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**AMENDED AND RESTATED DECLARATION OF CONDOMINIUM OWNERSHIP
AND
EASEMENTS, RESTRICTIONS, COVENANTS AND
BY-LAWS FOR THE
NEVA MANOR CONDOMINIUM**

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**AMENDED AND RESTATED DECLARATION OF CONDOMINIUM OWNERSHIP
AND
EASEMENTS, RESTRICTIONS, COVENANTS AND
BY-LAWS FOR THE
NEVA MANOR CONDOMINIUM**

THIS AMENDED AND RESTATED DECLARATION has been approved by two-thirds of the Board of Directors of the Neva Manor Condominium Association ("Association") pursuant to Section 27(b)(1) of the Illinois Condominium Property Act ("Act"), 765 ILCS 605/27. This Declaration shall serve the purpose of amending the Declaration of Condominium Ownership and Easements, Restrictions, Covenants and By-Laws for the Neva Manor Condominium ("Original Declaration") which was recorded as Document No. 0530127017 on October 28, 2005 in the Office of the Recorder of Deeds for Cook County, Illinois against the property legal described in Exhibit A attached hereto ("Property").

In addition, pursuant to Article XV, Section 15.08 of the Original Declaration, the Unit Owners, having in the aggregate, at least sixty-seven percent (67%) of the total vote at a meeting called for that purpose, have approved a change to Article V, Section 5.08 concerning insurance. A copy of this Declaration has also been mailed via certified mail to all holders of first mortgages of record of the individual Units. Such change has been incorporated into this Declaration.

Further, pursuant to Article XI(e) of the Original Declaration, First Mortgagees of the individual Units representing at least 51% of the votes in the Association have given their prior approval of such change, or such consent has been deemed granted by failure of First Mortgagee to advise to the contrary in writing within 30 days after the Association made the request for consent, pursuant to Article XI(h) of the Original Declaration.

WITNESSETH:

WHEREAS, the Association and its Unit Owners hold legal title to the parcels of real estate situated in the Village of Norridge, Cook County, Illinois (hereinafter referred to as the "Parcel" and legally described on Exhibit A attached hereto and by this reference made a part hereof; and

WHEREAS, the Property, as herein defined, has been submitted to the provisions of the Condominium Property Act of the State of Illinois, as amended from time to time (hereinafter referred to as the "Act"); and it has been established for the benefit of all owners or occupants of the Property, and each part thereof, certain easements and rights in, over and upon the Property and certain mutually beneficial restrictions and obligations with respect to the use and maintenance thereof; and

WHEREAS, the name of the Condominium shall be "NEVA MANOR CONDOMINIUM"; and

WHEREAS, it is intended that the owners, mortgagees, occupants, and other persons acquiring any interest in the Property shall at all times enjoy the benefits of, and shall at all times hold the interests subject to the rights, easements, privileges, and restrictions hereinafter set forth, all of which have been declared to be in furtherance of a plan to promote and protect the cooperative aspect of ownership and to facilitate the proper administration of such Property, and have been established for the purpose of enhancing and perfecting the value, desirability and attractiveness of the Property.

NOW THEREFORE, the Association and its Unit Owners, as legal title holders of the Parcel, and for the purposes above set forth, DECLARE AS FOLLOWS:

ARTICLE I DEFINITIONS

For the purpose of brevity and clarity, certain words and terms used in this Declaration are defined as follows:

1.01 **Acceptable Technological Means:** Includes, without limitation, electronic transmission over the internet or other network, whether by direct connection, intranet, telecopier, electronic mail and any generally available technology, that, by rule of the Association, is deemed to provide reasonable security, reliability, identification, and verifiability.

1.02 **Association.** Neva Manor Condominium Association, an Illinois not-for-profit Corporation.

1.03 **Board.** The parties determined pursuant to Article V hereof, who are vested with the authority and responsibility of administering the Property.

1.04 **Building.** The building located on the Parcel, forming part of the Property and containing the Units, as shown by the survey depicting the respective floors of the Building, and all structures attached or unattached, containing one or more Units.

1.05 **By-Laws.** The provisions for the administration of the Property including, but not limited to the election of Board Members and officers of the Association, the imposition of assessments, the maintenance and use of the common elements, the occupancy, sale, leasing, and alienation of Units and Parking Spaces, all as hereinafter set forth, or as the same may be from time to time duly amended. Articles V, VI and VII hereof shall constitute the By-Laws of the Association.

1.06 **Common Elements.** All portions of the Property except the Units, more specifically described in Section 3.01 hereof.

1.07 **Common Expenses.** The proposed or actual expenses affecting the Property, including reserves, if any, lawfully assessed by the Board, including, without limitation, the expenses of maintenance, repair, administration and operation of the Common Elements.

1.08 **Condominium Instruments.** All documents and authorized amendments thereto recorded pursuant to the provisions of the Act, including the Declaration, the By- Laws, and the Plat.

1.09 **Declaration.** This instrument by which the Property is submitted to the provisions of the Act, including such amendments, if any, to this instrument as may from time to time be adopted pursuant to the terms hereof.

1.10 **Declarant.** Parkway Bank and Trust Company, Trustee under Trust Agreement dated November 1, 2004, and known as Trust No. 13900.

1.11 **Developer.** 1st Liberty Management, Inc., an Illinois corporation, its successors and assigns, or such other persons or entities, as the Declarant may have designated.

1.12 **Electronic Transmission.** Any form of communication, not directly involving the physical transmission of paper, that creates a record that may be retained, retrieved and reviewed by a recipient and that may be directly reproduced in paper form by the recipient through an automated process.

1.13 **Limited Common Elements.** A portion of the Common Elements so designated in this Declaration or on the Plat of Survey, as hereinafter defined, as being reserved for the use of a certain Unit or Units to the exclusion of other Units. Any portion of the Common Elements which by the terms of this Declaration or by its nature or location is clearly intended to serve exclusively a certain Unit or Units (but less than all of the Units) or the owner or owners thereof shall be deemed a Limited Common Element.

1.14 **Maintenance Fund.** All monies collected or received by the Board pursuant to the provisions of the Declaration.

1.15 **Majority of Unit Owners.** Those Unit Owners, without regard to their number, who own more than fifty percent (50%) in the aggregate of the entire undivided ownership interest in the Common Elements. Unless otherwise provided herein, any specified percentage of the Unit Owners shall mean those Units who, in the aggregate, own such specified percentage of the entire undivided ownership interest in the Common Elements.

1.16 **Occupant.** Person or persons, other than a Unit Owner, in possession of a Unit.

1.17 **Parcel.** The entire tract of real estate above described, submitted to the provisions of the Act.

1.18 **Parking Area.** The areas provided inside the Garage and outside of the building for the parking of automobiles as shown or referred to on the Plat.

1.19 **Parking Space.** A portion of the Parking Area intended for the parking of a single motorized vehicle.

1.20 **Person**. A natural individual, corporation, partnership, limited liability company, trustee or other legal entity capable of holding title to real property.

1.21 **Plat**. The Plat of survey of the Parcel and all of the Units in the Property submitted to the provisions of the Act, said Plat being attached as Exhibit B to the Original Declaration, as amended, but incorporated herein by reference.

1.22 **Property**. All the property and space comprising the Parcel, all improvements and structures erected, constructed or contained therein or thereon including the Parking Spaces, the Building, and all easements, rights, and appurtenances belonging thereto, and all fixtures and equipment intended for the mutual use, benefit or enjoyment of the Unit Owners, as hereinafter defined, submitted to the provisions of the Act.

1.23 **Reserves**. Those sums paid by the Unit Owners which are separately maintained by the Board of Managers for purposes specified by the Board, the Declaration or the Act.

1.24 **Storage Space**. The part of the Common Elements provided for storage purposes.

1.25 **Unit**. A part of the Property including one or more rooms, designed and intended for independent residential use and which is designated on the Plat as a Unit. Each Unit shall consist of the space enclosed and bounded by the horizontal and vertical planes as shown on said Plat and the fixtures and improvements located wholly within such boundaries which serve such Unit exclusively; provided however, that no structural components of the Building located in such Unit and no pipes, wires, conduits, ducts, flues, shafts, or public utility lines, situated within such Unit and forming a part of any system serving one or more other Units or the Common Elements shall be deemed to be a part of such Unit.

1.26 **Unit Owner**. "Unit Owner" or "Owner" means the person or persons whose estates, interests, individually or collectively, aggregate fee simple ownership of a Unit.

1.27 **Unit Ownership**. A part of the Property consisting of one Unit and its undivided interest in the Common Elements appurtenant thereto.

1.28 **Voting Member**. One person with respect to each Unit Ownership who shall be entitled to vote at any meeting of the Unit Owners.

ARTICLE II UNITS

2.01 **Description and Ownership**.

(a) All Units are delineated on the Plat and listed on Exhibit "C" and shall have lawful access to a public way or ways.

(b) Each Unit consists of the space enclosed and bounded by the horizontal

and vertical planes set forth in the delineation thereof on Exhibit B attached to the Original Declaration, as amended, including, without limitation, pipes, ducts, flues, chutes, conduits, wires, and other utility, heating, cooling or ventilation systems or equipment to the extent and only to the extent serving only such Unit; and (anything herein to the contrary notwithstanding) excluding all structural components of the Building, the term "structural components" including structural columns or pipes, wires, conduits, ducts, flues, shafts, or public utility lines running through the Unit and forming a part of any system serving more than the Unit, or any components of communication or master antenna systems, if any, located in the Unit, whether or not any such items shall be located in the floors, ceilings or perimeter or interior walls of the Unit. The legal description of each Unit shall consist of the identifying number or symbol of such Unit as shown on Exhibit B, attached to the Original Declaration, as amended. Every deed, lease, mortgage, or other instrument may legally describe a Unit by its identifying number or symbol as shown on Exhibit B attached to the Original Declaration, as amended, and every such description shall be deemed good and sufficient for all purposes.

(c) Except as provided by Section 31 of the Act or as provided elsewhere herein, no Unit Owner shall, by deed, plat, court decree or otherwise, subdivide or in any other manner cause his Unit to be separated into any tracts or parcels different from the whole Unit as shown on Exhibit B attached to the Original Declaration, as amended. Unit Owners may specifically subdivide or combine Units in accordance with Section 31 of the Act.

(d) To the extent such data is available to the Declarant at the time the Original Declaration was filed, the Plat sets forth the measurements, elevations, locations and other data as required by the Act, with respect to (1) the Parcel and its exterior boundaries; (2) every Building and each floor thereof; and (3) each Unit in every Building and said Unit's horizontal and vertical dimensions; however, the Declarant hereby reserved unto itself and the Developer, the right from time to time, as further data became available, to amend the Plat so as to set forth the measurements, elevations, locations and other data required by the Act, with respect to the Buildings and the Units now or hereafter constructed on the Parcel.

2.02 **Certain Structures Not Constituting Part of a Unit.** Except as a tenant in common with all other Unit Owners, no Unit Owner shall own any structural components of the Building, including structural columns or pipes, wires, conduits, ducts, flues, shafts, or public utility lines running through his Unit and forming a part of any system serving more than his Unit, or any components of communication systems, if any, located in his Unit, whether or not any such items shall be located in the floors, ceilings or perimeter or interior walls of the Unit.

2.03 **Real Estate Taxes.** It is understood that real estate taxes are to be separately taxed to each Unit Owner for his Unit and his corresponding percentage of ownership in the Common Elements as provided in the Act; provided, however, until such time as separate real estate tax bills are issued with respect to each Unit, the real estate taxes imposed on the Property shall be included in the Common Expenses assessed pursuant to this Declaration.

2.04 **Separate Mortgages.** Each Unit Owner shall have the right, subject to the provisions herein, to make separate mortgages for his respective Unit together with his respective undivided ownership interest in the Common Elements. No Unit Owner shall have the right or authority to make or create or cause to be made or created any mortgage or other lien on or affecting the Property or any part thereof, except only to the extent of his Unit and his respective undivided ownership interest in the Common Elements.

ARTICLE III COMMON ELEMENTS

3.01 **Description.** The Common Elements shall consist of all portions of the Property, except the Units, and including the Limited Common Elements, unless otherwise expressly specified herein. The Common Elements include without limitation and if applicable, any of the following items located at the Property: foundations, all structural components of the Building (regardless of whether or not said components are located within the boundaries of a Unit) including walls, hallways, entrances and exits, windows, patio doors, stairways, the roofs, balconies, exterior parking areas, exterior walkways, the lobby, vestibules, the garage, the garage door and door opening equipment, the building storage room, the security system, building fire prevention sprinkling system, mechanical equipment areas (including electrical room, the water pump room, the elevator equipment room, and the trash room), the fire alarm equipment, the lobby heaters, and garage heating units, the garage air ventilating fans, the central heating, cooling and ventilating systems servicing the Common Elements (but excluding those individual heating, cooling and ventilating systems or equipment situated entirely within a Unit or serving only such Unit), the elevator, and elevator shaft, the mail boxes, master entertainment and internet equipment, pipes, ducts, flues, shafts, drains, electrical wiring and conduits (except pipes, ducts, flues, shafts, drains, electrical wiring and conduits situated entirely within a Unit and serving only such Unit), public utility lines, ceilings and perimeter walls of Units (other than such portions thereof included within Unit boundaries as shown on the Plat), landscaping, and all other portions of the Property except the individual Units. Any references to "Common Elements" appearing on the plat (except references to Limited Common Elements) shall be deemed solely for purposes of general information and shall not be limiting in any way, nor shall any such reference define the Common Elements in any way.

3.02 **Ownership of Common Elements.** Each Unit Owner shall be entitled to the percentage of ownership in the Common Elements allocated to the respective Unit owned by such Unit Owner, as set forth in Exhibit C attached hereto. The percentages of ownership interests set forth in Exhibit C have been computed and determined in accordance with the Act and shall remain constant and shall not be changed, except as specifically permitted under the Act or the Declaration without unanimous written consent of all Unit Owners and all mortgagees having bona fide liens of record against any of the Unit Ownerships. Said ownership interest in the Common Elements shall be an undivided interest, and the Common Elements shall be owned by the Unit Owners as tenants in common in accordance with their respective percentages of ownership. The ownership of each Unit shall not be conveyed separate from the percentage ownership in the Common Elements corresponding to said Unit. The undivided percentage of ownership in the Common Elements corresponding to any Unit shall always be deemed conveyed or encumbered with any conveyance or encumbrance of that Unit, even though the

legal description in the instrument conveying or encumbering said Unit may refer only to the fee title to that Unit.

