



December 13, 1995

Dear Homeowner:

Please find enclosed a copy of a Resolution enacted by the Board of Directors of the Fairway Ridge Umbrella Association on December 11, 1995.

The Board has agreed to adopt the Forcible Entry and Detainer Act in an effort to collect assessments in the most efficient manner possible. The Association's attorney advised the Board that the Forcible procedure is a standard collection tool utilized by most associations as leverage to minimize a high delinquency rate. The procedure essentially allows the Association to obtain a possession order, when it sues an individual unit owner for delinquent assessments. This possession order could lead to the eventual eviction of a unit owner from his or her unit. What this means is that the association can then rent the unit for up to 13 months to recoup unpaid assessments. During this process the homeowner retains title to their home, although not in residence, until such time that the assessments are again current.

The Board of Directors will address any and all comments at the next Board meeting scheduled January 8th at 7:00 P.M.

Very truly yours,

BOARD OF DIRECTORS
FAIRWAY RIDGE UMBRELLA ASSOCIATION

FAIRWAY RIDGE HOMEOWNERS ASSOCIATION

ANNUAL MEETING

NOVEMBER 14, 1995

PRESENT: Jerry Conrad from Cambridge Homes, Mark Friedman, owner of Vanguard Management Corporation and Linda Kurtz, property manager, representative of Vanguard Management Corporation.

The meeting was called to order at 7:35 p.m., by the interim president, noting that a quorum of the homeowners was present.

Mr. Conrad explained in detail the turnover process from the developer, Cambridge Homes Inc., to the homeowners. Also, he explained how terms were determined for the new board members resulting from the election process.

Mr. Conrad expressed a concern to the homeowners in that there were two candidates that had pending court hearings due to architectural violations. Mr. Conrad requested a show of hands of those who were opposed and those who were in favor to having these candidates run for office. The show of hands was equal. Mr. Conrad decided to allow the candidates to remain on the ballot. However, Mr. Conrad also requested that the candidates should indicate that they are in violation when giving their presentation to the homeowners.

Several homeowners were opposed to the unofficial voting method used regarding this issue. The main concern was that more than one person per unit could have voted giving an inaccurate indication of what the homeowners really wanted.

ELECTION:

Mr. Friedman asked if there were any nominations from the floor. There were none. Each candidate in attendance was called to give a three (3) minute presentation prior to the homeowners casting their vote. After the presentations, Mr. Friedman explained that each homeowner was allowed up to five votes per unit. Cumulative voting was permitted per the By-laws, and Mr. Friedman gave several examples of how cumulative voting works.

ELECTION RESULTS:

The following candidates were elected by the homeowners:

Yvonne Bartz	2 year term.
David Lowy	2 year term.
Jack Phillips	1 year term.
Dave Jurgensen	1 year term.
Bill Fleischman	1 year term.

Officer positions will be elected at the Board Meeting scheduled for December 11th at 7:00 p.m. at the clubhouse.

ADJOURNMENT:

There being no further business, the meeting was adjourned at 9:20 p.m.

The Law Offices of
KNUCKLES & JAGEL
48 E. JEFFERSON ST.
NAPERVILLE, ILLINOIS 60540
(708) 369-2700
FAX (708) 369-9279

Jeffrey J. Knuckles
Peter H. Jagel
Dennis R. Ainger
Elizabeth D. Krupp

April 6, 1995

39 S. LaSalle, Suite 312
Chicago, Illinois 60603
(312) 759-2700
Fax (312) 759-2102

Ms. Linda Kurtz
Vanguard Property Management
1251 Plum Grove Road
Suite 140
Schaumburg, IL 60173

Re: **Fairway Ridge Umbrella Association**

Dear Ms. Kurtz:

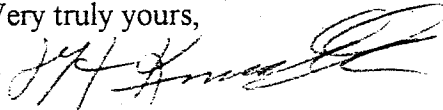
Enclosed please find a Resolution to Accept the Benefits and be Bound by the Obligations of Article IX of the Illinois Code of Civil Procedure, a Certificate for the Resolution, and a Notice to unit owners, that our office has prepared for the above referenced Association.

Once the Board has adopted the Resolution, it should send each unit owner a copy of the enclosed notice along with a copy of the Resolution. When the copies have been sent to the owners, the Secretary can complete the certificate, and the process will be complete.

The original Resolution and Certificate should be kept with the Association records. Please forward a copy of the executed documents so that we will have them for our files.

If you have any questions or concerns regarding the documents or procedures, please feel free to contact our office.

