

## INDEX

Saddle Ridge was created by Condominium Declaration recorded by WAJBAC AND TADWIL, LIMITED, as Declarant, in Columbia County, Wisconsin on May 1, 1978. Phases II and III were added to the Condominium on September 19, 1979. Phase IV, V and VI were added to the Condominium on February 12, 1981. Phases VII and VIII were added to the Condominium on October 7, 1983, Phases IX and X were added to the Condominium on December 21, 1983, Phase XI was added to the Condominium on September 26, 1986, Phase XII was added to the Condominium on March 2, 1987, Phase XIII was added to the Condominium by WAJBAC AND TADWIL, LIMITED, as Declarant on May 29, 1987, Phase XIV was added to the Condominium on August 27, 1987, Phase XV was added to the Condominium on January 20, 1988, Phase XVI was added to the Condominium on June 13, 1988, Phase XVII was added to the Condominium on June 28, 1988, Phase XVIII was added to the Condominium on March 10, 1989, Phase XIX was added to the Condominium on August 31, 1989, Phase XX was added to the Condominium on October 26, 1989, Phase XXI was added to the Condominium on February 26, 1990, Phase XXII was added to the Condominium on April 30, 1990, Phase XXIII was added to the Condominium on June 21, 1990, and Phase XXIV was added to the Condominium on August 7, 1990, Phase XXV as added to the Condominium on July of 1991, and Phase XXVI was added to the Condominium on January 1992, and Phase XXVII was added to the Condominium on August of 1992, and Phase XXVIII was added to the Condominium on May of 1993, and Phase XXIX was added to the Condominium on December of 1993, and Phase XXX was added to the Condominium on December of 1993. In compliance with disclosure requirements of the Wisconsin Condominium Law, this book is provided to each prospective purchaser of a Unit in Saddle Ridge Condominium, and contains the following documents and exhibits:

1. **DECLARATION.** The Declaration, recorded in 1978, established and described the condominium, the units and the common areas constituting Phase I of Saddle Ridge. The Declaration begins on page 6.
2. **CONDOMINIUM PLAT (MAP AND FLOOR PLANS).** The Declarant has provided floor plans of the units being offered for sale and a map of the condominium which shows the location of the unit you are considering and all facilities and common areas which are part of the condominium. The condominium plat begins on page 36. Amended condominium plats are contained in each of the Supplements to the Declaration described below, and begin on pages 36, 63, 85, 98, 111, 124, 135, 141A, 146A, 151A, 156A, 162, 168, 174, 181, 186, 194, 201 and Tabs A-F respectively.
3. **FIRST SUPPLEMENT ADDING PHASE II AND III.** The First Supplement and Amendment recorded on September 19, 1979 annexed Phases II and III to the Condominium and added twenty-eight (28) additional condominium units to the four (4) units created by the Declaration. The First Supplement and Amendment begins on page 26.
4. **SECOND SUPPLEMENT ADDING PHASES IV, V AND VI.** The Second Supplement and Amendment recorded on February 12, 1981 annexed Phases IV, V, and VI to the Condominium and added thirty-two (32) additional condominium units to the project. The Second Supplement and Amendment begins on page 55.
5. **THIRD SUPPLEMENT ADDING PHASES VII AND VIII.** The Third Supplement and Amendment recorded on October 7, 1983 annexed Phases VII and VIII to the Condominium and added nine (9) additional condominium units to the project. The Third Supplement and Amendment begins on page 79.
6. **FOURTH SUPPLEMENT ADDING PHASES IX AND X.** The Fourth Supplement and Amendment recorded on December 21, 1983 annexed Phases IX and X to the Condominium and added seven (7) additional condominium units to the project. The Fourth Supplement and Amendment begins on page 93.

7. FIFTH SUPPLEMENT AND AMENDMENT ADDING PHASE XI AND AMENDING PHASE VIII. The Fifth Supplement and Amendment, recorded on September 26, 1986, annexed Phase XI to the Condominium and added fourteen (14) additional condominium units to the project. It also amended the floor plans of units and the location of units to show them as actually constructed and located in Phase VIII. The Fifth Supplement and Amendment begins on page 105.

