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VOL 1001 PAGE 663

FOURTH AMENDMENT TO DECLARATION

Document Title

FOURTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP AND OF
EASEMENTS, RESTRICTIONS, COVENANTS AND
CONDITIONS FOR
BRADFORD POINT, a condominium

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Jan Hansen

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Name and Return Address

Neal A. Nielsen III

Paul Reid, LLP *25. yrd*

P.O. Box 1836

Eagle River, WI 54521

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**FOURTH AMENDMENT TO
DECLARATION OF CONDOMINIUM OWNERSHIP AND OF
EASEMENTS, RESTRICTIONS, COVENANTS AND
CONDITIONS FOR
BRADFORD POINT, a condominium**

THIS FOURTH AMENDMENT TO DECLARATION is made as of this 11th day of October, 2001, by Paul Reid, LLP, a Wisconsin limited liability partnership.

WHEREAS, Paul Reid, LLP is the Declarant pursuant to the Declaration of Condominium Ownership and of Easements, Restrictions, Covenants and Conditions for Bradford Point, a condominium, as recorded on October 7, 1998, in Volume 839, pages 278 through 294, as Document No. 343272, in the office of the Register of Deeds for Vilas County, Wisconsin, as amended by First Amendment to Declaration of Condominium Ownership and of Easements, Restriction, Covenants and Conditions for Bradford Point, a condominium, as recorded on October 26, 1998, in Volume 842, pages 1 through 4, as Document No. 343869 in said Registrar's office, as further amended by Second Amendment to Declaration of Condominium Ownership and of Easements, Restrictions, Covenants and Conditions for Bradford Point, a condominium, as recorded October 7, 1999, in Volume 890, pages 606 through 613, as Document No. 356033 in said Registrar's office, as further amended by Third Amendment to Declaration of Condominium Ownership and of Easements, Restrictions, Covenants and Conditions for Bradford Point, a condominium, as recorded February 24, 2000, in Volume 908, pages 34 through 39, as Document No. 360103 in said Registrar's office (collectively the "Declaration");

WHEREAS, pursuant to Section 703.26, of the Wisconsin Condominium Ownership Act, Declarant reserved the right to expand Bradford Point, a condominium, and in the Declaration identified additional lands as expansion areas which may be made subject to the Declaration;

WHEREAS, Declarant has amended the plat for Bradford Point, a condominium to provide for the addition of Units 101 through 106 to be built on the remaining expansion area;

WHEREAS, as provided in Section 1.05.5 of the Declaration, the percentages of ownership interest of each existing unit owner will be reduced as a result of the addition of Units 101 through 106.

NOW, THEREFORE, the Declarant hereby makes the following amendments to the Declaration:

1. Section 1.03 - Description of Land is hereby amended to add the following described land in the premises subject to the Declaration:

Lot 2 of Certified Survey Map No. 3234 filed in the office of the Register of Deeds for Vilas County, Wisconsin, in Volume 11 of Certified Surveys, at Pages 219 and 220, being a part of Government Lot 2 and part of the NW ¼ of the SE ¼, Section 30, Township 40 North, Range 8 East, Town of St. Germain, Vilas County, Wisconsin, subject to the Grant of Restrictive Easement recorded July 14, 1998, in Vol. 825, page 124, Document No. 339729.

The above-described parcel was previously known as a part of Lot 2 of Certified Survey Map No. 3130 filed in the office of the Register of Deeds for Vilas County, Wisconsin, on September 17, 1998, in Volume 11 of Certified Surveys, at Pages 74 and 75 and was, therefore, included in the expansion area designated in the Declaration.

2. Section 1.04 - Condominium Plat is hereby supplemented with the following paragraph:

The Declarant, contemporaneously with the recording of this Fourth Amended to Declaration of Condominium Ownership and of Easements, Restrictions, Covenants and Conditions for Bradford Point, a condominium, has filed for record in the office of the Register of Deeds for Vilas County, a condominium plat entitled "Second Amended Final Plat of Bradford Point, a condominium", consisting of two sheets, certified on October 11, 2001, by Stuart L. Foltz, R.L.S., Foltz & Associates, Inc., which is a supplement to the original plat of Bradford Point, a condominium, a copy of which is attached to the Declaration. References herein to the "condominium plat" or "plat" shall be to said original plat and to the First Amended Final Plat of Bradford Point and to the Second Amended Final Plat of Bradford Point as the case may be depending on whether the reference is to the first, second or third phase of the project. Attached hereto and incorporated herein by reference is a copy of the Second Amended Final Plat of Bradford Point, a condominium, marked Exhibit "A".