Very truly yours,



JEFFRY J. KNUCKLES

JJK/jeb
Encl.
J:4-4-95.WPS

FAIRWAY RIDGE UMBRELLA ASSOCIATION

**RESOLUTION TO ACCEPT THE BENEFITS AND BE BOUND
BY THE OBLIGATIONS OF ARTICLE IX OF THE
ILLINOIS CODE OF CIVIL PROCEDURE**

WHEREAS, this organization is a not-for-profit corporation organized and existing under the laws of the State of Illinois; and

WHEREAS, the affairs of this corporation are managed by its Board of Directors; and

WHEREAS, this corporation and its Board of Directors are responsible for managing certain real estate in the County of Lake, State of Illinois, which real property is subject to the provisions of the Umbrella Declaration for Fairway Ridge Homeowner's Association, which was recorded in the Office of the Recorder of Deeds of Lake County, Illinois on August 2, 1990, as Document No. R29-30890 (hereinafter "Declaration") as amended; and

WHEREAS, the Declaration establishes a common interest community which requires the owner to pay regular or special assessments for the maintenance or repair of common areas owned in common by all of the Owners of the common interest community or by the community Association itself; and

WHEREAS, this Association, from time to time, is obligated under the Declaration to take legal action against its Unit Owner members to collect the amounts of unpaid regular or special assessments or other charges lawfully assessed by the Association; and

WHEREAS, Article IX of the Illinois Code of Civil Procedure provides a legal mechanism for this Association to collect such assessments or charges by means of the procedure known as an Action in Forcible Entry and Detainer; and

WHEREAS, the Board of Directors of this Association has determined to obtain the benefits and be bound by the obligations contained in Article IX of the Illinois Code of Civil Procedure;

NOW, THEREFORE, in furtherance of the above stated determinations, objectives and goals, this Association, through its Board of Directors, resolves as follows:

1. This Association shall be bound by the requirements of Section 9-102 of the Illinois Code of Civil Procedure. Specifically, it is the policy of this Board and this Association that all Unit Owners shall be and are authorized to attend meetings of this Board in the same manner as provided for condominiums under the Illinois Condominium Property Act. In furtherance of this policy, the following procedures shall be applicable:

(A) Meetings of the Board of this Association shall be open to any Unit Owner, except for the portion of any meeting held (i) to discuss litigation when an action against or on behalf of this Association has been filed and is pending in a court or administrative tribunal, or when the Board of this Association finds that such an action is probable and imminent, (ii) to discuss violations of rules/regulations of the Association or a Unit Owner's unpaid share of assessments or other lawful charges of this Association.

(B) Any vote on matters discussed in closed sessions of the Board shall be taken at a meeting or portion thereof which is open to Unit Owners.

(C) Any Unit Owner may record the proceedings of any portion of a Board meeting which is open for Unit Owner attendance by use of tape, film, or other means; provided, however, that the Board may prescribe reasonable rules and regulations to govern the right to make such recordings.

(D) Notice of all Board meetings shall be mailed or delivered to Board members at least 48 hours prior thereto, unless a written waiver of such notice is signed by the Board member entitled to such notice before the meeting is convened.

(E) Copies of notices of Board meetings shall be posted in entranceways, elevators, or other conspicuous places in the Association at least 48 hours prior to any Board meeting; provided, however, that where there is no common entranceway for seven or more units, the Board designates one or more locations in the proximity of the units where notices of the meetings shall be posted.

(F) Each Unit Owner shall receive notice of any Board meeting concerning the adoption of the Association's annual budget or any increase or establishment of an assessment. Such notice shall be mailed or delivered to members of this Association no less than ten (10) and no more than thirty (30) days in advance of such meeting stating the time, place and purpose of the Board meeting.

(G) Any subsequent amendments to the Illinois Condominium Property Act which affect the rights of Unit Owners to attend meetings shall also be applicable to this Association in the same manner as they are applicable to condominium associations in this State.

2. Notice of this Resolution shall be delivered or mailed to each Unit Owner.

3. The Board is hereby entitled to use, and shall direct its attorneys to use, actions in forcible entry and detainer in order to collect the assessments and lawful charges of this Association, which actions shall entitle the Board to evict any Unit Owner and to take possession of his or her Unit upon a finding by a court of competent jurisdiction that they have failed to pay the assessments or other lawful charges of this Association.

4. The Secretary of this Association is authorized to prepare any certified copies of this Resolution which may be brought under the authority of this Resolution.

Adopted by the Board of Directors of the Fairway Ridge Umbrella Association at a meeting held on _____, 1995, at _____, Illinois.

