by any members of the Association, which writing shall be filed with or entered upon the records of the meeting. The attendance of any member of the Association at any such meeting without protesting, prior to or at the commencement of the meeting, the lack of proper notice shall be deemed to be a waiver by him of notice of such meeting.

(e) **Quorum, Adjournment.** Except as may be otherwise provided by law or by the Declaration, at any meeting of the members of the Association, the members of the Association entitled to exercise one-third (1/3) of the voting power of the Association present in person or by proxy shall constitute a quorum for such meeting; provided, however, that no action required by law, by the Declaration, or by these Bylaws to be authorized or taken by a designated percentage of the voting power of the Association may be authorized or taken by a lesser percentage, and provided further, that the members of the Association entitled to exercise a majority of the voting power represented at a meeting of members, whether or not a quorum is present, may adjourn such meeting from time to time, if any meeting is adjourned, notice of such adjournment need not be given if the time and place to which such meeting is adjourned are fixed and announced at such meeting.

Section 7. Order of Business. The order of business at all meetings of Unit Owners of the Association shall be as follows:

- (a) Calling of meeting to order.
- (b) Proof of notice of meeting or waiver of notice.
- (c) Reading of minutes of preceding meeting.
- (d) Reports of Officers.
- (e) Reports of Committees.
- (f) Election of Inspectors of election
- (g) Nomination and election of members of the Board of Managers
- (h) Unfinished and or old business.
- (i) New Business
- (j) Adjournment.

The order of business at each special meeting shall be that business specified in the notice therefor.

Section 8. Actions without a Meeting. All actions which may be taken at a meeting of the Association, except an action for the removal of a Board Member, may be taken without a meeting with the approval of, and in a writing or writings signed by the members of the Association having the percentage of voting power required to take such action if the same were taken for a meeting. Such writing or writings shall be filed with the Secretary of the Association

ARTICLE II

BOARD OF MANAGERS

Section 1. Qualifications. Except as otherwise provided herein, all members of the Board of Managers (herein called "Board Members" or "Board") shall be Unit Owners, spouses of Unit Owners, mortgagees of Units; partners, agents or employees of partnerships owning a Unit; officers, directors, agents or employees of corporations or associations owning a Unit; or fiduciaries, officers, agents or employees of fiduciaries owning a Unit. Board Members elected or designated by the Declarant need not fulfill the qualifications imposed by this Section 1. of this Article II or any other qualifications imposed on Board Members elected by Unit Owners other than the Declarant, except as otherwise provided in these Bylaws or by law, and Board Members elected or designated by the Declarant may be removed only by the Declarant or as otherwise provided herein. If a Board Member shall cease to meet such qualifications during his term, he shall thereupon cease to be a member of the Board and his place on the Board shall be deemed vacant. No single Unit may be represented on the Board by more than one (1) person at any time.

Section 2. Number of Board Members. Subject to such limitations as are or may be imposed by Chapters 1702 and 5311 of the Ohio Revised Code, the Declaration or these Bylaws, as any of the same may be lawfully amended from time to time, all power and authority of the Association shall be exercised by the Board of Managers consisting of three (3) members or five (5) members, in accordance with Section 4 hereof

Section 3. Election of Board Members by Declarant and Unit Owners Prior to the First Annual Meeting. Until such time as Condominium Ownership Interests to which less than twenty-five percent (25%) of the undivided interests in the Common Areas and Facilities appertain have been sold and conveyed by the Declarant, the Declarant shall have the right to elect or designate all three (3) Board Members. Not later than the time that Condominium Ownership Interests to which twenty-five percent (25%) of the undivided interests in the Common Areas and Facilities appertain have been sold and conveyed by the Declarant, the Association shall meet and the Unit Owners, other than the Declarant, shall elect one (1) Board Member who shall replace one (1) of the Board Members previously elected or designated by the Declarant. The Declarant shall have the sole right to designate the one (1) Board Member who will be replaced.

Since one (1) of the three (3) Board Members representing thirty-three and one-third percent (33-1/3%) of the Board Members, are to be elected by Unit Owners other than the Declarant when Condominium Ownership Interests to which twenty-five percent (25%) of the individual interests in the Common Areas and Facilities appertain have been sold or conveyed by the Declarant, it will not be necessary to have a meeting of the Association when Condominium Ownership Interests to which fifty percent (50%) of the individual interests in the Common Areas and Facilities appertain have been sold and conveyed by the Declarant, since, at that time, Unit Owners, other than the Declarant, will have elected the required thirty-three and one-third percent (33-1/3%) of the members of the Board.

Section 4. First Annual Meeting. Within thirty (30) days after the earlier of either: (a) five (5) years following the date of the establishment of the Association (or such earlier period of time as Declarant, at its option, may designate); or (b) the date of the sale and conveyance of Condominium Ownership Interests to which appertain seventy-five percent (75%) or more of the undivided interests in the Common Areas and Facilities to purchasers in good faith for value, the Association shall meet (herein referred to as the "First Annual Meeting"). The Board may be expanded from three (3) members to five (5) members, and all Unit Owners (including Declarant, if Declarant shall own any Units) shall elect all members of the Board of the Association. At and after the First Annual Meeting, Unit Owners exercising a majority of the voting power of the Association may expand the Board from three (3) to five (5) members or may reduce the Board from five (5) members to three (3) members. Immediately prior to such election all persons previously elected or designated, whether by the Declarant or by the other Unit Owners, shall resign, provided, however, that such persons shall be eligible for re-election to the Board. The persons so elected at the First Annual Meeting shall take office upon such election and shall serve such terms for which they are elected in accordance with Section 5 of this Article II. The percentages set forth in Sections 3 and 4 of this Article shall be computed by comparing the number of Units sold and conveyed from time to time on Parcel No. 1 and the Additional Property to the maximum number of Units that may be created thereon pursuant to Article XI of the Declaration based on the portion of the Additional Property owned by the Declarant at the time of the First Annual Meeting.

Section 5. Election of Board Members from and after the First Annual Meeting. Except for the procedures set forth in Section 3, of this Article II for the election of Board Members prior to the First Annual Meeting, Board Members shall be elected at the annual meeting of members of the Association, but when the annual meeting is not held or Board Members are not elected thereat, they may be elected at a special meeting called and held for that purpose. Such election shall be by

written secret ballot whenever requested by any member of the Association; but, unless such request is made, the election may be conducted in any manner approved at such meeting.

Any Board Member elected or designated prior to the First Annual Meeting shall hold office for a term not to exceed one (1) year after his election or designation. Commencing with the First Annual Meeting, Board Members shall be elected for such terms so that the terms of office of not less than one-third of the Board Members shall expire each year. Accordingly, at the First Annual Meeting of the Association, one (1) or two (2) Board Members (depending on whether the Board consists of three or five members) shall be elected for a term of three (3) years, one (1) or two (2) Board Members shall be elected for a term of two (2) years and one (1) Board Member shall be elected for a term of one (1) year.

All Board Members shall be elected in accordance with the provisions of this Article II. At meetings of the Association subsequent to the First Annual Meeting which are called for the purpose of electing Board Members, each Board Member shall be elected for terms of three (3) years or to complete unfinished terms.

Except as otherwise provided herein, each Board Member shall hold office until the expiration of his term and until his successor is elected, or until his earlier resignation, removal from office or death. Any Board Member may resign at any time by oral statement to that effect made at a meeting of the Board or by a writing to that effect delivered to the Secretary of the Association; such resignation shall take effect immediately or at such other time as the Board Member may specify.

Each member of the Association may cast as many of his votes as there are Board Members to be elected. By way of example, if two (2) Board Members are to be elected, a member of the Association shall have the right to cast a maximum of two (2) votes, but not more than one (1) vote may be cast for any candidate. The candidates receiving the greatest number of votes shall be elected and those receiving the highest percentages of the total vote cast shall serve for the longest terms. The votes shall be decided by drawing of lots or by a flip of a coin. There shall be no cumulative voting.

Section 6 Organization Meeting. Immediately after each annual meeting of members of the Association, the newly elected Managers and those Managers whose terms hold over shall hold an organization meeting for the purpose of electing officers and transacting any other business. Notice of such meeting need not be given.

Section 7 Regular Meetings. Regular meetings of the Board of Managers may be held at such times and places as shall be determined by a majority of the Managers, but at least four (4) such meetings shall be held during each fiscal year.

Section 8 Special Meetings. Special meetings of the Board of Managers may be held at any time upon call by the President or any two Managers. Written notice of the time and place of each such meeting shall be given to each manager either by personal delivery or by mail, telegram or telephone at least two (2) days before the meeting, which notice need not specify the purposes of the meeting, provided, however, that attendance of any Manager at any such meeting without

protesting (prior to or at the commencement of the meeting) the lack of proper notice shall be deemed to be a waiver by him of notice of such meeting and such notice may be waived in writing either before or after the holding of such meeting, by any Manager, which writing shall be filed with or entered upon the records of the meeting. Unless otherwise indicated in the notice thereof, any business may be transacted at any organization, regular or special meeting.

Section 9. Quorum; Adjournment. A quorum of the Board of Managers shall consist of a majority of the Managers then in office; provided that a majority of the Managers present at a meeting duly held, whether or not a quorum is present, may adjourn such meeting from time to time, if any meeting is adjourned, notice of such adjournment need not be given if the time and place to which such meeting is adjourned are fixed and announced at such meeting. At each meeting of the Board of Managers at which a quorum is present, all questions and business shall be determined by a majority vote of those present, except as may be otherwise expressly provided in the Declaration or in these Bylaws.

Section 10. Powers and Duties. Except as otherwise provided by law, the Declaration or these Bylaws, all power and authority of the Association shall be exercised by the Board. In carrying out the purposes of the Condominium Property and subject to the limitations prescribed by law, the Declaration or these Bylaws, the Board, for and on behalf of the Association, may do the following:

(a) Maintenance, repair, replacement and surveillance of the Condominium Property and the Common Areas and Facilities and certain of the Limited Common Areas.

(b) Levy of Assessments against the Unit Owners (including assessments levied against Unit Owners under the Master Declaration and Master Code) and the collection of same

(c) Designation and dismissal of the personnel necessary for the maintenance and operation of the Condominium Property, the Common Areas and Facilities and the Limited Common Areas.

(d) In carrying out the purposes of the Association and subject to the limitations prescribed by law, the Declaration or these Bylaws, the Board, for and on behalf of the Association, may:

(i) Purchase or otherwise acquire, lease as lessee, hold, use, lease as lessor, sell, exchange, transfer, and dispose of property of any description or any interest therein

(ii) Grant easements

(iii) Make contracts

(iv) Effect insurance.

(v) Borrow money, and issue, sell, and pledge notes, bonds, and other evidence of indebtedness of the Association, provided, however, if such borrowing is in excess of Five Thousand Dollars (\$5,000.00), the prior approval of the members of the Association entitled to exercise a majority of the voting power of the Association shall be obtained at a special meeting duly held for such purpose.

(e) Subject to Sections 5311.25(D) of the Act, employ a managing agent to perform such duties and services as the Board may authorize

(f) Employ lawyers and accountants to perform such legal and accounting services as the Board may authorize.

(g) Adopt Rules and Regulations.

(h) To do all things permitted by law and exercise all power and authority within the purposes stated in these By laws or the Declaration or incidental thereto

Section 11. Removal of Board Members. Except as otherwise provided herein and in the Act, the Board may remove any Board Member and thereby create a vacancy in the Board if by order of court such Board Member has been found to be of unsound mind, or if he is physically incapacitated, adjudicated a bankrupt, or fails to attend three consecutive meetings of the Board. At any regular or special meeting of members of the Association duly called at which a quorum shall be present, any one or more of the Board Members may be removed with or without cause by the vote of members entitled to exercise a majority of the voting power of the Association, and a successor or successors to such Board Member so removed may be elected at the same meeting for the unexpired term for each such removed Board Member. Any Board Member whose removal has been proposed by the members of the Association shall be given an opportunity to be heard at such meeting.

Section 12. Vacancies. Except as otherwise provided and subject to the provisions of the Act, vacancies in the Board may be filled by a majority vote of the remaining Board Members until an election to fill such vacancies is held. Members of the Association shall have the right to fill any vacancy in the Board (whether or not the same has been temporarily filled by the remaining Board Members) at any meeting of the members of the Association called for that purpose, and any Board Members elected at any such meeting of members of the Association shall serve until the next annual election of Board Members and until their respective successors are elected and qualified

Section 13. Fidelity Bonds. The Board of Managers shall require that all officers and employees of the Association handling or responsible for Association funds to furnish adequate fidelity bonds. Said insurance shall be in accordance with Article VI(A)(3) of the Declaration. The premiums on such bonds shall be paid by the Association and shall be a Common Expense

Section 14. Compensation. The Board of Managers shall not receive any salary or compensation for their services, as such, provided nothing herein contained shall be construed to preclude any manager from having dealings with the Association in any other capacity and receiving compensation therefor.

ARTICLE III

OFFICERS

Section 1. Election and Designation of Officers. The Board of Managers shall elect a President, a Vice President, a Secretary and a Treasurer, each of whom shall be a member of the Board of Managers. The Board of Managers may also appoint an Assistant Treasurer and an Assistant Secretary and such other officers as in their judgment may be necessary who are not members of the Board of Managers but who are members of the Association.

Section 2. Term of Office; Vacancies. The officers of the Association shall hold office until the next organizational meeting of the Board of Managers and until their successors are elected, except in case of resignation, removal from office or death. The Board of Managers may remove any officer at any time with or without cause by a majority vote of the Managers then in office. Any vacancy in any office may be filled by the Board of Managers.

Section 3. President. The President shall be the chief executive officer of the Association. He shall preside at all meetings of the Board of Managers. Subject to directions of the Board of Managers, the President shall have general executive supervision over the business and affairs of the Association. He may execute all authorized deeds, easements, contracts and other obligations of the Association and shall have such other authority and shall perform such other duties as may be determined by the Board of Managers or otherwise provided for in the Declaration or in these Bylaws. The President shall have the power to appoint committees from among the Officers and other Unit Owners as he may deem necessary to assist with affairs of the Association.

Section 4. Vice President. The Vice President shall perform the duties of the President whenever the President is unable to act and shall have such other authority and perform such other duties as may be determined by the Board of Managers.

Section 5. Secretary. The Secretary shall keep the minutes of meetings of the members of the Association and of the Board of Managers, shall give notices of meetings of the members of the Association and of the Board of Managers as required by law, or by these Bylaws or otherwise, and shall have such authority and shall perform such other duties as may be determined by the Board of Managers.

Section 6. Treasurer. The Treasurer shall receive and have in charge all money, bills, notes and similar property belonging to the Association, and shall do with the same as may be directed by the Board of Managers. He shall keep accurate financial accounts and hold the same open for the inspection and examination of the Managers and shall have such authority and shall perform such other duties as may be determined by the Board of Managers.

Section 7. Other Officers. The Assistant Secretaries and Assistant Treasurers, if any, and any other officers whom the Board of Managers may appoint shall, respectively, have such authority and perform such duties as may be determined by the Board of Managers.

Section 8. Delegation of Authority and Duties The Board of Managers is authorized to delegate the authority and duties of any officer to any other officer and generally to control the action of the officers and to require the performance of duties in addition to those mentioned herein.

Section 9. No Compensation to Officers. None of the officers of the Association shall receive compensation for his services as such.

ARTICLE IV

GENERAL POWERS OF THE ASSOCIATION

Section 1. Payments from Maintenance Funds The Association, for the benefit of all the owners, shall acquire, and shall pay for out of the maintenance fund hereinafter provided for all Common Expenses arising with respect to, or in connection with, the Condominium Property, including, without limitation, the following:

(a) Utility Service for Common Areas and Facilities. Water, waste removal, electricity, power and any other necessary utility service for the Common Areas and Facilities; and the expense of maintaining, repairing and replacing storm and sanitary sewers, water lines and other utilities situated on the Condominium Property or servicing the same;

(b) Casualty Insurance. A policy or policies of fire insurance, with extended coverage, vandalism and malicious mischief endorsements, as provided in the Declaration, the amount of which insurance shall be reviewed annually.

(c) Liability Insurance. A policy or policies insuring the Association, the members of the Board and the owners against any liability to the public or to the owners (of Units, and of the Common Areas and Facilities, and their invitees, or tenants), incident to the ownership and/or use of the Common Areas and Facilities and Units, as provided in the Declaration, the limits of which policy shall be reviewed annually.

(d) Workmen's Compensation Workmen's compensation insurance to the extent necessary to comply with any applicable laws.

(e) Wages and Fees for Services The services of any person or firm employed by the Association, including, without limitation, the services of a person or firm to act as a manager or managing agent for the Condominium Property, the services of any person or persons required for the maintenance of or operation of the Condominium Property (including a recreation director, if any), and legal and or accounting services necessary or proper in the operation of the Condominium Property or the enforcement of the Declaration and these Bylaws and for the organization, operation and enforcement of the rights of the Association

(f) Care of Common Areas and Facilities Landscaping, gardening, snow removal, painting, cleaning, touch pointing, maintenance, decorating, repair and replacements of the Common Areas and Facilities (but not including the interior [un-dry walled] surfaces of the Units, which the Unit Owner shall paint, clean, decorate, maintain and repair), the

Section 8. Delegation of Authority and Duties The Board of Managers is authorized to delegate the authority and duties of any officer to any other officer and generally to control the action of the officers and to require the performance of duties in addition to those mentioned herein.