3. Section 2.01 - Description of Units is hereby amended and replaced with the following:

The condominium consists of twenty-six (26) duplex dwellings with a total of fifty-two (52) dwelling units plus fifty-four (54) garage units. Each dwelling unit is one-half of a duplex dwelling and, as such, adjoins another unit. References to "duplex" mean a duplex dwelling containing two (2) units. The duplex dwellings are also sometimes herein referred to as buildings. Garage units are in addition to the attached two-car garage that is included in each dwelling unit. Dwelling unit owners may or may not own one or more garage units. The ownership of one or more garage units does not

change the ownership percentage of a unit owner as described in paragraph 7 below. References to unit owners in this Fourth Amendment as well as in the original Declaration shall continue to mean the owners of dwelling units.

The Declarant reserves the right to combine Units 105 and 106 which are located in the duplex dwelling that is the northernmost building on the northernmost point of land included in the expansion area into one dwelling unit so that the entire building will be one dwelling unit. For assessment purposes and for voting purposes, Units 105 and 106 will continue to be two units. However, they may be developed as a single dwelling and the interior floor plan of the building may differ from the other units. The footprint of the building as shown on the condominium plat will remain the same.

4. Section 2.01.2 - Floor Plans is hereby amended to provide that Units 101 through 106 are concrete slab on grade construction.

5. Section 2.01.3 - Unit Designation is hereby amended to provide that there are forty-six (46) dwelling units numbered consecutively 1 through 46 and fifty-four (54) garage units numbered consecutively 47 through 100 and six additional dwelling units numbered consecutively 101 through 106, except that if the Declarant develops the building containing Units 105 and 106 into a single dwelling, that Unit will be known as 105-106.

6. Section 3.02.2 - Septic Service is hereby supplemented to provide that the primary and alternate septic system areas which accommodate Units 101 through 106 are depicted on Exhibit A attached to this Fourth Amendment.

7. Section 3.03 - Percentage of Ownership Interest is hereby amended to provide that each unit owner shall be entitled to a 1.9231% ownership interest in the common elements and limited common elements of the condominium rather than 2.1739%. There is no percentage of ownership interest associated with garage units. Unit owners may but are not required own one or more garage units in conjunction with their dwelling unit. A garage unit cannot be owned by anyone other than a unit owner except that the Declarant may own any number of unsold garage units even if all dwelling units have been sold by Declarant.

If Units 105 and 106 are developed as a single dwelling unit, then the owner of said unit will be entitled to an ownership interest equal to two times 1.9231%.

8. Section 6.08.1 - Units is amended and replaced with the following paragraph:

Each unit shall be occupied as a residence by the unit owner and his/her family or in accordance with the provision of Section 6.08.5 below or, in the case of garage units, used as a garage for storage of the respective unit owner's personal property. No unit may be subdivided into smaller units. Until all units are sold, Declarant reserves the right to maintain a model unit to be used as a sales office for demonstration and showing to prospective purchasers.

Notwithstanding the foregoing provision, if Units 105 and 106 are combined into one dwelling unit known as Unit 105-106, and, at some time in the future, the owner of said unit desires to divide the unit into two dwelling units, then those units shall be known individually as Unit 105 and Unit 106. The dividing of the combined Unit 105-106 will only be permitted if the owner, at its sole expense and at no expense to the Bradford Point Property Owner's Association, rebuilds the interior of the units so that each unit is of comparable size, quality and character of all of the other dwelling units.

9. In all other respects, the Declaration remains unchanged and in full force and effect. Declarant shall cause this Fourth Amendment to Declaration to be recorded in conformity with Section 703.09(2).

Dated as of this 11th day of October, 2001.

