CRYSTAL LAKE-PERCH LAKE PROPERTY OWNERS ASSOCIATION BY-LAWS

ARTICLE I

NAME, PURPOSE, FISCAL YEAR, TERMS OF EXISTENCE, and PRINCIPAL OFFICE

Section 1. NAME:

The name of the Association shall be Crystal Lake – Perch Lake Property Owners Association and hereinafter referred to as the Association.

Section 2. PURPOSE:

The purpose of the Association is to own and maintain property, including roadways, for the common benefit of its members, to encourage the preservation and wise use of the natural surroundings of Crystal and Perch Lakes, and to perform such other functions as shall promote the common interest and enrichment of its members and of their Crystal and Perch Lake properties in Hillsdale County, Michigan.

Section 3. FISCAL YEAR AND ACCOUNTING PERIOD:

The Associations' fiscal year and its annual accounting period shall coincide. Each shall be a period of twelve months commencing July 1 and ending June 30 of the following year.

Section 4. EXISTENCE:

The term of the Association's existence is perpetual.

Section 5. PRINCIPAL OFFICE:

The principal office of the Association shall be at such place within the township of Somerset, Hillsdale County, Michigan, as the Board of Trustees shall from time to time designate.

ARTICLE II

MEMBERSHIP, DUES AND FEES

Section 1A. MEMBERS:

Any person, family, or entity vested with a possessory right, either as a fee holder, life tenant, or holder for a term of years, as a vendee under an executory (land) contract, or as lessee, of land located within the Supervisor's Plat of Crystal Lake, Somerset Township, Hillsdale County, Michigan, shall be a member of the Association. Upon sale of property, paid membership will be transferred to the new owners. Families and entities, related to multiple properties under common ownership or properties with multiple persons satisfying membership criteria shall be considered members for all purposes, except only one such person, as designated by the property titleholder(s), shall be entitled to vote at meetings or serve on the Board of Trustees at any given time.

Membership in the Association is voluntary, except where required by deed restriction. Persons having satisfied all membership and voting qualification criteria for the fiscal year immediately preceding each annual meeting shall be allowed to exercise those rights and privileges until the adjournment of said annual meeting.

Section 1B. SPECIAL MEMBERSHIP STATUS:

Special membership status shall be granted to those property owners whose land abuts Crystal or Perch Lakes but is not located within the Supervisor's Plat of Crystal Lake. They shall be members of the Association and have voting rights for non-road issues, provided membership dues are paid in accordance with Article II, Section 2. Only one such member may serve on the Board of Trustees at any given time.

Section 1C. MEMBER RESPONSIBILITIES:

Members shall abide by all membership rules, as appear in Article VIII. Failure to do so may result in suspension of membership privileges and/or any action determined appropriate by the Board of Trustees.

Section 2. MEMBERSHIP DUES:

Membership dues shall be used for all purposes other than road maintenance and lake preservation, including, but not limited to, administration, insurance, rental fees, postage, printing, legal and professional service and contingencies, and also including any surplus or deficit from the previous year. Membership dues shall be determined and fixed by members at each annual Association meeting and shall be due and payable with respect to the current fiscal year at the conclusion of said annual meeting.

Section 3A. ROAD MAINTENANCE FEES:

Road Maintenance Fees shall be assessed for maintaining roadways. These fees shall include but not be limited to such funds necessary for grading, gravel, dust control, mowing, snow and ice removal, signage, potential emergencies, safety issues and contingencies, insurance, associated collection and legal and professional fees, and shall also include any surplus or deficit from previous fiscal year. Road maintenance fees shall be determined and fixed at each annual Association meeting and shall be due with respect to the current fiscal year at the conclusion of said annual meeting, and payable no later than ninety (90) days from that date, following the mailing of a Notice of Payment letter by first-class mail to the property owner.

Only those persons or entities having paid Road Maintenance Fees for the immediately preceding fiscal year shall be entitled to vote on such fees at the current annual Association meeting. In all cases where a property owner owes Road Maintenance Fees in arrears and partial payment is received, the oldest past due amounts shall be credited first and the current year's fees last.