Respectfully Submitted,

Secretary
FAIRWAY RIDGE UMBRELLA
ASSOCIATION

CERTIFICATE

I, the undersigned, hereby certify that I am the duly elected, qualified and acting Secretary of Fairway Ridge Umbrella Association ("Association"), an Illinois not-for-profit corporation; and that the attached is a true, correct and accurate copy of the Resolution of the Board of Directors adopting and applying Article IX of the Illinois Code of Civil Procedure regarding the use of the Forcible Entry and Detainer cause of action, effective as of the date of this Certificate.

I further certify that the attached Resolution was mailed in the ordinary course of business to all of the owners of the Association on the _____ day of _____, 1995, with proper postage prepaid and that the original of this Certificate, with a copy of the mailed Resolution are made a part of the minutes, and kept in the records of the Association.

IN WITNESS WHEREOF, I have hereunto set my hand and affix the corporate seal this _____ day of _____, 199__.

FAIRWAY RIDGE UMBRELLA
ASSOCIATION

Secretary

(Corporate Seal)

EXHIBIT A TO
THE UMBRELLA DECLARATION FOR
FAIRWAY RIDGE

The Development Area

Parcel 1: Lots 501 through 726 inclusive, outlots A, B, C, D and E of Fairway Ridge being a subdivision of part of Section 25, Township 45 North, Range 11 East of the Third Principal Meridian, in Lake County, Illinois.

Parcel 2: THAT PART OF THE SOUTH 1/2 OF SECTION 28, TOWNSHIP 45 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE NORTH EAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 33, TOWNSHIP 45 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 28 AFORESAID 299.67 FEET SOUTH 00 DEGREES 00 MINUTES 21 SECONDS WEST OF THE NORTH WEST CORNER OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 28; THENCE SOUTH 89 DEGREES 34 MINUTES 07 SECONDS EAST PARALLEL WITH THE NORTH LINE OF THE SAID SOUTH WEST 1/4, 1511.57 FEET TO A WEST LINE OF HEATHERRIDGE CENTRAL RECREATIONAL FACILITY AS PER DOCUMENT 1907731; THE FOLLOWING 8 COURSES ARE ALONG THE WESTERLY AND SOUTHERLY BOUNDARIES OF SAID HEATHERRIDGE CENTRAL RECREATIONAL FACILITY: (1) SOUTH 16 DEGREES 47 MINUTES 22 SECONDS WEST, 175.85 FEET; THENCE (2) SOUTH 44 DEGREES 38 MINUTES 55 SECONDS WEST, 345.78 FEET; THENCE (3) NORTH 36 DEGREES 30 MINUTES 56 SECONDS WEST, 258.80 FEET; THENCE (4) NORTH 82 DEGREES 02 MINUTES 18 SECONDS WEST, 433.18 FEET; THENCE (5) SOUTH 29 DEGREES 44 MINUTES 42 SECONDS WEST, 330.55 FEET; THENCE (6) SOUTH 30 DEGREES 43 MINUTES 14 SECONDS EAST, 444.36 FEET; THENCE (7) SOUTH 81 DEGREES 52 MINUTES 56 SECONDS EAST, 658.60 FEET; THENCE (8) SOUTH 64 DEGREES 44 MINUTES 25 SECONDS EAST, 122.21 FEET TO THE MOST NORTHERLY CORNER OF HEATHERRIDGE PART OF NEIGHBORHOOD NO. 3, PHASE 4, AS PER DOCUMENT 1977220; THENCE SOUTH 43 DEGREES 46 MINUTES 38 SECONDS WEST ALONG A NORTHWESTERLY LINE THEREOF, 310.14 FEET; THENCE SOUTH 28 DEGREES 51 MINUTES 01 SECONDS EAST ALONG A SOUTHWESTERLY LINE THEREOF, 190.66 FEET; THENCE SOUTH 29 DEGREES 21 MINUTES 48 SECONDS EAST, 260.01 FEET TO A CORNER OF HEATHERRIDGE PART OF NEIGHBORHOOD NO. 3, PHASE 8, AS PER DOCUMENT 2056528; THE FOLLOWING 5 COURSES ARE ALONG THE NORTHERLY BOUNDARIES OF HEATHERRIDGE PART OF NEIGHBORHOOD NO. 3, PHASE 8: (1) SOUTH 59 DEGREES 59 MINUTES 12 SECONDS WEST, 223.45 FEET; THENCE (2) SOUTH 33 DEGREES 42 MINUTES 35 SECONDS EAST, 85.0 FEET; THENCE (3) SOUTH 50 DEGREES 00 SECONDS 00 MINUTES WEST, 220 FEET; THENCE (4) NORTH 39 DEGREES 45 MINUTES 11 SECONDS WEST, 375.14 FEET; THENCE (5) SOUTH 18 DEGREES 16 MINUTES 12 SECONDS WEST, 424.94 FEET TO THE NORTHEASTERLY LINE OF LEONARD DRIVE AS PER DOCUMENT 2119522; THENCE NORTH 55 DEGREES 15 MINUTES 00 SECONDS WEST, 314.22 FEET TO THE WESTERLY LINE OF LEONARD DRIVE AFORESAID; THENCE SOUTH 34 DEGREES 45 MINUTES 00 SECONDS WEST