Section 9. No Compensation to Officers. None of the officers of the Association shall receive compensation for his services as such.

ARTICLE IV

GENERAL POWERS OF THE ASSOCIATION

Section 1. Payments from Maintenance Funds The Association, for the benefit of all the owners, shall acquire, and shall pay for out of the maintenance fund hereinafter provided for all Common Expenses arising with respect to, or in connection with, the Condominium Property, including, without limitation, the following:

(a) Utility Service for Common Areas and Facilities. Water, waste removal, electricity, power and any other necessary utility service for the Common Areas and Facilities; and the expense of maintaining, repairing and replacing storm and sanitary sewers, water lines and other utilities situated on the Condominium Property or servicing the same;

(b) Casualty Insurance. A policy or policies of fire insurance, with extended coverage, vandalism and malicious mischief endorsements, as provided in the Declaration, the amount of which insurance shall be reviewed annually.

(c) Liability Insurance. A policy or policies insuring the Association, the members of the Board and the owners against any liability to the public or to the owners (of Units and of the Common Areas and Facilities, and their invitees, or tenants), incident to the ownership and/or use of the Common Areas and Facilities and Units, as provided in the Declaration, the limits of which policy shall be reviewed annually.

(d) Workmen's Compensation Workmen's compensation insurance to the extent necessary to comply with any applicable laws.

(e) Wages and Fees for Services The services of any person or firm employed by the Association, including, without limitation, the services of a person or firm to act as a manager or managing agent for the Condominium Property, the services of any person or persons required for the maintenance of or operation of the Condominium Property (including a recreation director, if any), and legal and or accounting services necessary or proper in the operation of the Condominium Property or the enforcement of the Declaration and these Bylaws and for the organization, operation and enforcement of the rights of the Association

(f) Care of Common Areas and Facilities Landscaping, gardening, snow removal, painting, cleaning, tuck pointing, maintenance, decorating, repair and replacements of the Common Areas and Facilities (but not including the interior [un-dry walled] surfaces of the Units, which the Unit Owner shall paint, clean, decorate, maintain and repair), the

operation of recreational facilities, if any, and such furnishings and equipment for the Common Areas and Facilities as the Association shall determine are necessary and proper, and the Association shall have the exclusive right and duty to acquire the same for the Common Areas and Facilities:

(g) Additional Expenses. Any other materials, supplies, furniture, labor, services, maintenance, repairs, structural alterations, insurance or assessments which the Association is required to secure or pay for pursuant to the terms of the Declaration and these Bylaws or by law of which in its opinion shall be necessary or proper for the maintenance and operation of the Condominium Property as a first-class condominium property or for the enforcement of the Declaration and these Bylaws:

(h) Discharge of Mechanic's Liens. Any amount necessary to discharge any mechanic's lien or other encumbrances levied against the entire Condominium Property or any part thereof which may in the opinion of the Association constitute a lien against the Condominium Property or against the Common Areas and Facilities, rather than merely against the interests therein of particular owners; it being understood, however, that the foregoing authority shall not be in limitation of any statutory provisions relating to the same subject matter. Where one or more Owners are responsible for the existence of such lien, they shall be jointly and severally liable for the cost of discharging it and any costs incurred by the Association by reason of said lien or liens shall be specially assessed to said Owners:

(i) Certain Maintenance of Units. Maintenance and repair of any Unit if such maintenance or repair is necessary, in the discretion of the Association, to protect the Common Areas and Facilities, or any other portion of a building, and the owner or owners of said Unit have failed or refused to perform said maintenance or repairs within a reasonable time after written notice of the necessity of said maintenance or repair delivered by the Association to said owner or owners, provided that the Association shall levy a special assessment against such Unit owner for the cost of said maintenance or repair.

(j) Association's Right to Enter Units. The Association or its agents may enter any Unit when necessary in connection with any maintenance or construction for which the Association is responsible. It may likewise enter any balcony for maintenance, repairs, construction or painting. Such entry shall be made with as little inconvenience to the Owner as practicable, and any damage caused thereby shall be repaired by the Association from insurance proceeds, or, in the event that the damage is not covered by insurance, the damage shall be repaired by the Association at the expense of the maintenance fund. The Association reserves the right to retain a pass key to each Unit and no locks or other devices shall be placed on the doors to the Units to obstruct entry through the use of such pass key, without the consent of the Association. In the event of any emergency originating in or threatening any Unit at a time when required alterations or repairs are scheduled, the management agent or his representative or any other person designated by the Board of Managers may enter the Unit immediately, whether the owner is present or not.

(k) Limitation on Capital Additions and Improvements. The Association's powers hereinabove enumerated shall be limited in that the Association shall have no

authority to acquire and pay for out of the maintenance fund any acquisitions, capital additions and improvements, or structural alterations to the Common Areas and Facilities (other than for purposes of maintaining, replacing, restoring or repainting portions of the Common Areas and Facilities, subject to all the provisions of the Declaration and these Bylaws) having a total cost in excess of Five Thousand Dollars (\$5,000.00), nor having an aggregate cost in any one (1) calendar year period in excess of Ten Thousand Dollars (\$10,000), without in each case the prior approval of the members of the Association entitled to exercise a majority of the voting power of the Association provided, however, so long as Declarant has the authority to elect or designate two (2) of the three (3) Board Members, the Declarant's prior written consent to such expenditure shall be required. The limitations of expenditures by the Association contained in this Section shall not apply to repair of the Condominium Property due to casualty loss, emergency repairs immediately necessary for the preservation and safety of the Condominium Property or for the safety of persons or to avoid suspension of any necessary services. The foregoing provisions of this Section 1(K) also shall not apply to the rehabilitation and renewal of obsolete property which shall be governed by the Declaration:

(j) Certain Utility Services to Units. The Association may pay from the maintenance fund for waterlines, waste removal and/or any utilities which are not separately metered or otherwise directly charged to individual Owners. However, the Association may discontinue such payments at any time, in which case each owner shall be responsible for direct payment of his share of such expenses as shall be determined by the Board of Managers of the Association. The Association reserves the right to levy additional assessments against any owner to reimburse it for excessive use, as shall be determined by the Board of Managers or by such owner of any utility service, the expense of which is charged to the maintenance fund:

(iii) Payments to Master Association The Association shall, subject to the provisions of the Master Declaration, include in the Common Assessments the payments due from the Unit Owners to the Master Association under the Master Declaration for Common Expenses and the Association shall remit that portion of the Common Assessments to the Master Association.

(iii) Miscellaneous The Association shall pay such other costs and expenses designated as "Common Expenses" in the Declaration and in these Bylaws

Section 2 Rules and Regulations The Board of Managers, by vote of the members entitled to exercise a majority of the voting power of the Board, may adopt such reasonable rules and regulations and from time to time amend the same supplementing the rules and regulations set forth in the Declaration and these Bylaws as it may deem advisable for the maintenance, conservation and beautification of the Condominium Property, and for the health, comfort, safety and general welfare of the owners and occupants of the Condominium Property. Written notice of such rules and regulations shall be given to all owners and occupants and the Condominium Property shall at all times be maintained subject to such rules and regulations. In an action or proceeding brought by the Association against an Owner and/or Occupant of a Unit to enforce such rules or regulations, the Association shall be entitled to collect costs of suit and reasonable attorneys' fees from such Owner

and or Occupant. In the event such supplemental rules and regulations shall conflict with any provisions of the Declaration or of these Bylaws, the provisions of the Declaration and of these Bylaws shall govern.

Section 3. No Active Business to be Conducted for Profit. Nothing herein contained shall be construed to give the Association authority to conduct an active business for profit on behalf of all the Owners or any of them.

Section 4. Special Services. The Association may arrange for the provision of any special services and facilities for the benefit of such Owners and or Occupants as may desire to pay for the same, including, without limitation, cleaning, repair and maintenance of Units. Fees for such special services and facilities shall be determined by the Board of Managers and may be charged directly to participating owners, or paid from the maintenance fund and levied as a special assessment due from the participants.

Section 5. Delegation of Duties. Nothing herein contained shall be construed so as to preclude the Association, through its Board of Managers and officers, from delegating to persons, firms or corporations of its choice, including any manager or managing agent, such duties and responsibilities of the Association as the Managers of the Association shall from time to time specify, and to provide for reasonable compensation for the performance of such duties and responsibilities.

Section 6. Applicable Laws. The Association shall be subject to and governed by the provisions of any statute adopted at any time and applicable to property submitted to the Condominium form of ownership (including without limitation, Chapter 5311, Ohio Revised Code), provided, however, that all inconsistencies between or among the permissive provisions of any statute and any provision of the Declaration and these Bylaws, shall be resolved in favor of the Declaration and these Bylaws, and any inconsistencies between any statute applicable to associations formed to administer property submitted to the Condominium form of ownership, and the Articles or Bylaws of the Association shall be resolved in favor of the statute. In the event of any conflict or inconsistency between the provisions of the Declaration and the Articles or Bylaws of the Association, the terms and provisions of the Declaration shall prevail, and the owners and all persons claiming under them covenant to vote in favor of such amendments in the Articles or Bylaws as will remove such conflicts or inconsistencies.

ARTICLE V

DETERMINATION AND PAYMENT OF ASSESSMENTS

Section 1. Payment of Assessments. Following the establishment of the Association and prior to the preparation of the estimated budget in accordance with Section 2 of this Article V, monthly assessments shall be paid by Unit Owners, including Declarant in its capacity as owner of any unsold Units, in an amount estimated by the Board of Managers as being sufficient to cover the initial working capital requirements for the Association (the respective amounts payable by each Unit Owner being based upon such Unit Owner's percentage of interest in the Common Areas and Facilities as set forth in the Declaration) and if such monthly assessments shall be less than required

to meet current Common Expenses, all Unit Owners, including the Declarant in its capacity as owner of any unsold Units, shall make up any deficiency on a pro rata basis in accordance with their respective percentages of interest in the Common Areas and Facilities as set forth in the Declaration.

In addition to such regular monthly assessments, each purchaser of a Unit from the Declarant will be required to make, at the time such purchaser acquires title to a Unit, an initial capital contribution to the Association in an amount specified by the sales and purchase agreement entered into between the Declarant as seller and the Unit Owner as buyer of the Unit. The general purpose of this contribution is to provide the Association with a portion of the necessary initial working capital and/or a contingency reserve and/or for such other purposes as the Board may determine. This initial capital contribution is not an escrow or advance toward regular assessments, is not refundable and shall not be required of the Declarant, but only from those persons who or which purchase a Unit or Units from the Declarant.

Regular monthly assessments shall be paid to the Association commencing on the first day of the calendar month immediately following the date on which the first Unit is sold and the deed evidencing such sale shall have been filed for record with the Cuyahoga County, Ohio Recorder and shall continue to be due and payable on the first day of each and every calendar month thereafter. Said assessments shall be deposited when received by the Association in an account established in the name of the Association at a bank or savings and loan association in Cuyahoga County, Ohio. Unit Owners (including Declarant as to unsold units) shall continue to pay such monthly assessments as aforesaid until revised assessments are made by the Board of Managers in the manner herein provided.

Section 2 Preparation of Estimated Budget Each year on or before December 1st, the Association shall estimate the total amount necessary to pay the cost of wages, materials, insurance, services and supplies which will be required during the ensuing calendar year for the rendering of all services, together with a reasonable amount considered by the Association to be necessary for a reserve for contingencies and replacements, and shall on or before December 15th notify each Owner in writing as to the amount of such estimate, with reasonable itemization thereof. Said "estimated cash requirement" shall be assessed to the Owners according to each Owner's percentage of ownership in the Common Areas and Facilities as set forth in the Declaration. On or before January 1st of the ensuing year, and the 1st of each and every month of said year, each owner shall be obligated to pay to the Association or as it may direct one-twelfth (1/12) of the assessment made pursuant to this section. On or before the date of the annual meeting of each calendar year, the Association shall supply to all Owners an itemized accounting of the maintenance expenses for the preceding calendar year actually incurred and paid together with a tabulation of the amounts collected pursuant to the estimate provided, and showing the net amount over or short of the actual expenditures plus reserves. Any amount accumulated in excess of the amount required for actual expenses and reserves shall be credited according to each Owner's percentage of ownership in the Common Areas and Facilities to the next monthly installments due from owners under the current year's estimate, until exhausted, and any net shortage shall be added according to each Owner's percentage of ownership in the Common Areas and Facilities to the installments due in the succeeding six months after rendering of the accounting.

Section 3. Reserve for Contingencies and Replacements. The Association shall be obligated to build up and maintain a reasonable working capital reserve fund to finance the cost of repair or replacement of the components of the Common Areas and Facilities. Such working capital reserve fund shall be deposited in a segregated account when control of the Association is turned over to the Unit Owners pursuant to Article II, Section 4, of these Bylaws. Included in such reserve fund is the amount (if any) referred to in Section 1 of this Article V payable by each Purchaser of a Unit at the time such Purchaser acquires title to his Unit. Upon the sale of a Unit by any Unit Owner, such Unit Owner shall have no right to any portion of the funds in the reserve fund; nor shall any such Unit Owner have any claim against the Association with respect thereto. Extraordinary expenditures not originally included in the annual estimate which may be necessary for the year, shall be charged first against such reserve fund. If said "estimated cash requirement" proves inadequate for any reason, including non-payment of any owner's assessment, the Association shall prepare an estimate of the additional cash requirements then necessary, or necessary for the balance of the year, which additional amount of cash requirements shall be assessed to the Owners according to each Owner's percentage of ownership in the Common Areas and Facilities. The Association shall serve notice of such further assessment on all Owners by a statement in writing giving the amount and reasons therefor, and such further assessment shall become effective with the monthly maintenance payment which is due not more than ten (10) days after the delivery or mailing of such notice of further assessments. All Owners shall be obligated to pay the adjusted monthly amount. The Declarant shall not use the working capital reserve fund to defray its expenses, reserve contributions or construction costs or to make up any budget deficits. When unsold Units are sold, the Declarant may use funds collected at closings to Purchasers to reimburse itself for funds it paid to the Association for each unsold Unit's share of the working capital reserve fund. Any checks drawn on the working capital reserve fund account shall require the signature of two (2) Board members.

Section 4. Budget for First Year. When the first Board of Managers elected hereunder takes office, the Association shall determine the "estimated cash requirement" as hereinabove defined, for the period commencing thirty (30) days after said election and ending on December 31st of the calendar year in which said election occurs. Assessments shall be levied against the Owners during said period as provided in Section 2 of this Article V.

Section 5. Failure to Prepare Annual Budget. The failure or delay of the Association to prepare or serve the annual or adjusted estimate on the owner shall not constitute a waiver or release in any manner of such Owner's obligation to pay the maintenance costs and necessary reserves, as herein provided, whenever the same shall be determined, and in the absence of any annual estimate or adjusted estimate, the Owner shall continue to pay the monthly maintenance charge at the existing monthly rate established for the previous period until the monthly maintenance payment which is due not more than ten (10) days after such new annual or adjusted estimate shall have been mailed or delivered.

Section 6. Books and Records of Association. The Association shall keep full and correct books of account and the same shall be open for inspection by any Owner or any representative of an Owner duly authorized in writing, at such reasonable time or times during normal business hours as may be requested by the Owner. Upon ten (10) days' notice to the Board of Managers and upon payment of a reasonable fee, any Unit Owner shall be furnished a statement

of his account setting forth the amount of any unpaid assessments or other charges due and owing from such Owner.

Section 7. Status of Funds Collected by Association. All funds collected hereunder shall be held and expended solely for the purposes designated herein, and (except for such special assessments as may be levied hereunder against less than all of the Owners, and for such adjustments as may be required to reflect delinquent or prepaid assessments) shall be deemed to be held for the use, benefit and account of all of the owners in proportion to each Owner's percentage ownership in the Common Areas and Facilities as provided in the Declaration.

Section 8. Annual Statements. Within one hundred twenty (120) days after the end of each fiscal year of the Association, the Board shall furnish to each Unit Owner a financial statement consisting of: (a) a balance sheet containing a summary of the assets and liabilities of the Association as of the date of such balance sheet; and (b) a statement of the income and expenses for the period commencing with the date marking the end of the period for which the last preceding statement of income and expenses required hereunder was made and ending with the date of said statement, or in the case of the first such statement, from the date of formation of the Association to the date of said statement. The financial statement shall have appended thereto a certificate signed by the President or the Vice President or Secretary or the Treasurer of the Association or by a public accountant or firm of public accountants to the effect that the financial statement presents fairly the financial position of the Association and the results of its operations in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding period except as may be specified therein.

Section 9. Annual Audit. The books of the Association shall be reviewed once a year by the Board of Managers, and such review shall be completed prior to each annual meeting. If requested by three or more members of the Board of Managers, such review shall be made by a Certified Public Accountant. In addition, and at any time, if requested by Unit Owners having more than fifty percent (50%) of the voting power of the Association, or upon the request of three or more members of the Board of Managers, the Board shall cause an additional review to be made.