8. SIXTH SUPPLEMENT AND AMENDMENT ADDING PHASE XII AND AMENDING PHASES VIII. The Sixth Supplement and Amendment, recorded on March 4, 1987, annexed Phase XII to the Condominium and added two (2) additional Condominium units to the project. It also amended the floor plans of units and the location of units to show them as actually constructed and located in Phases VIII and IX. The Sixth Supplement and Amendment begins on page 119.

9. SEVENTH SUPPLEMENT ADDING PHASE XIII. The Seventh Supplement and Amendment recorded on May 29, 1987, annexed Phase XIII to the Condominium and added two (2) additional units to the project. The Seventh Supplement and Amendment begins on page 130.

10. EIGHTH SUPPLEMENT ADDING PHASE XIV. The Eighth Supplement and Amendment recorded on August 27, 1987, annexed Phase XIV to the Condominium and added four (4) additional units to the project. The Eighth Supplement begins on page 137.

11. NINTH SUPPLEMENT ADDING PHASE XV. The Ninth Supplement and Amendment recorded on January 20, 1988, annexed Phase XV to the Condominium and added one (1) Unit to the project. The Ninth Supplement and Amendment begins on page 142.

12. TENTH SUPPLEMENT ADDING PHASE XVI. The Tenth Supplement and Amendment recorded on June 13, 1988, annexed Phase XVI to the Condominium and added one (1) unit to the project. The Tenth Supplement and Amendment begins on page 147.

13. ELEVENTH SUPPLEMENT ADDING PHASE XVII. The Eleventh Supplement and Amendment recorded on June 28, 1988, annexed Phase XVII to the Condominium and added one (1) additional unit to the project. The Eleventh Supplement and Amendment begins on page 152.

14. TWELFTH SUPPLEMENT ADDING PHASE XVIII. The Twelfth Supplement and Amendment recorded on March 10, 1989, annexed Phase XVIII to the Condominium and added Three (3) additional units to the project. The Twelfth Supplement and Amendment begins on page 157.

15. THIRTEENTH SUPPLEMENT ADDING PHASE XIX. The Thirteenth Supplement and Amendment recorded on August 31, 1989, annexed Phase XIX to the Condominium and added Two (2) additional units to the project. The Thirteenth Supplement and Amendment begins on page 164.

16. FOURTEENTH SUPPLEMENT ADDING PHASE XX. The Fourteenth Supplement and Amendment recorded on October 26, 1989, annexed Phase XX to the Condominium and added three (3) additional units to the project. The Fourteenth Supplement and Amendment begins on page 170.

17. FIFTEENTH SUPPLEMENT ADDING PHASE XXI. The Fifteenth Supplement and Amendment recorded on February 26, 1990, annexed Phase XXI to the Condominium and added three (3) additional units to the project. The Fifteenth Supplement and Amendment begins on page 176.

18. SIXTEENTH SUPPLEMENT ADDING PHASE XXII. The Sixteenth Supplement and Amendment recorded on April 30, 1990, annexed Phase XXII to the Condominium and added one (1) additional unit to the project. The Sixteenth Supplement and Amendment begins on page 184.

19. SEVENTEENTH SUPPLEMENT ADDING PHASE XXIII. The Seventeenth Supplement and Amendment recorded on June 21, 1990, annexed Phase XXIII to the Condominium and added Two (2) additional units to the project. The Seventeenth Supplement and Amendment begins on page 189.