DECLARANT:

PAUL REID, LLP

By: GPS, Inc., its Managing Partner

By: Glenn P. Schiffmann (K)
Glenn P. Schiffmann, President

ACKNOWLEDGMENT OF DECLARANT

STATE OF WISCONSIN)
)ss.
COUNTY OF VILAS)

Personally came before me this 11th day of October, 2001, the above-named Glenn P. Schiffmann, the President of GPS, Inc., the managing partner of Paul Reid, LLP, to me known to be the person who executed the foregoing instrument on behalf of and upon the authority of Paul Reid, LLP.

Neal A. Nielsen III
Neal A. Nielsen III
Notary Public, State of Wisconsin
My commission expires: is permanent

MORTGAGEE'S CONSENT

The undersigned duly authorized representative of Firststar Bank, the owner and holder of a first and paramount mortgage lien on the condominium property hereby consents to the filing of this Fourth Amendment to Declaration.

Dated this 15th day of OCTOBER, 2001

FIRSTAR BANK

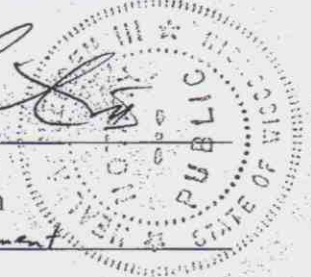
By: [Signature]
John D. Lisowski, Vice President

ACKNOWLEDGMENT OF FIRSTAR BANK

STATE OF WISCONSIN)
)ss.
COUNTY OF VILAS)

Personally came before me this 12th day of October, 2001, the above-named John D. Lisowski, as Vice President of Firststar Bank, to me known to be the person who executed the foregoing instrument on behalf of and upon the authority of Firststar Bank.

[Signature]
Neal A. Nielsen III
Notary Public, State of Wisconsin
My commission: is permanent



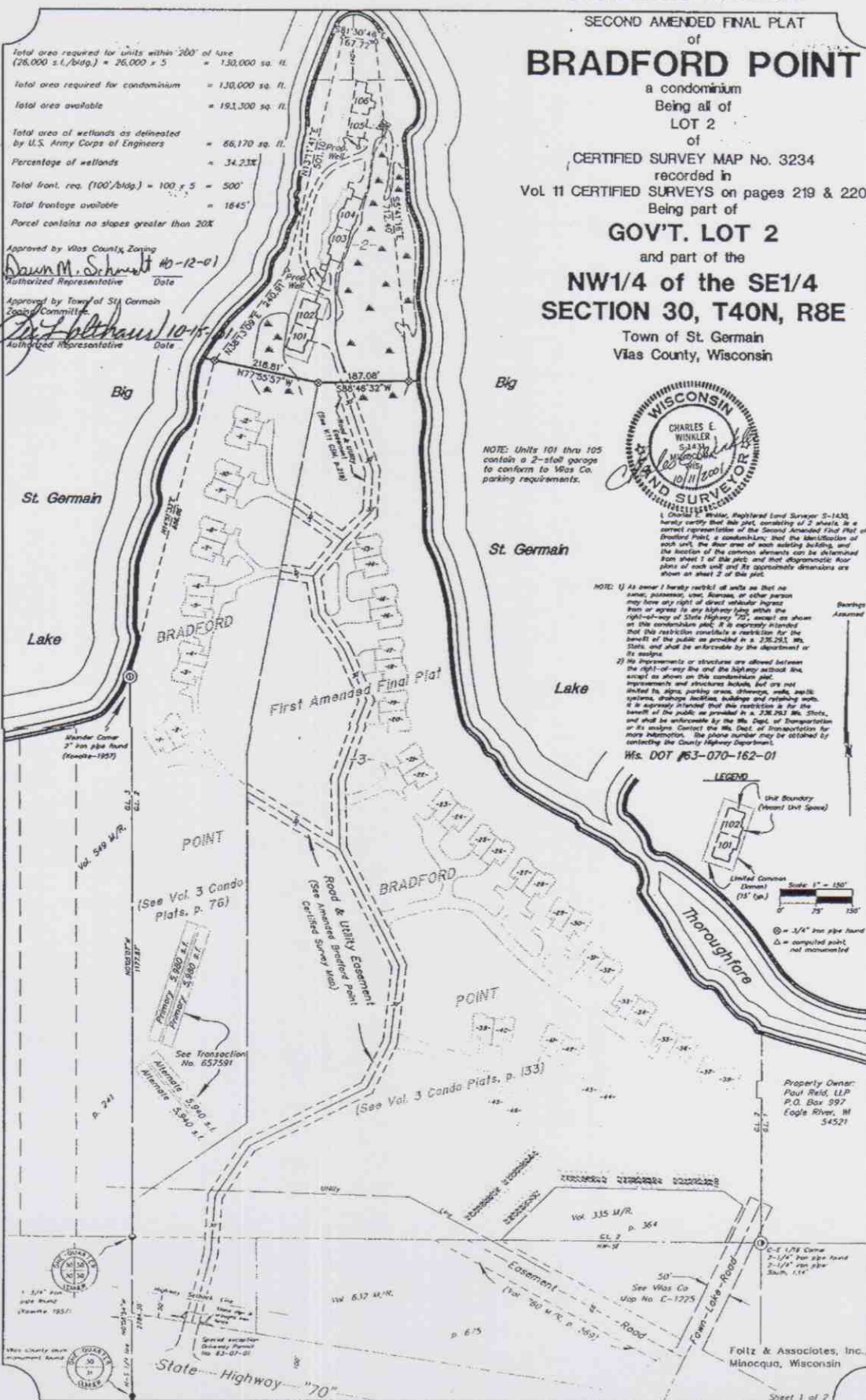
THIS DOCUMENT DRAFTED BY
AND AFTER RECORDING SHOULD
BE RETURNED TO:

Thomas F. Mallery, Esq.
MALLERY & ZIMMERMAN, S.C.
101 Grand Avenue
P.O. Box 479
Wausau, WI 54402-0479

SECOND AMENDED FINAL PLAT
of
BRADFORD POINT
a condominium
Being all of
LOT 2
of
CERTIFIED SURVEY MAP No. 3234
recorded in
Vol 11 CERTIFIED SURVEYS on pages 219 & 220
Being part of
GOV'T. LOT 2
and part of the
NW1/4 of the SE1/4
SECTION 30, T40N, R8E
Town of St. Germain
Vias County, Wisconsin

Total area required for units within 200' of lake
(26,000 s.l./bdg.) = 26,000 x 5 = 130,000 sq. ft.
Total area required for condominium = 130,000 sq. ft.
Total area available = 191,300 sq. ft.
Total area of wetlands as delineated
by U.S. Army Corps of Engineers = 66,170 sq. ft.
Percentage of wetlands = 34.23%
Total front. req. (100'/bdg.) = 100 x 5 = 500'
Total frontage available = 1645'
Parcel contains no slopes greater than 20%

Approved by Vias County Zoning
Down M. Schmitt 10-12-01
Authorized Representative Date
Approved by Town of St. Germain
Zoning Committee
D. J. Bluhm 10-15-01
Authorized Representative Date



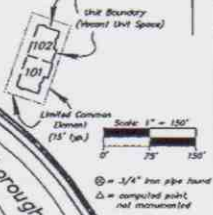
NOTE: Units 101 thru 105
contain a 2-stall garages
to conform to Vias Co.
parking requirements.



I, Charles E. Winkler, Registered Land Surveyor S-1430,
hereby certify that this plat, consisting of 2 sheets, is a
correct representation of the Second Amended Final Plat of
Bradford Point, a condominium; that the identification of
each unit, the floor area of each existing building, and
the location of the common elements can be determined
from sheet 1 of this plat; and that diagrammatic floor
plans of each unit and its approximate dimensions are
shown on sheet 2 of this plat.