Section 10. Remedies for Failure to Pay Assessments. If an Owner is in default in the monthly payment of the aforesaid charges or assessments for thirty (30) days, the members of the Board of Managers may bring suit for and on behalf of themselves and as representatives of all Owners, to enforce collection thereof or to foreclose the lien therefor as provided in the Declaration. To the extent permitted by the Declaration, any decision or any statute or law now or hereafter effective, the amount of any delinquent and unpaid charges or assessments, and interest, costs and fees as above provided shall be and become a lien or charge against the Condominium Ownership Interest of the Owner involved when payable and may be foreclosed by an action brought in the name of the Board of Managers as in the case of foreclosure of liens against real estate, as provided in the Declaration. As provided in the Declaration, the members of the Board of Managers and their successors in office, acting on behalf of the other Unit Owners, shall have the power to bid in the interest so foreclosed at foreclosure sale, and to acquire and hold, lease, mortgage and convey the same. Any mortgagee shall be entitled to written notice of such failure to pay such assessment. The Board of Managers shall have the power to suspend the voting rights and the right to use of the

recreational facilities of a Unit Owner during any period in which such Unit Owner shall be in default in the payment of any assessment levied by the Association.

Any encumbrancer may from time to time request in writing a written statement from the Board of Managers setting forth the unpaid Common Expenses with respect to the Unit covered by his or its encumbrance and unless the request shall be complied with within twenty (20) days, all unpaid Common Expenses which become due prior to the date of the making of such request shall be subordinate to the lien of such encumbrance. Any encumbrancer holding a lien on a Unit may pay any unpaid Common Expenses payable with respect to such Unit and upon such payment such encumbrancer shall have a lien on such Unit for the amounts paid at the same rank as the lien of his encumbrance.

ARTICLE VI

INDEMNIFICATION

Section 1. In General. The Association shall indemnify any member of the Board, officer, employee, or agent of the Association or any former member of the Board, officer, employee or agent of the Association and/or its or their respective heirs, executors and administrators, against reasonable expenses, including attorneys' fees, judgments, decrees, fines, penalties or amounts paid in settlement actually and necessarily incurred by him in connection with the defense of any pending or threatened action, suit, or proceeding, criminal or civil, to which he is or may be made a party by reason of being or having been such member of the Board, officer, employee or agent of the Association, provided it is determined in the manner hereinafter set forth (a) that such member of the Board, officer, employee or agent of the Association was not, and is not, adjudicated to have been grossly negligent or guilty of willful misconduct in the performance of his duty to the Association, (b) that such member of the Board acted in good faith in what he reasonably believed to be in the best interest of the Association, (c) that, in any matter the subject of a criminal action, suit or proceeding, such Board member had no reasonable cause to believe that this conduct was unlawful, and (d) in case of settlement, that the amount paid in the settlement was reasonable. Such determination shall be made either by the members of the Board of the Association acting at a meeting at which a quorum consisting of members of the Board who are not parties to or threatened with any such action, suit or proceeding is present, or, in the event of settlement, by a written opinion of independent legal counsel selected by the members of the Board.

Section 2. Advance of Expenses. Funds to cover expenses, including attorneys' fees, with respect to any pending or threatened action, suit, or proceeding may be advanced by the Association prior to the final disposition thereof upon receipt of an undertaking by or on behalf of the recipient to repay such amounts unless it shall ultimately be determined that he is entitled to indemnification hereunder.

Section 3. Indemnification Not Exclusive; Insurance. The indemnification provided for in this Article VI shall not be exclusive, but shall be in addition to any other rights to which any person may be entitled under the Articles of Incorporation, Rules and Regulations of the Association, any agreement, any insurance provided by the Association, the provisions of Section 1701.12(F) of the Ohio Revised Code, or otherwise. The Association may purchase and maintain insurance on

behalf of any person who is or was a member of the Board, officer, agent or employee of the Association against any liability asserted against him or incurred by him in any such capacity or arising out of his status as such whether or not the Association would have the power to indemnify him against such liability under the provisions of this Article.

Section 4. Indemnification by Unit Owners. The members of the Board and officers of the Association shall not be liable to the Unit Owners for any mistake of judgment, negligence, or otherwise, except for their own individual willful misconduct or bad faith. The Unit Owners shall indemnify and hold harmless each of the members of the Board and officers of the Association against all contractual liability to third parties arising out of contracts made on behalf of the Association except with respect to any such contracts made in bad faith or contrary to the provisions of the Declaration or these Bylaws. It is intended that the members of the Board and officers of the Association shall have no personal liability with respect to contracts entered into on behalf of the Association. Every agreement made by any members of the Board, officer, employee or agent of the Association or by a management company, if any, on behalf of the Association, shall provide that such members of the Board, officer, employee or agent of the Association, or the management company, as the case may be, is acting only as agent for the Association and shall have no personal liability thereunder (except as a Unit Owner), and that each Unit Owner's liability thereunder shall be limited to such proportion of the total liability thereunder as his percentage of interest in the Common Areas and Facilities bears to the total percentage interest of all Unit Owners in the Common Areas and Facilities.

Section 5. Cost of Indemnification. Any sum paid or advanced by the Association under this Article VI shall constitute a Common Expense and the Association and the Board shall have the power to raise and the responsibility for raising, by special assessment or otherwise, any sums required to discharge its obligations under this Article VI; provided, however, that the liability of any Unit Owner arising out of any contract made by or other acts of any member of the Board, officer, employee or agent of the Association, or out of the aforesaid indemnity in favor of such member of the Board, officer, employee or agent of the Association, shall be limited to such proportion of the total liability hereunder as said Unit Owner's percentage of interest in the Common Areas and Facilities bears to the total percentage interest of all the Unit Owners in the Common Areas and Facilities.

ARTICLE VII

GENERAL PROVISIONS

Section 1. Copies of Notice to Mortgage Lenders, Rights of First Mortgages

(a) Upon written request to the Board of Managers by the holder of any duly recorded mortgage or trust deed against any Unit ownership, the Board of Managers shall give such mortgage holder a copy of any and all notices permitted or required by the Declaration or these Bylaws to be given to the Owner or Owners whose Unit ownership is subject to such mortgage or trust deed.

(b) A first mortgagee of a Unit shall be entitled to written notice from the Association of any default by its mortgagor Unit Owner which is not cured within sixty (60) days. Any first mortgagee may from time to time request in writing a written statement from the Board of Managers setting forth any and all unpaid assessments due and owing from its mortgagor Unit Owner with respect to the Unit subject to the lien of its mortgage and such request shall be complied with within fifteen (15) days from receipt thereof. Any first mortgagee holding a mortgage on a Unit may pay any unpaid Common Expenses assessed with respect to such Unit and upon such payment, such first mortgagee shall have a lien on such Unit for the amounts so paid at the same rank as the lien of its mortgage.

Section 2. Service of Notices on the Board of Managers. Notices required to be given to the Board of Managers or to the Association may be delivered to any member of the Board of Managers or officer of the Association either personally or by mail addressed to such member or officer at his Unit.

Section 3. Service of Notices on Devisees and Personal Representatives. Notices required to be given any devisees or personal representatives of a deceased owner may be delivered either personally or by mail to such party at his, her or its address appearing on the records of the court wherein the estate of such deceased owner is being administered.

Section 4. Non-Waiver of Covenants. No covenants, restrictions, conditions, obligations or provisions contained in the Declaration or these Bylaws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

Section 5. Agreements Binding. All agreements and determinations lawfully made by the Association in accordance with the procedures established in the Declaration and these Bylaws shall be deemed to be binding on all Unit Owners, and their respective heirs, executors, administrators, successors and assigns.

Section 6. Notices of Mortgages. Any Owner who mortgages his Unit shall notify the Association, in such manner as the Association may direct, of the name and address of his mortgagee and thereafter shall notify the Association of the payment, cancellation or other alteration in the status of such mortgage. The Association shall maintain such information in a book entitled "Mortgagees of Units"

Section 7. Severability. The invalidity of any covenant, restriction, condition, limitation or any other provision of these Bylaws, or any part of the same, shall not impair or affect in any manner the validity, enforceability or effect the rest of this Declaration

Section 8. Perpetuities and Restraints on Alienation. If any of the options, privileges, covenants or rights created by these Bylaws shall be unlawful or void for violation of (a) the rule against perpetuities or some analogous statutory provision, (b) the rule restricting restraints or alienation, or (c) any other statutory or common law rules imposing time limits, then such provision shall continue only until twenty-one (21) years after the death of the survivor of the now living

descendants of William Jefferson Clinton, President of the United States of America, or Albert Gore, Jr., Vice President of the United States of America.

Section 9. Definitions. The terms used in these Bylaws (except as herein otherwise expressly provided or unless the context otherwise required) for all purposes of these Bylaws and of any amendment hereto shall have the respective meanings specified in Article I of the Declaration.

Section 10. Amendments. Provisions of these Bylaws may be amended by the Unit Owners at a meeting held for such purpose by the affirmative vote of those entitled to exercise not less than seventy-five percent (75%) of the voting power, provided, however, that no amendment shall have any effect upon Declarant, the rights of Declarant under these Bylaws and the rights of bona fide mortgagees of Units until the written consent of Declarant and or such mortgagees to such amendment has been secured.

Section 11. Captions. The captions used in these Bylaws are inserted solely as a matter of convenience and shall not be relied upon and/or used in construing the effect or meaning of any of the text hereof.

EXHIBIT "C"

**TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3**

MANAGEMENT AGREEMENT

FOR

MACINTOSH FARMS CONDOMINIUM NO. 3

BROADVIEW HEIGHTS, OHIO

In consideration of the following covenants MacIntosh Farms Condominium No. 3 Owners' Association, Inc., an Ohio not-for-profit corporation, (hereinafter called the "Association"), and MacIntosh Development Corporation, an Ohio corporation, (hereinafter called "the Management Company"), agree as follows:

RECITALS:

1. Exclusive Agency and Term

The Association hereby employs the Management Company exclusively to operate and manage the Common Areas and Facilities, as defined in the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, upon the terms hereinafter set forth, for the term of five (5) years commencing on the date of filing for record of a deed following the first sale of a Condominium Ownership Interest (fee simple estate in a Unit, together with an apartment undivided interest in the Common Areas and Facilities). This Agreement shall automatically renew itself for consecutive one (1) year additional terms. Notwithstanding the foregoing, (i) the Association shall not be obligated under the provisions of this Agreement for a period which exceeds more than one (1) year from and after the date of the meeting of Unit Owners (the persons who own Condominium Ownership Interests in a Unit) following the earlier of five (5) years from the date of establishment of the Association or thirty (30) days after the sale and conveyance of Condominium Ownership Interests to purchasers in good faith for value to which appertain seventy-five percent (75%) of the undivided interests in the Common Areas and Facilities calculated by comparing the Units sold and conveyed in Parcel No. 1 (described in Exhibit "1" of the Declaration) and the Additional Property (described in Exhibit "2" of the Declaration) to the maximum number of Units that may be created thereon pursuant to Article XI of the Declaration, to wit forty-three (43) Units, and (ii) either party may terminate this Management Agreement, without cause and without payment of a termination fee, upon ninety (90) days' written notice to the other party. The Management Agreement may thereafter be renewed with the approval of Unit Owners entitled to exercise a majority of the voting power of the Association.

2. Management Company's Duties

The Management Company shall act as the agent of the Association in the operation and management of the Common Areas and Facilities by performing and furnishing the services of its organization to perform the following duties.

A Physical Management

(i) Building Maintenance

The Management Company shall assume operational control of the Common Areas and Facilities, including buildings, equipment and improvements, and shall be responsible for supervising their upkeep and maintenance. The Management Company shall direct, supervise and order to be done those things requested by the Association or which are, in the Management Company's judgment, necessary to preserve and protect the Common Areas and Facilities.

(ii) Contracted Services

The Management Company is authorized, on behalf of the Association, to hire, discharge and supervise employees and/or independent contractors required by the operation and maintenance of the Common Areas and Facilities, including, but not limited to, snow removal and landscaping, and to make all payments for the same from the maintenance fund of the Association. Unless otherwise specified in writing, an employee so hired shall be deemed to be the employee of the Association. Compensation for such employee shall be paid by the Association.

(iii) Inspections

The Management Company shall make regular inspections of the Common Areas and Facilities and render reports and make recommendations concerning same.

B Administrative Management

(i) Meetings of Association

The Management Company shall organize the initial meeting of the members of the Association, including the preparation and delivery of notices of the meeting, and the preparation of proxy forms. The Management Company shall prepare the agenda for the initial meeting, conduct the meeting and oversee the election of the initial Board of Managers of the Association.

(ii) Meeting Notices, Agenda and Minutes

After the initial meeting of the Association, the Management Company, at the direction of the Board of Managers of the Association, shall send notices of Association meetings, shall prepare the agenda therefore, shall circulate minutes of

any such meetings as prepared by the secretary of the Association, and shall effect instructions as directed by the Board of Managers of the Association

(iii) Association Records

The Management Company shall keep a file of all records of the affairs of the Association, furnished to it by the Association, including, but not limited to, minutes of meetings, correspondence, modifications of the Declaration, Bylaws, Rules and Regulations, etc

(iv) Insurance

At the Association's discretion and under its control, purchase or renew all Association insurance policies for the various coverages enumerated in the Declaration. The Management Company will recommend the types and amounts of insurance coverages for Board's approval but assume no liability for the adequacy or types of coverage

C Fiscal Management

(i) Assessments

The Management Company shall collect all assessments as prescribed by the Association, set up a checking, savings or other account or accounts with any federally insured institution or institutions as is customary with other condominium associations, as the Management Company in its discretion or at the written direction of the Board of Managers deems necessary. The Management Company shall keep accounting records to reflect the status of Association's interest in any such account or accounts

(ii) Delinquent Accounts

The Management Company shall mail notices of any delinquency to the delinquent Unit Owner. The Management Company shall use every effort to collect delinquent accounts, including the sending of notices and letters, the making of telephone calls, and effecting personal contact when possible. In the event such efforts fail, however, the Management Company shall refer the account to the Board of Managers for disposition

(iii) Disbursement Authorization

The Management Company shall make all disbursements from assessments collected for normal recurring expenses as provided in a budget, which shall be approved in advance annually by the Association. The Management Company is hereby granted authority to make any non-budget expenditures up to One Thousand Dollars (\$1,000.00) at its own discretion. In addition, the Management Company shall have the authority to make expenditures in excess of said amount with the

approval of the president of the Association. In cases of emergency requiring prompt action to avoid further loss, the Management Company shall have discretion to expend whatever is necessary.

(iv) Governmental Reports

The Management Company shall compute and pay from the funds it collects on behalf of the Association, payroll taxes and the Management Company shall file necessary government returns and reports when due with respect to such taxes. Individual Unit Owners or the Association, as the case may be, are responsible for the preparation and filing of any and all other government returns and reports when due.

(v) Financial Statement

The Management Company shall furnish copies to the Association of a monthly financial statement, prepared on a cash basis, of all receipts and disbursements, showing assessments and other cash receipts, the grouping by category of all disbursements, net cash gain or loss, cash on hand and reserve accounts.

(vi) Annual Budget

On or about the first day of December of each year during the term of this Agreement, the Management Company shall prepare and submit to the Association for approval an annual budget to be used for the determination of assessments for the ensuing year.

(vii) Bonding of Employees

Those employees of the Management Company who handle or who are responsible for handling the Association's monies shall, without expense to the Association, be bonded by a fidelity bond, in an amount not less than an amount equal to three (3) months' assessments, evidence of which shall be furnished to the satisfaction of the Association.

D Miscellaneous

(i) The Management Company shall perform all duties incidental and reasonably necessary or desirable to accomplishment of the above listed duties.

(ii) The Management Company is authorized to take such action as may be necessary to comply promptly with any and all orders or requirements affecting the Common Areas and Facilities placed thereon by any Federal, state, county or municipal authority having jurisdiction thereover, subject to the same limitation contained in Section 2 C 3 hereof in connection with the making of repairs and alterations. The Management Company, however, shall not take any action under this paragraph so long as the Association is contesting or has affirmed its intention to contest any such order or requirement. The Management Company shall promptly

and in no event later than 72 hours from the time of their receipt, notify the Board of Managers of the Association in writing of all such orders and notices of requirements

3 Association's Obligations.

The Association shall

A Assume liability for all obligations and costs incurred by the Management Company within the scope of its employment in operating and managing the Common Areas and Facilities, excluding, however, liability for salaries of the Management Company's executive employees or office staff, and any other costs of the Management Company not directly related to the operation and management of the Common Areas and Facilities

B Carry, at its own expense, public liability insurance in an amount satisfactory to the Management Company written to protect the Management Company in the same manner and to the same extent as it protects the Association, and workmen's compensation insurance covering its own employees, if any.