20. EIGHTEENTH SUPPLEMENT ADDING PHASE XXIV The Eighteenth Supplement and Amendment recorded on August 7, 1990, annexed Phase XXIV to the Condominium and added three (3) additional units to the project so that Saddle Ridge now comprises a total of One Hundred Twenty-two (122) residential units. The Eighteenth Supplement and Amendment begins on page 196.
21. NINETEENTH SUPPLEMENT ADDING PHASE XXV. The Nineteenth Supplement and Amendment recorded on July 31, 1991, annexed Phase XXV to the Condominium and added four (4) additional units to the project. The Nineteenth Supplement and Amendment begins at Tab A.
22. TWENTIETH SUPPLEMENT ADDING PHASE XXVI. The Twentieth Supplement and Agreement recorded on January 10, 1992, annexed Phase XXVI to the Condominium and added one (1) additional unit to the project. The Twentieth Supplement and Amendment begins at Tab B.
23. TWENTY-FIRST SUPPLEMENT ADDING PHASE XXVII. The Twenty-First Supplement and Amendment recorded on August 26, 1992 annexed Phase XXVII to the Condominium and added one (1) unit to the project. The Twenty-First Supplement and Amendment begins at Tab C.
24. TWENTY-SECOND SUPPLEMENT ADDING PHASE XXVIII. The Twenty Second Supplement and Amendment recorded on May 20, 1993 annexed Phase XXVIII to the Condominium and added one (1) unit to the project. The Twenty-Second Supplement and Amendment begins at Tab D.
25. TWENTY-THIRD SUPPLEMENT ADDING PHASE XXIX. The Twenty-Third Supplement and Amendment recorded December 30, 1993 annexed Phase XXIX to the Condominium and added (1) unit to the project. The Twenty-Third Supplement and Amendment begins at Tab E.
26. TWENTY-FOURTH SUPPLEMENT ADDING PHASE XXX. The Twenty-Fourth Supplement and Amendment recorded on December 30, 1993 annexed Phase XXX to the Condominium and added one (1) unit to the project. The Twenty-Fourth Supplement and Amendment begins at Tab F.
27. TWENTY-FIFTH AMENDMENT TO DECLARATION. The Amendment recorded on August 16, 2005 made changes to the Declaration as to the definition of a unit, what is insured by the Association and how the insurance premiums are calculated. The Amendment begins at Tab G.
28. TWENTY-SIXTH AMENDMENT TO DECLARATION. The Amendment recorded November 30, 2010 is the RESTATED DECLARATION OF CONDOMINIUM OF SADDLE RIDGE. The Amendment begins at Tab O.
29. AMENDMENT TO DECLARATION. The Amendment recorded on July 17, 1984 made changes to the Declaration necessary to make the Condominium acceptable for FNMA financing. The Amendment begins on page 115.
30. ARTICLES OF INCORPORATION. The operation of a condominium is governed by the Association, of which each unit owner is a member. Powers, duties, and operation of an Association are specified in its Articles of Incorporation. The Articles of Incorporation begin at Tab H.
31. BY-LAWS. The By-Laws contain rules which govern the condominium and affect the rights and responsibilities of unit owners. The By-Laws begin at Tab I.
32. WATER SUPPLY AGREEMENT. The water supply for Saddle Ridge is provided under Agreement with Saddle Ridge Estates, an adjacent condominium, and Columbia Corporation. The Agreement provides, among other things, that such parties will use a common water supply system and share the costs of use, operation, and maintenance of the system. A copy of the Water Supply Agreement is found in this condominium book at Tab J.
33. ANNUAL OPERATING BUDGET AND FINANCIAL STATEMENTS. The Association incurs expenses for the operation of the condominium which are assessed to the unit owners. The operating budget is an estimate of those charges. The budget and financials begins at Tab K.

34. MANAGEMENT OR EMPLOYMENT CONTRACTS. Certain services may be provided to a condominium through contracts with Individuals or private firms. The Property Manager's contract begins at Tab L.

35. LEASES—NONE Units In condominiums may be sold subject to one or more leases of property or facilities which are not a part of the condominium. Other than the Water Supply Agreement referenced above, there are no such leases or agreements to date involving Saddle Ridge.