3.03 **Limited Common Elements.** The Limited Common Elements are such parts of the Common Elements serving exclusively a single Unit or adjoining Units as an inseparable appurtenance thereto, as delineated as such in this Declaration, and/or in the Plat, or which by the nature or location thereof, or by the terms of this Declaration, are clearly intended to be reserved for or for the use of one or more Units to the exclusion of the other Units. The Limited Common Elements appertaining to, or designated or reserved for or for the use of, or serving any Unit (alone or in conjunction with other Units) are hereinafter from time to time referred to as the Limited Common Elements of such Unit. The Limited Common Elements shall include, but shall not be limited to the following: (a) the interior surface of the perimeter walls, ceilings and floors which define the boundary planes of a Unit; (b) perimeter doors and windows which serve exclusively a single Unit; (c) any system or component part thereof which serves a Unit exclusively, to the extent that such system or component part is located outside the boundaries of a Unit; (d) Storage Spaces as assigned by the Developer or the Board of Directors; (e) balconies and/or terraces which serve exclusively a single Unit, if any; (f) Parking Spaces as assigned by the Developer or the Board of Directors.

3.04 **Use of Limited Common Elements.** Each Unit Owner and Occupant shall have the right to (a) the exclusive use and possession of the Limited Common Elements serving exclusively the Unit of such Unit Owner, which right shall be appurtenant to and shall run with the title of such Unit, and shall not be separated from such Unit, and (b) the use and possession of the Limited Common Elements serving the Unit of such Unit Owner in common with one or more (but not all) other Units, which use and possession shall be to the exclusion of all other persons except the Unit Owner of any such other Unit to which such Limited Common Elements shall respectively appertain. The use of Limited Common Elements may be transferred between Unit Owners at their expense in accordance with the Act.

3.05 **Parking Space Limited Common Elements.** (a) The legal description of each Parking Space Limited Common Element ("Parking Space"), shall consist of the identifying symbol ("P" or "G" followed by the number of the Parking Space) of such Parking Space as shown on Exhibit B attached to the Original Declaration, as amended, and every such description shall be deemed good and sufficient for all purposes. The Parking Spaces were to have been assigned to certain Units in the first deeds conveying out from the Declarant, or were to have been retained by the Association for its use. Each deed, lease, mortgage or other instrument purporting to affect such Unit shall include the perpetual and exclusive use of the Parking Space so allocated and appurtenant thereto. Any such deed, lease, mortgage or other instrument purporting to affect a Unit without also including a reference to the Parking Space(s) appurtenant thereto shall be deemed and taken to include the said Parking Space(s) and the exclusive use thereof even though not expressly mentioned or described therein. The Parking Spaces, which are Limited Common Elements as shown on Exhibit B attached to the Original Declaration, as amended, are designated as numbers G-1 through G-8 inclusive, G-11 through G-42 inclusive, and P-47 through P-70 inclusive.

(b) The Declarant and Developer were to have assigned the Parking Spaces to the Units, all as determined by the Declarant and Developer in accordance with the Act.

(c) Unit Owners may exchange (upon the recording of an amendment to this Declaration in accordance with Section 26 of the Act the Parking Space(s) appurtenant to their Units. Additionally, any Unit Owner who has a Parking Space appurtenant to his Unit has the right to sell his Parking Space to another Unit Owner, and upon the recording of an amendment to this Declaration in accordance with Section 26 of the Act, the Parking Space sold shall become appurtenant to the Unit of the purchaser.

(d) Unit Owners may lease one or more Parking Spaces appurtenant to the ownership of said Unit to an Occupant of his Unit or the Occupant of another Unit in the building, provided that the lease of said Parking Space(s) is a written instrument, and a copy of that written lease is delivered to the Board of Directors of the Condominium Association.

(e) As to all Parking Spaces and all parking areas not designated as Parking Space Limited Common Elements, if any, the access thereto and the use thereof shall be subject to such reasonable rules and regulations as may be established by the Association.

3.06 **Storage Space Limited Common Elements.** (a) The legal description of each Storage Space Limited Common Element ("Parking Space"), shall consist of the identifying symbol "S" followed by the number of the Storage as shown on Exhibit B attached to the Original Declaration, as amended, and every such description shall be deemed good and sufficient for all purposes. The Storage Spaces were to have been assigned to certain Units in the first deeds conveying out from the Declarant, or were to have been retained by the Association for its use. Each deed, lease, mortgage or other instrument purporting to affect such Unit shall include the perpetual and exclusive use of the Storage Space so allocated and appurtenant thereto. Any such deed, lease, mortgage or other instrument purporting to affect a Unit without also including a reference to the Storage Space(s) appurtenant thereto shall be deemed and taken to include the said Storage Space(s) and the exclusive use thereof even though not expressly mentioned or described therein. The Storage Spaces, which are Limited Common Elements as shown on Exhibit B attached to the Original Declaration, as amended, are designated as numbers S-1 through S-42 inclusive.

ARTICLE IV GENERAL PROVISIONS AS TO UNITS AND COMMON ELEMENTS

4.01 **Submission of Property to the Act.** The Parcel and the Property have been submitted to the provisions of the Condominium Property Act of the State of Illinois.

4.02 **No Severance of Ownership.** No Unit Owner shall execute any deed, mortgage, lease or other instrument affecting title to his Unit Ownership without including therein both his interest in the Unit and his corresponding percentage of ownership in the Common Elements, it being intention hereof to prevent any severance of such combined ownership. Any such deed,

mortgage, lease or other instrument purporting to affect the one without including also the other shall be deemed and taken to include the interest so omitted even though the latter is not expressly mentioned or described therein.

4.03 Easements.

(a) **Encroachments.** In the event that (i) by reason of the construction, repair, settlement or shifting of the Building, any part of the Common Elements encroaches or shall hereafter encroach upon any part of any Unit, or any part of any Unit encroaches or shall hereafter encroach upon any part of the Common Elements, or any other Unit; or (ii) by reason of the design or construction of any Unit, it shall be necessary or advantageous to a Unit Owner to use or occupy any portion of the Common Elements for any reasonable use appurtenant to said Unit, which will not unreasonably interfere with the use or enjoyment of the Common Elements by any other Unit Owner, or (iii) by reason of the design or construction of utility and ventilation system, any mains, pipes, or conduits serving more than one Unit encroach or shall hereafter encroach upon any part of any Unit; then in any such case, valid easements for maintenance of such encroachment and for such use of the Common Elements are hereby established and shall exist for the benefit of such Unit, or the Common Elements, as the case may be, so long as all or any part of the Building shall remain standing; provided, however, that in no event shall a valid easement for any encroachment or use of the Common Elements be created in favor of any Unit Owner if such encroachment or use is detrimental to or interferes with the reasonable use and enjoyment of the Property by any other Unit Owner or has been created by the Unit Owner or his agent through intentional, willful or negligent conduct.

(b) **Easements for Utilities and Commercial Entertainment.** SBC, Commonwealth Edison Company, Nicor Gas, and all other suppliers of utilities serving the Property, and any person or company providing cable television or other similar entertainment to any Unit Owners or to the Property, are hereby granted the right to install, lay, construct, operate, maintain, renew, repair or replace, conduits, cables, pipes and wires and other equipment into, over, under, along and on any portion of the Common Elements for the purpose of providing the Property with utility and entertainment services, together with the reasonable right of ingress to and egress from the Property for said purpose; and the Board or Association may hereafter grant other or additional easements for utility purposes and for other purposes including such easements as may be required to construct, keep and maintain improvements upon the Common Elements, for the benefit of the Property, over, under, along and on any portion of said Common Elements, and each Unit Owner and each mortgagee of a Unit Owner hereby grants the Board or Association an irrevocable power of attorney to execute, acknowledge and record for and in the name of such Unit Owner, such instruments as may be necessary to effectuate the foregoing (provided that with respect to all easements granted hereby or pursuant hereto, no Unit Owner shall be deprived of, or be subjected to material interference with, the use of his Unit or any Limited Common Elements serving his Unit, other than reasonably and temporarily). Easements are also hereby declared and granted to install, lay, operate, maintain, repair and replace any pipes, wires, ducts,

conduits, public utility lines, entertainment lines, components of the communications systems, if any, or structural components, which may run through the walls of a Unit and which constitute or will constitute Common Elements, whether or not such walls lie in whole or in part within the Unit boundaries.

The Association hereby reserves the right, without notice to, or the consent of any Unit Owner or mortgagee of a Unit: (i) to record a supplement to the Plat showing the location of any or all of such utility or commercial entertainment conduits, cables, pipes, electrical wiring, transformers and supplements, showing additions, modifications and deletions to any or all of such conduits, cables, pipes, electrical wiring, transformers and switching apparatus and other equipment "as built" and (ii) to record, from time to time, additional supplements, showing additions, modifications and deletions to any or all of such conduits, cables, pipes, electrical wiring, transformers and switching apparatus and other equipment. Once the location of the easement to any such utility or other entity is shown by any supplement or additional supplement to the Plat as aforesaid, the easement created by this Section 4.03 (b) to such utility or other entity shall be limited to the area or areas located within ten feet on either side of the equipment of such utility or other entity shown on such supplement or additional supplement. A power coupled with an interest is hereby granted to the Association, acting by and through their respective duly authorized officers, their respective successors, assigns, agents, and designees, and each of them singly without the other's concurrence, as attorney-in-fact to do or cause the foregoing to be done. The acceptance of each deed, mortgage, trust deed or other instrument with respect to a Unit shall be deemed a grant of such power to each of said attorneys-in-fact, an acknowledgement of a consent to such power, and shall be deemed to reserve to each of said attorneys'-in-fact the power to record any and all such supplements.

(c) **Easement for Satellite.** The Association reserves the right to the use of the roof(s) for the installation, maintenance and operation of a satellite communications antennae ("Satellite Dish") which will be in a reasonable size and in proportion to the size and needs of the Building and the number of Units contained in the Building, for the transmission and/or reception of radio, television, microwave or other communication signals and other equipment reasonably related to the installation, maintenance or removal of the Satellite Dish and related equipment. This easement shall include the right to lay, construct, renew, operate and maintain conduits, cables and pipes through the Common Elements, the Units and the roof(s) of the Building together with wire and other equipment for the service of the Satellite dish and related equipment for its operation.

(d) **Easements to Run with Land.** All easements and rights described herein are easements appurtenant and running with the land, and so long as the Property is subject to the provisions of this Declaration, shall remain in full force and effect, and shall inure to the benefit of and be binding on the undersigned, its successors and assigns, and any Unit Owner, purchaser, mortgagee and other person having an interest in the Property, or any part or portion thereof. Reference in the respective deeds of conveyance, or in any mortgage or trust deed or other evidence of obligation, to the easements and rights described in this Article, or described in any other part of this

Declaration, shall be sufficient to create and reserve such easements and rights to respective grantees, mortgagees and trustee of such Unit Ownerships as fully and completely as though such easements and rights were recited fully and set forth in their entirety in such documents.

4.04 **Use of the Common Elements.**

(a) **General.** Subject to the provisions of this Declaration, each Unit Owner shall have the nonexclusive right to use the Common Elements (except the Limited Common Elements) in common with the other Unit Owners. This right shall include such uses as may be required for the purpose of ingress and egress to, and use, occupancy and enjoyment of, the respective Unit owned by such Unit Owner, and such other incidental uses as are permitted by this Declaration. Each Unit Owner shall have the right to the use and possession of the Limited Common Elements serving his Unit, in common with other Unit Owners, if any, having rights thereto pursuant to this sentence and with all other parties to whom such rights extend pursuant to Section 3.04 (b) of this Declaration, and to the exclusion of all other parties. Such rights to use and possess the Common Elements, including the Limited Common Elements, shall be subject to and be governed by the provisions of the Act, this Declaration, and rules and regulations of the Association.

(b) **Guest Privileges.** The aforesaid rights shall extend to the Unit Owner and the members of the immediate family and authorized occupants, tenants, guests, visitors, agents, servants, invitees, customers and licensees of the Unit Owner, subject to reasonable rules and regulations with respect thereto.

(c) **Disclaimer of Bailee Liability.** Notwithstanding anything to the contrary contained in this Declaration, neither the Board, the Association, nor any Unit Owner shall be considered a bailee of any personal property stored in the Common Elements therein, whether or not due to negligence.

4.05 **Maintenance, Repairs and Replacements.**

(a) **By the Association.** The Association, at its expense, shall be responsible for the maintenance, repair, and replacement of those portions, if any, of each Unit which contributes to the support of the Building, excluding, however, all windows, all exterior doors, and the interior surfaces of walls, ceilings, and floors. In addition, the Association shall maintain, repair, and replace all pipes, wires, conduits, ducts, flues, shafts, and other facilities for the furnishing of utility services which may be located within the Unit boundaries and forming a part of any system servicing more than one Unit, as specified in Section 2.02 hereof, exclusive of any portions of the foregoing which may be located at or beyond the wall outlets, or which may be the responsibility of an individual Unit Owner under paragraph (b) below, or any other provision of this Declaration. Maintenance, repairs, and replacements of the Common Elements shall be furnished by the Association acting by and through the Board as part of the Common Expenses, subject to the By-Laws or rules and regulations of the Association.

(b) **By the Unit Owner.** Except as otherwise provided in paragraph (a) above or paragraph (c) below, each Unit Owner shall furnish and be responsible for, at his own expense:

(i) All of the maintenance, repairs and replacements within his own Unit, all doors appurtenant thereto, and all internal installations of such Unit such as air-conditioning units, furnaces, refrigerators, ranges, and other kitchen appliances, lighting fixtures and other electrical fixtures, the plumbing associated with connection to the Unit's plumbing fixtures, and any portion of any other utility service facilities located within the Unit; provided, however, that such maintenance, repairs and replacements as may be required for the bringing of water, electricity and natural gas to the Units, shall be furnished by the Board as part of the Common Expenses.

(ii) All of the decorating within his own Unit (initially and thereafter from time to time), including painting, wall papering, washing, cleaning, paneling, floor coverings, draperies, window shades, blinds, curtains, lamps and other furnishings and interior decorating. Each Unit Owner shall be entitled to the exclusive use of the interior surfaces of the common walls and the interior surfaces of the vertical perimeter walls, floors and ceiling of his Unit, and such Unit Owner shall maintain such portions in good condition at his sole expense as may be required from time to time. Except with respect to improvements in place as of the date of the recording of the Original Declaration, each Unit Owner who shall elect to install in any portion of his Unit (other than in bath and powder rooms) hard surface floor covering (i.e., tile, slate, stone, ceramic tile, marble, hardwood, etc.) shall be first required to install a sound absorbent under cushion of such kind and quality as to prevent the transmission of noise to another Unit, and in the event of a breach of this covenant, the Board may, in addition to exercising all of the other remedies provided for in this Declaration for breach of any of the provisions hereof, require such Unit Owner to cover all non-conforming work with carpeting, or may require the removal of such non-conforming work, at the expense of the offending Unit Owner. The interior surfaces of all windows forming part of perimeter wall shall be washed at the expense of each respective Unit Owner. The use of and the covering of the interior surfaces of such windows, whether by draperies, shades, blinds, or other items visible on the exterior of the Building, shall be subject to the rules and regulations of the Board as may be imposed from time to time.