C Forthwith upon the Management Company's written demand make funds available to pay the deficiency arising in the event that obligations for the management and operation of the Common Areas and Facilities to be paid at any time exceed receipts available for disbursement

D Cooperate in every reasonable manner with the Management Company in its operation and management of the Common Areas and Facilities

4 Management Company's Compensation

As compensation for its services in managing the property the Management Company shall be paid each month during the term of this Agreement, and is authorized to pay to itself from the funds collected and held on behalf of the Association, a fee of Six Dollars (\$6.00) per Unit per month, commencing on the date the deed or other evidence of ownership is filed for record following the first sale of a Unit in the Condominium Development. After the first year, the Management Company may increase its compensation in an amount not to exceed a five percent (5%) increase per year

5 Indemnification

The Association agrees to save the Management Company harmless from all damage suits in connection with the management of the Common Areas and Facilities and from liability from injuries suffered by any employee or other person whomsoever. The Management Company also shall not be liable for any error of judgment or for any mistake of fact of law, or for anything which it may do or refrain from doing, except in cases of willful misconduct or gross negligence

6 Notices

Any notice, request, or other document or demand required or desired to be given to the Association or Management Company shall be in writing and shall be deemed given:

(a) to the Association when delivered in person or when deposited in the United States mail, first-class, postage prepaid, addressed to the Association at:

c/o Zaremba Company
905 Corporate Way, Suite 200
Westlake, Ohio 44145

(b) to the Management Company when delivered personally to an officer of the manager or when deposited in the United States mail, first-class postage prepaid, addressed to the Management Company at:

c/o Zaremba Company
905 Corporate Way, Suite 200
Westlake, Ohio 44145

Either party may from time to time change the address at which, or the person to whom such written notices, requests, or other documents or demands are to be given or mailed by giving the other party written notice thereof

7. Definitions

The words referred to herein which are defined in Article I of Declaration of Condominium Ownership of MacIntosh Farms Condominium No. 3 shall have the same meaning as contained in said Article

8 Agreement Binding

This agreement shall inure to the benefit of and be binding upon the respective successors and assigns of each of the Association and the Management Company

9 Captions

The captions of the several sections hereof are not a part hereof, but are merely labels to assist in reading the various provisions hereof

IN WITNESS WHEREOF, the parties hereto have executed or caused to be duly executed duplicate original counterparts hereof this _____ day of _____, 1998.

**MACINTOSH FARMS CONDOMINIUM
NO. 3 OWNERS' ASSOCIATION, INC.,**
an Ohio not-for-profit corporation

By _____

By _____

"Association"

**MACINTOSH DEVELOPMENT
CORPORATION, an Ohio corporation**

By _____

"Management Company"

EXHIBIT "D"

**TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3**

Narrative Description of Buildings and Units

The Condominium Development (including the Additional Property) is situated on an 6.6087 acre parcel of real estate located on Bellfield Lane, a duly dedicated public street that runs off of MacIntosh Lane North, a duly dedicated public street, and is part of MacIntosh Farms, a Planned Residential Community, located in the City of Broadview Heights, Cuyahoga County, Ohio. Phase I consists of one (1) duplex Building containing two (2) Units designated as Unit Nos. 19-03 and 19-04. The Units are situated on Brighton Way, a private drive.

The Building is principally of conventional wood frame construction with dry wall finish on the interior walls, vinyl siding on the exterior walls and brick facing covering the foundation. The roof is fiberglass shingle. The Units are separated by a common wall. The common wall is of masonry construction. The Units do not have basements.

Two (2) Unit types are being submitted by this Declaration. The Unit types are known as the "A Unit" and the "B Unit". Unit No. 19-03 is an "A Unit" type Unit and Unit No. 19-04 is a "B Unit" type Unit.

The "A Unit" is a two-story Unit containing approximately 1,711 square feet of living area, exclusive of the garage area. The first floor contains a living room, dining room, kitchen with a breakfast nook, master bedroom, one and one-half baths, mechanical room, laundry room, porch and an attached two car garage. The second floor contains two bedrooms and a full bath.

The "B Unit" is a two-story Unit containing approximately 2,255 square feet of living area, exclusive of the garage area. The first floor contains a living room with a dining area, kitchen with a breakfast nook, master bedroom, one and one-half baths, mechanical room, laundry room, porch and an attached two-car garage. The second floor contains two bedrooms, a full bath, loft and storage room.

Any inconsistencies between the narrative descriptions of the Units and/or Common Areas on the one hand and the "as built" Drawings on the other hand shall be resolved in favor of the "as built" Drawings.

EXHIBIT "E"

**TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3**

| UNIT NO. | PHASE NO. | UNIT ADDRESS | UNIT TYPE | SQUARE FOOTAGE | PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES |
|----------|-----------|-------------------|-----------|----------------|---|
| 19-03 | I | 1544 Brighton Way | A | 1,711 | 43.14% |
| 19-04 | I | 1540 Brighton Way | B | 2,255 | 56.86% |
| | | | | | |
| | | | | | |
| | | | | | TOTAL 100% |

**CONSENT OF MORTGAGEE TO DECLARATION OF CONDOMINIUM OWNERSHIP
FOR MACINTOSH FARMS CONDOMINIUM NO. 3**

VOL. 98-10915 PAGE 40

The undersigned, BANK ONE, NA, a national banking association, is mortgagee of premises described in the within Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, Broadview Heights, Ohio, by virtue of mortgages recorded on December 18, 1997 in Volume 97-13098, Page 22 et seq. of Cuyahoga County Records ("Mortgage"), and in Volume 97-13099, Page 2 of Cuyahoga County Records.

The undersigned hereby consents to the execution and delivery of the foregoing Declaration of Condominium Ownership, with Drawings and other exhibits thereto ("Condominium Documents"), and to the filing thereof in the Office of the County Recorder of Cuyahoga County, Ohio, and further, subjects and subordinates the Mortgage to the Condominium Documents, and to the provisions of Chapter 5311 of the Ohio Revised Code.

SIGNED AND ACKNOWLEDGED
IN THE PRESENCE OF:
(witnesses as to both signatures)

BANK ONE, NA, a national
banking association

Laura M. Justice
Print Name LAURA M. JUSTICE

By: Linda A. Cornell
Linda A. Cornell, Vice President

Deane J. Hill
Print Name DEANE J. HILL

By: Andrea Rucey Tildeman
Andrea Rucey Tildeman, Asst. Vice President

STATE OF OHIO)
) SS.
COUNTY OF SUMMIT)

BEFORE ME, a Notary Public, in and for said County and State, personally appeared the above-named BANK ONE, NA, a national banking association, by Linda A. Cornell, its Vice President, and by Andrea Rucey Tildeman, its Asst. Vice President, who, having been first duly sworn acknowledged that they did execute the foregoing instrument and that the same was their free act and deed individually and as such officers and the free act and deed of said Association.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at Akron, Ohio, this 11th day of August, 1998.

Deane J. Hill
Notary Public

THIS INSTRUMENT PREPARED BY
Richard A. Rosner, Attorney at Law
Kahn, Kleinman, Yanowitz & Amson Co., L.P.A.
Suite 2600, The Tower At Erieview
1301 East Ninth Street
Cleveland, Ohio 44114
(216)696-3311

DEANE J. HILL, Notary Public
State of OHIO
Resident Summit County
My Commission Expires Aug. 28, 1999

ELEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM OWNERSHIP

MACINTOSH FARMS CONDOMINIUM NO. 3

BROADVIEW HEIGHTS, OHIO

PHASE NO. XII

ADDING UNIT NOS. 19-31, 19-32 AND 19-33

This will certify that copies of this Eleventh Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 and the Drawings referred to therein, have been filed in the office of the County Auditor, Cuyahoga County, Ohio.

Date: _____, 2001

Cuyahoga County Auditor

By: _____
Deputy Auditor

THIS INSTRUMENT PREPARED BY:

RICHARD A. ROSNER, ATTORNEY AT LAW
KAHN, KLEINMAN, YANOWITZ & ARNSON CO., L.P.A.
SUITE 2600, THE TOWER AT ERIEVIEW
1301 EAST NINTH STREET
CLEVELAND, OHIO 44114-1824
(216) 696-3311

FRANK RUSSO, COUNTY AUDITOR
APPROVED OWNERSHIP, ONLY, OF

PERM. PARCEL NO.

585-10
By: Sabrina Sanders
Deputy Auditor

CUYAHOGA COUNTY RECORDER
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{JES\K0396566.1}

RECORDER NOTE:

FOR MAPS ACCOMPANYING THIS DECLARATION AND
BY-LAWS SEE VOL. 1482 PAGES 64 TO 71
INCLUSIVE OF CONDOMINIUM MAP RECORDS.

HC-110

ELEVENTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP
FOR MACINTOSH FARMS CONDOMINIUM NO. 3
BROADVIEW HEIGHTS, OHIO
(PHASE NO. XII)

WHEREAS, MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation, hereinafter referred to as "Declarant", filed for record the Declaration of Condominium Ownership ("Declaration") with the Bylaws attached thereto, and Drawings incorporated by reference therein, on August 25, 1998, with the Cuyahoga County Recorder, the Declaration being recorded in Volume 98-10913, Page 59 of Cuyahoga County Deed Records and the Drawings being recorded in Volume 122 Pages 73-77 of Cuyahoga County Condominium Map Records and thereby submitted Phase No. I of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code (the Condominium Property Act); and

WHEREAS, Declarant, by First Amendment to the Declaration of Condominium Ownership recorded October 5, 1998 with the Cuyahoga County Recorder in Volume 98-12951, Page 13 et seq. of Cuyahoga County Deed Records and the Drawings in Volume 123, Page 38 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. II of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Second Amendment to the Declaration of Condominium Ownership recorded November 18, 1998 with the Cuyahoga County Recorder as Instrument No. 199811181103 of Cuyahoga County Deed Records and the Drawings in Volume 124, Page 14 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. III of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Third Amendment to the Declaration of Condominium Ownership recorded May 6, 1999 with the Cuyahoga County Recorder as Instrument No. 199905060816 of Cuyahoga County Deed Records and the Drawings in Volume 124, Page 15 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. IV of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

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WHEREAS, Declarant by Fourth Amendment to the Declaration of Condominium Ownership recorded August 5, 1999 with the Cuyahoga County Recorder as Instrument No. 199908050732 of Cuyahoga County Deed Records and the Drawings in Volume 129, Page 33 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. V of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Fifth Amendment to the Declaration of Condominium Ownership recorded November 12, 1999 with the Cuyahoga County Recorder as Instrument No. 199911120892 of Cuyahoga County Deed Records and the Drawings in Volume 130, Page 84 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VI of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Sixth Amendment to the Declaration of Condominium Ownership recorded September 22, 2000 with the Cuyahoga County Recorder as Instrument No. 200009221126 of Cuyahoga County Deed Records and the Drawings in Volume 135, Page 76 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VII of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Seventh Amendment to the Declaration of Condominium Ownership recorded February 13, 2001 with the Cuyahoga County Recorder as Instrument No. 200102130962 of Cuyahoga County Deed Records and the Drawings in Volume 137, Page 66 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VIII of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Eighth Amendment to the Declaration of Condominium Ownership recorded June 12, 2001 with the Cuyahoga County Recorder as Instrument No. 200106120856 of Cuyahoga County Deed Records and the Drawings in Volume 139, Page 20, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. IX of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Ninth Amendment to the Declaration of Condominium Ownership recorded October 25, 2001 with the Cuyahoga County Recorder as Instrument No. 200110250359 of Cuyahoga County Deed Records and the Drawings in Volume 140, Page 84, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. X of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, Declarant by Tenth Amendment to the Declaration of Condominium Ownership recorded December 5, 2001 with the Cuyahoga County Recorder as Instrument No. 200112050010 of Cuyahoga County Deed Records and the Drawings in Volume 141, Page 30, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. XI of

MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code; and

WHEREAS, under the Declaration the right was reserved by Declarant to add to the Condominium Property phases and the improvements thereon and all easements, rights and appurtenances thereto and all articles of personal property existing for the common use of the Unit Owners; and

WHEREAS, Declarant is the legal title holder of and desires to add to the Condominium Property and to submit to said Chapter 5311 of the Ohio Revised Code, as Additional Property pursuant to Articles XI and XII of the Declaration, the real property designated herein as Phase No. XII of MacIntosh Farms Condominium No. 3 which is improved with one (1) Building containing three (3) Units; and

NOW, THEREFORE, Declarant, pursuant to the authority of Articles XI and XII of the Declaration, hereby declares that the Declaration be and hereby is amended as follows (unless otherwise expressly provided herein, the capitalized terms used herein shall have the same meaning as defined in the Declaration).

1. The Phase No. XII property and the improvements thereon, and all easements, rights and appurtenances thereto and all articles of personal property existing for the common use of the Unit Owners, are hereby added to the Condominium Property as defined in Article I of the Declaration, and are also hereby submitted to Chapter 5311 of the Ohio Revised Code as a part of the Condominium Property in accordance with and to be governed in all respects by the terms and provisions of the Declaration as hereinbefore, hereby and hereinafter amended.

2. The legal description of Parcel No. 1 set forth in Exhibit "1" of the Declaration is amended to include the real property for Phase No. XII of MacIntosh Farms Condominium No. 3, the legal description for Phase No. XII being described in Exhibit "1" attached hereto and made a part hereof.

3. The legal description of the Additional Property set forth in Exhibit "2" of the Declaration is amended by the deletion therefrom of the real property described in Exhibit "1" hereof, the residue of the Additional Property being described in Exhibit "2" attached hereto and made a part hereof.

4. In the first paragraph of Article II of the Declaration and in Article II(A) of the Declaration the number of Units referred to therein is increased from thirty-six (36) Units to thirty-nine (39) Units. A narrative description of the Building and Units for Phase No. XII is set forth in Exhibit "3" attached hereto and made a part hereof.

5. The percentage interest of each Unit in the Common Areas and Facilities as set forth in Exhibit "E" of the Declaration is hereby amended to be as set forth in Exhibit "4" attached hereto and made a part hereof.

6. The particulars of the land, Building and other improvements for Phase No. XII, including, but not limited to, the layout, location, designation, dimensions of each Unit, the layout, locations and dimensions of the Common Areas and Facilities and the location and dimensions of all appurtenant easements or encroachments are shown graphically on the set of Phase No. XII Allotted Drawings incorporated in this Eleventh Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, by reference as Exhibit "A", prepared and bearing the certified statements of Gutoskey & Associates, Inc., Civil Engineers and Registered Surveyors, 8227 E. Washington Street, Chagrin Falls, Ohio 44023-4507, and Ron Lloyd, Registered Architect, MAI Architects, 1901 East 13th Street, Cleveland, Ohio 44114, as required by the Condominium Act of the State of Ohio. The Phase No. XII Allotted Drawings will be filed in the Condominium Map Records of the Office of the Recorder of Cuyahoga County, Ohio, simultaneously with the filing of this Eleventh Amendment to the Declaration.

7. Article XVII of the Declaration is amended to provide that the two (2) year warranty period for Phase No. XII shall commence on the date the deed or other evidence of ownership is filed for record following the first sale of a Condominium Ownership Interest in Phase No. XII to a Purchaser in good faith for value.

8. No owner of a Unit which was not included in Phase Nos. I, II, III, IV, V, VI, VII, VIII, IX, X and XI shall: (a) have or obtain any interest in funds collected by the Association from the owners of Units included in Phase Nos. I, II, III, IV, V, VI, VII, VIII, IX, X and XI prior to the filing of this Eleventh Amendment (except replacement reserve funds), nor (b) have or be subjected to any liability for expenses arising with respect to the Condominium Property prior to the filing of this Eleventh Amendment.

9. Declarant will assume the rights and obligations of a Unit Owner in its capacity as owner of Condominium Ownership Interests that have been declared but are not yet sold and conveyed to a Purchaser in good faith for value, including, without limitation, the obligation to pay Common Expenses attaching to such interests from the date the amendment to the Declaration creating such interests is filed for record.

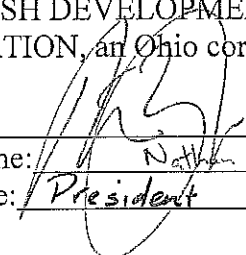
10. Except as amended herein, the Declaration thereto shall remain in full force and effect.

11. Consent to this Eleventh Amendment to the Declaration is hereby exercised by Declarant on behalf of the Unit Owners and their mortgagees pursuant to Articles XI and XII of the Declaration.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

The said MacIntosh Development Corporation, as Declarant, as aforesaid, has caused its name to be signed to these presents as of this 4 day of April, 2002.

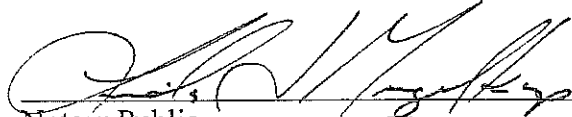
MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation

By: 
Name: Nathan Zuremba
Title: President

STATE OF OHIO)
) SS.
COUNTY OF CUYAHOGA)

BEFORE ME, a Notary Public in and for said County and State, personally appeared the above named MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation, by Nathan Zuremba its President, who acknowledged that he executed the within instrument and further acknowledged that he did examine and read the same, that such execution was his free act and deed both individually and as such officer of the Corporation and the free act and deed of the said Corporation.

IN TESTIMONY WHEREOF, I have herein set my hand and notarial seal this 4 day of April, 2002.