ALONG SAID WESTERLY LINE, 80.0 FEET TO THE SOUTHWESTERLY LINE THEREOF;
THENCE SOUTH 55 DEGREES 15 MINUTES 00 SECONDS EAST ALONG SAID
SOUTHWESTERLY LINE, 47.19 FEET TO A CORNER OF HEATHERRIDGE PART OF
NEIGHBORHOOD NO. 4, PHASE 2 AS PER DOCUMENT 2119523; THENCE SOUTH 34
DEGREES 45 MINUTES 00 SECONDS WEST ALONG THE NORTHWESTERLY LINE
THEREOF, 205.0 FEET TO ANOTHER CORNER OF HEATHERRIDGE PART OF
NEIGHBORHOOD NO. 4, PHASE 2; THENCE SOUTH 26 DEGREES 11 MINUTES 41
SECONDS EAST ALONG A SOUTHWESTERLY LINE THEREOF, 154.44 FEET TO THE
NORTHWESTERLY LINE OF HEATHERRIDGE NEIGHBORHOOD NO. 4, PHASE 1 AS PER
DOCUMENT 2101424; THENCE SOUTH 34 DEGREES 45 MINUTES 00 SECONDS WEST
ALONG SAID NORTHWESTERLY LINE, 70.0 FEET TO A CORNER THEREOF; THENCE
SOUTH 00 DEGREES 00 MINUTES 17 SECONDS WEST ALONG A WEST LINE THEREOF,
25.65 FEET TO THE NORTHERLY LINE OF BELVIDERE ROAD BY PROCEEDINGS HAD
IN THE CIRCUIT COURT OF LAKE COUNTY, ILLINOIS, AS GENERAL NO. 15148 ON
JUDGEMENT OF TAKING ENTERED AUGUST 25, 1959; THENCE SOUTH 79 DEGREES 37
MINUTES 22 SECONDS WEST ALONG SAID NORTHERLY LINE, 430.94 FEET TO THE
WEST LINE OF THE NORTH EAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 33
AFORESAID; THENCE NORTH 00 DEGREES 00 MINUTES 21 SECONDS EAST ALONG
SAID WEST LINE, 71.47 FEET TO THE NORTH WEST CORNER OF SAID NORTH EAST
1/4 OF THE NORTH WEST 1/4; THENCE NORTH 00 DEGREES 00 MINUTES 21
SECONDS EAST ALONG THE WEST LINE OF THE EAST 1/2 OF THE SOUTH WEST 1/4
OF SECTION 28, AFORESAID, 2348.28 FEET TO THE POINT OF BEGINNING.

Parcel 3: An area described as follows: All the property lying westerly of Parcels 1 and 2, northerly of the road commonly known as Illinois Route 120, easterly of the road commonly known as Hunt Club Road, and southerly of the road commonly known as Gages Lake Road.

FIFTH AMENDED AND RESTATED EXHIBIT B
TO THE UMBRELLA DECLARATION FOR
FAIRWAY RIDGE

The Premises

I. The Premises

- A. Lots 501 through 589, both inclusive, and Outlots B and C in Fairway Ridge being a Subdivision of part of Section 25, Township 45 North, Range 11 East of the Third Principal Meridian, in Lake County, Illinois ("Fairway Ridge Unit One Subdivision").
- B. Lots 590 through 726, both inclusive, in Fairway Ridge Unit One Subdivision.
- C. Lots 628 through 632, both inclusive, in Fairway Ridge Resubdivision, being a Resubdivision of Lots 628 through 632 in Fairway Ridge Unit One Subdivision.
- D. Lots 1 through 22, both inclusive, and Lots 24 through 41, both inclusive, in Fairway Ridge Unit Two, being a Subdivision of part of Section 28, Township 45 North Range 11 East of the Third Principal Meridian, in Lake County, Illinois ("Fairway Ridge Unit Two Subdivision").
- E. Lots 42 through 115, both inclusive, in Fairway Ridge Unit Three, being a Subdivision of part of Section 28, Township 45 North Range 11 East of the Third Principal Meridian, in Lake County, Illinois ("Fairway Ridge Unit Three Subdivision").
- F. Lots 116 through 161, both inclusive, in Fairway Ridge Unit 4, being a Subdivision of part of the southwest quarter of Section 28 and part of the northwest quarter of Section 33, both in Township 45 North, Range 11, East of the Third Principal Meridian in Lake County, Illinois ("Fairway Ridge Unit 4 Subdivision"); Outlots A, D and E in Fairway Ridge Unit One Subdivision; and Outlots A and B in Fairway Ridge Unit Two Subdivision.