Section 3B. ASSESSMENT OF ROAD MAINTENANCE FEES:

The Association is entitled to collect Road Maintenance Fees from all parcel (lot) owners located in the Supervisor's Plat. Road Maintenance Fees will be assessed on a per-owner basis; individuals owning possessory interests in multiple lots will be assessed the same amount as single-lot owners. No Road Maintenance Fees will be assessed for lots whose access is from public roads, which are currently, specifically, and only referring to the following lots 79, 80, 81, 82, 83, 199, 198, 197, 184, 177, 176, 175, 174, 173, 172, 171, 169, 168, 167, 166, 165, 164, 163, 162, 161, 160, 159, 158, and subsets of lots 201 and 203 accessed by Oak Drive only.

Section 3C. CLAIM OF LIEN:

Those lot owners who fail to pay Road Maintenance Fees within ninety (90) days after the Association's annual meeting shall be sent via first-class mail a Final Notice of Payment letter and Claim of Lien. Said Claim of Lien shall be recorded with the Hillsdale County Register of Deeds if said fees are not paid within thirty (30) days of the date of the Final Notice of Payment letter.

Section 3D. DISCHARGE OF CLAIM OF LIEN:

Once a Claim of Lien has been recorded, the Association shall provide the owner of record with a Discharge of Claim of Lien only after all outstanding Road Maintenance Fees have been paid in full. It shall be the owner's responsibility to record the Discharge of Claim of Lien and pay any required fees.

Section 3E. ENFORCEMENT OF CLAIM OF LIEN:

The Association shall be entitled to enforce the collection of delinquent Road Maintenance Fees by a suit at law for money judgment or by foreclosure of Lien.

Section 3F. FINANCIAL HARDSHIP:

In those cases where the owner of record can demonstrate to the satisfaction of the Board of Trustees, in closed session, that extreme financial hardship prevents the timely payment of Road Maintenance Fees, the Board shall defer enforcement action until such time as the property owner becomes capable of making payment or the possessory interest in the property is transferred. A Claim of Lien, however, shall be recorded and discharged only upon payment in full as outlined in Article II, Sections 3C and 3D above.

Section 4. ROAD MAINTENANCE CONTIGENCY FUND:

A Road Maintenance contingency fund shall be considered as part of the above Road Maintenance Fees and equal to 20% of the current fiscal year's Road Maintenance budget and shall be provided for and replenished on an annual basis. This money shall be utilized by the Board of Trustees to pay for unforeseen incurred expenses, including but not limited to blizzards, floods, road washouts, or any other circumstances that may affect the continued safety and use of the roads that the Association is charged with maintaining. The Board of Trustees may also utilize the Road Maintenance fund for paying for rendered professional services, including legal, survey, or engineering. Any unused Road Maintenance contingency funds will be carried over to the next fiscal year.

The Board shall endeavor to maintain a contingency fund for roads in the amount of \$50,000. Any surplus in the road contingency fund of \$50,000 may be allocated, at the discretion of the Board, to issues pertaining to roads, lakes and for environmental preservation.

Section 5. SPECIAL ASSESSMENTS:

Special assessments of Road Maintenance Fees may be fixed and levied; provided that existing contingency funds prove insufficient. The amount and time for the payment thereof may be determined at any duly held annual, regular, or special meeting of the members.

All rights, restrictions, and remedies contained in Sections 3B through 3F above apply to these special assessments as well.

Section 6. REPAIR OF ROAD DAMAGES:

Property owners are responsible for repairing any road damages caused by themselves, their family members, lessees, contractors, agents, or guests. Repairs must be made on a timely basis and to the satisfaction of the trustee in charge of the roads. In the case of a dispute, the Board of trustees will make a final determination. Damages not repaired within seven (7) days of occurrence, and those damages that pose an immediate safety hazard may be remedied by the trustee in charge of roads, and all associated costs for such repair will be assessed to the property owner of record. The Association reserves the right of legal action against the property owner involved for any legal liability or injury resulting from un-repaired damages.

All rights, restrictions, and remedies contained in Sections 3B through 3F above apply to repair or road damages as well.

Section 7. MAJOR ROAD IMPROVEMENTS:

Major road improvements will be considered as additional Road Maintenance Fees and assessed separately. Such improvements include, but are not limited to, extensive regraveling, road widening, major ditching and drainage projects, etc., and will be assessed equally to all property owners whose land is accessed via the particular section of road being improved. All improvements will be contracted by or through the authority of the Board of Trustees. Improvements will be undertaken only with the written consent of two-thirds (2/3) of the property owners served by the section of the road being improved.