Notary Public **Linda J. Mengelkamp**
My Commission Expires: ~~Notary Public State of Ohio~~
 Recorded In Lake County
 Commission Expires April 19, 2006

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EXHIBIT "A"

**TO ELEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3**

REFERENCE TO ALLOTTED DRAWINGS

The particulars of the land, Building and other improvements, including, but not limited to, the layout, location, designation, dimensions of each Unit, the layout, locations and dimensions of the Common Areas and Facilities and the location and dimensions of all appurtenant easements or encroachments are shown graphically on the set of Allotted Drawings incorporated in the Eleventh Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, by reference as Exhibit "A", prepared and bearing the certified statements of Gutoskey & Associates, Inc., Civil Engineers and Registered Surveyors, 10205 Queens Way, #6, Chagrin Falls, Ohio 44023-4507 and Ron Lloyd, Registered Architect, RDL Architects, 5313 Transportation Boulevard, Cleveland, Ohio 44125, as required by the Condominium Act of the State of Ohio. Such set of Allotted Drawings will be filed in the Condominium Map Records of the Office of the Recorder of Cuyahoga County, Ohio, simultaneously with the recording of the Eleventh Amendment.

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Gutoskey & Associates, Inc.

Civil Engineers & Surveyors

Joseph Gutoskey, P.E., P.S.

Legal Description
Group I - Phase 12
MacIntosh Farms Condominium No. 3, Phase 12

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royalton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

- Course I Thence **North 09° 40' 29" West, 100.00 feet** along the east right-of-way line of said MacIntosh Lane North to a point of curvature therein;
- Course II Thence northeasterly along the curved southeasterly right-of-way line of said MacIntosh Lane North, along the arc of a curve deflecting to the right, an arc distance of 152.71 feet to a point, said curve having a radius of 420.00 feet and a chord which bears **North 00° 44' 31" East, 151.87 feet**;
- Course III Thence **North 80° 52' 18" East, 133.85 feet** to a point in the westerly right-of-way line of Bellfield Lane cul-de-sac (width varies) as recorded in Volume 290, Page 82 of Cuyahoga County Map Records;
- Course IV Thence **South 02° 22' 06" East**, along the westerly right-of-way line of said Bellfield Lane, **24.02 feet** to a point of curvature therein;
- Course V Thence along the curved westerly right-of-way line of said Bellfield Lane cul-de-sac along an arc of a curve deflecting to the left, an arc distance of 87.67 feet to a point, said curve having a radius of 70.00 feet, and a chord which bears **South 38° 14' 46" East, 82.05 feet**;
- Course VI Thence **South 37° 42' 35" West, 115.15 feet** to a point;
- Course VII Thence **South 46° 57' 36" West, 135.00 feet** to a point and the Place of Beginning and containing 0.7101 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in April, 2002, be the same, more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.

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EXHIBIT "1"



Legal Description
Group I
Parcel 1 Additional Lands
After Declaration of Phase 12
MacIntosh Farms Condominium No. 3 Phase 12

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royalton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

Thence **North 46° 57' 36" East, 135.00 feet** to a point and the Principal Place of Beginning of the parcel of land herein intended to be described;

- Course I Thence **North 37° 42' 35" East, 115.15 feet** to a point in the southerly curved right-of-way line of Bellfield Lane cul-de-sac (width varies) as recorded in Volume 290, Page 82 of Cuyahoga County Map Records;
- Course II Thence along the curved southerly right-of-way line of said Bellfield Lane cul-de-sac along an arc of a curve deflecting to the left, an arc distance of 22.29 feet to a point of tangency, said curve having a radius of 70.00 feet and a chord which bears **South 83° 14' 46" East, 22.20 feet**;
- Course III Thence **North 87° 37' 54" East**, along the southerly right-of-way line of said Bellfield Lane cul-de-sac, **79.21 feet** to a point of curvature;
- Course IV Thence along the southerly curved cul-de-sac of said Bellfield Lane, along an arc of a curve deflecting to the left, an arc distance of 20.06 feet to a point, said curve having a radius of 70.00 feet and a chord which bears **North 79° 25' 20" East, 19.99 feet**;
- Course V Thence **South 18° 47' 14" East, 102.33 feet** to a point;
- Course VI Thence **North 78° 32' 24" West, 125.41 feet** to a point;
- Course VII Thence **South 76° 57' 36" West, 104.00 feet** to a point and the Principal Place of Beginning and containing 0.3017 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in April, 2002, be the same, more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.



Legal Description
Group I
Parcel 2 Additional Lands
After Declaration of Phase 12
MacIntosh Farms Condominium No. 3 Phase 12

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royalton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

Thence **North 09° 40' 29" West, 100.00 feet** along the east right-of-way line of said MacIntosh Lane North to a point of curvature therein;

Thence northeasterly along the curved southeasterly right-of-way line of said MacIntosh Lane North, along the arc of a curve deflecting to the right, an arc distance of 152.71 feet to a point, said curve having a radius of 420.00 feet and a chord which bears **North 00° 44' 31" East, 151.87 feet** to a point at the Principal Place of Beginning of the parcel of land herein intended to be described;

Course I Thence continuing northeasterly along the curved southeasterly right-of-way line of said MacIntosh Lane North, along the arc of a curve deflecting to the right, an arc distance of 139.20 feet to a point, said curve having a radius of 420.00 feet and a chord which bears **North 20° 39' 11" East, 138.56 feet**;

Course II Thence **South 75° 21' 20" East, 103.10 feet** to a point in the northerly curved right-of-way line of Bellfield Lane (60 feet wide) as recorded in Volume 290, Page 82 of Cuyahoga County Map Records;

Course III Thence along the curved westerly right-of-way line of said Bellfield Lane along an arc of a curve deflecting to the left, an arc distance of 62.54 feet to a point of tangency, said curve having a radius of 130.00 feet and a chord which bears **South 11° 24' 45" West, 61.93 feet**

Course IV Thence **South 02° 22' 06" East**, along the westerly right-of-way line of said Bellfield Lane, **12.56 feet** to a point;

Course V Thence **South 80° 52' 18" West, 133.85 feet** to a point and the Principal Place of Beginning and containing 0.2878 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in April, 2002, be the same, more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.

EXHIBIT "3"

**TO ELEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3**

A NARRATIVE DESCRIPTION OF BUILDING AND UNITS

The Condominium Development (including the Additional Property) is situated on an 6.6087 acre parcel of real estate located on Bellfield Lane and Brighton Way, duly dedicated public streets that run off of MacIntosh Lane North, a duly dedicated public street, and is part of MacIntosh Farms, a Planned Residential Community, located in the City of Broadview Heights, Cuyahoga County, Ohio. The Condominium Development is being expanded to include one (1) Building containing three (3) Units, designated as Unit Nos. 19-31, 19-32 and 19-33. The Units are situated on Bellfield Lane.

The Building is principally of conventional wood frame construction with dry wall finish on the interior walls, vinyl siding on the exterior walls and brick facing covering the foundation. The roof is fiberglass shingle. The Units are separated by a common walls. The common walls are of masonry construction. The Units do not have basements.

Three (3) Unit types are being submitted by this Eleventh Amendment to Declaration. The Unit types are known as the "A Unit", the "B/M Unit" and the "C-1" Unit. Unit No. 19-31 is an "A Unit" type, Unit No. 19-32 is a "B/M Unit" type and Unit No. 19-33 is a "C-1 Unit" type.

The "A Unit" is a two-story Unit containing approximately 1,711 square feet of living area, exclusive of the garage area. The first floor contains a living room, dining room, kitchen with breakfast nook, master bedroom, one and one-half baths, mechanical room, laundry room, porch and an attached two-car garage. The second floor contains two bedrooms and a full bath.

The "C-1 Unit" (also known as a "Modified C Unit") is a one-story Unit containing approximately 1,426 square feet of living area, exclusive of the garage area. The first floor contains a living room, dining room, kitchen with a breakfast nook, two bedrooms, two full baths, mechanical room, laundry room, porch and an attached two-car garage.

The "B/M Unit" is a two-story Unit containing approximately 1,723 square feet of living area, exclusive of the garage area. The first floor contains a living room, dining room, kitchen, breakfast nook, half-bath, porch and an attached two-car garage. The second floor contains three bedrooms and two full baths.

Any inconsistencies between the narrative descriptions of the Units and/or Common Areas on the one hand and the "as built" Drawings on the other hand shall be resolved in favor of the "as built" Drawings.

EXHIBIT "4"

TO ELEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

| <u>UNIT NO.</u> | <u>PHASE NO.</u> | <u>UNIT ADDRESS</u> | <u>UNIT TYPE</u> | <u>SQUARE FOOTAGE</u> | <u>PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES</u> |
|-----------------|------------------|---------------------|------------------|-----------------------|--|
| 19-03 | I | 1544 Brighton Way | A | 1,711 | 2.31% |
| 19-04 | I | 1540 Brighton Way | B | 2,255 | 3.05% |
| | | | | | |
| 19-13 | II | 1504 Brighton Way | B | 2,255 | 3.05% |
| 19-14 | II | 1500 Brighton Way | C-1 | 1,426 | 1.93% |
| 19-15 | II | 1509 Brighton Way | B | 2,255 | 3.05% |
| 19-16 | II | 1511 Brighton Way | C-1 | 1,426 | 1.93% |
| | | | | | |
| 19-5 | III | 1536 Brighton Way | B | 2,255 | 3.05% |
| 19-6 | III | 1532 Brighton Way | A | 1,711 | 2.31% |
| 19-7 | III | 1528 Brighton Way | B | 2,255 | 3.05% |
| 19-8 | III | 1524 Brighton Way | C-1 | 1,426 | 1.93% |
| 19-11 | III | 1512 Brighton Way | B | 2,255 | 3.05% |
| 19-12 | III | 1508 Brighton Way | A | 1,711 | 2.31% |
| 19-17 | III | 1515 Brighton Way | B | 2,255 | 3.05% |
| 19-18 | III | 1519 Brighton Way | A | 1,711 | 2.31% |
| | | | | | |
| 19-19 | IV | 1523 Brighton Way | B | 2,255 | 3.05% |
| 19-20 | IV | 1527 Brighton Way | A | 1,711 | 2.31% |
| | | | | | |
| 19-01 | V | 1552 Brighton Way | C | 1,814 | 2.45% |
| 19-02 | V | 1548 Brighton Way | B | 2,255 | 3.05% |

| <u>UNIT NO.</u> | <u>PHASE NO.</u> | <u>UNIT ADDRESS</u> | <u>UNIT TYPE</u> | <u>SQUARE FOOTAGE</u> | <u>PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES</u> |
|-----------------|------------------|---------------------|------------------|-----------------------|--|
| 19-09 | V | 1520 Brighton Way | B | 2,255 | 3.05% |
| 19-10 | V | 1516 Brighton Way | C | 1,814 | 2.45% |
| | | | | | |
| 19-21 | VI | 1553 Brighton Way | B | 2,255 | 3.05% |
| 19-22 | VI | 1557 Bellfield Lane | C-1 | 1,426 | 1.93% |
| 19-42 | VI | 1560 Bellfield Lane | A | 1,711 | 2.31% |
| 19-43 | VI | 1556 Bellfield Lane | C | 1,814 | 2.45% |
| | | | | | |
| 19-23 | VII | 1577 Bellfield Lane | A | 1,711 | 2.31% |
| 19-24 | VII | 1581 Bellfield Lane | B | 2,255 | 3.05% |
| 19-40 | VII | 1568 Bellfield Lane | B | 2,255 | 3.05% |
| 19-41 | VII | 1564 Bellfield Lane | A | 1,711 | 2.31% |
| | | | | | |
| 19-25 | VIII | 1585 Bellfield Lane | B | 2,255 | 3.05% |
| 19-26 | VIII | 1589 Bellfield Lane | C | 1,814 | 2.45% |
| | | | | | |
| 19-27 | IX | 1593 Bellfield Lane | A | 1,711 | 2.31% |
| 19-28 | IX | 1597 Bellfield Lane | A | 1,711 | 2.31% |
| | | | | | |
| 19-36 | X | 1584 Bellfield Lane | B | 2,255 | 3.05% |
| 19-37 | X | 1580 Bellfield Lane | A | 1,711 | 2.31% |
| | | | | | |
| 19-38 | XI | 1576 Bellfield Lane | A | 1,711 | 2.31% |
| 19-39 | XI | 1572 Bellfield Lane | C | 1,814 | 2.45% |
| | | | | | |
| 19-31 | XII | 1604 Bellfield Lane | A | 1,711 | 2.31% |
| 19-32 | XII | 1600 Bellfield Lane | B/M | 1,723 | 2.33% |

| <u>UNIT NO.</u> | <u>PHASE NO.</u> | <u>UNIT ADDRESS</u> | <u>UNIT TYPE</u> | <u>SQUARE FOOTAGE</u> | PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES |
|-----------------|------------------|---------------------|------------------|-----------------------|---|
| 19-33 | XII | 1596 Bellfield Lane | C-1 | 1,426 | 1.92% |
| | | | | | |
| | | | | 73,991 | TOTAL: 100% |

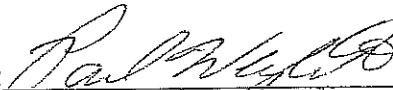
CUYAHOGA COUNTY RECORDER
200204110992 PAGE 14 of 15

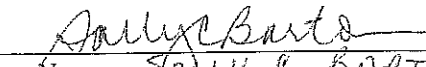
CONSENT OF MORTGAGEE TO ELEVENTH AMENDMENT TO DECLARATION
OF CONDOMINIUM OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

The undersigned, BANK ONE, NA, a national banking association, is mortgagee of premises described in the within Eleventh Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, Broadview Heights, Ohio, by virtue of the following mortgages: (i) mortgage filed for record on December 18, 1997 in Volume 97-13098, Page 22 et seq. of Cuyahoga County Records, and (ii) mortgage filed for record on December 18, 1997 in Volume 97-13099, Page 2 et seq. of Cuyahoga County Records ("Mortgages").

The undersigned hereby consents to the execution and delivery of the foregoing Eleventh Amendment to Declaration of Condominium Ownership, with the Drawings and other exhibits thereto ("Condominium Documents"), and to the filing thereof in the Office of the County Recorder of Cuyahoga County, Ohio, and further, subjects and subordinates the Mortgages to the Condominium Documents, and to the provisions of Chapter 5311 of the Ohio Revised Code.

BANK ONE, NA, a national banking association


By: 
Name: Paul Weybrecht
Title: Vice President

By: 
Name: SALLY C. BARTON
Title: Vice President

STATE OF OHIO) SS:
COUNTY OF CUYAHOGA)

BEFORE ME, a Notary Public, in and for said County and State, personally appeared the above-named BANK ONE, NA, a national banking association, by Paul Weybrecht, its Vice President, and by Sally C. Barton, its Vice President, who, having been first duly sworn acknowledged that they did execute the foregoing instrument and that the same was their free act and deed individually and as such officers and the free act and deed of said Association.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at Cleveland, Ohio, this 18th day of March, 2002.


Notary Public
My Commission Expires: _____

THIS INSTRUMENT PREPARED BY:

RICHARD A. ROSNER, ATTORNEY AT LAW
KAHN, KLEINMAN, YANOWITZ & ARNSON CO., L.P.A.
THE TOWER AT ERIEVIEW, SUITE 2600
1301 EAST NINTH STREET
CLEVELAND, OHIO 44114-1824
(216) 696-3311

MONICA A. BUTKO, Notary Public
State of Ohio
My Commission Expires Sept. 24, 2005

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CUYAHOGA COUNTY RECORDER
PATRICK J. O'MALLEY
DECL 12/24/2002 10:36:19 AM
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THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3
BROADVIEW HEIGHTS, OHIO
ADDING PHASE NO. XIV (Final Phase)
(UNIT NOS. 19-29 AND 19-30)

This will certify that copies of this Thirteenth Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 and the Drawings referred to therein, have been filed in the office of the County Auditor, Cuyahoga County, Ohio.

