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**TWENTIETH SUPPLEMENT
AND
AMENDMENT
TO
CONDOMINIUM DECLARATION
OF
CONDITIONS, COVENANTS, RESTRICTIONS AND EASEMENTS
FOR
SADDLE RIDGE
Phase XXVI**

THIS TWENTIETH SUPPLEMENT AND AMENDMENT is made this 16th day of January, 1992, pursuant to the terms of the Condominium Declaration for SADDLE RIDGE recorded May 1, 1978 in the Office of the Register of Deeds for Columbia County, Wisconsin, in Volume 190 of Records at pages 299-323 inclusive, as Document No. 394357, as supplemented and amended to date (the "Declaration") by Wajbac and Tadwil, Limited, an Illinois corporation (hereinafter "Declarant").

1. Purpose.

The purpose of this Supplement and Amendment is to annex to SADDLE RIDGE the additional lands and units described as Phase XXVI herein and in the Amendment to Condominium Plat attached hereto, as stated herein and in the said Amendment to Condominium Plat.

2. Statement of Declaration.

This Supplement and Amendment annexes and submits the land described hereinafter and the improvements constructed or to be constructed thereon to the condominium form of ownership as a part of SADDLE RIDGE in the manner provided by the Declaration.

- Declarant hereby declares that it is the owner of the real property described in Section 3 hereof and shown on Page 1 of the Phase XXVI Condominium Plat filed herewith, together with all buildings and improvements constructed or to be constructed thereon (the "Property"), which is hereby submitted to the condominium form of ownership as part of SADDLE RIDGE as provided in the Declaration, and which Property shall be held, conveyed, devised, leased, encumbered, used, improved and in all respects otherwise affected subject to the provisions, conditions, covenants, restrictions and easements of the Declaration for SADDLE RIDGE. All provisions hereof shall be deemed to run with the land and shall constitute benefits and burdens to the Declarant, its successors and assigns, and to all parties hereafter having any interest in the Property.

3. Legal Descriptions.

The real estate described hereinafter, also described on Page 1 of the Phase XXVI Condominium Plat filed herewith, together with all buildings and improvements constructed or to be constructed thereon, is hereby annexed to SADDLE RIDGE and subjected to the provisions of the Declaration. The buildings and units constructed or to be constructed are more fully described in the site plan and building and floor plans of the Phase XXVI Condominium Plat filed herewith, depicting the layout, location, perimeters, unit numbers and approximate dimensions of the buildings and units. The real estate subjected to the provisions of the Declaration hereby is described as follows:

PHASE XXVI Description:

A parcel of land located in NE1/4-SE1/4, Section 2 and Government Lot 4, Section 1, all T12N, R9E, Town of Pacific, Columbia County, Wisconsin bounded by the following described line:

Beginning at the northeast corner of Phase XXIV, Parcel 1, Saddle Ridge Condominium; thence N80°22'W along north line of said Phase XXIV, 241.30 feet to northwest corner of said Phase XXIV; thence N2°00'W along east line of Phase XXI, Parcel 2, Saddle Ridge Condominium, 63.75 feet; thence S86°32'E, 256.69 feet, thence S10°18'20"W, 90.00 feet to point of beginning. Said parcel contains 19,000 square feet or 0.436 acres.

TOGETHER with non-exclusive easements and rights of way for the benefit of the properties described above, for purposes of vehicular and pedestrian access, and ingress and egress to, from and between the above described properties and State Highway 33, as described and shown in prior Supplements to the Condominium Plat.

4. Effect of Annexation and Amendment.

Phase XXVI is annexed to SADDLE RIDGE, adding one (1) unit to the Condominium. As of the effective date hereof, SADDLE RIDGE comprises a total of Sixty-seven (67) main buildings containing a total of one hundred twenty-seven (127) residential units.

All of the provisions, restrictions, covenants, terms and conditions of the Declaration and the Articles and By-Laws of Saddle Ridge Association, Ltd., and such restrictions, rules and regulations as may be promulgated thereunder shall be applicable to the properties and units hereby annexed to SADDLE RIDGE.

5. Supplement to Condominium Plat.

The Condominium Plat for SADDLE RIDGE is hereby supplemented by adding the Phase XXVI Condominium Plat thereto, including floor plans for Unit 1152.

6. Ownership Percentage Interests.

By reason of this Supplement and Amendment, and the annexation of one (1) additional residential unit to SADDLE RIDGE, and pursuant to the Wisconsin Condominium Ownership Act and provisions of the Declaration, the percentage of the undivided ownership interest in the common elements and facilities and limited common elements appurtenant to each unit and its owner is hereby adjusted in recognition of the disproportionate relative sizes of the various condominium units comprising SADDLE RIDGE, and shall be as follows:

Percentage of Ownership Interest Appurtenant to Units in Saddle Ridge Condominium

Percentage of Ownership Interest Appurtenant to Units in Saddle Ridge ~~Plat~~

The Columns below represent Unit No. (i.e.780,etc.) and Percentage (i.e.0.66,etc.)