II. Dwelling Units

- A. Lots 501 through 589, both inclusive, in Fairway Ridge Unit One Subdivision.
- B. Lots 590 through 726, both inclusive, in Fairway Ridge Unit One Subdivision.
- C. Lots 628 through 632, both inclusive, in Fairway Ridge Resubdivision.

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- D. Lots 1 through 21, both inclusive, and Lots 24 through 41, both inclusive, in Fairway Ridge Unit Two Subdivision.
- E. Lots 42 through 115, both inclusive, in Fairway Ridge Unit Three Subdivision.
- F. Lots 116 through 161, both inclusive, in Fairway Ridge Unit 4 Subdivision.

III. Community Area

- A. Outlots A, B, D and E in Fairway Ridge Unit One Subdivision.
- B. Lot 22 and Outlots A and B in Fairway Ridge Unit Two Subdivision.

IV. Limited Community Area

None.

V. Neighborhoods, Neighborhood Facilities and Neighborhood Wide Services

A. Neighborhood No. 1

- 1. Lots 501 through 726, both inclusive, and Outlot C in Fairway Ridge Unit One Subdivision.
- 2. Lots 628 through 632 in Fairway Ridge Resubdivision.
- 3. Lots 1 through 21, both inclusive, and Lots 24 through 41, both inclusive, in Fairway Ridge Unit Two Subdivision.
- 4. Lots 42 through 115, both inclusive, in Fairway Ridge Unit Three Subdivision.
- 5. Lots 116 through 161, both inclusive, in Fairway Ridge Unit 4 Subdivision.

B. Neighborhood Facility for Neighborhood No. 1

Outlot C in Fairway Ridge Unit One Subdivision

C. Neighborhood Wide Services for Neighborhood No. 1

None

VI. Privacy Areas

None

PIN For Added Premises: The Added Premises are part of the property identified by PIN Nos.

07-28-300-032, 07-28-300-033,
07-28-400-033

Address of Property: County Highway 34 and Leonard Drive
Gurnee, Illinois

0016.066

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EXHIBIT A

CAMBRIDGE PROPERTY

Legal Description of Property North of Area Division Line:

That part of Section 28, Township 45 North, Range 11, East of the Third Principal Meridian, described as follows: beginning at the intersection of the West line of the Southeast Quarter of the Northwest Quarter of Section 28 aforesaid with the South line of the North 40.0 feet of the Southeast Quarter of the Northwest Quarter aforesaid; Thence South 00° 01' 53" East along said West line 1259.41 feet to the Southwest corner of the Southeast Quarter of the Northwest Quarter aforesaid; Thence South 00° 00' 21" West along the West line of the East Half of the Southwest Quarter of Section 28 aforesaid 299.67 feet; Thence South 89° 34' 07" East parallel with the North line of said Southwest Quarter 1511.57 feet to a West line of Heatherridge Central Recreational Facility as per document #1907731, the following 10 courses are along the Westerly and Northerly boundaries of said Heatherridge Central Recreation Facility: Thence North 16° 47' 22" East 738.11 feet; Thence North 75° 10' 17" West 789.29 feet; Thence North 35° 39' 34" West 418.49 feet; Thence North 00° 00' 00" East 157.0 feet; Thence North 87° 47' 15" East 390.0 feet; Thence South 52° 00' 00" East 190.0 feet; Thence North 90° 00' 00" East 200.0 feet; Thence North 19° 08' 18" East 140.0 feet; Thence North 87° 47' 16" East 94.74 feet; Thence South 53° 06' 07" East 578.18 feet to the West line of Heatherridge Swimming Pool as per document #1907732; Thence North 08° 49' 59" East along the said West line 107.03 feet to the Southwest corner of Heatherridge part of Neighborhood #1, Phase 6, as per document #1817667; Thence North 00° 02' 15" West along the West line thereof 373.14 feet to the South line of the North 40.0 feet of the Southwest Quarter of the Northeast Quarter of Section 28 aforesaid; Thence North 88° 53' 02" West along the last described line 750.34 feet to the West line of the Southwest Quarter of the Northeast Quarter aforesaid; Thence North 89° 33' 01" West along the South line of the North 40.0 feet of the Southeast Quarter of the Northwest Quarter of Section 28 aforesaid for a distance of 1326.34 feet to the point of beginning, in Lake County, Illinois.