Date: _____, 2002

Cuyahoga County Auditor

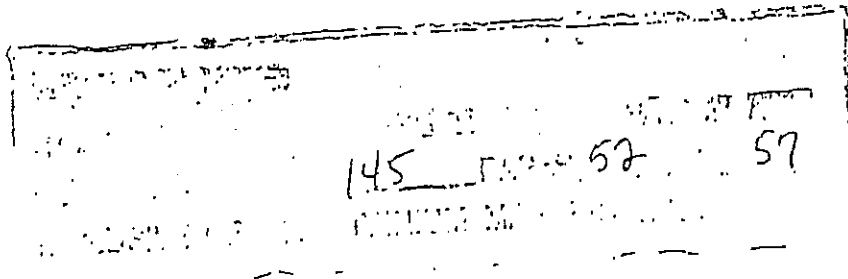
By: _____
Deputy Auditor

THIS INSTRUMENT PREPARED BY:

RICHARD A. ROSNER, ATTORNEY AT LAW
KAHN KLEINMAN,
2600 ERIEVIEW TOWER
1301 EAST NINTH STREET
CLEVELAND, OHIO 44114-1824
(216) 696-3311

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THIRTEENTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP
FOR MACINTOSH FARMS CONDOMINIUM NO. 3

BROADVIEW HEIGHTS, OHIO

ADDING (PHASE NO. XIV) (Final Phase)

(UNIT NOS. 19-29 AND 19-30)

WHEREAS, MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation, hereinafter referred to as "Declarant", filed for record the Declaration of Condominium Ownership ("Declaration") with the Bylaws attached thereto, and Drawings incorporated by reference therein, on August 25, 1998, with the Cuyahoga County Recorder, the Declaration being recorded in Volume 98-10913, Page 59 of Cuyahoga County Deed Records and the Drawings being recorded in Volume 122 Pages 73-77 of Cuyahoga County Condominium Map Records and thereby submitted Phase No. I of MacIntosh Farms Condominium No. 3 to the provisions of Chapter 5311 of the Ohio Revised Code (the Condominium Property Act); and

WHEREAS, Declarant, by First Amendment to the Declaration of Condominium Ownership recorded October 5, 1998 with the Cuyahoga County Recorder in Volume 98-12951, Page 13 et seq. of Cuyahoga County Deed Records and the Drawings in Volume 123, Page 38 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. II of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Second Amendment to the Declaration of Condominium Ownership recorded November 18, 1998 with the Cuyahoga County Recorder as Instrument No. 199811181103 of Cuyahoga County Deed Records and the Drawings in Volume 124, Page 14 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. III of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Third Amendment to the Declaration of Condominium Ownership recorded May 6, 1999 with the Cuyahoga County Recorder as Instrument No. 199905060816 of Cuyahoga County Deed Records and the Drawings in Volume 127, Page 15 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. IV of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Fourth Amendment to the Declaration of Condominium Ownership recorded August 5, 1999 with the Cuyahoga County Recorder as Instrument No. 199908050732 of Cuyahoga County Deed Records and the Drawings in Volume 129, Page 33 et

seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. V of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Fifth Amendment to the Declaration of Condominium Ownership recorded November 12, 1999 with the Cuyahoga County Recorder as Instrument No. 199911120892 of Cuyahoga County Deed Records and the Drawings in Volume 130, Page 84 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VI of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Sixth Amendment to the Declaration of Condominium Ownership recorded September 22, 2000 with the Cuyahoga County Recorder as Instrument No. 200009221126 of Cuyahoga County Deed Records and the Drawings in Volume 135, Page 76 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VII of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Seventh Amendment to the Declaration of Condominium Ownership recorded February 13, 2001 with the Cuyahoga County Recorder as Instrument No. 200102130962 of Cuyahoga County Deed Records and the Drawings in Volume 137, Page 66 et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. VIII of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Eighth Amendment to the Declaration of Condominium Ownership recorded June 12, 2001 with the Cuyahoga County Recorder as Instrument No. 200106120856 of Cuyahoga County Deed Records and the Drawings in Volume 139, Page 20, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. IX of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Ninth Amendment to the Declaration of Condominium Ownership recorded October 25, 2001 with the Cuyahoga County Recorder as Instrument No. 200110250359 of Cuyahoga County Deed Records and the Drawings in Volume 140, Page 84, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. X of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Tenth Amendment to the Declaration of Condominium Ownership recorded December 5, 2001 with the Cuyahoga County Recorder as Instrument No. 200112050010 of Cuyahoga County Deed Records and the Drawings in Volume 141, Page 30, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. XI of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Eleventh Amendment to the Declaration of Condominium Ownership recorded April 11, 2002 with the Cuyahoga County Recorder as Instrument No. 200204110992 of Cuyahoga County Deed Records and the Drawings in Volume 142, Page 64, et seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. XI of MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, Declarant by Twelfth Amendment to the Declaration of Condominium Ownership recorded on July 23, 2002 with the Cuyahoga County Recorder as Instrument No. 200207230579 of Cuyahoga County Deed Records and the Drawings in Volume 144, Page 12 et

seq. of Cuyahoga County Condominium Map Records, thereby submitted Phase No. XIII of the MacIntosh Farms Condominium No. 3 to the provisions of the Condominium Property Act; and

WHEREAS, under the Declaration the right was reserved by Declarant to add to the Condominium Property phases and the improvements thereon and all easements, rights and appurtenances thereto and all articles of personal property existing for the common use of the Unit Owners; and

WHEREAS, Declarant is the legal title holder of and desires to add to the Condominium Property pursuant to Articles XI and XII of the Declaration, the real property designated herein as Phase No. XIV of MacIntosh Farms Condominium No. 3 which is improved with one (1) Building containing two (2) Units; and

NOW, THEREFORE, Declarant, pursuant to the authority of Articles XI and XII of the Declaration, hereby declares that the Declaration be and hereby is amended as follows (unless otherwise expressly provided herein, the capitalized terms used herein shall have the same meaning as defined in the Declaration).

1. The Phase No. XIV property and the improvements thereon, and all easements, rights and appurtenances thereto, and all articles of personal property existing for the common use of the Unit Owners, are hereby added to the Condominium Property as defined in Article I of the Declaration, and are also hereby submitted to the Condominium Property Act as a part of the Condominium Property in accordance with and to be governed in all respects by the terms and provisions of the Declaration as hereinbefore, hereby and hereinafter amended.

2. The legal description of Parcel No. 1 set forth in Exhibit "1" of the Declaration is amended to include the real property for Phase No. XIV of MacIntosh Farms Condominium No. 3, said Phase No. XIV being described in Exhibit "1" attached hereto and made a part hereof, which legal description describes the remainder of the Additional Property described in the Twelfth Amendment.

3. The legal description of the Additional Property set forth in Exhibit "2" of the Declaration is amended by the deletion therefrom of the real property described in Exhibit "1" hereof. Since this Thirteenth Amendment declares the entire residue of the Additional Property, there is no remaining Additional Property.

4. In the first paragraph of Article II of the Declaration and in Article II(A) of the Declaration the number of Units referred to therein is increased from forty-one (41) Units to forty-three (43) Units. A narrative description of the Building and Units for Phase No. XIV is set forth in Exhibit "2" attached hereto and made a part hereof.

5. The percentage interest of each Unit in the Common Areas and Facilities as set forth in Exhibit "E" of the Declaration is hereby amended to be as set forth in Exhibit "3" attached hereto and made a part hereof.

6. The particulars of the land, Building and other improvements for Phase No. XIV, including, but not limited to, the layout, location, designation, dimensions of each Unit, the layout, locations and dimensions of the Common Areas and Facilities and the location and

dimensions of all appurtenant easements or encroachments are shown graphically on the set of Phase No. XIV Allotted Drawings incorporated in this Thirteenth Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, by reference as Exhibit "A", prepared and bearing the certified statements of Gutoskey & Associates, Inc., Civil Engineers and Registered Surveyors, 8227 E. Washington Street, Chagrin Falls, Ohio 44023-4507, and Ron Lloyd, Registered Architect, RDL Architects, 5313 Transportation Boulevard, Cleveland, Ohio 44125, as required by the Condominium Property Act. The Phase No. XIV Allotted Drawings will be filed in the Condominium Map Records of the Office of the Recorder of Cuyahoga County, Ohio, simultaneously with the filing of this Thirteenth Amendment to the Declaration.

7. Article XVII of the Declaration is amended to provide that the two (2) year warranty period for Phase No. XIV shall commence on the date the deed or other evidence of ownership is filed for record following the first sale of a Condominium Ownership Interest in Phase No. XIV to a Purchaser in good faith for value.

8. No owner of a Unit which was not included in Phase Nos. I, II, III, IV, V, VI, VII, VIII, IX, X, XI, XII, and XIII shall: (a) have or obtain any interest in funds collected by the Association from the owners of Units included in Phase Nos. I, II, III, IV, V, VI, VII, VIII, IX, X, XI, XII, and XIII prior to the filing of this Thirteenth Amendment (except replacement reserve funds), nor (b) have or be subjected to any liability for expenses arising with respect to the Condominium Property prior to the filing of this Thirteenth Amendment.

9. Declarant will assume the rights and obligations of a Unit Owner in its capacity as owner of Condominium Ownership Interests that have been declared but are not yet sold and conveyed to a Purchaser in good faith for value, including, without limitation, the obligation to pay Common Expenses attaching to such interests from the date the amendment to the Declaration creating such interests is filed for record.

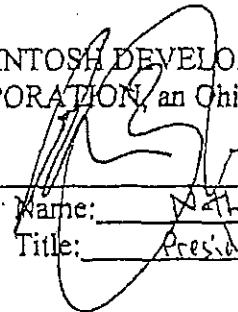
10. Except as amended herein, the Declaration thereto shall remain in full force and effect.

11. Consent to this Thirteenth Amendment to the Declaration is hereby exercised by Declarant on behalf of the Unit Owners and their mortgagees pursuant to Articles XI and XII of the Declaration.

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The said MacIntosh Development Corporation, as Declarant, as aforesaid, has caused its name to be signed to these presents as of this 19th day of December, 2002.

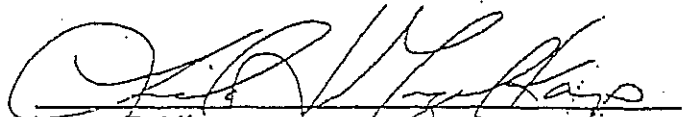
MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation

By: 
Name: Nathan Zaremka
Title: President

STATE OF OHIO)
) SS.
COUNTY OF CUYAHOGA)

BEFORE ME, a Notary Public in and for said County and State, personally appeared the above named MACINTOSH DEVELOPMENT CORPORATION, an Ohio corporation, by Nathan Zaremka its President, who acknowledged that he executed the within instrument and further acknowledged that he did examine and read the same, that such execution was his free act and deed both individually and as such officer of the Corporation and the free act and deed of the said Corporation.

IN TESTIMONY WHEREOF, I have herein set my hand and notarial seal this 19th day of December, 2002.


Notary Public

My Commission Expires:

Linda J. Mengelkamp
Notary Public State of Ohio
Recorded In Lake County
Commission Expires April 19, 2006

EXHIBIT "A"

TO THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

REFERENCE TO ALLOTTED DRAWINGS

The particulars of the land, Building and other improvements, including, but not limited to, the layout, location, designation, dimensions of each Unit, the layout, locations and dimensions of the Common Areas and Facilities and the location and dimensions of all appurtenant easements or encroachments are shown graphically on the set of Allotted Drawings incorporated in the Thirteenth Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, by reference as Exhibit "A", prepared and bearing the certified statements of Gutoskey & Associates, Inc., Civil Engineers and Registered Surveyors, 10205 Queens Way, #6, Chagrin Falls, Ohio 44023-4507 and Ron Lloyd, Registered Architect, RDL Architects, 5313 Transportation Boulevard, Cleveland, Ohio 44125, as required by the Condominium Property Act. Such set of Allotted Drawings will be filed in the Condominium Map Records of the Office of the Recorder of Cuyahoga County, Ohio, simultaneously with the recording of the Thirteenth Amendment.

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EXHIBIT "1"

TO THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3



Group I Phase 14 – Final Phase
MacIntosh Farms Condominium No. 3 Phase 14

Situated in the City of Broadview Heights, County of Cuyahoga, and State of Ohio and known as being part of Original Royalton Township Lot 25, and is further bounded and described as follows:

Beginning at a point in the easterly right-of-way line of MacIntosh Lane North (60 feet wide), said point being the southeast corner of the extension of said MacIntosh Lane North, as shown in the plat filed in Volume 274, Page 42 of Cuyahoga County Map Records;

Thence North $46^{\circ} 57' 36''$ East, 135.00 feet to a point and the Principal Place of Beginning of the parcel of land herein intended to be described;

Course I Thence North $37^{\circ} 42' 35''$ East, 115.15 feet to a point in the southerly curved right-of-way line of Bellfield Lane cul-de-sac (width varies) as recorded in Volume 290, Page 82 of Cuyahoga County Map Records;

Course II Thence along the curved southerly right-of-way line of said Bellfield Lane cul-de-sac along an arc of a curve deflecting to the left, an arc distance of 22.29 feet to a point of tangency, said curve having a radius of 70.00 feet and a chord which bears South $83^{\circ} 14' 46''$ East, 22.20 feet;

Course III Thence North $87^{\circ} 37' 54''$ East, along the southerly right-of-way line of said Bellfield Lane cul-de-sac, 79.21 feet to a point of curvature;

Course IV Thence along the southerly curved cul-de-sac of said Bellfield Lane, along an arc of a curve deflecting to the left, an arc distance of 20.06 feet to a point, said curve having a radius of 70.00 feet and a chord which bears North $79^{\circ} 25' 20''$ East, 19.99 feet;

Course V Thence South $18^{\circ} 47' 14''$ East, 102.33 feet to a point;

Course VI Thence North $78^{\circ} 32' 24''$ West, 125.41 feet to a point;

Course VII Thence South $76^{\circ} 57' 36''$ West, 104.00 feet to a point and the Principal Place of Beginning and containing 0.3017 Acres of land as calculated and described by Joseph Gutoskey, P.S. 7567, in December, 2002, be the same, more or less, but subject to all legal highways and easements of record. Bearings used herein are to an assumed meridian and are intended to indicate angles only.

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EXHIBIT "2"

TO THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

A NARRATIVE DESCRIPTION OF BUILDING AND UNITS

The Condominium Development is situated on a 6.6087 acre parcel of real estate located on Bellfield Lane and Brighton Way, duly dedicated public streets that run off of MacIntosh Lane North, a duly dedicated public street, and is part of MacIntosh Farms, a Planned Residential Community, located in the City of Broadview Heights, Cuyahoga County, Ohio. The Condominium Development is being expanded to include one (1) Building containing two (2) Units, designated as Unit Nos. 19-29 and 19-30. The Units are situated on Bellfield Lane.

The Building is principally of conventional wood frame construction with dry wall finish on the interior walls, vinyl siding on the exterior walls and brick facing covering the foundation. The roof is fiberglass shingle. The Units are separated by a common wall. The common wall is of masonry construction. The Units do not have basements.

Two (2) Unit types are being submitted by this Thirteenth Amendment to Declaration. The Unit types are known as the "A Unit" and "B Unit".

Unit No 19-30 is an "A Unit". The "A Unit" is a two-story Unit containing approximately 1,711 square feet of living area, exclusive of the garage area. The first floor contains a living room, dining room, kitchen with breakfast nook, master bedroom, one and one-half baths, mechanical room, laundry room, porch and an attached two-car garage. The second floor contains two bedrooms and a full bath.

Unit No. 19-29 is a "B Unit". The "B Unit" is a two-story Unit containing approximately 2,255 square feet of living area, exclusive of the garage area. The first floor contains a living room with a dining area, kitchen with a breakfast nook, master bedroom, one and one-half baths, mechanical room, laundry room, porch and an attached two-car garage. The second floor contains two bedrooms, a full bath, loft and storage room.

Any inconsistencies between the narrative descriptions of the Units and/or Common Areas on the one hand and the "as built" Drawings on the other hand shall be resolved in favor of the "as built" Drawings.

EXHIBIT "3"

TO TWELFTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

| UNIT NO. | PHASE NO. | UNIT ADDRESS | UNIT TYPE | SQUARE FOOTAGE | PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES |
|----------|-----------|---------------------|-----------|----------------|---|
| 19-03 | I | 1544 Brighton Way ✓ | A | 1,711 | 2.075% |
| 19-04 | I | 1540 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-13 | II | 1504 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-14 | II | 1500 Brighton Way ✓ | C-1 | 1,426 | 1.729% |
| 19-15 | II | 1509 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-16 | II | 1511 Brighton Way ✓ | C-1 | 1,426 | 1.729% |
| 19-5 | III | 1536 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-6 | III | 1532 Brighton Way ✓ | A | 1,711 | 2.075% |
| 19-7 | III | 1528 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-8 | III | 1524 Brighton Way ✓ | C-1 | 1,426 | 1.729% |
| 19-11 | III | 1512 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-12 | III | 1508 Brighton Way ✓ | A | 1,711 | 2.075% |
| 19-17 | III | 1515 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-18 | III | 1519 Brighton Way ✓ | A | 1,711 | 2.075% |
| 19-19 | IV | 1523 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-20 | IV | 1527 Brighton Way ✓ | A | 1,711 | 2.075% |
| 19-01 | V | 1552 Brighton Way ✓ | C | 1,814 | 2.201% |
| 19-02 | V | 1548 Brighton Way ✓ | B | 2,255 | 2.734% |
| 19-09 | V | 1520 Brighton Way ✓ | B | 2,255 | 2.734% |

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| UNIT NO. | PHASE NO. | UNIT ADDRESS | UNIT TYPE | SQUARE FOOTAGE | PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES | |
|----------|-----------|-----------------------|-----------|----------------|---|---------|
| 19-10 | V | 1516 Brighton Way ✓ | C | 1,814 | 2.201% | .021997 |
| 19-21 | VI | 1553 Brighton Way ✓ | B | 2,255 | 2.734% | .027344 |
| 19-22 | VI | 1557 Bellfield Lane ✓ | C-1 | 1,426 | 1.729% | .017292 |
| 19-42 | VI | 1560 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-43 | VI | 1556 Bellfield Lane ✓ | C | 1,814 | 2.201% | .021997 |
| 19-23 | VII | 1577 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-24 | VII | 1581 Bellfield Lane ✓ | B | 2,255 | 2.734% | .027344 |
| 19-40 | VII | 1568 Bellfield Lane ✓ | B | 2,255 | 2.734% | .027344 |
| 19-41 | VII | 1564 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-25 | VIII | 1585 Bellfield Lane ✓ | B | 2,255 | 2.734% | .027344 |
| 19-26 | VIII | 1589 Bellfield Lane ✓ | C | 1,814 | 2.201% | .021997 |
| 19-27 | IX | 1593 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-28 | IX | 1597 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-36 | X | 1584 Bellfield Lane ✓ | B | 2,255 | 2.734% | .027344 |
| 19-37 | X | 1580 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-38 | XI | 1576 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-39 | XI | 1572 Bellfield Lane ✓ | C | 1,814 | 2.200% | .021997 |
| 19-31 | XII | 1604 Bellfield Lane ✓ | A | 1,711 | 2.075% | .020748 |
| 19-32 | XII | 1600 Bellfield Lane ✓ | B/M | 1,723 | 2.089% | .020893 |
| 19-33 | XII | 1596 Bellfield Lane ✓ | C-1 | 1,426 | 1.729% | .017292 |

| UNIT NO. | PHASE NO. | UNIT ADDRESS | UNIT TYPE | SQUARE FOOTAGE | PERCENTAGE OR FRACTIONAL INTEREST IN COMMON AREAS AND FACILITIES AND PERCENTAGE OR FRACTIONAL INTEREST IN COMMON EXPENSES, COMMON ASSESSMENTS, COMMON SURPLUS, COMMON PROFITS AND COMMON LOSSES |
|----------|-----------|-----------------------|-----------|----------------|---|
| 19-34 | XIII | 1592 Bellfield Lane ✓ | B | 2,255 | 2.734% |
| 19-35 | XIII | 1588 Bellfield Lane ✓ | B | 2,255 | 2.734% |
| 19-29 | XIV | 1601 Bellfield Lane ✓ | B | 2,255 | 2.734% |
| 19-30 | XIV | 1603 Bellfield Lane ✓ | A | 1,711 | 2.075% |
| | | | | 82,467 | TOTAL: 100% |

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200212240202 PAGE 12 of 13

CONSENT OF MORTGAGEE TO THIRTEENTH AMENDMENT TO DECLARATION
OF CONDOMINIUM OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3

The undersigned, BANK ONE, NA, a national banking association, is mortgagee of premises described in the within Thirteenth Amendment to Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3, Broadview Heights, Ohio, by virtue of the following mortgages: (i) mortgage filed for record on December 18, 1997 in Volume 97-13098, Page 22 et seq. of Cuyahoga County Records, and (ii) mortgage filed for record on December 18, 1997 in Volume 97-13099, Page 2 et seq. of Cuyahoga County Records ("Mortgages").