All rights, restrictions, and remedies contained in Sections 3B through 3F above apply to repair or road damages as well.

Section 8. LAKE PRESERVATION FEES:

Lake Preservation Fees shall include, but not be limited to, weed control, expenditures related to water quality, property owner's ingress and egress to either Crystal or Perch lakes. Payment of such fees shall be voluntary, except where Special Assessment District (SAD) is implemented. Property owners from each lake may reserve the right to separately determine any action and fees that apply exclusively to their particular lake. Fees for weed control treatment of either Crystal Lake or Perch Lake will be determined at the regular summer meeting of the Association. Any other necessary fees may be determined at any duly called membership meeting.

Section 9. FINANCIAL SIGN-OFF AUTHORITIES:

- 0 \$4,999 Treasurer
- \$5,000 \$9,999 Treasurer and Board Member
- \$10,000 and above Membership Approval

ARTICLE III

MEETINGS OF MEMBERS OF THE ASSOCIATION

Section 1. REGULAR MEETINGS:

Meetings will be scheduled in the spring, summer, and fall. The summer meeting will be considered the annual meeting for the fiscal year and will be held at 10:00am on the second Saturday of July of each year, at such place in Hillsdale County, Michigan as the Board of Trustees determines. Non-member property owners are welcome to attend and participate in meetings as guests but may not vote, except where eligible to vote for determining Road Maintenance Fees.

Section 2. SPECIAL MEETINGS:

Special meetings of the members may be called at any time by the President or by any three (3) members of the Board of Trustees. Special meetings of the members shall also be called by the Secretary at the written direction of five (5) or more members.

Section 3. NOTICE OF MEETINGS:

Notice of annual, regular, or special membership meetings shall be sent by the Secretary to each property owner at least thirty (30) days prior to the date fixed for the holding of such meetings. Notices shall be sent by first class mail, electronic mail, or other method deemed reliable and approved by the Board and the individual Association member and shall be addressed to the property owner at the address as it appears on the roll maintained by the Secretary. Notices by electronic mail (email) will be sent to the last known email address of the property owner. If a property owner's email is returned as undeliverable, the Secretary, within two (2) days of receiving the undeliverable notice, shall send a notice by first class mail to the property owner at the address as it appears on the roll maintained by the Secretary. Before convening the meeting the Secretary will have personal knowledge of the notice being duly sent to each property owner in the manner prescribed above. Said affidavit shall be incorporated into the official records of the Association and shall be available for inspection by the members.

Notice of any membership meeting shall set forth the date, time, and place of the meeting. Notice of any annual meeting shall further state, in reasonable detail, the business to be considered and transacted at such meeting as is known to the Secretary at the time of the mailing of the notice. Notice of any special meeting shall also state in reasonable detail the specific business to be considered and transacted at such meeting. Only matters set forth in the notice of a special meeting shall be acted upon at the special meeting.

Any item of proposed business signed by five (5) or more members and presented to the Secretary at least sixty (60) days prior to the annual meeting, or accompanying a proper written request for a special meeting, shall be included in such notice and such items so presented shall be brought before the membership at said meeting.

Proposed By-law changes must be signed by five (5) or more members and presented to the Secretary at least sixty (60) days prior to the annual meeting. Such proposed By-law changes shall be included, in their entirety, in the notice of annual meeting and shall be brought before the membership at said meeting.

A form of proxy, for use in authorizing any member, including Secretary, to vote in the stead of the member executing the form of proxy, shall be included with the notice of each meeting.

In the event a meeting shall be adjourned for any reason, notice of a subsequent meeting shall be given in accordance with the procedures required above.

Section 4. QUORUM:

The number of voting members present, or represented by proxy duly authorized in writing, shall constitute a quorum for the transaction of business at any properly convened meeting of members.

Section 5. ORDER OF BUSINESS:

The order of business at the annual meeting shall be as follows:

- Roll Call (sign-in sheet)
- Call to Order and Pledge of Allegiance
- Reading of Minutes of previous meeting
- Treasurer's Report
- Receiving and Reading of Communications
- Reports of Other Officers

- Reports of Committees
- Unfinished Business
- New Business
- Election of Trustees
- Adjournment

The order of business may be altered or suspended by a majority vote of the members present or represented by proxy.