(iii) All of the maintenance, repair, and replacements of the Limited Common Elements benefiting his Unit, in whole or in part, except to the extent as otherwise directed by the Board or as is otherwise provided herein, shall be performed by the respective Unit Owner benefited thereby. In addition, each Unit Owner shall be individually responsible for the repair, maintenance and replacement of all door and window locks and hardware with respect to which each Unit Owner is entitled to the exclusive use. At the discretion of the Board,

the Board may perform, or cause to be performed such maintenance, repairs, and/or replacements of the Limited Common Elements and the cost thereof shall be assessed in whole or in part to the Unit Owner or Unit Owners benefited thereby; and further, at the discretion of the Board, the Board may direct such Unit Owner or Unit Owners, in the name and for the account of such Unit Owner or Unit Owners, to arrange for such maintenance, repairs, and/or replacements, to pay the cost thereof with the funds of the Unit Owner, and to procure and deliver to the Board such lien waivers and contractor's or sub-contractor's sworn statements as may be required to protect the Property from all mechanic's and/or materialmen's lien claims that may arise therefrom.

(c) In the event that any repair or replacement to the Common Elements (including Limited Common Elements) is made necessary by reason of any act or occurrence for which insurance is maintained by the Board pursuant to Section 5.08 hereof, and for which insurance proceeds are available as provided in Section 8.01 hereof, the Association, at its expense, to the extent of such proceeds, and subject to Section 4.07 hereof, shall be responsible for the repair or replacement of such Common Elements.

(d) **Nature of Obligation**. Nothing herein shall be construed to impose a contractual liability upon the Association for maintenance, repair and/or replacement, but the Association's liability shall be limited to damages resulting from negligence. The respective obligations of the Association and Unit Owners set forth in this Declaration shall not be limited, discharged or postponed by reason of the fact that any such maintenance, repair, and/or replacement is required to cure a latent or patent defect in material or workmanship in the construction of the Building, nor because they may become entitled to proceeds under policies of insurance. In addition, and notwithstanding anything herein above to the contrary, no Unit Owner shall have a claim against the Board or Association for any work ordinarily the responsibility of the Board or the Association, but which the Unit Owner himself has performed or paid for, unless the same shall have been agreed to in advance by the Board or Association.

4.06 **Negligence of Unit Owner**. If, due to the willful misconduct or negligent act or omission of a Unit Owner, or a member of his family or household pet or of a guest or other authorized occupant or visitor of such Unit Owner, damage shall be caused to the Common Elements or to a Unit owned by others, or maintenance, repairs, and/or replacements shall be required which would otherwise be a Common Expense, then such Unit Owner shall pay for such damage and such maintenance, repairs and/or replacements as may be reasonably determined by the Board.

4.07 **Joint Facilities**. To the extent that equipment, facilities and fixtures with any Unit shall be connected to similar equipment, facilities or fixtures affecting or serving other Units or the Common Elements, then the use thereof by the individual Unit Owner shall be in all respects reasonable as it affects the other Unit Owners. The authorized representatives of the Association, the Board, or the manager or managing agent for the Building, shall be entitled to reasonable access to the individual Units as may be required in connection with maintenance,

repairs, and/or replacements of or to the Common Elements, or any equipment, facilities, or fixtures affecting or serving other Units or the Common Elements, or any Facilities

4.08 **Additions, Alterations or Improvements.**

(a) The Board may authorize and charge as a Common Expense (or in the case of Limited Common Elements, may charge the Unit Owners benefited thereby) the cost of the additions, alterations, or improvements to the Common Elements. The cost of any such work to the Common Elements may be paid out of a special assessment.

(b) Except as otherwise provide in Section 7.01(a) hereof, no additions, alterations, or improvements shall be made by a Unit Owner to any part of the Common Elements and no additions, alterations and/or improvements shall be made by a Unit Owner to his Unit (where such work alters the structure of the Unit or increases the cost of insurance required to be carried by the Board hereunder) without the prior consent of the Board. The Board may (but shall not be required to) condition its consent to the making of an addition, alteration, or improvement by a Unit Owner upon the Unit Owner's agreement either (i) to be solely responsible for the maintenance of such addition, alteration and/or improvement, subject to such standards as the Board may from time to time set, or (ii) to pay to the Association from time to time, the additional cost of maintenance and/or insurance as a result of the addition, alteration and/or improvement. If an addition or improvement is made by a Unit Owner without the prior written consent of the Board, then the Board may, in its discretion, take any of the following actions:

(i) Require the Unit Owner to remove the addition, alteration and/or improvement and restore the Property to its own original condition, all at the Unit Owner's expense; or

(ii) If the Unit Owner refuses or fails to properly perform the work required under (i) above, the Board may cause such work to be done and may charge the Unit Owner for the cost thereof as determined by the Board; or

(iii) Ratify the action taken by the Unit Owner, and the Board may (but shall not be required to) condition such ratification upon the same conditions which it may impose upon the giving of its prior consent under this Section.

4.09 **Street and Utilities Dedication.** At a meeting called for such purpose, two-thirds (2/3) or more of the Unit Owners may elect to dedicate a portion of the Common Elements to a public body for use as, or in connection with a street, alley or utility.

**ARTICLE V - BYLAWS
ADMINISTRATION**

5.01 **Administration of Property.** The direction and administration of the Property shall be vested in Board of Directors (herein sometimes referred to as the "Board") which shall consist of three (3) persons who shall be elected in the manner hereinafter set forth. Each

member of the Board shall be one of the Unit Owners; provided, however, that in the event a Unit Owner is a corporation, partnership, trust or other legal entity other than a natural person or persons, then any designated agent of such corporation, partnership, or other legal entity, or beneficiary of such trust, shall be eligible to serve as a member of the Board. If a Unit Owner owns more than one Unit and is a corporation, partnership, trust or other legal entity, other than a natural person, then any number of agents or beneficiaries of such Unit Owner may be directors, provided that the number of such Unit Owners agents or beneficiaries who become directors shall not exceed the number of Units owned by such Unit Owner. If a director fails to meet such qualifications during his term, he shall thereupon cease to be a director, and his place on the Board shall be deemed vacant.

5.02 **Association.** The Association has been formed as a not-for-profit corporation under the General-Not-for-Profit Corporation Act of the State of Illinois and for the purposes and having the powers described in the Act, and having the name (or a name similar thereto) Neva Manor Condominium Association and the Board of Directors of the Association shall be deemed to be the "Board of Managers" for the Unit Owners referred to in the Act. The Association shall not be deemed to be conducting a business of any kind, and all funds received by the Association shall be held and applied by it for the use and benefit of Unit Owners in accordance with the provisions contained herein. Each Unit Owner shall be a member of the Association so long as he shall be a Unit Owner, such membership shall automatically terminate when he ceases to be a Unit Owner, and upon the transfer of his ownership interest, the transferee thereof shall likewise succeed to such membership in the Association. The Association shall have one class of membership.

5.03 **Voting Rights.**

(a) Except as otherwise provided in Section 5.03 (b) herein, there shall be one person with respect to each Unit Ownership who shall be entitled to vote at any meeting of the Unit Owners. Such person shall be known (and hereinafter referred to) as a "Voting Member". Such Voting Member may be the Unit Owner or one of the group composed of all owners of a Unit Ownership, or be some person designated by such Unit Owner or Unit Owners or his duly authorized attorney-in-fact to act as proxy on his or their behalf and who must be a Unit Owner. Such designation shall be made in writing to the Board, shall be revocable at any time by actual notice to the Board of the death or judicially declared incompetence of any designator, or by written notice to the Board by the Unit Owner or his duly authorized attorney-in-fact, which notice shall bear the date of its execution and shall be invalid after eleven (11) months from date of execution unless otherwise provided in the proxy. Any of such Unit Owners may be present at any meeting of the Voting Members and (those constituting a group acting as a single Voting Member) may vote or take any other action as a Voting Member either in person or by proxy. If a Unit Owner is a corporation, partnership, trust, or other legal entity, then the voting rights of such Unit Owner may be exercised by an officer, manager, partner, fiduciary, or beneficiary of such Unit Owner. The total number of votes of all Voting Members shall be one hundred (100), and each Unit Owner or group of Unit Owners shall be entitled to the number of votes equal to the total of the percentage of ownership in the Common Elements applicable to his, its, or their Unit Ownership as set forth in

Exhibit C; provided that when thirty (30%) percent or fewer of the Units, by number, possess over fifty (50%) percent in the aggregate of the votes in the Association, any percentage vote of Unit Owners specified herein shall require the specified percentage by number of Units rather than by percentage of interest in the Common Elements allocated to limits that would otherwise be applicable.

(b) In the event the ownership of a Unit is composed of more than one Person, then if only one of the multiple owners of a Unit is present at a meeting of the Association, then such owner shall be entitled to cast all of the votes allocated to that Unit. In the event more than one owner of a Unit is present, the votes allocated to that Unit may be cast only in accordance with the agreement of a majority of interest of the group of owners comprising the Unit Owner. Majority agreement shall be deemed to have occurred if any one of the multiple owners casts the votes allocated to that Unit without protest being made promptly to the person presiding over the meeting by any of the others Owners of the Unit.

(c) The Association may, upon adoption of the appropriate rules by the Board, conduct elections by secret ballot whereby the voting ballot is marked only with the percentage interest for the Unit and the vote itself, provided that the Board further adopts rules to verify the status of the Unit Owner issuing a proxy or casting a ballot. A candidate for election to the Board or such candidate's representative shall have the right to be present at the counting of ballots at such election.

(d) In the event of a resale of a Unit, the purchaser of a Unit from a seller pursuant to an installment contract for deed shall during such times as he or she resides in the Unit be counted toward a quorum for purpose of election of members of the Board at any meeting of the Unit Owners called for purposes of electing members of the Board, shall have the right to vote for the election of members of the Board and to be elected to and serve on the Board unless the seller expressly retains in writing any or all of such rights. In no event may the seller and purchaser both be counted toward a quorum, be permitted to vote for a particular office or be elected and serve on the Board. Satisfactory evidence of the installment contract shall be made available to the Association or its agent. For purposes of this section "installment contract" shall have the same meaning as set forth in Section 1(e) of "Dwelling Unit Installment Contract Act".

5.04 **Meetings.**

(a) **Quorum.** Meetings of the Unit Owners shall be held at the property or at such other place in Cook County, IL, as may be designated in any notice of a meeting. The presence in person or by proxy at any meeting of at least twenty (20%) percent of the Unit Owners shall constitute a quorum unless the Unit Owners, in accordance with the Act, provide otherwise. Unless otherwise expressly provided herein, any action may be taken at any meeting of the Unit Owners at which a quorum is present upon the affirmative vote of the Unit Owners having a majority of the total votes present at such meeting.

(b) **Annual Meeting.** There shall be an annual meeting of the Voting Members on the second Tuesday of December of each year at 7:30 P.M., or at such other reasonable time or date as designated by written notice of the Board delivered to the Voting Members.

(c) **Special Meetings.** Special meetings of the Voting Members may be called at any time for the purpose of considering matters which, by the terms of this Declaration, require the approval of all or some of the Voting Members, or for any other reasonable purpose; provided, however, that the following matters shall require the approval of Voting Members having not less than two-thirds (2/3) of the total votes: (i) the merger or consolidation of the Association; (ii) the sale, lease, exchange, or other disposition (excluding the mortgage or pledge) of all, or substantially all of the property and assets of the Association; and (iii) the purchase or sale or lease of Units or other real estate on behalf of all Unit Owners. Special meetings shall be called by written notice authorized by a majority of the Board, the President of the Board, or by twenty percent (20%) of the Unit Owners, and delivered not less than ten (10) days and no more than thirty (30) days prior to the date fixed for said meeting. The notices shall specify the date, time, and place of the meeting and the matters to be considered. Notices may be sent, to the extent the Condominium Instruments or rules adopted thereunder expressly so provide, by electronic transmission consented to by the Unit Owner to who the notice is given, provided the director and officer or his agent certifies in writing to the delivery by electronic transmission. Matters to be submitted to the Unit Owners at special membership meetings shall be submitted by the Board.

5.05 **Notice of Meetings.** Written notice of any membership meeting shall be mailed or delivered giving Unit Owners no less than ten (10) and no more than thirty (30) days' notice of the time, place, and purpose of such meeting.

(a) Any notice required to be sent or received or signature, vote, consent or approval required to be obtained under any Condominium Instrument or any provision of the Illinois Condominium Property Act may be accomplished using acceptable technological means.

(b) The Association, Unit Owners and other persons entitled to occupy a Unit may perform any obligation or exercise any right under any Condominium Instrument or any provision of this Illinois Condominium Property Act by use of acceptable technological means.

(c) A signature transmitted by acceptable technological means satisfies any requirement for a signature under any Condominium Instrument or any provision of the Illinois Condominium Property Act.

(d) Voting on, consent to and approval of any matter under any Condominium Instrument or any provision of this Illinois Condominium Property Act may be accomplished by any acceptable technological means, provided that a record is created as evidence thereof and maintained as long as the record would be required to be maintained in non-electronic form.

(e) Subject to other provisions of law, no action required or permitted by any Condominium Instrument or any provision of the Illinois Condominium Property Act need be acknowledged before a notary public if the identity and signature of the signatory can otherwise be authenticated to the satisfaction of the Board of Directors or Board of Managers.

(f) If any person does not provide written authorization to conduct business using acceptable technological means, the Association shall, at its expense, conduct business with the person without the use of acceptable technological means.

(g) The above subsections do not apply to any notices required: (i) under Article IX of the Code of Civil Procedure; or (ii) in connection with foreclosure proceedings in enforcement of any lien rights under the Illinois Condominium Property Act.

5.06 **Board of Directors.**

(a) In all elections for members of the Board, each Voting Member shall be entitled to vote on a non-cumulative voting basis and the candidates receiving the highest number of votes with respect to the number of offices to be filled shall be deemed to be elected. The Board members shall be elected for a term of one (1) year. The election as between candidates receiving the same number of votes shall be determined by lot. All members of the Board shall be elected at large. If there are multiple Unit Owners of a single Unit, only one of the multiple Unit Owners shall be eligible to serve as a member of the Board at any one time. The Board may disseminate to the Unit Owners biographical and background information about candidates for election to the Board if reasonable efforts to identify all candidates are made and all candidates are given an opportunity to include biographical and background information in the information to be disseminated; and the Board does not express a preference in favor of any candidate. Any proxy distributed for Board elections by the Board must give Unit Owners the opportunity to designate any person as the proxy holder and give the Unit Owner the opportunity to express a preference for any of the known candidates for the Board or to write in a name.