The undersigned hereby consents to the execution and delivery of the foregoing Thirteenth Amendment to Declaration of Condominium Ownership, with the Drawings and other exhibits thereto ("Condominium Documents"), and to the filing thereof in the Office of the County Recorder of Cuyahoga County, Ohio, and further, subjects and subordinates the Mortgages to the Condominium Documents, and to the provisions of The Condominium Property Act.

BANK ONE, NA, a national banking association

By: *Paul Weibrecht*
Name: Paul Weibrecht
Title: Vice President

By: *Robert A. Burt*
Name: Robert A. Burt
Title: VICE PRESIDENT

STATE OF OHIO) SS:
COUNTY OF CUYAHOGA)

BEFORE ME, a Notary Public, in and for said County and State, personally appeared the above-named BANK ONE, NA, a national banking association, by Paul Weibrecht, its Vice President, and by Robert A. Burt, its Vice President, who, having been first duly sworn acknowledged that they did execute the foregoing instrument and that the same was their free act and deed individually and as such officers and the free act and deed of said Association.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at Cleveland, Ohio, this 19 day of December, 2002.

Carym Sprague
Notary Public
My Commission Expires: CARYM SPRAGUE
NOTARY PUBLIC STATE OF OHIO
My Commission Expires 12/18/07

THIS INSTRUMENT PREPARED BY:

RICHARD A. ROSNER, ATTORNEY AT LAW
KAHN KLEINMAN
2600 ERIEVIEW TOWER
1301 EAST NINTH STREET
CLEVELAND, OHIO 44114-1824
(216) 696-3311

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CUYAHOGA COUNTY RECORDER
PATRICK J. O'MALLEY
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AMENDMENTS TO THE
DECLARATION OF CONDOMINIUM OWNERSHIP
FOR
MACINTOSH FARMS CONDOMINIUM NO. 3

PLEASE CROSS MARGINAL REFERENCE WITH THE DECLARATION OF
CONDOMINIUM OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3
CONDOMINIUM RECORDED AT VOLUME 93-10913, PAGE 59 ET SEQ. OF THE
CUYAHOGA COUNTY RECORDS.

CUYAHOGA COUNTY RECORDER
200509210847 PAGE 1 of 7

AMENDMENTS TO THE
DECLARATION OF CONDOMINIUM OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3

WHEREAS, the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 (the "Declaration") and the Bylaws of MacIntosh Farms Condominium No. 3 Owners' Association, Inc. (the "Bylaws"), Exhibit "B" to the Declaration, were recorded at Cuyahoga County Records Volume 93-10913, Page 59 et seq., and

WHEREAS, Section 5311.05(E)(1) of the Ohio Revised Code, as amended on July 20, 2004, authorizes the Board of Directors, without a vote of the Owners, to amend the Declaration "to bring the Declaration in compliance with this Chapter," and

WHEREAS, the Board of Directors approved the following matters to be modified (the "Amendments") in order to bring the Declaration into compliance with Ohio Revised Code Chapter 5311, and

WHEREAS, the proceedings necessary to amend the Declaration and Bylaws as permitted by Chapter 5311 of the Ohio Revised Code and the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 have in all respects been complied with.

NOW THEREFORE, the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 is hereby amended by the Board of Directors as follows:

- (1) All references in the Declaration and Bylaws to the term "Common Areas" or "Common Areas and Facilities" shall be replaced with the term "Common Elements."
- (2) All references in the Declaration and Bylaws to the term "Limited Common Areas" or "Limited Common Areas and Facilities" shall be replaced with the term "Limited Common Elements."
- (3) All references in the Declaration and Bylaws to the term "Board of Managers" shall be replaced with the term "Board of Directors."
- (4) All references in the Declaration and Bylaws to the term "Fines" shall be replaced with the term "EnforcementAssessments."
- (5) DELETE DECLARATION ARTICLE IV(C), entitled "Service of Process," in its entirety. Said deletion is to be made on Page 20 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq.

INSERT a new DECLARATION ARTICLE IV(C), entitled "Service of Process." Said addition, to be made on Page 20 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

(C) Service of Process. The person to receive service of process for the Association shall be as designated by the Board. This designation will be accomplished by filing with the Ohio Secretary of State the required statutory agent designation form.

(6) DELETE DECLARATION ARTICLE XVII(B), entitled "Fines," in its entirety. Said deletion is to be made on Page 46 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq.

INSERT a new SECTION (B), entitled "Enforcement Assessments," to the DECLARATION ARTICLE XVII. Said new addition, to be added on Page 46 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

(B) Enforcement Assessments. In accordance with Ohio Revised Code Section 5311.081(B)(12), the Board shall have the authority to impose interest and administrative late fees for the late payment of Assessments; impose returned check charges; and, in accordance with the procedure outlined in Ohio Revised Code Section 5311.081(C)(1), impose reasonable enforcement Assessments for violations of the Declaration, the Bylaws, and the rules of the Association, and reasonable charges for damage to the Common Elements.

(7) INSERT a new 2nd PARAGRAPH to the DECLARATION ARTICLE V, SECTION (D), entitled "Lien of Association." Said new addition, to be added on Page 21 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.18(A)(1)(b), the Association has a lien upon each Unit's ownership interest for any unpaid interest, administrative late fees, enforcement Assessments, and collection costs, attorney's fees, and paralegal fees.

(8) INSERT a new PARAGRAPH to the end of DECLARATION ARTICLE XVI, SECTION (B), entitled "Unit Owner's Right to Lease Unit." Said new addition, to be added on Page 44 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.19(B), the Association may initiate eviction proceedings, pursuant to Chapters 5321 and 1923 of the Revised Code, to evict a tenant. The action shall be brought by the Association, as the Unit Owner's Agent, in the name of the Unit Owner. In addition to any procedures required by Chapters 5321 and 1923 of the Revised Code, the Association shall give the Unit Owner at least ten days written notice of the intended eviction action. The costs of any eviction action, including reasonable attorney's fees, shall be charged to the Unit Owner and shall be the subject of a special Assessment against the offending Unit and made a lien against that Unit.

(9) INSERT a new 2nd PARAGRAPH to the end of DECLARATION ARTICLE V, SECTION (A), entitled "General." Said new addition, to be added on Page 20 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.18(A)(2), the Association shall credit payments made by a Unit Owner in the following order of priority:

- (1) First, to interest owed to the Association;
- (2) Second, to administrative late fees owed to the Association;
- (3) Third, to collection costs, attorney's fees, and paralegal fees incurred by the Association; and
- (4) Fourth, to the principal amounts the Unit Owner owes to the Association for the common expenses or enforcement Assessments chargeable against the Unit.

(10) INSERT a new 2nd PARAGRAPH to the end of BYLAWS ARTICLE IV, SECTION 4, entitled "Special Services." Said new addition, to be added on Page 15 of the Bylaws, Exhibit "B" of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.081(B)(15), the Board may impose reasonable charges to the Unit Owner for providing copies of the Declaration, Bylaws or amendments thereto as well as reasonable charges for the handling of re-financing and/or resale documentation, and/or statements of unpaid Assessments.

(11) DELETE DECLARATION ARTICLE XVI(C), entitled "Names of Owners and Occupants of Units," in its entirety. Said deletion is to be made on Page 45 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq.

INSERT a new SECTION (C), entitled "Owner/Resident Information," to DECLARATION ARTICLE XVI. Said new addition, to be added on Page 45 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

(c) Owner/Resident Information. In accordance with Ohio Revised Code Section 5311.09(A)(2) and (3), each Unit Owner shall, within thirty (30) days of the recording of this Amendment or within thirty (30) days of title transferring to the Unit Owner, provide to the Association the Unit Owner's and/or all occupants' names, home and business mailing addresses, home and business telephone numbers, and the name, business address and business telephone number of any person who manages the Unit as an agent of that Owner. Any change in the information shall be provided to the Board, in writing, within thirty (30) days of said change.

(12) INSERT a new 2nd SENTENCE to the end of BYLAWS ARTICLE II, SECTION 7, entitled "Regular Meetings." Said new addition, to be added on Page 8 of the Bylaws, Exhibit "B" of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.08(A)(4)(a), any Board meeting may be held in person or by any method of communication, including electronic or telephonic communication, provided that each Board member can hear, participate and respond to every other Board member.

(13) INSERT a new SENTENCE to the end of BYLAWS ARTICLE V, SECTION 2, entitled "Preparation of Estimated Budget." Said new addition, to be added on Page 16 of the Bylaws, Exhibit "B" of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

In accordance with Ohio Revised Code Section 5311.21, in the alternative, if the Association has collected a Common Surplus at the end of any fiscal year, the Board may determine that such amount will be applied toward reserves.

CUYAHOGA COUNTY RECORDER
200509210847 PAGE 5 of 7

(14) INSERT a new PARAGRAPH (i) to BYLAWS ARTICLE II, SECTION 10, entitled "Powers and Duties," and INSERT new SUBPARAGRAPHS (i), (ii), and (iii), thereafter. Said new additions to be added on Page 10 of the Bylaws, Exhibit "B" of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

(i) In accordance with Ohio Revised Code Section 5311.081(B), in addition to all other powers enumerated herein, the Board may exercise all powers of the Association, including the power to do the following:

(i) Commence, defend, intervene in, settle, or compromise any civil, criminal, or administrative action or proceeding that is in the name of, or threatened against, the Association, the Board, or the Condominium Property, or that involves two or more Unit Owners and relates to matters affecting the Condominium Property;

(ii) Grant leases, licenses, and concessions through or over the Common Elements;

(iii) Invest excess funds in investments that meet standards for fiduciary investments under Ohio law.

Any conflict between the above provisions and any other provisions of the Declaration and Bylaws shall be interpreted in favor of the above amendments. Upon the recording of these amendments, only Unit Owners of record at the time of such filing shall have standing to contest the validity of these amendments, whether on procedural, substantive or any other grounds, provided further that any such challenge shall be brought in the court of common pleas within one year of the recording of the amendments.

IN WITNESS WHEREOF, the said MacIntosh Farms Condominium No. 3 Owners' Association, Inc. has caused the execution of this instrument this 19 day of SEPTEMBER, 2005.

MACINTOSH FARMS CONDOMINIUM NO. 3 OWNERS' ASSOCIATION, INC.

By: TODD WINTEREGG
TODD WINTEREGG, its President

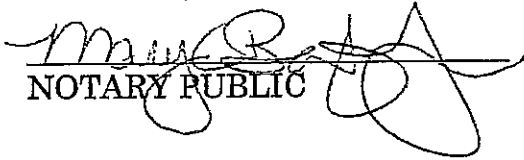
STATE OF OHIO)
)
COUNTY OF CUYAHOGA)

SS

BEFORE ME, a Notary Public, in and for said County, personally appeared the above named MacIntosh Farms Condominium No. 3 Owner's Association, Inc., by Todd Winteregg, its President, who acknowledged that he did sign the foregoing instrument, on Page 6 of 7, and that the same is the free act and deed of said corporation and the free act and deed of him personally and as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in _____, Ohio, this 19th day of September, 2005.

MARY C. BARSALUZZA
Notary Public - State of Ohio
My Commission Expires Jan. 30, 2010


NOTARY PUBLIC

This instrument prepared by:
KAMAN & CUSIMANO, Attorneys at Law
50 Public Square
600 Terminal Tower
Cleveland, Ohio 44113
(216) 696-0650

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200509210847 PAGE 7 of 7

CUYAHOGA COUNTY RECORDER
LILLIAN J GREENE - 14
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AMENDMENTS TO THE
DECLARATION OF CONDOMINIUM OWNERSHIP
FOR
MACINTOSH FARMS CONDOMINIUM NO. 3

PLEASE CROSS MARGINAL REFERENCE WITH THE DECLARATION OF CONDOMINIUM OWNERSHIP FOR MACINTOSH FARMS CONDOMINIUM NO. 3 RECORDED AT VOLUME 93-10913, PAGE 59 ET SEQ., OF THE CUYAHOGA COUNTY RECORDS.

AMENDMENTS TO THE
DECLARATION OF CONDOMINIUM OWNERSHIP FOR
MACINTOSH FARMS CONDOMINIUM NO. 3

WHEREAS, the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 (the "Declaration") and the Bylaws of MacIntosh Farms Condominium No. 3 Owners' Association, Inc. (the "Bylaws"), Exhibit "B" to the Declaration, were recorded at Cuyahoga County Records Volume 93-10913, Page 59 et seq., and

WHEREAS, the MacIntosh Farms Condominium No. 3 Owners' Association, Inc. (the "Association") is a corporation consisting of all Unit Owners in MacIntosh Farms Condominium No. 3 and as such is the representative of all Unit Owners, and

WHEREAS, Article XII(A) of said Declaration authorizes amendments to the Declaration and Bylaws Article VII, Section 10 authorizes amendments to the Bylaws, and

WHEREAS, Unit Owners representing at least 75% of the Association's voting power have executed instruments in writing setting forth specifically the matters to be modified (the "Amendments"), and

WHEREAS, the Association has in its records the signed, written consents to Amendments A and B signed by Unit Owners representing 76.53% of the Association's voting power as of October 29, 2008, and

WHEREAS, the Association has in its records the power of attorney signed by Unit Owners representing 76.53% of the Association's voting power authorizing the Association's officers to execute Amendments A and B on their behalf, and

WHEREAS, attached hereto as Exhibit A is a certification of the Association's President that copies of the Amendments will be mailed or hand delivered to all Unit Owners and all first mortgagees on the records of the Association once the Amendments are recorded with the Cuyahoga County Recorder's Office and that Unit Owners representing at least 75% of the Association's voting power affirmatively approved the Amendments, in writing, and

WHEREAS, attached hereto as Exhibit B is a certification from the Association's Secretary as to the consenting mortgagees, on the records of the Association, to the Amendments, and

WHEREAS, the proceedings necessary to amend the Declaration as required by Chapter 5311 of the Ohio Revised Code and the Declaration have in all respects been complied with.

NOW THEREFORE, the Declaration of Condominium Ownership for MacIntosh Farms Condominium No. 3 is hereby amended by the following:

AMENDMENT A

DELETE DECLARATION ARTICLE VI entitled, "INSURANCE AND RECONSTRUCTION," in its entirety. Said deletion to be taken from Pages 22-28 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq.

INSERT a new DECLARATION ARTICLE VI entitled, "INSURANCE AND RECONSTRUCTION." Said new addition, to be added on Pages 22-28 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

ARTICLE VI

INSURANCE AND RECONSTRUCTION

(A) Property Insurance

(1) Coverage.

(a) Mandatory Coverage. The Association shall carry Property Insurance (also sometimes known as "casualty insurance" or "fire and extended insurance"), subject to a deductible as provided for in subparagraph (5) below, on all of the insurable improvements comprising the Common Elements, including the Limited Common Elements located outside the bounds of the Unit, from the backside of the drywall (plasterboard) out, but also including any structural components of the building located within the Unit, and all personal property as may be owned by the Association and for which the Association is responsible. Therefore, in general terms, the Association is responsible for having Property Insurance from the drywall out, excluding the drywall. This is known as a "bare walls" Property Insurance Policy.