Section 6. VOTE:

Members may vote, subject to the requirements in Article II, Sections 1A, 1B, 3A and 8, at all meetings, either in person or by proxy duly authorized in writing. All proxies shall be filed with the Secretary of the meeting before being voted. A majority of the votes cast at any meeting shall be sufficient for the adoption or rejection for any question or matter of business properly presented except that the Bylaws of the Association may be altered, amended, or repealed, in whole or in part, only by a two-thirds majority of the votes cast.

Section 7. RULES FOR PROCEDURE AT MEETINGS:

When requested by the President or by a majority of members present, proceedings at any duly called meeting shall be governed by the most recent edition of Robert's Rules of Order. A Parliamentarian may be appointed by the President to assist when meetings are conducted under Robert's Rules of Order. At no time may any meeting be conducted in a manner that conflicts with existing Association By-laws.

Article IV

BOARD OF TRUSTEES

Section 1. NUMBER:

The affairs of the Association shall be governed by seven (7) Trustees, who are designated as the Board of Trustees.

Section 2. QUALIFICATIONS:

Each Trustee shall be a member in good standing of the Association (i.e., not in arrears with membership dues) and any Trustee ceasing to be a member shall immediately cease to be a Trustee.

Section 3. ELECTIONS:

At the annual meeting of members at which these By-laws are adopted, and at every such annual meeting thereafter, elections shall be held to replace Trustees whose terms of office are expiring. A new Trustee shall be elected for a term of three (3) years, and take office upon election and acceptance of office. Existing Trustees may extend their service on a year-by-year basis, unless the Trustee ceases to qualify as provided in Article IV, Section 2.

Section 4. VACANCIES:

Any vacancy on the Board of Trustees shall be filled by the remaining Trustees. They shall also fill a vacancy occurring in any other office and may fill a vacancy occurring on any committee. The Board shall also have power, by a two-thirds (2/3) vote of its members, to remove or suspend any office or member of a committee. Action by the Board of Trustees while a vacancy exists shall not be invalid by reason of such vacancy.

Section 5. POWERS, DUTIES AND LIMITATIONS:

The Board of Trustees shall have the following powers and duties and be subject to the following limitations:

- To maintain, manage, acquire, mortgage or otherwise encumber, and to dispose of Association property.
- To maintain roadways under Association control as the Board of Trustees may deem advisable.
- To organize and sponsor activities for the social and recreational benefit of all members.
- To promulgate such advisory rules for the conduct of members upon and relative
 to the use of the waters of Crystal and Perch Lakes, and for the use of real
 property abutting said lakes, all as the Board of Trustees may determine to be to
 the mutual benefit of all persons and entities to membership in the Association.
 All such rules shall be subject to membership approval at the next annual
 meeting.
- To make such rules governing Association affairs not in conflict with the By-laws or Articles of Incorporation as it may, from time to time, deem reasonable and necessary.

- To establish such committees and appoint members thereto, as the Board shall deem appropriate and to fix the rules, regulations, terms and conditions for the operation of the committees so established.
- To perform all other reasonable acts necessary to the proper execution of the duties and powers herein set forth, including implementation of member mandates duly adopted, provided the Board of Trustees shall not encourage, promote, participate in, authorize, expend, or commit the expenditure of Association funds for, or otherwise undertake any action affecting the riparian rights of persons owning real property located within the Supervisor's Plat of Crystal Lake or real property abutting Crystal or Perch Lakes, or otherwise take any action or authorize any action that diminishes the property value of any member, or of any other person owning real property located within the Supervisor's Plat of Crystal Lake, or real property abutting Crystal or Perch Lakes, or that inhibits or restricts the use or enjoyment by them of the waters on either of said lakes (including fishing, bathing or boating there in or thereon) without first obtaining the approval of the members at a duly convened annual or special meeting.

Section 6. MEETINGS OF THE BOARD OF TRUSTEES:

The Board of Trustees shall hold an annual organizational meeting within thirty (30) days following each annual meeting of members, and shall hold other meetings whenever it may be summoned by the President or by the Secretary under the written direction of not less than three (3) Trustees. Any and all business may be transacted at meetings of the Board of Trustees and a majority of the members shall constitute a quorum, but a lesser number may convene and adjourn. All questions coming before any meeting of the Board of Trustees shall be decided by a majority vote of the Trustees present at such meeting, unless otherwise provided by these By-laws or by law.