(i) Except as provided in subparagraph (ii) in connection with Board elections, a Unit Owner may vote by proxy executed in writing by the Unit Owner or by his duly authorized attorney in fact. The proxy must bear the date of execution and, unless the condominium instruments or the written proxy itself provide otherwise, the proxy is invalid after 11 months from the date of its execution; and to the extent the Condominium Instruments or rules adopted thereunder expressly so provide, a vote or proxy may be submitted by electronic transmission, provided that any such electronic transmission shall either set forth or be submitted with information from which it can be determined that the electronic transmission was authorized by the unit owner or the unit owner's proxy;

(ii) If a rule adopted at least 120 days before a Board election or the Declaration or By-Laws provide for balloting as set forth in this subsection, Unit Owners may not vote by proxy in Board elections, but may vote only (aa) by submitting an Association-issued ballot in person at the election meeting or (bb) by submitting an

Association-issued ballot to the Association or its designated agent by mail or other means of delivery specified in the Declaration, By-Laws, or rule. The ballots shall be mailed or otherwise distributed to Unit Owners not less than 10 and not more than 30 days before the election meeting, and the Board shall give Unit Owners not less than 21 days' prior written notice of the deadline for inclusion of a candidate's name on the ballots. The deadline shall be no more than 7 days before the ballots are mailed or otherwise distributed to Unit Owners. Every such ballot must include the names of all candidates who have given the Board or its authorized agent timely written notice of their candidacy and must give the person casting the ballot the opportunity to cast votes for candidates whose names do not appear on the ballot. A ballot received by the Association or its designated agent after the close of voting shall not be counted. A Unit Owner who submits a ballot by mail or other means of delivery specified in the Declaration, By-Laws, or rule may request and cast a ballot in person at the election meeting, and thereby void any ballot previously submitted by that Unit Owner.

(iii) If a rule adopted at least 120 days before a Board election or the Declaration or By-Laws provide for balloting as set forth in this subparagraph, Unit Owners may not vote by proxy in Board elections, but may vote only (aa) by submitting an Association-issued ballot in person at the election meeting; or (bb) by any acceptable technological means as defined in Section 2 of the Act. Instructions regarding the use of electronic means for voting shall be distributed to all Unit Owners not less than ten (10) and not more than thirty (30) days before the election meeting, and the Board shall give Unit Owners not less than twenty-one (21) days' prior written notice of the deadline for inclusion of a candidate's name on the ballots. The deadline shall be no more than seven (7) days before the instructions for voting using electronic or acceptable technological means is distributed to Unit Owners. Every instruction notice must include the names of all candidates who have given the Board or its authorized agent timely written notice of their candidacy and must give the person voting through electronic or acceptable technological means the opportunity to cast votes for candidates whose names do not appear on the ballot. A Unit Owner who submits a vote using electronic or acceptable technological means may request and cast a ballot in person at the election meeting, thereby voiding any vote previously submitted by that Unit Owner.

(iv) If a written petition by Unit Owners with at least twenty percent (20%) of the votes of the Association is delivered to the Board within 30 days after the Board's approval of a rule adopted pursuant to subparagraph (b), the Board shall call a meeting of the Unit Owners within 30 days after the date of delivery of the petition. Unless a majority of the total votes of the Unit Owners are cast at the meeting to reject the rule, the rule is ratified.

(v) Votes cast by ballot under (iii)(aa) or electronic or acceptable technological means under (iii)(bb) above are valid for the purpose of establishing quorum.

(b) The Voting Members owning at least two-thirds (2/3) of the Units may from time to time at any annual or special meeting change the term of office of Board

members. Members of the Board shall receive no compensation for their services. Vacancies on the Board shall be filled by the Board by a two-thirds (2/3) vote of the remaining members thereof until the next annual meeting of the Voting Members or for a period terminating no later than thirty (30) days following the filing of a petition signed by voting Members holding twenty percent (20%) of the votes of the Association requesting a meeting of the Voting Members to fill the vacancy for the balance of the term. A meeting of the Voting Members shall be called for purposes of filling a vacancy on the Board no later than thirty (30) days following the Voting Members filing of a petition signed holding twenty percent (20%) of the votes of the Association requesting such a meeting. Except as otherwise provided in this Declaration, the Property shall be managed by the Board and the Board shall act by a majority vote of those present at its meeting when a quorum exists. Meetings of the Board may be called, held and conducted in accordance with such regulations as the Board may adopt; provided, however, that (i) each Unit Owner shall be entitled to notice in the same manner as provided in Section 5.05 hereof, of any meeting of the Board called for the purpose of considering the adoption of the proposed annual budget or any increase or establishment of an assessment; and (ii) the Board shall meet no less than four (4) times each year. Two-thirds (2/3) of the total number of members on the Board shall constitute a quorum. Any member of the Board may succeed himself.

(c) Every meeting of the Board of Directors shall be open to any Unit Owner, except that the Board may close any portion of a noticed meeting or meet separately from a noticed meeting to: (i) discuss litigation when an action against or on behalf of the Association has been filed and is pending in a court or administrative tribunal, or when the Board of Directors finds that such an action is probable or imminent, (ii) discuss the appointment, employment, engagement or dismissal of an employee, or independent contractor, agent or other provider of goods and services, (iii) interview a potential employee, independent contractor, agent or other provider of goods and services, (iv) discuss violations of rules and regulations of the Association, or (v) discuss a Unit Owner's unpaid share of common expenses, or (vi) consult with the Association's legal counsel; that any vote on these matters shall take place at a meeting of the Board of Directors or portion thereof open to any Unit Owner.

(d) Board members may participate in and act at any meeting of the Board of Directors in person, by telephonic means, or by use of any acceptable technological means whereby all persons participating in the meeting can communicate with each other; that participation constitutes attendance and presence in person at the meeting.

(e) Any Unit Owner may record the proceedings at meetings of the Board or portions thereof required to be open by the Act by tape, film or other means, and the Board may prescribe reasonable rules and regulations to govern the right to make such recordings.

(f) Notice of every meeting of the Board shall be posted in entranceways, elevators, or other conspicuous places in the condominium at least forty-eight (48) hours prior to the meeting of the Board except where there is no common entranceway for

seven (7) or more Units, the Board may designate one or more locations in the proximity of these Units where the notices of meetings shall be posted. Notice of every meeting of the Board shall also be given at least 48 hours prior to the meeting, or such longer notice as the Act may separately require, to: (i) each Unit Owner who has provided the Association with written authorization to conduct business by acceptable technological means, and (ii) to the extent the Condominium Instruments of the Association require, by mail or delivery, and that no other notice of a meeting of the Board need be given to any Unit Owner. Special meetings of the Board can be called by the President or twenty-five percent (25%) of the members of the Board.

(g) The Board shall elect from amongst its members a President who shall preside over both its meeting and those of the Voting Members, and who shall be the chief executive officer of the Board and the Association and who shall be designated to mail and receive all notices and execute all amendments hereto as provided herein and in the Act, a Secretary who shall keep the minutes of all meetings of the Board and of the Voting Members and who shall, in general, perform all duties incident to the Office of the Secretary, and a Treasurer to keep the financial records and books of account, such additional officers as the Board shall see fit to elect from amongst the members of the Board. The term of office for each officer shall be until the next succeeding annual meeting of the Board, and until his successor shall be duly elected or appointed and qualified pursuant hereto. Vacancies in any office shall be filled by the Board by a majority vote of the remaining members thereof at a special meeting of the Board. Any director elected to fill a vacancy shall hold office for a term equal to the unexpired term of the officer he succeeds. Any officer may be removed for cause at any time by a vote of two-thirds (2/3) of the total membership of the Board at a special meeting hereof. Any officer may succeed himself.

(h) Any Board member may be removed from office by affirmative vote of the Voting Members owning at least two-thirds (2/3) of the Units, at any special meeting called for the purpose. A successor to fill the unexpired term of a Board member removed may be elected by the Voting Members at the same meeting or any subsequent meeting called for that purpose.

(i) The Association shall furnish any Unit Owner, within ten (10) working days of delivery to it of a request thereof, the names, addresses, and weighted votes of each Unit Owner entitled to vote at a meeting of the Voting Members to elect members of the Board.

(j) The Board shall require (1) that all officers, employees or other persons who either control or disburse funds of the Association shall furnish fiduciary insurance coverage which covers the maximum amount of funds that will be in the custody or control of the Association plus the Association Reserve, the premium cost of which shall be paid by the Association and (2) that all Management Companies which are responsible for funds held or administered by the Association shall maintain and furnish a fidelity bond to the Association for the maximum amount of coverage which is available to protect funds in the custody if the Management Company at one time, the premium cost

of which shall be paid by the Association. "Management Company" shall be defined as a person, partnership, corporation, or other legal entity entitled to transact business on behalf of others, acting on behalf of or as an agent for a Unit Owner, same Unit Owners or Association of Unit Owners for the purpose of carrying out the duties, responsibilities, and other obligations necessary for the day-to-day operation and management of any property subject to the Act. For purposes of this paragraph, the term "Fiduciary Insurance Coverage" shall be defined as both a fidelity bond and directors and officers liability coverage, the fidelity bond in the full amount of the Association funds and Association Reserves that will be in the custody of the Association, and the directors and officers liability coverage at a level as shall be determined to be reasonable by the Board, if not otherwise established by the Declaration or By-Laws.

5.07 **General Powers of the Board.** The Board shall have the following general powers:

(a) The Board may engage the services of an agent to manage the Property for which the Board is responsible pursuant to this Declaration, to the extent deemed advisable by the Board; provided, however, that any agreement for professional management, except as hereinafter provided, shall provide for termination by the Board without cause upon ninety (90) days written notice without payment of a termination fee, provide for termination with cause by the Board of thirty (30) days written notice without payment of a termination fee and shall have a term not to exceed one (1) year, renewable by agreement of the parties for successive one (1) year periods. The management agreement shall require the management agent to furnish a fidelity bond in such amounts and with such provisions as contained in Section 5.08 (a)(v).

(b) The Board or its agents, upon reasonable notice, may enter any Unit when necessary in connection with any maintenance, repair, replacement or construction of the Common Elements or to make emergency repairs as may be necessary to prevent damage to the Common Elements or to any other Unit or Units.

(c) Except as otherwise provided in the Budget, the Board's powers hereinafter enumerated shall be limited in that the Board shall have no authority to acquire and pay for from the maintenance fund any capital additions to, or capital improvements to the Common Elements (other than for purposes of replacing or restoring portions of the Common Elements, subject to all the provisions of this Declaration, requiring an expenditure in excess of Five Thousand and 00/100 Dollars (\$5,000.00) without in each case the prior written approval of Unit Owners owning at least five-eighths (5/8ths) of the Units. For the purpose of this subsection, capital additions and capital improvements shall include structural and non-structural additions and improvements.

(d) All arrangements, contracts, deeds, vouchers for payment of expenditures and other instruments shall be signed by such officer or officers, agent or agents of the Board and in such manner as from time to time shall be determined by written resolution

of the Board. In the absence of such determination by the Board, such documents shall be signed by the Treasurer and counter-signed by the President of the Board.

(e) The Board shall have the power and duty to provide for designation, hiring, and removal of employees and other personnel, including lawyers and accountants, to engage or contract for the services of others, and to make purchases for the maintenance, repair, replacement, administration, management, and operation of the Property, and to delegate any such powers to the manager or managing agent (and any such employees or other personnel as may be employees of the managing agent), provided that the Board may not enter into a contract with a current Board member or with a corporation or partnership in which a Board member or a member of the Board member's immediate family has a twenty-five percent (25%) or more interest, unless notice of intent to enter into the contract is given to the Unit Owners within twenty (20) days after a decision is made to enter into the contract and the Unit Owners are afforded an opportunity by filing a petition signed by twenty-five percent (25%) of the Unit Owners, for an election to approve or disapprove the contract, such petition shall be filed within thirty (30) days after such notice and such election shall be held within thirty (30) days after filing the petition. For purposes of this provision, a Board member's immediate family means the Board member's spouse, parent and children;

(f) The Board shall have the power to exercise all other powers and duties of the Board of Directors or Unit Owners as a group referred to in the Declaration or the Act. More specifically, the Board shall exercise for the Association all powers, duties and authority vested therein by law or the condominium instruments except for such powers, duties and authority reserved thereby to the members of the Association. The powers and duties of the Board shall include, but shall not be limited to, the following matters:

(i) Operation, care, upkeep, maintenance, replacement and improvement of the Common Elements in neat and orderly manner. Nothing in this subsection shall be deemed to invalidate any provision in the Declaration or By-Laws placing limits on expenditures for the Common Elements, provided, that such limits shall not be applicable to expenditures for repair, replacement, or restoration of existing portions of the Common Elements. The terms "repair, replacement or restoration" means expenditures to deteriorated or damaged portions of the Property related to the existing decorating, facilities, or structural or mechanical components, interior or exterior surfaces, or energy systems and equipment, with the functional equivalent of the original portions of such areas. Replacement of the Common Elements may result in an improvement over the original quality of such elements or facilities; provided that, unless the improvement is mandated by law or is an emergency as defined in Section 18(a)(8)(iv) of the Act, if the improvement results in a proposed expenditure exceeding five percent (5%) of the annual budget, the Board, upon written petition by Unit Owners with 20 percent (20%) of the votes of the association delivered to the Board within 21 days of the Board action to approve the expenditure, shall call a meeting of the Unit Owners within thirty (30) days of the date of delivery of the petition to consider the expenditure;

unless a majority of the total votes of the Unit Owners are cast at the meeting to reject the expenditure, it is ratified;

(ii) Preparation, adoption and distribution of the annual budget for the Property;

(iii) Levying of assessments;

(iv) Collection of assessments and fines from Unit Owners;

(v) Employment and dismissal of the personnel necessary or advisable for the maintenance and operation of the Common Elements.