(b) Optional Coverage. The Association may, as the Board so determines, also carry Property Insurance on some or all of the fixtures, structures, betterments, and other insurable installations and improvements installed within and/or as part of the Units. In deciding whether to increase, or later decrease

the scope of Property Insurance coverage permitted by this subparagraph, the Board may, among other factors, consider the Association's insurance claim history, the financial costs to the Association and the individual Unit Owners, mortgage market requirements, and the overall state of the condominium insurance market. The Board's decision as to the scope of Property Insurance coverage shall be reflected from time to time in the Board's meeting minutes, but not the terms of the insurance policy itself. The Unit Owners shall have the burden to determine whether any portion of the Units are insured under the Association's Property Insurance policy; provided, however, that, the Association shall provide the Unit Owners with at least thirty (30) days prior written notice of any increase or decrease in the scope of Property Insurance coverage, particularly as it pertains to the Units.

(2) Risks to be Insured and Amount Thereof. The Association's Property Insurance shall protect against loss or damage by fire and hazards now or hereafter embraced by an "all-risk" or special form policy, and all other perils which are customarily covered by similarly constructed and situated condominium associations in Cuyahoga County, Ohio. The amount of insurance purchased shall be sufficient to cover the full replacement value, less deductible, of the cost of repair or reconstruction needed to restore the property to the condition it was in immediately prior to the damage or destruction from any such casualty (excluding excavation and foundation costs and other items normally excluded from such coverage).

(3) Beneficiary Interests. Subject to the provisions of subparagraph (4) below, the Association's Property Insurance shall be for the benefit of the Association, each of the Unit Owners, and the holders of mortgages upon the Ownership interests, as their interest may appear, and shall provide for the issuance of certificates of insurance with mortgagees' endorsements to the holders of mortgages on the Units, if any.

(4) Claim Filing. The Board shall have the sole right and authority to file, or authorize the filing of, and adjust any and all claims for damage or destruction that are or may be covered by the Association's Property Insurance policy regardless of the person(s), including mortgagees, who may be named as an additional insured or beneficiary of such policy, as the Board determines is consistent with the intent of the Declaration and in the Association's best interests; provided, however, that a mortgagee having an interest in such losses

may participate in the settlement negotiations, if any, related thereto. The failure or refusal of the Association to process or file any claim for damage or destruction to any part of the Condominium Property under the Association's Property Insurance shall not give rise to any claim against the Association or the Board.

(5) Deductible. The Association's Property Insurance may include a reasonable deductible as determined by the Board. In the absence of any negligence, the deductible shall be paid by the party who would be responsible for the loss or repair in the absence of insurance. In the event of multiple parties or combined claims covered by the Association's Property Insurance policy, the deductible shall be allocated in relation to the amount each party's claim bears to the total amount of the claim, with the party incurring the larger share of the loss responsible for the larger share of the deductible. The Association may assess the amount of any deductible attributable to any Unit(s) as provided for in this Article VI or the repair of any such Unit(s), to the Unit Owner(s) of such Unit(s).

(6) Responsibility for Damage.

(a) Association. If any loss or repair is due to the Association's negligence or intentional act, then, in such case, the Association shall be responsible for the cost of such loss or repairs to the extent not covered by any insurance policy in accordance with this Article VI, including any deductible amount.

(b) Unit Owner. If any loss or repair is due to the negligence or intentional act of a Unit Owner, or anyone the Unit Owner is responsible for, such as a family member, tenant, guest, or contractor of the Unit Owner, in such case, the said Unit Owner shall be responsible for the cost of such loss or repairs to the extent not covered by any insurance policy in accordance with this Article VI, including any deductible amount.

(7) Insurance Company Rating. All policies shall be written with a company licensed to do business in the State of Ohio and, unless not reasonably available to the Association, holding a rating of "AAA" or better by Standard & Poor's Insurance Ratings, or its present day equivalent.

(8) Mortgagee and Other Additional Insurance Requirements. Notwithstanding anything to the contrary anywhere in this Article VI, the Board shall have the full right and authority, but not the obligation, to purchase Property Insurance, and/or any other insurance policy or endorsement, that includes any and all such terms, conditions or requirements, as the Board determines is in the Association's best interest and is necessary to comply with any requirements of the Federal National Mortgage Association ("FNMA"), Federal Home Loan Mortgage Corporation ("FHLMC"), the designee of FNMA or FHLMC, or any other financial institution or government agency. If the Association provides, as the Board so decides, any additional insurance coverage beyond the minimum requirements contained in subparagraph (1)(a) above, for less than all the Unit Owners, the Association may levy a special assessment against only those Unit Owners so requiring such additional insurance in an amount to be determined by the Board.

(9) Disbursement of Excess Insurance Proceeds. The Association shall use insurance proceeds received to defray the cost of repairing the damage to the Common Elements. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be retained by the Association and placed in the reserve fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the Common Elements.

(10) Availability of Insurance. All insurance coverage is subject to modification as the Board determines necessarily based on the availability of coverage and the cost of the coverage. If the cost of one hundred percent (100%) full replacement coverage, less the deductible, for Property Insurance is unreasonably expensive, as the Board so determines, then in no event shall the coverage be in an amount less than eighty percent (80%) of the then current replacement cost, less the deductible and with exclusions as provided for in subsection (2) above.

(B) Owner Insurance. Except as may be insured by the Association in accordance with Section (A)(1) above, each Unit Owner shall separately insure those portions of his/her Unit and the Limited Common Elements from and including the drywall in, along with any utilities and fixtures that the Unit Owner must maintain. This includes, without limitation, all fixtures, windows, perimeter and interior doors installations, plaster or plasterboard, wall and floor coverings and improvements within or a part of said Unit and all utilities within and serving only the said Unit. The Unit Owner shall also carry insurance on the Limited Common Elements and Unit

up to the amount of the Association's Property Insurance deductible when either such areas are insured by the Association. The Property Insurance carried by the Unit Owner shall insure against loss by fire and other hazards and perils now or hereafter embraced by an "all-risk" or special form policy. Each Unit Owner shall file a copy of the policy(ies), or such other evidence of insurance as the Board may require, with the Association within thirty (30) days of receipt of a request from the Association. Each Unit Owner shall further separately insure the personal contents of his/her Unit, as well as any other personal property, which he/she stores elsewhere on the Condominium Property.

(C) Damage and Destruction.

(1) Immediately after the damage or destruction by fire or other casualty to all or any part of the Condominium Property covered by the Association's Property Insurance, as determined by the Board, the Board or its duly authorized agent may proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. Such costs may include professional fees and premiums for such bonds as the Board deems necessary. Each Unit Owner shall be deemed to have delegated, and does delegate upon acquisition of any title interest in a Unit, to the Board or its agent, his/her right to file for and adjust with insurance companies all losses under the Property Insurance policies referred to in Section (A) of this Article VI. In furtherance of this delegation, the Board, and its authorized agents, is and are hereby appointed the attorney-in-fact for all Unit Owners to make proof of loss, to negotiate loss adjustment, and to acknowledge receipt for any sums received on or under any and all of said policies.

(2) In the event any damage to or destruction of the Common Elements renders fifty percent (50%) or more of the Units then comprised within the Condominium Property untenable, the Unit Owners may, by the vote of those entitled to exercise not less than seventy-five percent (75%) of the voting power, elect not to repair or restore such damaged part at a meeting which shall be called within ninety (90) days after the occurrence of the casualty. Upon such election, all of the Condominium Property shall be subject to an action for sale as upon partition at the suit of any Unit Owners. In the event of any such sale or a sale of the Condominium Property after such election, by agreement of all Unit Owners, the net proceeds of the sale together with the net proceeds of insurance, if any, and any other indemnity arising because of such damage or destruction, shall be

considered as one fund and shall be distributed to all Unit Owners in proportion to their respective percentages of interest in the Common Elements. No Unit Owner, however, shall receive any portion of his/her share of such proceeds until all liens and encumbrances on his/her Unit have been paid, released or discharged.

(D) Restoration of Buildings.

(1) Unless Unit Owners elect not to restore the damaged property as provided for in Section (C)(2) above, following the occurrence of a casualty for which insurance proceeds are recovered, the Association shall repair and reconstruct all damage to or destruction of the Common Elements and Limited Common Elements the Association insures substantially as such Elements existed immediately before the damage or destruction, provided that the Board may provide for the use of such new or alternative materials as the Board reasonably determines are in the Association's best interest. Distribution and/or payment of Association insurance proceeds for the repair and reconstruction of any Unit, if any, shall be determined by the Board.

(2) If the cost of the repair for the damages or destruction to the Common Elements exceeds the amount of the insurance proceeds received, such excess may be provided for either by means of a special assessment levied by the Board against all Unit Owners in proportion to each Unit Owner's share in the Common Elements or by means of an appropriation from the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair, and replacement of the Common Elements, as the Board, in its sole discretion, may determine. Additional assessments may be made in a like manner at any time during or following the completion of any repair or reconstruction.

(3) If the cost of repairs to the Common Elements and the Limited Common Elements the Association insures, is less than the amount of such insurance proceeds, the excess shall be retained by the Association and placed in the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the Common Elements.

(4) If the cost of the repair for the damages or destruction to the Limited Common Elements exceeds the amount of the insurance proceeds received, such excess may be provided for by means of a

special assessment levied by the Board against the Unit Owner(s) having the exclusive use of such Limited Common Elements.

(5) After any damage to or destruction of his/her Unit and the Limited Common Elements the Unit Owner insures, each Unit Owner shall restore his/her Unit and the Limited Common Elements, including utilities serving the Unit, at the Unit Owner's sole expense, to such minimum standards as the Board may at any time and/or from time to time, in its sole discretion, establish and shall complete such restoration within eight (8) months after the damage or destruction or such sooner time as the Board determines necessary to properly repair the Common Elements and/or Limited Common Elements. Minimum standards may include requiring installation of drywall finished with at least one coat of primer, basic floor coverings, and utility lines, ducts, vents, and related fixtures, and equipment.

(E) Public Liability Insurance and Other Insurance Coverage.

(1) The Association shall insure itself, the members of the Board, the Unit Owners and Occupants against liability for personal injury, disease, illness, or death and for injury to or destruction of property occurring upon, in or about, or arising from or relating to the Common Elements, including, without limitation, water damage, legal liability, hired automobile, non-owner automobile, and off-premises employee coverage, such insurance to afford protection to a limit of not less than Two Million Dollars (\$2,000,000.00) in respect to personal injury, disease, illness or death suffered by any one person, and to the limit of not less than Two Million Dollars (\$2,000,000.00) in respect to any one occurrence, and to the limit of not less than Two Million Dollars (\$2,000,000.00) in respect to damage to or destruction of property arising out of any one accident. All liability insurance shall contain cross-liability endorsements to cover liabilities of the Unit Owners as a group to a Unit Owner. In the event the insurance effected by the Association on behalf of the Unit Owners and Occupants against liability for personal injury or property damage arising from or relating to the Common Elements shall, for any reason, not fully cover any such liability, the amount of any deficit shall be a Common Expense to the Unit Owners, and any Unit Owner who shall have paid all or any portion of such deficiency in an amount exceeding his proportionate share thereof based on his percentage of interest in the Common Elements shall have a right of contribution for the other Unit Owners according to their respective percentages of interest in the Common Elements. Such policy shall not insure against liability

for personal or bodily injury or property damage arising out of or relating to the individual units.

(2) Worker's compensation insurance as required by law.

(3) Such other insurance as the Declarant prior to the formation of the Association and the Board thereafter may determine, including, without limitation, errors and omissions insurance, liability insurance for Board members and fidelity coverage against dishonest acts of person handling Association funds.

(F) Waiver of Subrogation. Each Unit Owner and Occupant, as a condition of accepting title and possession, or either one of such, of a Unit, and the Association agree that, in the event any part(s) of the Condominium Property or the fixtures or personal property of anyone located therein or thereon are damaged or destroyed by fire or other casualty that is covered by insurance of any Unit Owner, Occupant or the Association, and the lessees of any one of them, as provided for in this Article VI, the rights of recovery and subrogation, if any, of any party or their respective insurance company, against the other, or against the employees, agents, licensees or invitees of any party, with respect to such damage or destruction and with respect to any loss resulting therefrom are hereby waived to the extent of the insurance proceeds actually recovered.

Any conflict between the above provisions and any other provisions of the Declaration and Bylaws shall be interpreted in favor of this revision of the Association's and Unit Owners' property (casualty) insurance and public liability insurance, and other insurance coverage obligations as well as property restoration responsibilities. Upon the recording of this Amendment, only Unit Owners of record at the time of such filing shall have standing to contest the validity of the Amendment, whether on procedural, substantive or any other grounds, provided further that any such challenge shall be brought within the court of common pleas within one year of the recording of the Amendment.

AMENDMENT B

DELETE DECLARATION ARTICLE XX, SECTION (I) entitled, "Notices," in its entirety. Said deletion to be taken from Page 52 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq.

INSERT a new DECLARATION ARTICLE XX, SECTION (I) entitled, "Notices." Said new addition, to be added on Page 52 of the Declaration, as recorded at Cuyahoga County Records, Volume 93-10913, Page 59 et seq., is as follows:

(I) Notices. All notices required or permitted hereunder, and under the Bylaws, to the Association or the Board of Directors, shall be in writing and shall be sent by regular U.S. mail, first-class postage prepaid, to the Board of Directors or the Association at the address of the Condominium Property or to such other address as the Board of Directors may designate from time to time by notice in writing to all Unit Owners. All notices to any Unit Owner shall be hand-delivered or sent by regular U.S. mail, first-class postage prepaid, to such Unit Owner's Unit address or to such other address as may be designated by him/her from time to time, in writing, to the Board of Directors. Any notice required or permitted to be given to any Occupant of a Unit other than a Unit Owner shall effectively be given if hand-delivered or sent by regular U.S. mail, first-class postage prepaid, to the Unit address.

Any conflict between this provision and any other provision of the Declaration and Bylaws shall be interpreted in favor of this amendment permitting notices by regular U.S. mail. Upon the recording of this amendment, only Unit Owners of record at the time of such filing shall have standing to contest the validity of the amendment, whether on procedural, substantive or any other grounds, provided further that any such challenge shall be brought in the court of common pleas within one year of the recording of the amendment.

IN WITNESS WHEREOF, the said MacIntosh Farms Condominium No. 3 Owners' Association, Inc. has caused the execution of this instrument this 19th day of January, 2009.

MACINTOSH FARMS CONDOMINIUM NO. 3 OWNERS' ASSOCIATION, INC.

By: [Signature]
TODD WINTEREGG, its President

By: [Signature]
STEPHANIE KACZMAREK, its Secretary

STATE OF OHIO)
)
COUNTY OF SUMMIT) SS

BEFORE ME, a Notary Public, in and for said County, personally appeared the above named MacIntosh Farms Condominium No. 3 Owners' Association, Inc., by its President and its Secretary, who acknowledged that they did sign the foregoing instrument, on Page 12 of 14, and that the same is the free act and deed of said corporation and the free act and deed of each of them personally and as such officers.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in Sagmore Hills, Ohio, this 19th day of January, 2009.

[Signature]
NOTARY PUBLIC


NANCY-ANNE WARGO
Notary Public, State of Ohio
My Commission Expires May 6, 2011
Recorded In Summit County

This instrument prepared by:
KAMAN & CUSIMANO, LLC., Attorneys at Law
2000 Terminal Tower
50 Public Square
Cleveland, Ohio 44113
(216) 696-0650

EXHIBIT A

CERTIFICATION OF PRESIDENT

The undersigned, being the duly elected and qualified President of the MacIntosh Farms Condominium No. 3 Owners' Association, Inc., hereby certifies that copies of the Amendments to the Declaration to be mailed or hand delivered to all Unit Owners and all first mortgagees having bona fide liens of record against any Unit Ownerships of whose mortgage interests notice had been given to the Association.

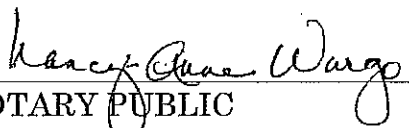


TODD WINTEREGG, President

STATE OF OHIO)
)
COUNTY OF Summit) SS

BEFORE ME, a Notary Public, in and for said County, personally appeared the above named TODD WINTEREGG who acknowledges that he did sign the foregoing instrument and that the same is his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal in Sigmore Hills, Ohio, this 19th day of January, 2009.



NOTARY PUBLIC

NANCY-ANNE WARGO
Notary Public, State of Ohio
My Commission Expires May 5, 2011
Recorded in Summit County

EXHIBIT B

CERTIFICATION OF SECRETARY

The undersigned, being the duly elected and qualified Secretary of the MacIntosh Farms Condominium No. 3 Owners' Association, Inc., hereby certifies that there is on file in the Association's records, the names of the following mortgagees, if any, who have consented to the proposed Amendments to the Declaration.

NONE

Stephanie Kaczmarek
STEPHANIE KACZMAREK, Secretary

STATE OF OHIO)
)
COUNTY OF Summit) SS

BEFORE ME, a Notary Public in and for said County, personally appeared the above named STEPHANIE KACZMAREK who acknowledged that she did sign the foregoing instrument and that the same is her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal in Sagamore Hills, Ohio, this 19th day of January, 2009.

Nancy Anne Wargo
NOTARY PUBLIC

NANCY-ANNE WARGO
Notary Public, State of Ohio
My Commission Expires May 5, 2011
Recorded In Summit County