The Secretary, the President, or any Trustee desiring to convene a meeting of the Board of Trustees shall notify each Trustee of the date, time and place of the proposed meeting at least seven (7) days prior to the date of such proposed meeting by mailing notice thereof by first class mail, by electronic mail (email), or other approved means, to each Trustee at the address on the roster of property owners maintained by the Secretary. Notwithstanding the provisions of the immediately preceding sentence, meetings of the Board of Trustees may be held and business may be transacted thereat if a majority of members of the Board of Trustees are in attendance throughout such meetings. In the event extraordinary circumstances required Board action before the

above prescribed notice requirements may be accomplished, three (3) or more Board members may convene and take only such action as said extraordinary circumstances may require, providing a good faith effort is made to perfect actual notice to all Trustees.

ARTICLE V

OFFICES AND AUDITORS

Section 1. TITLES:

The Board of Trustees shall, at its annual organizational meeting, held as provided in Article IV, Section 6 hereof, elect from its own body a President and Vice-President. The Board shall also select a Secretary and a Treasurer, who may or may not be Trustees, and the same person may be elected to the offices of both Secretary and Treasurer. The length of the term of the President, Vice-President, Secretary, and Treasurer will be left to the discretion of the Board.

Section 2. PRESIDENT:

The President shall be Chief Executive Officer of the Association and shall have general supervision of its affairs. He/she shall call and preside at meetings of members of the Association and of the Board of Trustees, shall serve as an advisory member on any committee established by the Board, and shall discharge such other duties as may be prescribed by these By-laws and the Board of Trustees from time to time direct.

Section 3. VICE-PRESIDENT:

In the absence or disability of the President, or if the office of the President shall be vacant, the Vice-President shall perform all the duties pertaining to the office of President during the continuance of such absence, disability, or vacancy. He/she shall perform such other duties as may be assigned to him/her by the Board of Trustees. The Vice-President will also act as the legal liaison and will coordinate all items of legal nature for the Association. He/she will work with an attorney approved by the Board when needed. Any Association business involving a legal fee will not take place without the knowledge and approval of the Vice-President and the President. He/she will work with the Treasurer and will file any Liens for unpaid road dues per Article II, Section 3.C., 3.D., and 3.E.

Section 4. SECRETARY:

The Secretary shall have custody of the records and files of the Association, shall maintain a roll of the property owners and trustees and of their respective mailing

addresses, and shall prepare, and timely file, all reports required by law. He/she shall have custody of all securities and other instruments in writing owned by the Association, shall keep a record of proceedings of the Association and Board of Trustees, notify members of meetings thereof and of their election and appointment, and shall conduct the correspondence of the Association.

Section 5. TREASURER:

The Treasurer shall collect all fees, dues and assessments, and shall have custody of the Association's funds and charge of the collection of accounts and dues for the Association and the payment of its accounts. The Treasurer shall maintain a current and accurate record of receipts and disbursements and shall keep the Board advised relative to same and the financial condition of the Association. He/she shall have authority to give receipts for monies paid to the Association; to determine the membership and voting eligibility of each property owner; to issue membership cards or other evidence of membership; and to sign and endorse checks, drafts, and other negotiable instruments in the name and on behalf of the Association. He/she shall deposit all funds as directed by the Board of Trustees, and shall perform such other duties as may be assigned by the Board of Trustees. At least seven (7) days prior to the annual meeting, the Treasurer shall present to such auditors as shall be appointed by the Board of Trustees, complete financial records relating to the immediately preceding fiscal year. Said records shall be examined by the auditors, who shall report the results of their examination to the members at the immediately succeeding annual meeting.

At each annual meeting, regular or special meeting of members, the Treasurer shall furnish a certified and up-to-date list of all eligible voting members of the Association to be used by the Secretary at said meeting for Roll Call (sign in) and any Roll Call vote that may be taken.

Subject to the advice and approval of the Board of Trustees, the Treasurer shall prepare and submit to the membership at the annual meeting, separate and detailed budgets for the Association membership dues and Road Maintenance Fees, covering all foreseeable planned expenditures, as enumerated in Article II, Section 2 and 3A respectively.

Section 6. AUDITORS:

At least seven (7) days prior to the date fixed for the holding of the annual meeting of the members, the Board of Trustees shall appoint two or more members who shall be designated auditors and whose term of appointment shall terminate at the conclusion of such annual meeting. The auditors shall examine the financial records of the Association relating to the fiscal year immediately preceding the holding of such annual

meeting and shall report the results of such examination to the members at such annual meeting.