(vi) Obtaining adequate and appropriate kinds of insurance;

(vii) Owning, conveying, encumbering, leasing and otherwise dealing with Units conveyed to or purchased by it;

(viii) Adoption and amendment of rules and regulations covering the details of the operation and use of the Property, after a meeting of the Unit Owners called for the specific purpose of discussing the proposed rules and regulations. Notice of the meeting shall contain the full text of the proposed rules and regulations, and the meeting shall conform to the requirements of Section 18(b) of the Act, except that no quorum is required at such meeting of the Unit Owners. However, no rules or regulations may impair any rights guaranteed by the First Amendment to the Constitution of the United States or Section 4 of Article I of the Illinois Constitution, nor may any rules or regulations conflict with the provisions of the Act or the Condominium Instruments. No rule or regulation shall prohibit the reasonable accommodation for religious practices, including the attachment of religiously mandated objects to the front-door area of a Unit;

(ix) Keeping of detailed, accurate records of the receipts and expenditures affecting the use and operation of the Property;

(x) To have access of each Unit from time to time as may be necessary for the maintenance, repair or replacement of any Common Elements (to the extent the Association is responsible for such maintenance, repair or replacement) therein or accessible therefrom, or for making emergency repairs therein necessary to prevent damage to the Common Elements or to other Unit or Units;

(xi) Pay real property taxes, special assessments, and any other special taxes or charges of the State of Illinois or of any political subdivision thereof, or other lawful taxing or assessing body, which are authorized by law to be assessed and levied upon the real property of the condominium;

(xii) Impose charges for late payments of a Unit Owner's proportionate

share of the Common expenses, or any other expenses lawfully agreed upon, and after notice and an opportunity to be heard, levy reasonable fines for violation of this Declaration and rules and regulations of the Association. If any Unit Owner shall fail or refuse to make any payments of the Common Expenses when due, the amount thereof, together with any interest, late charges, reasonable attorneys' fees incurred prior to the initiation of any court action, and costs of collections or the amount of any unpaid fine shall constitute a lien on the interest of such Unit Owner prior to all other liens and encumbrances recorded or unrecorded, except only (a) taxes, special assessments and special taxes theretofore or thereafter levied by any political subdivision or municipal corporation of Illinois and other state and federal taxes which by law are a lien on the interest of such Unit Owner prior to preexisting recorded encumbrance thereon, and (b) encumbrances on the interest of such Unit Owners recorded prior to the date of such failure or refusal which by law would be a lien thereon prior to subsequently recorded encumbrances;

(xiii) By a majority vote of the entire Board, assign the Association's right to future income from Common Expenses or other sources, and to mortgage or pledge substantially all of the remaining assets of the Association;

(xiv) Record the dedication of a portion of the Common Elements to a public body for use as or in connection with a street or utility where authorized by the Unit Owners under the provisions of Section 4.12 hereof; and

(xv) Record the granting of an easement for the laying of cable television where applicable pursuant to the provisions of Section 4.03(b) hereof.

(xvi) To seek relief on behalf of all Unit Owners when authorized pursuant to Subsection (c) of Section 10 of the Condominium Property Act from or in connection with the assessment or levying of real property taxes, special assessments, and any other special taxes or charges of the State of Illinois or of any political subdivision thereof or of any lawful taxing or assessing body;

(xvii) To reasonably accommodate the needs of a Unit Owner who is a person with a disability as required by the Federal Civil Rights Act of 1968, the Human Rights Act and any applicable local ordinances, in the exercise of its powers with respect to the use of Common Elements or approval of modifications in an individual Unit;

(xviii) To accept service of a notice of claim for purposes of the Mechanics Lien Act on behalf of each respective member of the Association with respect to improvements performed pursuant to any contract entered into by the Board or any contract entered into prior to the recording of the Declaration pursuant to the Act, and to distribute the notice to the Unit Owners within 7 days of the acceptance of the service by the Board. The service shall be effective as if each individual Unit Owner had been served individually with notice; and

(xvii) In the performance of their duties, the officers and members of the Board shall exercise the care required of a fiduciary of the Owners.

(xviii) The Board may ratify and confirm actions of the members of the Board taken in response to an emergency, as defined in Section 18(a)(8) of the Act. The Board shall give notice to the Unit Owners of: (i) the occurrence of the emergency event within 7 business days after the emergency event, and (ii) the general description of the actions taken to address the event within 7 days after the emergency event. The intent of the above provisions of Public Act 99-472 is to empower and support Boards to act in emergencies.

(xix) To adopt and amend rules and regulations (1) authorizing electronic delivery of notices and other communications required or contemplated by the Act to each Unit Owner who provides the Association with written authorization for electronic delivery and an electronic address to which such communications are to be electronically transmitted; and (2) authorizing each Unit Owner to designate an electronic address or a U.S. Postal Service address, or both, as the Unit Owner's address on any list of Members or Unit Owners which the Association is required to provide upon request pursuant to any provisions of the Act or an Condominium Instrument.

(g) Subject to the provisions of Section 4.06 and Section 6.08 hereof, the Board for the benefit of all the Unit Owners shall acquire and shall pay from the maintenance fund hereinafter provided for, the following:

(i) Operating expenses of the Common Elements, including scavenger service, water, electricity, gas and telephone and other necessary utility service for the Common Elements and (if not separately metered or charged) for the Units.

(ii) Services of any person or firm to act on behalf of the Unit Owners in connection with real estate taxes and special assessments on the Unit Ownerships, and in connection with any other matters where the respective interests of the Unit Owners are deemed by the Board to be similar and non-adverse to each other. The cost of such services shall be Common Expenses.

(iii) Painting, cleaning, outside window washing, tuckpointing, maintenance, decorating, repair, and replacement of the Common Elements (but not including the interior surfaces of the Units and of the perimeter doors apparent thereto, and repair of windows which the Unit Owners shall paint, clean, decorate, maintain, and repair) and such furnishings and equipment for the Common Elements as the Board shall determine are necessary and proper.

(iv) Any other materials, supplies, utilities, furniture, equipment, labor, services, maintenance, repairs or structural alterations which the Board is required to secure or pay for, pursuant to the terms of this Declaration and By-Laws or

which in its opinion shall be necessary or proper for the maintenance and operation of the Property as a first-class condominium development or for the enforcement of the restrictions contained herein.

(v) Any amount necessary to discharge any mechanic's lien or other encumbrance levied against the entire Property or any part thereof which may in the opinion of the Board constitute a lien against the Property or against the Common Elements, rather than merely against the interests therein of particular Unit Owners. Where one or more Unit Owners are responsible for the existence of such lien, they shall be jointly and severally liable for the cost of discharging it and any costs incurred by the Board by reason of said lien or liens shall be specifically assessed to said Unit Owners.

(vi) Maintenance and repair of any Unit if such maintenance or repair is necessary, in the direction of the Board, to protect the Common Elements or any other portion of the Building, or if a Unit Owner of any Unit has failed or refused to perform said maintenance or repair within a reasonable time after written notice of the necessity of said maintenance or repair delivered by the Board to said Unit Owner, provided that the Board shall level a special assessment against such Unit owner for the cost of said maintenance repair.

(h) By a vote of at least two-thirds (2/3) of persons on the Board, the Board shall, subject to the terms of this Declaration, have the authority to lease or to grant licenses, concessions and contracts with respect to any part of the Common Elements.

(i) The Board shall have the powers to bid for any purchase of any Unit Ownership at a sale pursuant to a mortgage foreclosure, or a foreclosure of the lien for Common Expenses under the Act, or at a sale pursuant to an order of direction of a court, or other involuntary sale, upon the consent or approval of Unit Owners having not less than two-thirds (2/3) of the total votes.

(j) The Association shall have no authority to forebear the payment of assessments by any Unit Owner.

5.08 **Insurance.**

(a) The Board shall have the authority to and shall obtain insurance for the Property as follows:

(i) Property Insurance. No policy of insurance shall be issued or delivered to the Association, and no policy of insurance issued to the Association shall be renewed, unless the insurance coverage under the policy includes property insurance (i) on the Common Elements and the Units, including the Limited Common Elements and except as otherwise determined by the Board, the bare walls, floors, and ceilings of the Unit, (but excluding additions, alterations, improvements and betterments to the Units), (ii) providing coverage for special

form causes of loss, and (iii) providing coverage, at the time the insurance is purchased and at each renewal date, in a total amount of not less than the full insurable replacement cost of the insured property, less deductibles, but including coverage sufficient to rebuild the insured property in compliance with building code requirements subsequent to an insured loss, including: Coverage B, demolition costs; and Cover C, increased cost of construction coverage. The combined total of Coverage B and Coverage C shall be no less than 10% of each insured building value, or \$500,000.00, whichever is less. The insurance maintained under this subsection must include the Units, the Limited Common Elements except as otherwise determined by the Board, and the Common Elements. Common Elements include fixtures located within the unfinished interior surfaces of the perimeter walls, floors, and ceilings of the individual Units initially installed by the developer. Common Elements exclude floor, wall, and ceiling coverings. Subject to the following conditions:

- (A) Replacement cost values are to be reviewed annually, and the insurance policy or policies shall be endorsed with an agreed amount clause. The cost of any and all appraisals for insurance purposes shall be Common Expenses;
- (B) Perils to be covered by such policies shall be no less than "all risk" or "special form" on real property and "broad form" named perils on personal property, and such other perils as may be deemed appropriate by the Board.

(ii) Comprehensive General Liability Insurance. No policy of insurance shall be issued or delivered to the Association, and no policy of insurance issued to the Association shall be renewed, unless the insurance coverage under the policy includes commercial general liability insurance against claims and liabilities arising in connection with the ownership, existence, use, or management of the property in a minimum amount of \$1,000,000, or a greater amount deemed sufficient in the judgment of the Board, insuring the Board, the Association, the management agent, and their respective employees and agents and all persons acting as agents. The Unit Owners must be included as additional insured parties but only for claims and liabilities arising in connection with the ownership, existence, use, or management of the Common Elements. The insurance must cover claims of one or more insured parties against other insured parties.

(iii) Umbrella Liability insurance in excess of the required Comprehensive General Liability and Employer Liability policies in an amount deemed desirable by the Board, but in no event less than One Million Dollars (\$1,000,000.00) with respect to each occurrence. Such policy shall be no less than "following form" coverage of the primary liability policies.

(iv) Worker's Compensation and Employer Liability (minimum amount \$100,000) as necessary to comply with applicable laws, including Voluntary Compensation to cover employees not covered under the Illinois statute for benefits.

(v) Fidelity bond insuring the Association, the Board and the Unit Owners against loss of funds as a result of the fraudulent or dishonest acts of any person who controls or disburses funds of the Association, the Board and the Unit Owners in such amounts as the Board shall deem necessary, but not less than 150% of the annual operating expenses of the Association, including reserves (or the maximum amount of coverage available to protect such funds). The premium for such fidelity bond shall be a Common Expense. Such bond shall contain waivers of any defense based on the exclusion of persons who serve without compensation from any definition of "employee" or similar expression. Such bond shall provide that it may not be canceled for nonpayment of any premiums or otherwise substantially modified without sixty (60) days prior written notice to all holders of first mortgages of record.

(vi) Directors and Officers Coverage. The Board must obtain directors' and officers' liability coverage at a level deemed reasonable by the Board, if not otherwise established by this Declaration or By-Laws. Directors' and officers' liability coverage must extend to all contracts and other actions taken by the Board in their official capacity as directors and officers, but this coverage shall exclude actions for which the directors are not entitled to indemnification under the General Not For Profit Corporation Act of 1986 or this Declaration and By-Laws of the Association. The coverage required under the provision shall include, but not be limited to, coverage of: defense of non-monetary actions; defense of breach of contract; and defense of decisions related to the placement or adequacy of insurance, and the coverage required by the provision shall include as an insured: past, present, and future board members while acting in their capacity as members of the board of directors; the managing agent; and employees of the board of directors and the managing agent.

(vii) Such other insurance, which may include, without limitation, any or all of the following, in such amounts as the Board shall deem desirable: Plate Glass insurance; Errors and Omissions coverage for the Directors of the Board; and Medical Payments coverage for members of the public (not Unit Owners) injured on the Property, without regard to liability of the Board or the Association;

The premiums for the above described insurance and bond, except as otherwise provided in this Section 5.08, shall be Common Expenses.

(b) All insurance provided in this Section 5.08 shall be effected under valid and enforceable policies issued by insurance companies authorized and licensed to transact business in the State of Illinois and holding a current Policyholder's Alphabetic

and Financial Size Category Rating of not less than A/IX according to Best's Insurance Reports or a substantially equivalent rating from a nationally-recognized insurance rating service. All such policies shall provide a minimum of thirty (30) days advance notice of modification or cancellation in writing to the insured thereunder unless such cancellation is for non-payment or premium in which case ten (10) days advance written notice shall be sufficient.

(c) All policies of insurance of the character described in clauses (i) and (ii) of Paragraph (a) of this Section 5.08(i) shall name as insured: The Board, as trustees for the Unit Owners, in the percentages established in Exhibit C to this Declaration; and shall also name as an assured the Insurance Trustee described in subparagraph 5.08(f)(ii), as the respective interests of all of such assureds may appear, (ii) shall be without contribution as respects other such policies of Insurance carried individually by the Unit Owners whether such other insurance covers their respective Units and/or the additions and improvements made by such Unit Owners to their respective Units; (iii) shall provide that notwithstanding any provision thereof which gives the insurer an election to restore damage in lieu of making a cash settlement therefor, such option shall not be exercisable in the event the Unit Owners elect to sell the Property or remove the Property from the provisions of the Act; and (iv) shall contain an endorsement to the effect that such policy shall not be terminated for non-payment of premiums without at least ten (10) days prior written notice to the mortgagee of each Unit Policies of insurance of the character described in clause (i) of Paragraph (a) of this Section 5.08 may contain an endorsement extending coverage so as to include the payment of Common Expenses with respect to damaged Units during the period of reconstruction thereof. Notwithstanding the issuance of standard mortgage clause endorsements under the policies of insurance of the character described in clauses (i) and (ii) of Paragraph (a) of this Section 5.08, any losses under such policies shall be payable, and all insurance proceeds recovered thereunder shall be applied and disbursed, in accordance with the provisions of this Declaration and the Act.

(d) All policies of insurance of the character described in clauses (ii), (iii), (iv) and (v) of Paragraph (a) of this Section 5.08 shall name as assureds the Association, the Board, its managing agent, and other agents and employees of such Association, Board and managing agent and shall also provide coverage for each Unit Owner (but as to the insurance described in Section 5.08(a)(iii) hereof, only with respect to those portions of the Property not reserved for their exclusive use). In addition, all policies of insurance of the character described in clauses (i), (ii) and (iii) of Paragraph (a) of this Section 5.08 shall contain an endorsement or clause whereby the insurer waives any right to be subrogated to any claim against the Association, its officers, members of the Board, the managing agent, their respective employees and agents, and the Unit Owners and Occupants.

(e) Property and general liability insurance policies required to be carried by the Association must include each of the following provisions:

(i) Each Unit Owner and secured party is an insured person under the policy with respect to liability arising out of the Unit Owner's interest in the

Common Elements or membership in the Association.

(ii) The insurer waives its right to subrogation under the policy against any Unit Owner of the condominium or members of the Unit Owner's household and against the Association and members of the Board.