780	0.66	794	0.68	818	0.90
781	0.66	795	0.68	819	0.90
782	0.68	800	0.81	820	0.90
783	0.68	801	0.81	821	0.90
784	0.77	802	0.81	822	0.90
785	0.77	803	0.81	823	0.90
786	0.68	810	0.90	824	0.90
787	0.68	811	0.90	825	0.90
788	0.68	812	0.90	826	0.90
789	0.68	813	0.90	827	0.90
790	0.68	814	0.90	828	0.90
791	0.68	815	0.90	829	0.90
792	0.68	816	0.90	830	0.90
793	0.68	817	0.90	831	0.90

832	0.90	1055	1.04
833	0.90	1056	1.04
834	0.90	1057	1.04
835	0.90	1058	1.04
836	0.90	1059	1.10
837	0.90	1060	1.10
838	0.90	1061	1.10
839	0.90	1062	1.10
840	0.90	1063	0.55
841	0.90	1064	0.53
842	0.90	1065	0.53
843	0.90	1066	0.55
844	0.90	1114	0.69
845	0.90	1116	0.87
886	0.66	1118	0.56
887	0.70	1120	0.69
888	0.69	1122	0.69
890	0.86	1124	0.66
891	0.68	1126	0.56
892	0.65	1128	0.59
893	0.90	1130	0.66
894	0.85	1132	0.66
895	0.63	1134	0.69
896	0.66	1136	0.66
897	0.66	1138	0.66
898	0.78	1140	0.78
899	0.62	1142	0.66
900	0.54	1144	0.60
901	0.54	1146	0.66
902	0.54	1148	0.84
903	0.37	1150	0.69
904	0.37	1152	0.58
905	0.45		
906	0.45		
907	0.66		
908	0.69		
920	0.63		
943	0.81		
944	0.81		
945	0.81		
946	0.81		
947	0.81		
948	0.81		
949	0.81		
950	0.81		
1047	1.04		
1048	1.04		
1049	1.04		
1050	1.04		
1051	1.04		
1052	1.04		
1053	1.04		
1054	1.04		



6. Common Expenses and Common Surpluses.

The common expenses and common surpluses of SADDLE RIDGE shall be divided, allocated and assessed equally against all units in SADDLE RIDGE, so that each unit in SADDLE RIDGE and its owners shall be assessed 1/127th of the common expenses and credited with 1/127th of the common surpluses of the Association, except that casualty insurance premiums shall be divided among the units on the basis of replacement value insured.

7. Voting Rights.

The voting rights of members in the Association as specified in Section 11.2 of the Declaration, providing for Class A and Class B membership and one vote for each unit sold by Declarant, are unchanged and unaffected by this Amendment and remain in full force and effect.

8. Effective Date.

The effective date of this Supplement and Amendment shall be the date it is recorded in the Office of the Register of Deeds for Columbia County, Wisconsin.

IN WITNESS WHEREOF, this document has been executed by duly authorized officers of Wajbac and Tadwil, Limited, as of the date first set forth above.

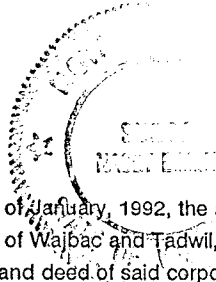
WAJBAC AND TADWIL, LIMITED

By: Carl J. Berst
Carl J. Berst, President

By: Robert C. Arians
Robert C. Arians, Secretary-Treasurer

NOTARIZATION

STATE OF WISCONSIN)
) ss
COLUMBIA COUNTY)



Personally appeared before me this 10th day of January, 1992, the above named Carl J. Berst and Robert C. Arians, to me known to be the President and Secretary-Treasurer of Wajbac and Tadwil, Limited, and who executed the foregoing instrument and acknowledged that they executed same as the act and deed of said corporation.