36. EXPANSION PLANS. The Declarant has reserved the right to expand the condominium In the future. A description of the plans for expansion and its effect on unit owners begins on page 17. Saddle Ridge has been expanded to Include Phases II through XXX, Inclusive, by recording of various Supplements and Amendments to the Declaration, which are contained in this book beginning on pages 26, 55, 79, 93, 105, 119, 130, 137, 142, 147, 152, 157, 164, 170, 176, 184, 189 and 194, 201 and Tabs A-F respectively. The condominium may be expanded further by addition in future phases to the condominium as shown in the condominium plat.

37. STIPULATION FOR THE CONDITIONAL DISMISSAL OF THE LAWSUIT AND LIS PENDENS. Saddle Ridge Association, LTD. were plaintiffs in a lawsuit with the Declarant in 1996 over several issues. A copy of the conditional dismissal begins at Tab M.

38. Annual Meeting Minutes. Minutes from the most recent annual meeting begin a Tab N.

HOWEVER, Columbia Corporation ("Columbia"), a separate corporation Is the owner of a nine-hole golf course and golf clubhouse on lands owned by Columbia adjacent to Saddle Ridge. The golf course and clubhouse are totally independent of Saddle Ridge, but are available to unit owners In Saddle Ridge upon payment of membership dues, fees for use of the facility, and similar fees and expenses established by Columbia. The golf course and golf club are open to the general public upon the same terms and conditions as offered to owners of units in Saddle Ridge.

Columbia also owns and operates a private recreation club which provides access to Swan Lake and use of piers and related boating facilities on Swan Lake and use of other recreation facilities. Use of the boating facilities and access to Swan Lake Is through membership In the recreation club, and requires payment of appropriate membership dues and fees established by Columbia. Membership in the recreation club and use of Its' facilities are available only to owners of units In Saddle Ridge and, upon payment of an Initial membership fee, to owners of units In Saddle Ridge Estates, and neighboring future condominium developments by Declarant. Membership is not available to the general public. Purchasers of units in Saddle Ridge are not required to pay the initial membership fee upon admission to the Club; however, all members will pay membership dues and fees established by Columbia.

It is the intent of Columbia to sell the above facilities to the Condominium Associations at a later date for a price equal to the fair market value of such facilities. Any such future sale is dependent upon the parties reaching an agreement as to the fair market value of the facilities and the other terms and conditions of such sale. Accordingly, there is no assurance that the said sale will take place.

THE GOLF CLUB AND THE RECREATION CLUB ARE TOTALLY INDEPENDENT FROM SADDLE RIDGE CONDOMINIUM AND ARE NOT MENTIONED IN THE CONDOMINIUM DOCUMENTS. OWNERS OF UNITS IN SADDLE RIDGE HAVE NO RIGHTS TO USE THE GOLF CLUB OR THE RECREATION CLUB FACILITIES BY VIRTUE OF OWNERSHIP OF UNITS IN SADDLE RIDGE AND WILL HAVE NO OWNERSHIP INTEREST IN THE GOLF CLUB OR THE RECREATION CLUB. UNIT OWNERS IN SADDLE RIDGE WILL NOT BE OBLIGATED OR REQUIRED IN ANY MANNER TO SUPPORT OR PAY FOR SUCH FACILITIES, EXCEPT THROUGH VOLUNTARY MEMBERSHIP IN THE RESPECTIVE CLUBS.

COLUMBIA MAY OR MAY NOT, IN ITS SOLE DISCRETION, OPERATE THE GOLF COURSE, GOLF CLUB AND RECREATION CLUB AND FACILITIES REFERENCED ABOVE. THIS DISCLOSURE AS TO INTENDED PLANS SHALL NOT BE DEEMED TO PLACE ANY OBLIGATION WHATSOEVER UPON

COLUMBIA, OR ON THE DECLARANT, OR THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, TO OWN OR OPERATE SUCH A GOLF CLUB, GOLF COURSE, OR RECREATION FACILITY, AND NOTHING CONTAINED HEREIN SHALL BE DEEMED TO GRANT OR CREATE A RIGHT IN ANY UNIT OWNERS UNDER THE DECLARATION WITH RESPECT TO OPERATION OR PARTICIPATION IN SUCH GOLF OR RECREATION CLUB.