(iii) The Unit Owner waives his or her right to subrogation under the Association policy against the Association and the Board.

(f) Adjustment of Losses; Distribution of Proceeds. Any loss covered by the property policy required to be maintained by the Association must be adjusted by and with the Association. The insurance proceeds for that loss must be payable to the Association, or to an insurance trustee designated by the Association for that purpose. The insurance trustee or the Association must hold any insurance proceeds in trust for Unit Owners and secured parties as their interests may appear. The proceeds must be disbursed first for the repair or restoration of the damaged Common Elements, the bare walls, ceilings, and floors of the Units, and then to any improvements and betterments the Association may insure. Unit Owners are not entitled to receive any portion of the proceeds unless there is a surplus of proceeds after the Common Elements and Units have been completely repaired or restored or the Association has been terminated as trustee.

(g) Primary Insurance. If at the time of a loss under the Association's policy there is other insurance in the name of a Unit Owner covering the same property covered by the policy, the Association's policy is primary insurance.

(h) Deductibles. The Board of the Association may, in the case of a claim for damage to a Unit or the Common Elements, (i) pay the deductible amount as a common expense, (ii) after notice and an opportunity for a hearing, assess the deductible amount against the Unit Owners who caused the damage or from whose Units the damage or cause of loss originated, or (iii) require the Unit Owners of the Units affected to pay the deductible amount.

(i) The Association, for the benefit of the Unit Owners and the mortgagee of each Unit, shall pay the premiums and obtain a binder on the policies of insurance described in Paragraph (a) of this Section 5.08 at least thirty (30) days prior to the expiration date of the respective policies, and upon written request thereof, shall notify the mortgagee of each Unit of such payment within ten (10) days after the date on which payment is made.

(j) Loss, if any, under any policies of insurance of the character described in clauses (i) and (ii) in Paragraph (a) of this Section 5.08 shall be adjusted with the Board, and the insurance proceeds on account of any such loss shall be paid and applied as follows:

(i) The Board, as trustee of each of the Unit Owners in their respective percentages of ownership in the Common Elements as established in

this Declaration, in the case of any one loss, of Fifty Thousand Dollars (\$50,000.00) or less in the aggregate, which insurance proceeds, less the actual cost, fees and expenses, if any, incurred in connection with the adjustment of the loss, shall be applied to the payment of the cost of restoring the Property to substantially the same condition as it existed immediately prior to such damage or destruction, with each Unit and the Common Elements having the same vertical and horizontal boundaries as before, free from vendor's mechanic's, materialman's, and other similar liens; or

(ii) In the case of any one loss exceeding Twenty-Five Thousand Dollars (\$25,000.00) in the aggregate, then the insurance proceeds shall be paid to the Chicago Title and Trust Company of Chicago, IL., ("CT&T Trust"), which trust corporation is hereby designated by the Association to act as trustee for the Board (the "Insurance Trustee") pursuant to the Act for the purpose of collecting and disbursing the insurance proceeds described in this subparagraph (ii). If such entity (or its successor appointed pursuant hereto) shall fail or cease for any reason to act as the Insurance Trustee, then the Board shall, pursuant to the Act, appoint as successor Insurance Trustee a corporation qualified to accept and execute trusts in the State of Illinois and having a capital of not less than Five Million Dollars (\$5,000,000.00). Such proceeds, less the actual cost, fees, and expenses, if any, incurred in connection with the adjustment of the loss, and the fees of the Insurance Trustee, shall be applied by the Insurance Trustee to the payment of the cost of restoring the Property to substantially the same condition as it existed immediately prior to such damage or destruction, with each Unit and the Common Elements having the same vertical and horizontal boundaries as before. Such proceeds shall be paid by the Insurance Trustee to or for the account of the Association, from time to time as work progresses, in such manner as shall be required to facilitate the restoration of the Property in accordance with provisions of the Act. The Association and the Insurance Trustee may, prior or subsequent to any such loss, enter into an insurance trust agreement further implementing the provisions of the Act and this Declaration with respect to the collection and disbursement of proceeds of insurance by the Insurance Trustee.

(k) Each Unit Owner shall be responsible for (i) physical damage insurance on the personal property in his Unit and elsewhere on the Property, and any additions, alterations and improvements to his Unit (whether installed by such Unit Owner or any prior Unit Owner or whether originally in his Unit; (ii) his personal liability and compensatory damages to another Unit caused by the negligence of the Unit Owner of his or her guests, residents, or invitees, or regardless of any negligence originating from the Unit, to the extent not covered by the policies of liability insurance obtained by the Board for the benefit of all of the Unit Owners as above provided. The personal liability of a Unit Owner or Association member must include the deductible of the Unit Owner whose Unit was damaged, any damage not covered by insurance required by this subsection/subparagraph, as well as the decorating, painting, wall and floor coverings, trim, appliances, equipment, and other furnishings; and (iii) his additional living expense. All policies of casualty insurance carried by each Unit Owner shall be without

contribution with respect to the policies of casualty insurance obtained by the Board for the benefit of all of the Unit Owners as above provided. For the purposes of Section 5.08(g) and 5.08(h) hereof, "additions, alterations and improvements" shall mean any property (excluding personal property readily removable without damage to the Unit) attached to the Unit, including without limitation carpeting, flooring, wall covering, paint and paneling.

(l) The Board shall not be responsible for obtaining physical damage insurance on any additions, alterations and improvements to a Unit or any personal property of a Unit Owner or any other insurance for which a Unit Owner is responsible pursuant to Section 5.08(k) hereof.

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against any other Unit Owner, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(k) hereof.

(n) The Board shall have the right to select substantial deductibles to the insurance coverage required or permitted under this Section 5.08 if the economic savings justifies the additional risk and if permitted by law. The deductibles shall be on a per occurrence basis irrespective of the number of insured suffering injury or damage. Expenses included within the deductible amount arising from insurable loss or damage shall be treated as Common Expenses.

5.09 **Liability of the Board of Directors.** Neither the members of the Board nor the officers of the Association shall be liable to the Unit Owners for any mistake of judgment or for any other acts or omissions of any nature whatsoever unless found by a court to constitute gross negligence or fraud. The Unit Owners shall indemnify and hold harmless each of the members of the Board and each of the officers of the Association against all contractual and other liabilities to others arising out of contracts made by or other acts of the Board and officers of the Association on behalf of the Unit Owners or arising out of their status as Board members or officers unless any such contract or act shall have been made fraudulently or with gross negligence or contrary to the provisions of this Declaration. It is intended that the foregoing indemnification shall include indemnification against all costs and expenses (including, but not limited to, counsel fees, amounts of judgments paid and amounts paid or received in settlement) reasonably incurred in connection with the defense of any claim, action, suit or proceeding, whether civil, criminal, administrative, or other, in which any member of the Board or officers of the Association may be involved by virtue of such persons being or having been such member or officer; provided, however, that such indemnity shall not be operative with respect to (a) any matter as to which such person shall have been finally adjudged in such action, suit or proceeding to be liable for gross negligence or fraud in the performance of his duties as such member or officer, or (b) any matter settled or compromised, unless, in the opinion of

independent counsel selected by or in a manner determined by the Board, there is not reasonable ground for such persons being adjudged liable for gross negligence or fraud in the performance of his duties as such member or officer. It is also intended that the liability of any Unit Owner arising out of any contract made by or other acts of the Board or officers of the Association, or out of the aforesaid indemnity in favor of the members of the Board and officers of the Association, shall be limited to such proportion of the total liability hereunder as his percentage of interest in the Common Elements bears to the total percentage interest of all the Unit Owners in the Common Elements.

Every agreement made by the Board on behalf of the Unit Owners shall be deemed to provide that the members of the Board are acting only as agents for the Unit Owners, and shall have no personal liability thereunder (except as Unit Owners) and that each Unit Owner's liability thereunder shall be limited to such proportion of the total liability thereunder as his percentage of interest in the Common Elements bears to the total percentage interest of all Unit Owners in the Common Elements.

5.10 **Resale of Units**. In the event of a resale (i.e. any sale made after the initial sale) of any Unit by a Unit Owner, and within thirty (30) days after the written request by such Unit Owner, the Board shall deliver a copy of each of the documents and make the disclosures described in and required by Section 22.1 of the Act. The Board shall be allowed to charge a reasonable fee, not to exceed the maximum amount prescribed by the Act, for providing such information. This paragraph is in addition to those various agreements set forth in Article XII hereafter.

ARTICLE VI COMMON EXPENSES-MAINTENANCE FUND

6.01 **Preparation of Estimated Budget**. On or before November 1 of each year, the Board shall estimate the total amount necessary to pay the cost of wages, materials, insurance, services and supplies which will be required during the ensuing calendar year for the rendering of all services, together with an indication of which portions are intended for capital expenditures or repairs or payment of real estate taxes, and also together with a reasonable amount considered by the Board to be necessary for adequate reserves, including, without limitations, amounts to maintain a Capital Reserve, as hereinafter defined in Section 6.02 hereof, and notify each Unit owner in writing as to the amount of such estimate, with reasonable itemization thereof, including those portions intended for capital expenditures or repairs or payment of real estate taxes and containing each Unit Owner's respective assessment; provided, however, that such annual budget shall be furnished to each Unit Owner at least twenty-five (25) days prior to its adoption by the Board. Said "estimated cash requirement" shall be assessed to the Unit Owners according to each Unit Owner's percentage of ownership in the Common Elements as set forth in Exhibit C attached hereto. On or before January 1 of the ensuing year, and the first day of each and every month of said year, each Unit Owner jointly and severally shall be personally liable for and obligated to pay to the Board or as it may direct, one-twelfth (1/2th) of the assessments made pursuant to this paragraph. On or before April 1 of each calendar year, the Board shall supply to all Unit Owners an itemized accounting of the maintenance expenses for the preceding calendar year actually incurred and paid, together with an indication of which portions were for

reserves, capital expenditures or repairs or payment of real estate taxes and with a tabulation of the amounts collected pursuant to the budget or assessment, and showing the net amount over or short of the actual expenditures plus reserves. Such accounting shall, upon the written request of any Unit Owner, be prepared by a certified public accountant, in which event such accounting shall be due as soon as reasonably possible after such request. Any net shortage or excess shall be applied as an adjustment to the installments due under the current year's estimate in provisions of Section 6.02 hereof. For purposes of the Declaration and the management and operation of the Property, the calendar year shall be deemed to be the fiscal year of the Association.

6.02 **Capital Reserve: Supplemental Budget.** The Association shall segregate and maintain a special reserve account to be used solely for making capital expenditures in connection with the Common Elements (the "Capital Reserve"). The Board shall determine the appropriate level of the Capital Reserve by taking the following into consideration: (i) the repair and replacement cost and the estimated useful life of the property which the association is obligated to maintain, including, but not limited to structural and mechanical components, surfaces of the buildings and Common Elements, and energy systems and equipment; (ii) the current and anticipated return on investment of Association funds; (iii) any independent professional reserve study which the Association may obtain; (iv) the financial impact on Unit Owners and/or the market value of the Units, of any assessment increase needed to fund reserves; and (v) the ability of the Association to obtain financing or refinancing. Each budget shall disclose that percentage of the annual assessment which shall be added to the Capital Reserve and each Unit Owner shall be deemed to make a capital contribution to the Association equal to such percentage multiplied by each installment of the annual assessment paid by such Unit Owner. Extraordinary expenditures not originally included in the annual estimate which may become necessary during the year shall be charged first against such portions of any contingency reserve or Capital Reserve, as applicable, which remains unallocated. If the estimated Common Expenses contained in the budget prove inadequate for any reason or in the event a nonrecurring Common Expense is anticipated for any year, then the Board may prepare and approve a supplemental budget covering the estimated deficiency or nonrecurring expense for the remainder of such year, copies of which supplemental budget shall be furnished to each Unit Owner, and thereupon a special or separate assessment shall be made to each Unit Owner for his proportionate share of such supplemental budget, subject to the provisions of Section 5.06(b) hereof. All Unit Owners shall be personally liable for and obligated to pay their respective adjusted monthly amount.

6.03 **Special Assessment.** (a) Each Unit Owner shall receive notice, in the same manner as provided for in the Condominium Property Act for membership meetings, of any meeting of the Board concerning the adoption of the proposed annual budget and regular assessments pursuant thereto or to adopt a separate (special) assessment.

(b) Except as provided in subsection (d) below, if an adopted budget or any separate assessment by the Board would result in the sum of all regular and separate assessments payable in the current fiscal year exceeding one hundred fifteen percent (115%) of the sum of all regular and separate assessments payable during the preceding fiscal year, the Board, upon written petition by Unit Owners with twenty percent (20%) of the votes of the Association delivered to the Board within 21 days of the Board action (Effective January 1, 2018), shall call a meeting of

the Unit Owners within thirty (30) days of the date of delivery of the petition to consider the budget or separate assessment. Unless a majority of the total votes of the Unit Owners are cast at the meeting to reject the budget or separate assessment, it is ratified.

(c) Any Common Expense not set forth in the budget or any increase in assessment over the amount adopted in the budget shall be separately assessed against all Unit Owners.

(d) Separate assessments for expenditures relating to emergencies or mandated by law may be adopted by the Board without being subject to Unit Owner approval or the provisions of item (b) above or item (e) below. As used herein, "emergency" means an immediate danger to the structural integrity of the Common Elements or to the life, health, safety or property of the Unit Owners.

(e) Assessments for additions and alterations to the Common Elements or to Association-owned property not included in the adopted annual budget shall be separately assessed and are subject to approval of two-thirds of the total votes of all Unit Owners.

(f) The Board may adopt separate assessments payable over more than one fiscal year. With respect to multi-year assessments not governed by items (d) and (e), the entire amount of the multi-year assessment shall be deemed considered and authorized in the first fiscal year in which the assessment is approved.

6.04 **Failure to Prepare Annual Budget.** The failure or delay of the Board to prepare or serve the annual or adjusted estimate on the Unit Owner shall not constitute a waiver or release in any manner of such Unit Owner's obligation to pay the maintenance costs and necessary reserves, as herein provided, whenever the same shall be determined, and in the absence of any annual estimate or adjusted estimate, the Unit Owner shall continue to pay the monthly maintenance charge at the then existing monthly rate established for the previous period until the monthly maintenance program which is due more than ten (10) days after such new annual or adjusted estimate shall have been mailed or delivered.

6.05 **Records of the Association.** The managing agent or Board shall keep and maintain the records of the Association pursuant to the Act. A reasonable fee may be charged by the Association or its Board for the actual cost of retrieving and making requested records available for inspection and examination, as well as the actual costs of copying.

Upon ten (10) days' notice to the Board and payment of a reasonable fee, any Unit Owner shall be furnished with a statement of his account setting forth the amount of any unpaid assessments or other charges due and owing from such Unit Owner.