Legal Description for Property South of Area Division Line:

That part of the South Half of Section 28, Township 45 North, Range 11, East of the Third Principal Meridian, and part of the Northeast Quarter of the Northwest Quarter of Section 33, Township 45 North, Range 11, East of the Third Principal Meridian, described as follows: Beginning at a point on the West line of the East Half of the Southwest Quarter of Section 28 aforesaid 299.67 feet South 02° 00' 21" West of the Northwest corner of the East Half of the Southwest Quarter of Section 28; Thence South 89° 34' 07" East parallel with the North line of the said Southwest Quarter 1311.57 feet to a West line of Heatheridge Central Recreational Facility as per document #1907731; The following 8 courses are along the Westerly and Southerly boundaries of said Heatheridge Central Recreational Facility: Thence South 16° 47' 22" West 175.65 feet; Thence South 44° 38' 55" West 345.78 feet; Thence North 36° 30' 56" West 252.20 feet; Thence North 02° 02' 18" West 433.18 feet; Thence South 29° 44' 42" West 330.55 feet; Thence South 30° 43' 14" East 446.36 feet; Thence South 01° 52' 56" East 658.60 feet; Thence South 64° 44' 25" East 122.21 feet to the most Northerly corner of Heatheridge Part of Neighborhood #3, Phase 4, as per document #1977220; Thence South 43° 46' 38" West along a Northwesternly line thereof 110.14 feet; Thence South 28° 51' 01" East along a Southwesterly line thereof 190.66 feet; Thence South 29° 21' 48" East 160.01 feet to a corner of Heatheridge Part of Neighborhood #3, Phase 3, as per document #1955133; The following 5 courses are along the Northerly boundaries of Heatheridge part of Neighborhood #3, Phase 3: Thence South 59° 59' 12" West 223.45 feet; Thence South 33° 42' 35" East 85.0 feet; Thence South 50° 00' 00" West 220.0 feet; Thence North 39° 45' 11" West 375.14 feet; Thence South 18° 16' 12" West 424.94 feet to the Northeastly line of Leonard Drive as per document #2119522; Thence North 55° 15' 00" West 314.22 feet to the Westerly line of Leonard Drive aforesaid; Thence South 34° 45' 00" West along said Westerly line 80.0 feet to the Southwesterly line thereof; Thence South 55° 15' 00" East along said Southwesterly line 47.19 feet to a corner of Heatheridge Part of Neighborhood #4, Phase 2 as per document #2119523; Thence South 34° 45' 00" West along the Northwesternly line thereof 205.0 feet to another corner of Heatheridge Part of Neighborhood #4, Phase 2; Thence South 26° 11' 41" East along a Southwesterly line thereof 154.44 feet to the Northwesternly line of Heatheridge Neighborhood #4, Phase 1 as per document #2101424; Thence South 34° 45' 00" West along said Northwesternly line 70.0 feet to a corner thereof; Thence South 00° 00' 17" West along a West line thereof 35.65 feet to the Northerly line of Belvidera Road by proceedings had in the Circuit Court of Lake County, Illinois, as General #15148 on Judgement of taking entered August 25, 1959; Thence South 79° 37' 22" West along said Northerly line 430.94 feet to the West line of the Northeast Quarter of the Northwest Quarter of Section 33 aforesaid; Thence North 00° 00' 21" East along said West line 71.47 feet to the Northwest corner of said Northeast Quarter of the Northwest Quarter; Thence North 00° 00' 21" East along the West line of the East Half of the Southwest Quarter of Section 28 aforesaid 2348.28 feet to the point of beginning (except from the above described property that part thereof described as follows: commencing at the most