NOTE: 1) As owner I hereby restrict all units so that no
same, possession, use, business, or other person
may have any right of direct vehicular ingress
from or across any highway lying within the
right-of-way of State Highway 70, except as shown
on the condominium plat. It is expressly intended
that this restriction constitutes a restriction for the
benefit of the public as provided in s. 236.261 Wis.
Stats. and shall be enforceable by the department or
its agents.
2) No improvements or structures are allowed between
the right-of-way line and the highway without the
approval as shown on this condominium plat.
Improvements and structures include, but are not
limited to, signs, parking areas, drainage, utility, public
systems, drainage facilities, buildings and retaining walls.
It is expressly intended that this restriction is for the
benefit of the public as provided in s. 236.261 Wis. Stats.
and shall be enforceable by the Wis. Dept. of Transportation
or its agents. Contact the Wis. Dept. of Transportation for
more information. The phone number may be obtained by
contacting the County Highway Department.
Wis. DOT #63-070-162-01

LEGEND

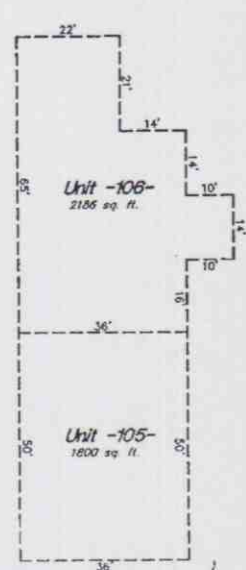
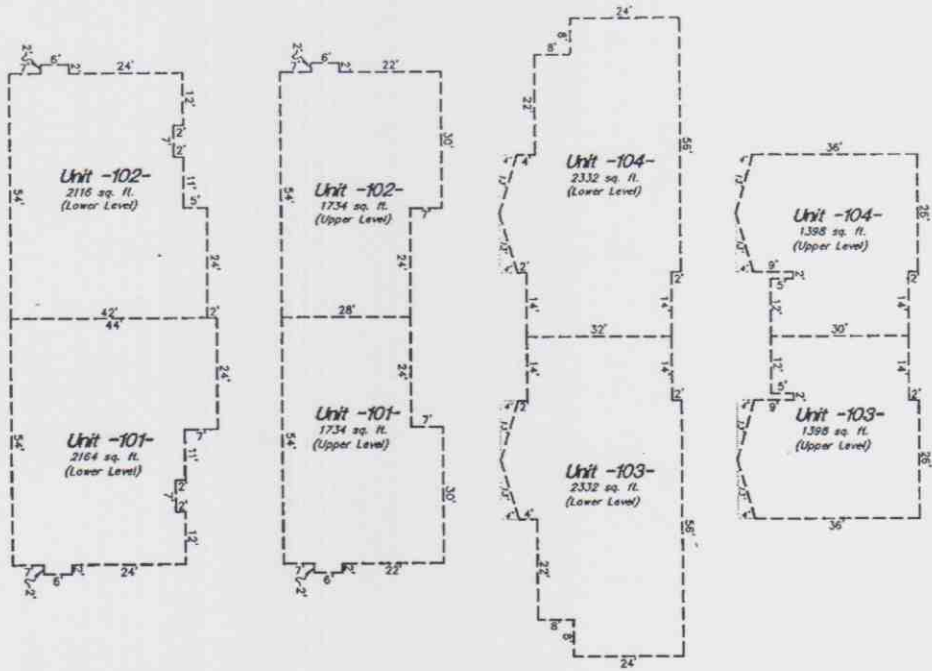


Property Owner:
Paul Reid, LLP
P.O. Box 997
Eagle River, WI
54521

Foltz & Associates, Inc.
Minocqua, Wisconsin

SECOND AMENDED FINAL PLAT of BRADFORD POINT

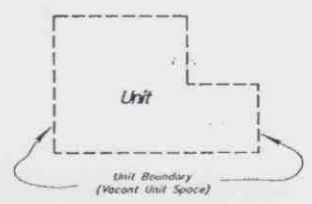
a condominium
Town of St. Germain
Vilas County, Wisconsin



NOTE: For orientation to north, and any Limited Common Elements, see sheet 1.

NOTE: Each unit contains 2 bedrooms.

LEGEND



Foltz and Associates, Inc.

Surveyors
Engineers
8612 Highway 51 North, Wausau, Wisconsin 54986
(715) 336-8483 Fax (715) 336-1841