6.06 **Status of Collected Funds.** All funds collected hereunder shall be held and expended for the purposes designated herein, and (except for such special assessments as may be levied hereunder against less than all the Unit Owners and for such adjustments as may be required to reflect delinquent or prepared assessments or user charges) shall be deemed to be held for the benefit, use and account of all the Unit Owners in the percentages forth in Exhibit C.

6.07 **User Charges.** The Board may establish and each Unit Owner shall pay, user charges to defray the expense of providing services, facilities, or benefits which may not be used equally or proportionately by all of the Unit Owners or which, in the judgment of the Board, should not be charged to every Unit Owner. Such expense may include such services and facilities provided to Unit owners which the Board determines should not be allocated among all of the Unit owners in the same manner as the Common Expenses. Such user charges may be billed separately to each Unit owner benefited thereby, or may be added to such Unit Owner's share of the Common Expenses, as otherwise determined, and collected as a part thereof. Nothing herein shall require the establishment of user charges pursuant to this Section 6.08, and the Board may elect to treat all or any portion thereof as Common Expenses.

6.08 **Non-use and Abandonment.** No Unit Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Elements or abandonment of his or their Units.

**ARTICLE VII
COVENANTS AND RESTRICTIONS
AS TO USE AND OCCUPANCY**

7.01 The occupancy and use of the Units and the Common Elements shall be subject to the following restrictions:

(a) Each Unit (or any two or more adjoining Units together) shall be used for residential purposes only. That part of the Common Elements separating any two or more adjoining Units which are owned by the same Unit Owner may be altered or removed to afford ingress and egress to and from adjoining Units; provided, however, that (i) such alteration or removal shall not impair or weaken the structural integrity of any Unit or any portion of the Common Elements; (ii) the Unit Owner shall furnish the Board not less than ten (10) days prior to the date the Unit Owner desires to commence such work all plans detailing the work to be done; (iii) the Board consents to the performance of such work and a Certificate of Insurance naming the Board as an additional insured for any liability; (iv) the expense of such alterations shall be paid in full by the Unit Owner making such alterations; (v) such Unit Owner shall pay in full the expense of restoring such Common Elements to their former condition prior to such alterations in the event such Units cease to be used together; and (vi) upon written request of the Unit Owner, the new Unit may be granted the exclusive right to use, as a Limited Common Element, a portion of the Common Elements.

(b) There shall be no obstruction of the Common Elements nor shall anything be stored in the Common Elements (except in areas designated for such purpose, and except in areas which are Limited Common Elements serving exclusively the Unit of the Unit Owner) without the prior consent of the Board or except as hereinafter expressly provided. Each Unit Owner shall be obligated to maintain and keep in good order and repair his Own Unit.

(c) Nothing shall be done or kept in any Unit or in the Common Elements serving the Units which will increase the rate of insurance on Building or contents thereof without the prior written consent of the Board. No Unit Owner shall permit anything to be done or kept in his Unit or in the Common Elements which will result in the cancellation of insurance of the Building, or contents thereof, or which would be in violation of any law. No waste shall be committed in the Common Elements.

(d) Animals of a breed or variety commonly kept as household pets shall be allowed to be kept in a Unit by a Unit Owner so long as they are not kept or bred for any commercial purpose, are not allowed to run loose on the Property, are kept in strict accordance with such other rules and regulations relating to household pets as may be from time to time adopted or approved by the Board, and do not, in the judgment of the Board constitute a nuisance to others. Each Unit Owner and each Occupant shall be responsible for picking up after any animal kept in such Unit Owner's or Occupant's respective Unit, including, without limitation, removing any waste deposited by such animal anywhere on the Common Elements.

(e) No noxious, unlawful or offensive activity shall be carried on in any Unit or in the Common Elements, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to the other Unit Owners or Occupants or which shall in the judgment of the Board cause unreasonable noise or disturbance to others.

(f) Nothing shall be done in any Unit or in, on or to the Common Elements which will impair the structural integrity of the Building or which would structurally change the Building except as is otherwise provided herein. No Unit Owner shall overload the electric wiring in the Building, or operate machines, appliances, accessories or equipment in such manner as to cause, in the judgment of the Board, an unreasonable disturbance to others or connect any machines, appliances, accessories or equipment to the heating or plumbing system, without the prior consent of the Board or the managing agent, acting in accord with the Board's direction. No Unit Owner shall overload the floors of any Unit. Water-beds and other furnishings which may cause floor overloads shall not be placed, kept or used in any Unit except only in accordance with advance written Board approval.

(g) No Unit Owner shall display, hang, store or use any signs, clothing, sheets, blankets, laundry or other articles outside his Unit, or which may be visible from the outside of his Unit (other than draperies, curtains, shades, or blinds of a customary nature and appearance, subject to the rules and regulations of the Board, or paint or decorate or adorn the outside of his Unit, or install outside his Unit any canopy or awning, or outside radio or television antenna, satellite dish, or other receptive or transmitting device, or other equipment, fixtures or items of any kind, without the prior written permission of the Board or the managing agent, acting in accord with the Board's direction.

(h) Articles of personal property belonging to any Unit Owner, such as baby carriages, bicycles, wagons, toys, furniture, clothing and other articles, shall not be stored or kept in any area constituting part of the Common Elements except for such articles as may be stored in the Storage Spaces, if any, and patio type furniture which may be kept on a balcony which is a Limited Common Element appurtenant to the ownership of a Unit.

(i) Each Unit Owner shall deposit with the Board duplicate keys for all locks relating to the entry-way of the Unit.

(j) The Unit restrictions in paragraph (a) of Section 7.01 shall not, however, be construed in such a manner as to prohibit a Unit Owner from: (i) maintaining his personal professional library therein; (ii) keeping his personal business or professional records or accounts therein; (iii) handling his personal business or professional telephone calls or correspondence therefrom; (iv) maintaining a computer or other office equipment within the Unit; or (v) utilizing secretarial help and having occasional business visitors. Such uses are expressly declared customarily incident to the principal resident use and not in violation of paragraph (a) of this Section 7.01. Notwithstanding the foregoing, no Unit Owner shall suffer or permit the regular or consistent entry of customers or clients.

(k) Notwithstanding any provision in the Declaration, By-Laws, rules, regulations, or agreements or other instruments of the Association or the Board's construction of any of those instruments, the Board may not prohibit the display of the American flag or a military flag, or both, on or within the facilities of a Unit Owner or on the immediately adjacent exterior of the building in which the Unit of a Unit Owner is located. The Board may adopt reasonable rules and regulations, consistent with Sections 4 through 10 of Chapter 1 of Title 4 of the United States Code, regarding the placement and manner of display of the American flag and the Board may adopt reasonable rules and regulations regarding the placement and manner of display of a military flag. The Board may not prohibit the installation of a flagpole for the display of the American flag or a military flag, or both, on or within the facilities of a Unit Owner or on the immediately adjacent exterior of the building in which the Unit of a Unit Owner is located, but the Board may adopt reasonable rules and regulations regarding the location and size of flagpoles. As used herein, "American flag" means the flag of the United States (as defined in Section 1 of Chapter 1 of Title 4 of the United States Code and the Executive Orders entered in connection with that Section) made of fabric, cloth, or paper displayed from a staff or flagpole or in a window, but "American flag" does not include a depiction or emblem of the American flag made of lights, paint, roofing, siding, paving materials, flora, or balloons, or any other similar building, landscaping, or decorative component. "Military flag" means a flag of any branch of the United States armed forces or the Illinois National Guard made of fabric, cloth, or paper displayed from a staff or flagpole or in a window, but "military flag" does not include a depiction or emblem of a military flag made of lights, paint, roofing, siding, paving materials, flora, or balloons, or any other similar building, landscaping, or decorative component.

**ARTICLE VIII
DAMAGE, DESTRUCTION, CONDEMNATION
AND RESTORATION OF BUILDING**

8.01 **Sufficient Insurance.** In the event the improvements forming a part of the Property, or any portion thereof, including any Units, shall suffer damage or destruction from any cause and the proceeds of any policy or policies insuring against such loss or damage and payable by reason thereof, plus Capital Reserves, shall be sufficient to pay the cost of repair or restoration or reconstruction, then such repair, restoration or reconstruction shall be undertaken and the insurance proceeds and, if necessary, the Capital Reserve, shall be applied by the Board or the payee of such insurance proceeds in payment therefor; provided however, that in the event within one hundred eighty (180) days after said damage or destruction, the Unit owners shall elect either to sell the Property as hereinafter provided in Article IX hereof or to withdraw the property from the provisions of this Declaration, and from the provisions of the Act as therein provided. then such repair, restoration, or reconstruction shall not be undertaken. In the event such repair, restoration, or reconstruction is not undertaken, the net proceeds of insurance policies shall be divided by the Board or the payee of such insurance proceeds among all Unit Owners according to each Unit Owner's percentage of ownership in the Common Elements as set forth in Exhibit C after first paying from the share of each Unit Owner the amount of any unpaid liens on his Unit, in the order of the priority of such liens.

8.02 **Insufficient Insurance.**

(a) If the insurance proceeds and the Capital Reserve are insufficient to reconstruct the Building and the Unit Owners and all other parties in interest do not voluntarily make provision for reconstruction of the Building within one-hundred eighty (180) days from the date of damage or destruction, then the provisions of the Act shall apply.

(b) In the case of damage or other destruction in which fewer than one-half (1/2) of the Units are rendered uninhabitable, upon the unanimous affirmative vote of the Unit Owners voting at a meeting called for the purpose, the Building or other portion of the property shall be reconstructed. The meeting shall be held within thirty (30) days following the final adjustment of insurance claims, if any; otherwise, such meeting shall be held within ninety (90) days of the occurrence of the damage or other destruction. At such meeting the Board or its representatives, shall present to the members present, an estimate of the cost of repair or reconstruction, and the estimated amount of necessary assessments against each Unit Owner.

(c) In the case of damage or other destruction, upon the unanimous affirmative vote of the Unit Owners voting at a meeting called for that purpose, any portion of the Property affected by such damage or destruction maybe withdrawn from the Act. Upon the withdrawal of any Unit or portion thereof, the percentage of interest in the Common Elements appurtenant to such Unit or portion thereof shall be reallocated among the remaining Units on the basis of the percentage of interest of each remaining Unit. If only a portion of a Unit is withdrawn, the percentage of interest appurtenant to

that Unit shall be reduced accordingly, upon the basis of the diminution of market value of the Unit, as determined by the Board. The payment of just compensation, or the allocation of any insurance or other proceeds to any withdrawing or remaining Unit owner shall be on an equitable basis, which need not be a Unit's percentage interest. Any insurance or other proceeds available in connection with the withdrawal or any portion of the Common Elements, not necessarily including the Limited Common Elements, shall be allocated on the basis of each Unit Owner's percentage interest therein. Any proceeds available from the withdrawal of any Limited Common Elements will be distributed in accordance with the interest of those entitled to their use. Upon the withdrawal of any Unit or portion thereof, the responsibility for the payment of assessments on such Unit or portion thereof by the Unit Owner shall cease.

8.03 **Eminent Domain.** In the event any portion of the Property is taken by condemnation or eminent domain proceedings, provision for withdrawal of the portions so taken from the provisions of the Act may be made by the Board. Upon the withdrawal of any Unit or portion thereof due to eminent domain, the percentage of the interest in the Common Elements appurtenant to such Unit or portion so withdrawn shall be reallocated among the remaining Units on the basis of the percentage of interest of each remaining Unit. If only a portion of a Unit is withdrawn, the percentage of interest appurtenant to that Unit shall be reduced accordingly, upon the basis of the diminution in market value of the Unit, as determined by the Board. The allocation of any condemnation award or other proceeds to any withdrawing or remaining Unit owner shall be on an equitable basis, which need not be a Unit's percentage interest. Any condemnation award or other proceeds available in connection with the withdrawal of any portion of the Common Elements, not necessarily including the Limited Common Elements shall be allocated on the basis of each Unit Owner's percentage interest therein. Proceeds available from the withdrawal of any Limited Common Element will be distributed in accordance with the interests of those entitled to their use. Upon the withdrawal of any Unit or portion thereof, the responsibility for the payment of assessments on such Unit or portion thereof by the Unit Owner shall cease. The Association shall represent the Unit Owners in any condemnation proceedings or in negotiations, settlements and agreements with the condemning authority for the acquisition of the Common Elements or any part thereof. In the event of the total taking of the Property by eminent domain, the condemnation award available in that connection shall be divided by the Association among all Unit Owners according to each Unit Owner's percentage of ownership in the Common Elements as set forth in Exhibit C, after first paying from the share of each Unit Owner the amount of any unpaid liens on his Unit, in the order of the priority of such liens.

8.04 **Repair, Restoration or Reconstruction of the Improvements.** As used in this Article, "repair, restoration or reconstruction" of improvements means restoring the improvements to substantially the same condition in which they existed prior to the damage or destruction, with each Unit and Common Element having the same vertical and horizontal boundaries as before, unless, if allowed by the Act, other action is approved by holders of first mortgages on Units which have more than fifty percent (50%) of the votes in the Association. Any repair, restoration or reconstruction shall be in accordance with law, this Declaration and the Act.

**ARTICLE IX
SALE OF PROPERTY**

At a meeting duly called for such purpose and attended by all Unit Owners, the Unit Owners by affirmative vote of seventy-five percent (75%) of the Unit Owners, may elect to sell the Property as a whole. Within ten (10) days after the date of the meeting at which such sale was approved the Board shall give written notice of such action to the holder of any duly recorded mortgage or trust deed against any Unit entitled to notice under Section 13.02 of this Declaration. Such action shall be binding upon all Unit Owners and it shall thereupon become the duty of every Unit Owner to execute and deliver such instruments and to perform all acts as in manner and form may be necessary to effectuate such sale.

**ARTICLE X
REMEDIES**

10.01 **Violations**. Upon the occurrence of any one or more of the following events, the Board shall have the rights and remedies set forth in Section 10.02 of this Declaration:

(a) Failure by a Unit Owner to pay when due any sums required to be paid by such Unit Owner pursuant to Sections 4.05, 4.06 and 4.08 (b), Article VI, or other provisions of this Declaration, for thirty (30) days after written notice of such nonpayment shall have been given such Unit Owner.

(b) Violation or breach by a Unit Owner, his tenant, invitee or guest of any provision, covenant or restriction of the Act, Declaration, the By-Laws, contractual obligation to the Board or Association undertaken by such Unit Owner, or rules and regulations promulgated by the Board, and continuation of such violation or breach for thirty (30) days after written notice thereof shall have been given such Unit Owner.