ARTICLE VI

Section 1. DISSOLUTION:

The Association may be dissolved and liquidated at any duly convened annual or special meeting of the members only with the assent, in writing, signed by two-thirds (2/3) of the members of the Association. Written notice of a proposal to dissolve, setting forth the reason therefore, and the proposed disposition to be made of the assets held by the Association, shall be mailed to every member in the same manner prescribed under Article III, Section 3 of the By-laws, except that notice under this provision shall be provided at least ninety (90) days prior to the date of the holding of the meeting at which said dissolution and liquidation shall be considered.

ARTICLE VII

Section 1. AMENDMENT:

These Bylaws may be altered, amended or repealed, in whole or in part, at any duly held annual meeting of the members of the Association per Article III, Section 3, paragraph 4 and Article III, Section 6.

ARTICLE VIII

Section 1. ASSOCIATION RULES:

- The use of any internal combustion engine on Crystal Lake and/or Perch Lake is prohibited, regardless of season. Low-speed electric motors may be used.
- Residents are required to place three-inch lot numbers on their boats for identification purposes.
- The use of mini-bikes, trail bikes, three wheelers, snowmobiles and other similar vehicles on Association roads is the exclusive right of property owners and shall be done with discretion, care and consideration of private property.
- Hunting on Association property is prohibited.
- As a safety precaution, slow (15 MPH) and careful driving over lake roads is urged at all times.

- Ice fishing shanties must bear on all sides the owner's name and address in waterproof letters not less than two inches high. Shanties shall be removed before the ice becomes unsafe.
- All watercraft and equipment operated/used on Crystal and Perch Lakes must be the personal property of a Member of the CLPLPOA. GUEST'S WATERCRAFT AND EQUIPMENT ARE NOT PERMITTED!
 - Watercraft and equipment are defined as: pontoon boats, row boats, kayaks, canoes, paddle boats, sail boats, ice sail boats, swim rafts, ice shanties, and homemade watercraft.
 - All floating rafts shall be a reasonable distance from the shore.
 - All docks must be located on member property so that any watercraft/equipment tied to the dock will not encroach on their neighbor's property.
 - The CLPLPOA is not liable for the theft of, or damage to property of, any watercraft/equipment.
 - Deposit of trash, debris, unapproved chemical, human waste, and garbage in the water and on the property of Crystal and Perch Lakes is forbidden. Littering from watercraft equipment is prohibited.
- Crystal and Perch Lake's rules are consistent with the MICHIGAN WATERCRAFT LAWS. All CLPLPOA Members and Guests must abide by these laws.
 - The laws are available on the CLPLPOA Website: <u>www.crystalperchlakes.org</u>.
- Crystal and Perch Lakes' rules are consistent with the Michigan Fishing Laws. All CLPLPOA Members and Guests must abide by these Laws.
 - Only CLPLPOA Members and their guests are permitted to fish either or both lakes. Guests must have written permission, in their possession, of a Member to fish the lakes.
 - Fishing is permitted throughout the year; however, a valid fishing license is required.
 - Placing or transferring fish in/between Crystal or Perch Lake's is prohibited without the consent of the CLPLPOA Board of Trustees.

 The CLPLPOA Board of Trustees manage the land deeded as "lake bottom". Whether wet or dry, at the time of decisions, the Board will not relinquish any property right titled to the CLPLPOA.

ARTICLE IX

Section 1. EXHIBITS TO ASSOCIATION BY-LAWS (see attached)

Exhibit 1:

Somerset Township Resolution Naming of Crystal-Perch Lake Roads (8-15-85).

Exhibit 2:

Fire Lane numbers assigned by Somerset Township.

Exhibit 3:

Herbert G. Krueger and Joyce M. Krueger vs. Crystal Lake-Perch Lake Property Owners Association, Order granting defendants and counter-plaintiffs' Motion for Summary Disposition, 5-26-98.

Exhibit 4:

Crystal Lake-Perch Lake Property Owners Association vs. Fay Bascue, et al, Order of Default Judgment, 12-14-98.

Exhibit 5:

Crystal Lake-Perch Lake Property Owners Association vs. Frank DiSanto, Stipulation and Order, 1-20-99.