Sandra Hesel Emen
Notary Public, Columbia County, WI
My Commission: expires May 8, 1994

STATE OF WISCONSIN } SS
COLUMBIA COUNTY }
RECEIVED FOR RECORD

JAN 10 1992

Penny Jurdel

Reg. of Deeds at 1:45P M
Wajbac + Tadwil

This instrument was drafted by:
Quale, Hartmann, Bohl, Stevens & Reynolds, S.C.
619 Oak Street, Post Office Box 443
Baraboo, WI 53913-0443
by: Thomas C. Groeneweg

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AMENDMENT TO CONDOMINIUM PLAT OF
SADDLE RIDGE
 COLUMBIA COUNTY

THIS SURVEY DESCRIBES THE LAND
 AND BUILDINGS SUBJECT TO THE
 CONDOMINIUM DECLARATION FOR
 SADDLE RIDGE

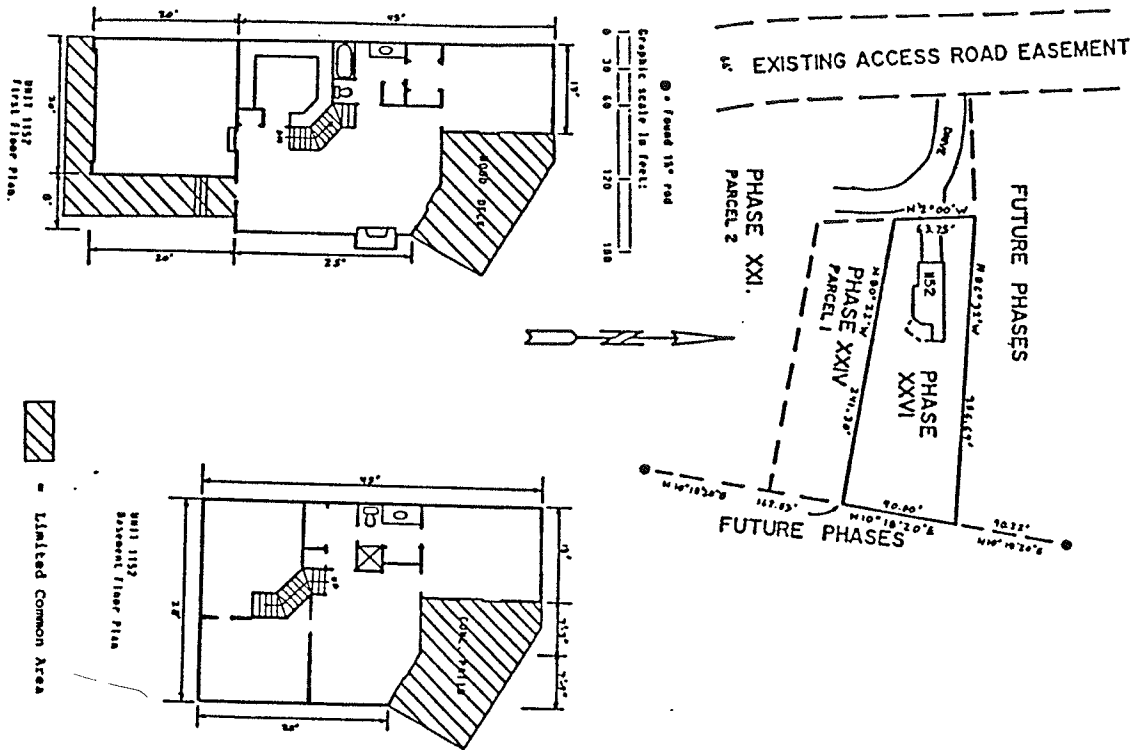
PHASE XXVI

PHASE XXVI Description:
 A parcel of land located in NE1/4-SE1/4, Section 2 and Government Lot 4, Section 1, all T12N, R9E, Town of Pacific, Columbia County, Wisconsin bounded by the following described line:
 Beginning at the northeast corner of Phase XXIV, Parcel 1, Saddle Ridge Condominium; thence N80°22'W along north line of said Phase XXIV, 241.30 feet to northwest corner of said Phase XXIV; thence N2°00'W along east line of Phase XXIV, Parcel 2, Saddle Ridge Condominium, 53.75 feet; thence S86°32'E, 256.69 feet; thence S10°18'20"W, 90.00 feet to point of beginning.
 Said parcel contains 19,000 square feet or 0.436 acres.

I, Mark C. Carlson, registered land surveyor, hereby certify that I have surveyed the above described parcel, that this plat is a correct representation of the exterior boundaries of the parcel described and the location of the buildings and driveways constructed or to be constructed as proposed at the date hereof and the identification and location of each unit and the common elements can be determined.

An agreement has been signed by Mark Carlson and Carl Berrit to exclude all requirements of A-E 7 of the Wisconsin Administrative Code except the preparation of a U.S. public land survey monument record and a map of work performed.

I, Mark C. Carlson, registered land surveyor, hereby certify that the drawings appearing hereon are an accurate copy of portions of the plans of each building and substantially depict the layout, location, unit numbers and dimensions of the building or buildings and units located and erected or to be erected.



404-645