Westerly corner of Heatherridge Neighborhood Number 3, Phase 4, recorded as document 1977220; Thence South 28° 51' 01" East a distance of 190.66 feet; Thence South 29° 21' 48" East a distance of 260.01 feet; Thence South 59° 59' 12" West a distance of 154.95 feet to the point of beginning; Thence continue South 59° 59' 12" West 51.0 feet; Thence North 30° 00' 48" West 22.50 feet; Thence North 59° 59' 12" East 42.0 feet; Thence South 30° 00' 48" East 19.75 feet; Thence North 59° 59' 12" East 9.0 feet; Thence South 30° 00' 48" East 2.75 feet to the point of beginning, and except that part thereof described as follows: commencing at the most Westerly corner of Heatherridge Neighborhood Number 3, Phase 4, recorded as document 1977220; Thence South 28° 51' 01" East a distance of 190.66 feet; Thence South 29° 21' 48" East a distance of 260.01 feet; Thence South 59° 59' 12" West a distance of 223.45 feet to the point of beginning; Thence South 33° 42' 35" East 85.0 feet; Thence South 50° 00' 00" West 71.0 feet; Thence North 03° 58' 41" East 108.10 feet; Thence North 59° 59' 12" East 17.0 feet to the point of beginning, and except that part thereof described as follows: commencing at the most Westerly corner of Heatherridge Neighborhood Number 3, Phase 4, recorded as document 1977220; Thence South 28° 51' 01" East a distance of 190.66 feet; Thence South 29° 21' 48" East a distance of 260.01 feet; Thence South 59° 59' 12" West a distance of 223.45 feet; Thence South 33° 42' 35" East a distance of 85.00 feet; Thence South 50° 00' 00" West a distance of 113.0 feet to the point of beginning; Thence continue South 50° 00' 00" West 80.25 feet; Thence North 40° 00' 00" West 11.50 feet; Thence North 50° 00' 00" East 80.25 feet; Thence South 40° 00' 00" East 11.50 feet to the point of beginning, and except that part thereof described as follows: commencing at the most Westerly corner of Heatherridge Neighborhood Number 3, Phase 4, recorded as document 1977220; Thence South 28° 51' 01" East a distance of 190.66 feet; Thence South 29° 21' 48" East a distance of 260.01 feet; Thence South 59° 59' 12" West a distance of 223.45 feet; Thence South 33° 42' 35" East a distance of 85.00 feet; Thence South 50° 00' 00" West a distance of 220.0 feet; Thence North 39° 45' 11" West a distance of 125.50 feet to the point of beginning; Thence continue North 39° 45' 11" West 15.50 feet; Thence North 50° 14' 49" East 4.50 feet; Thence South 39° 45' 11" East 15.50 feet; Thence South 50° 14' 49" West 4.50 feet to the point of beginning), in Lake County, Illinois.

East a distance of 157.00 feet; thence North 87°47'15" East a distance of 390.00 feet; thence South 52°00'00" East a distance of 190.00 feet; thence North 90°00'00" East a distance of 200.00 feet; thence North 19°08'17" East a distance of 140.00 feet; thence North 87°47'15" East a distance of 94.74 feet; thence South 53°17'00" East a distance of 578.33 feet; thence South 8°49'02" West a distance of 63.67 feet; thence South 44°04'38" East a distance of 138.24 feet; thence South 0°00'00" East a distance of 100.00 feet; thence South 18°43'02" West a distance of 218.14 feet; thence South 0°00'00" West a distance of 353.40 feet; thence North 90°00'00" West a distance of 60.00 feet; thence South 30°00'03" West a distance of 180.00 feet; thence South 0°00'00" West a distance of 264.12 feet; to the Place of Beginning and containing 71.701 acres, more or less, and subject to a 15 foot wide sanitary sewer easement granted to Gages Lake Sanitary District and recorded under Document No. 1308317 on June 27, 1966 and also subject to another 15 foot wide perpetual easement, granted by TransUnion Land Development Company to the County of Lake on November 5, 1974, for the purpose of ingress and egress for the installation and maintenance of utility lines, lying adjacent to (contiguous) and northerly of the first above described easement.

EXHIBIT B TO
THE UMBRELLA DECLARATION FOR
FAIRWAY RIDGE

The Premises

- I. The Premises
- A. Lots 501 through 589, both inclusive, and Outlots B and C in Fairway Ridge being a Subdivision of part of Section 25, Township 45 North, Range 11 East of the Third Principal Meridian, in Lake County, Illinois ("Fairway Ridge Subdivision").
- II. Dwelling Units
- A. Lots 501 through 589, both inclusive in Fairway Ridge Subdivision.
- III. Community Area
- A. Outlot B in Fairway Ridge Subdivision.
- IV. Limited Community Area
- None.
- V. Neighborhoods, Neighborhood Facilities and Neighborhood Wide Services
- A. Neighborhood No. 1
- Lots 501 through 589, both inclusive, and Outlot C in Fairway Ridge Subdivision
1. Neighborhood Facility for Neighborhood No. 1
Outlot C in Fairway Ridge Subdivision
2. Neighborhood Wide Services for Neighborhood No. 1
- None
- VI. Privacy Areas
- None

PIN: 07-28-400-033
07-28-100-008
07-28-400-025
07-28-300-025

07-33-100-003
07-28-300-024
07-28-200-027
07-31-100-003

Address of Property: County Highway 34 and Leonard Drive
Gurnee, Illinois

EXHIBIT B

Legal Description

A tract of land being in that part of the Southeast Quarter of the Northwest Quarter, the Northeast Quarter of the Southwest Quarter, the Southwest Quarter of the Northeast Quarter, and the Southeast Quarter of Section 28 in Township 45 North, Range 11 East of the Third Principal Meridian, within the corporate limits of the Village of Gurnee, Lake County, Illinois, and being more particularly described as follows:

Beginning at the Southwest corner of "HeatherRidge, Part of Neighborhood No. 1, Phase 2" (Document No. 1744625); thence South 0°00'00" West a distance of 360.00 feet; thence South 90°00'00" East a distance of 350.00 feet; thence North 0°00'00" East a distance of 340.00 feet; thence North 90°00'00" East a distance of 126.32 feet to the West Right-of-Way line of Manchester Drive (Document No. 1714901); thence Southeasterly along said R.O.W. line, on a curve to the left, an arc distance of 220.51 feet, said curve having a chord bearing South 60°16'31" East and a length of 211.79 feet; thence continuing along said R.O.W. line South 88°21'06" East a distance of 161.00 feet; thence leaving the R.O.W. line of Manchester Drive, South 0°00'00" East a distance of 293.00 feet; thence South 24°00'00" East a distance of 238.00 feet; thence South 80°45'14" East a distance of 307.90 feet to the West R.O.W. line of Manchester Drive (Document No. 1714902); thence southerly along said R.O.W. line South 8°51'06" East a distance of 90.10 feet; thence leaving the R.O.W. line of Manchester Drive and following the R.O.W. line of Leonard Drive (Document No. 1773042) South 9°08'40" West, a distance of 93.67 feet; thence along a curve to the right an arc distance of 268.58 feet, said curve having a chord bearing South 25°39'40" West and a length of 264.88 feet; thence South 42°10'39" West a distance of 249.69 feet; thence along a curve to the right, an arc distance of 65.14 feet; said curve having a chord bearing South 49°11'50" West and a length of 64.98 feet; thence South 56°13'01" West a distance of 69.83 feet; thence along a curve to the left an arc distance of 48.39 feet, said curve having a chord bearing South 49°04'42" West and a length of 48.26 feet; thence leaving the R.O.W. line of Leonard Drive North 64°44'25" West a distance of 1517.95 feet; thence North 81°52'56" West a distance of 658.60 feet; thence North 30°43'14" West a distance of 444.36 feet; thence North 29°44'42" East a distance of 330.55 feet; thence South 82°02'18" East a distance of 433.18 feet; thence South 36°30'56" East a distance of 258.80 feet; thence North 44°38'55" East a distance of 345.78 feet; thence North 16°47'22" East a distance of 913.96 feet; thence North 75°10'17" West a distance of 789.29 feet; thence North 35°39'34" West a distance of 418.49 feet; thence North 0°00'00"

EXHIBIT C
TO THE UMBRELLA DECLARATION FOR FAIRWAY RIDGE

Special Services

I. SNOW REMOVAL: Snow removal from driveways located on the Dwelling Unit shall be furnished by the Umbrella Association to each of the following Dwelling Units at any time that accumulation of snow exceeds three inches or at such other time or times as determined by the Umbrella Association Board in its reasonable discretion, through a contractor or contractors chosen by the Umbrella Association Board in its reasonable discretion:

None.

II. GRASS CUTTING: Periodic cutting, fertilizing and anti-weed treatment shall be furnished by the Umbrella Association to grass located on each of the following Dwelling Units from April through October of each year in such frequency and using such contractor or contractors as shall be determined by the Umbrella Association Board in its reasonable discretion:

None.

FIRST AMENDED AND RESTATED EXHIBIT C
TO UMBRELLA DECLARATION FOR
FAIRWAY RIDGE

Special Services

I. SNOW REMOVAL: Snow removal from driveways located on the Dwelling Unit shall be furnished by the Umbrella Association to each of the following Dwelling Units at any time that accumulation of snow exceeds three inches or at such other time or times as determined by the Umbrella Association Board in its reasonable discretion, through a contractor or contractors chosen by the Umbrella Association Board in its reasonable discretion:

Lots 590 through 726, both inclusive, in Fairway Ridge Subdivision.

II. GRASS CUTTING: Periodic cutting, fertilizing and anti-weed treatment shall be furnished by the Umbrella Association to grass located on each of the following Dwelling Units from April through October of each year in such frequency and using such contractor or contractors as shall be determined by the Umbrella Association Board in its reasonable discretion:

Lots 590 through 726, both inclusive, in Fairway Ridge Subdivision.

EXHIBIT D
TO THE UMBRELLA DECLARATION FOR FAIRWAY RIDGE

Special Use and Occupancy Restrictions

None.

0004.066