10.02 **Remedies**. Upon the occurrence of any one or more of the events described in 10.01, the Board shall have the following rights and remedies:

(a) The Board shall have the right to immediate possession of the defaulting Unit Owner's Unit after service by the Board on such Unit Owner, in the manner set forth in Section 13.02 hereof, of a notice to quit and deliver up possession which right may be enforced by an action for possession under "An Act in Regard to Forcible Entry and Detainer," approved February 16, 1874, as amended.

(b) For a violation or breach described in Section 10.01(b) hereof, the Board shall have the right: (i) to enter upon that part of the Property where such violation or breach exists and summarily abate and remove or do whatever else may be necessary to correct at the expense of the defaulting Unit Owner, any such violation or breach or the cause of such violation or breach, and the Board, or its agents, shall not thereby be deemed guilty in any manner of trespass; or (ii) to enjoin, abate, or remedy by a proceeding at law or in equity the continuance of any such violation or breach.

(c) Upon the occurrence of one of the events described in Section 10.01(a) hereof, including without limitation, failure by a Unit Owner to pay his percentage share of Common Expenses or user charges the Board shall have a lien on the interest of the defaulting Unit Owner in his Unit Ownership in the amount of any sums due from such Unit Owner; provided, however, that such lien shall be subordinate to the lien of a prior recorded mortgage on the interest of such Unit Owner. Except as hereinafter provided, the lien provided for in this Section 10.02(c) shall not be affected by any transfer of title to the Unit Ownership. Where title to the Unit Ownership is transferred pursuant to a decree of foreclosure or by deed or assignment in lieu of foreclosure such transfer of title shall, to the extent permitted by law, extinguish the lien described in this Section 10.02(c) for any sums which became due prior to (i) the date of the transfer of title or (ii) the date on which the transferee comes into possession of the Unit, whichever occurs first. However, the transferee of a Unit Ownership shall be liable for his share of any sums with respect to which a lien against this Unit Ownership has been extinguished pursuant to the preceding sentence which are reallocated among the Unit Owners pursuant to a subsequently adopted annual revised or special assessment, and non-payment thereof by such transferee shall result in a lien against the transferee's Unit Ownership as provided in this Section 10.02(c).

(d) Following the thirty (30) day notice in Section 10.01(b), the Board shall have the power to terminate the right of said defaulting Unit Owner to continue as a Unit Owner and to continue to occupy, use, or control his Unit and thereupon an action may be filed by the Board (on behalf of the Association) against the defaulting Unit Owner for a decree declaring the termination of the defaulting Unit Owner's right to occupy, use or control the Unit owned by him and ordering that all the right, title and interest of said defaulting Unit Owner in the Property shall be sold at a judicial sale, upon such notice and terms as the court shall determine, except that the court shall enjoin and restrain the defaulting Unit Owner from reacquiring his interest in the Unit Ownership at such judicial sale. It shall be a condition of any such sale, and the decree or judgment shall so provide that purchaser shall take the interest in the Unit Ownership sold subject to this Declaration. The proceeds of any such judicial sale shall first be paid to discharge court costs, court reporter charges, reasonable attorneys' fees, and all other expenses of the proceeding and sale, and all such items shall be taxed against the defaulting Unit Owner in said decree or judgment. Any balance of proceeds, after satisfaction of such charges and any unpaid assessments or other sums due hereunder or any liens shall be paid to the defaulting Unit Owner. Upon the confirmation of such sale, the purchaser at such sale shall be entitled to a deed to the Unit Ownership and to immediate possession of the Unit sold and may apply to the court for an order for possession for the purpose of acquiring such possession.

(e) In addition to or in conjunction with the remedies set forth above, the Board or its agents shall have the right to bring an action at law or in equity against the Unit Owner or occupant of the Unit as permitted by law including, without limitation, an action (i) to foreclose a lien against the Unit Ownership, (ii) for damages, injunctive relief, or specific performance, (iii) for judgment or for the payment of money and the collection thereof and for a possession order, (iv) for any combination of the remedies set

forth in this Article and (v) for any other relief which the Board or court may deem necessary or appropriate. Any and all rights and remedies provided for in the Act, this Declaration, the By-Laws, contractual obligation to the Board or Association undertaken by such Unit Owner, or rules and regulations promulgated by the Board may be exercised at any time and from time to time cumulatively or otherwise by the Board in its discretion. The failure of the Board to exercise any such rights or remedies to enforce any provisions of this Declaration, the By-Laws or rules and regulations of the Board shall in no event be deemed a waiver of the right to do so thereafter.

(f) Upon the occurrence of one of the events described in Section 10.01(a), the Board may accelerate the maturity of the remainder of installments of Common Expenses due from such defaulting Unit Owner for the balance of the assessment year.

(g) All expenses incurred by the Board in connection with any actions, proceedings or self-help in connection with the exercise of its rights and remedies under this Article, including without limitation court costs, reasonable attorneys' fees and all other fees and expenses, and all damages, together with interest thereon at the rate of eighteen percent (18%), or such lesser rate charged by law if such 18% be held to be in excess of the maximum legal rate allowable by law, per annum shall be charged to and assessed against the defaulting Unit Owner, and shall be added to and deemed part of his respective share of the Common Expenses, and the Board shall have a lien for all of the same upon the Unit Ownership of such defaulting Unit Owner and upon all of his additions and improvements thereto and upon all his personal property in his Unit or located elsewhere on the Property.

10.03 **Enforcement by Unit Owner.** Any aggrieved Unit Owner may enforce the provisions of this Declaration, the Bylaws, or any rules and regulations promulgated by the Board by an action at law or in equity against the defaulting Unit Owner (or occupant of his Unit) upon a violation or breach described in Section 10.01(b) hereof against any person or persons either to restrain such violation or breach or to recover damages.

ARTICLE XI MISCELLANEOUS PROVISIONS RESPECTING MORTGAGES

The following provisions are intended for the benefit of each holder of a recorded first mortgage or trust deed encumbering a Unit ("First Mortgagee") and to the extent, if at all, that any other provisions of this Declaration conflict with the following provisions, the following provisions shall control:

(a) Upon a request in writing to the Association identifying the name and address of the first Mortgagee or the insurer or guarantor of a recorded first mortgage or trust deed on a Unit ("Insurer or Guarantor") and the Unit number, the Association shall furnish each First Mortgagee, Insurer or Guarantor a written notice of any Unit Owner's obligations under this Declaration which is not cured within thirty (30) days. Any first Mortgagee of a Unit, as well as any other holder of a prior recorded mortgage on a Unit, who comes into possession of the said Unit pursuant to the remedies provided in the

mortgage, foreclosure of the mortgage, or deed (or assignment) in lieu of foreclosure shall, to the extent permitted by law, take such property free of any claims for unpaid assessments or charges in favor of the Association against the mortgaged Unit which become due prior to (i) the date of the transfer of title, or (ii) the date on which the holder comes into possession of the Unit, whichever occurs first except for any sums which are reallocated among the Unit Owners pursuant to the sentence of Section 10.02(c) hereof.

(b) Upon request in writing, each First Mortgagee Insurer or Guarantor shall have the right:

(i) To examine current copies of this Declaration, the By-Laws, rules and regulations, and the books and records of the Association during normal business hours;

(ii) To receive without charge and within a reasonable time after such request, any annual audited or unaudited financial statements which are prepared and distributed by the Association to the Unit Owners at the end of each of its respective fiscal years; provided, however, that in the event an audited financial statement is not available, 51% or more of the First Mortgagees (by number) shall be entitled to have such an audited statement prepared at their expense;

(iii) To receive written notices of all meetings of the Association and to designate a representative to attend all such meetings;

(iv) To receive written notice of any decision by the Unit Owners to make a material amendment to the Declaration, By-Laws contained herein or Articles of Incorporation;

(v) To receive written notice of any lapse, cancellation or modification of any insurance policy or fidelity bond maintained by the Association; and

(vi) To receive written notice of any action which would require the consent of a specified percentage of First Mortgagees.

(c) No provision of this Declaration or Articles of Incorporation of the Association or any similar instrument pertaining to the Property or the Units therein shall be deemed to give a Unit Owner or any other party priority over the rights of the First Mortgagees pursuant to their mortgages in the case of distribution or Unit Owners of insurance proceeds or condemnation awards for losses to or a taking of the Unit, and/or the Common Elements, or any portion thereof or interest therein. In such event, the First Mortgagees, Insurers or Guarantors of the Units affected shall be entitled, upon specific written request, to the timely written notice of any such loss.

(d) Unless the First Mortgagees of all of the Units which are a part of the Property have given their prior written approval, neither the Association nor the Unit Owners shall be entitled to:

(i) By act or omission seek to abandon or terminate the condominium regime, except for abandonment provided by the Act in case of substantial loss to or condemnation of the Units and/or the Common Elements;

(ii) Change the pro rata interest or obligations of any Unit Owner for (i) purposes of levying assessments or charges or allocating distributions of hazard insurance proceeds or condemnation awards, and (2) determining the pro rata share of ownership of each Unit Owner in the Common Elements, except as provided in Sections 8.02 and 8.03;

(iii) Use hazard insurance proceeds for losses to any Property (whether to Units or to Common Elements) for other than the repair, replacement, or construction of such improvements, except as provided by the Act in case of substantial loss to the Units and/or the Common Elements.

(e) Unless the First Mortgagees of the individual Units representing at least fifty-one percent (51%) of the votes in the Association have given their prior written approval, neither the Association nor the Unit Owners shall be entitled to do or permit to be done any of the following:

(i) The adoption of an amendment to this Declaration which (aa) changes Section 10.02(c), (bb) changes Article XI or any other provision of this Declaration which specifically grants rights to First Mortgagees, (cc) materially changes insurance and fidelity bond requirements (unless fidelity bonds are not required by the Act), or (dd) changes the provisions concerning the leasing of Units;

(ii) The abandonment, partition, subdivision, encumbrance, sale or transfer of the Common Elements, (except for the granting of easements for public utilities or for other purposes consistent with the intended use of the Property and except for the encumbrance, sale or transfer of the percentage of ownership in the Common Elements in connection with the encumbrance, sale or transfer of a Unit Ownership);

(iii) The sale of the Property;

(iv) The removal of all or a portion of the Property from the provisions of the Act and this Declaration; or

(f) Upon specific written request to the Association, each First Mortgagee, Insurer or Guarantor of a Unit shall be furnished notice in writing by the Association of any damage to or destruction or taking of the Common Elements if such damage or destruction or taking exceeds Ten Thousand Dollars (\$10,000.00), or if damages shall occur to a Unit in excess of One Thousand Dollars (\$1,000.00), notice of such event shall also be given.

(g) If any Unit or portion thereof or the Common Elements or any portion thereof is made the subject matter of any condemnation or eminent domain proceeding or is otherwise sought to be acquired by a condemning authority, then the First Mortgagee, Insurer or Guarantor of said Unit will be entitled to timely written notice, upon specific written request, or any such proceeding or proposed acquisition and no provisions of any document will entitle the Owner of a Unit or other party to priority over such First Mortgagee with respect to the distribution to such Unit of the proceeds of any award or settlement.

(h) Whenever required, the consent of a First Mortgagee shall be deemed granted unless the party seeking the consent is advised to the contrary in writing by the First Mortgagee within thirty (30) days after making the request for consent.

ARTICLE XII RESTRICTIONS ON ALIENATION

12.01 **Right of First Refusal.** No right of first refusal exists under the terms of this Declaration.

12.02 **Default on Payment of Unit Mortgage Payments.** In the event any Unit Owner shall default in the payment of any monies required to be paid under the provisions of any mortgage or trust deed against his Unit, the Association shall have the right to cure such default by paying the amount so owing to the party entitled thereto and shall thereupon have a lien therefor against such Unit, which lien may be perfected and foreclosed in the manner provided in Section 9 of the Act with respect to liens for failure to pay a share of the common expenses.

12.03 **Limits on Lease Terms.** No Unit shall be leased by a Unit Owner for hotel or transient purposes or terms less than six (6) months (except, however, for Unit Owners who are absent on an annual basis, for more than two (2) consecutive months) and no portion of a Unit which is less than the entire Unit shall be leased. Each lease of any one or more Units shall be in writing and the Unit Owner leasing the Unit shall deliver a copy of the signed lease to the Board, not later than the date of occupancy or ten (10) days after execution, whichever occurs first. The provisions of the Act, the Declaration, By-Laws, rules and regulations of the Association that relate to the use of the Unit or the Common Elements shall be applicable to any person leasing a Unit and shall be deemed to be incorporated in each lease. The failure of a Lessee to comply therewith shall constitute a default under the lease which shall be enforceable by the Board or the Association. In addition to any other remedies, by filing an action jointly against a Lessee and a Unit Owner, the Association may seek to enjoin a Lessee from occupying a Unit or seek to evict a Lessee under the provisions of Article IX of the Code of Civil Procedure for failure of the Lessor-Owner to comply with the leasing requirements prescribed by the Act or the Declaration, By-Laws, rules or regulations. The Board may also proceed directly against a Lessee, at law or in equity, or under the provisions of Article IX of the Code of Civil Procedure for any other breach by Lessee of any covenants, rules, regulations or By-Laws. The Unit Owner making such lease shall not be relieved thereby from any of said obligations.

12.04 **Miscellaneous.**

(a) A transfer or lease of a Unit or interest therein, by or to the Board shall not be subject to the provision of this Article XII.

(b) Upon the written request of any prospective transferor, purchaser, tenant or mortgagee of a Unit, the Board, by its Secretary, shall issue a written and acknowledged certificate evidencing:

(i) That the provisions of this Article 12 have been complied with or duly waived by the Board;

(ii) That any lease is, by the terms hereof, not subject to the provisions of this Article 12, if such is the fact;

and such a certificate shall be conclusive evidence of the facts contained therein.

(c) The Board may adopt rules and regulations, from time to time, not inconsistent with the provisions of this Article XII, for the purpose of implementing and effectuating said provisions.

12.05 **Transfer by Operation of Law.** The terms of this Article XII shall not be applicable to the leasing of a Unit by the holder of a mortgage or trust deed who has acquired title to such Unit by deed in lieu of foreclosure or foreclosure of a mortgage or trust deed on the Property, or any Unit, or by any other remedy set forth in the mortgage or trust deed provided such holder is a bank, savings and loan association, insurance company or like institutional mortgagee.

**ARTICLE XIII
GENERAL PROVISIONS**

13.01 **Notice to Mortgagees.** Upon written request to the Board, the holder of any duly recorded mortgage or trust deed against any Unit Ownership shall be given a copy of any and all notices permitted or required by this Declaration to be given to the Unit Owner whose Unit Ownership is subject to such mortgage or trust deed.

13.02 **Manner of Giving Notices.** Notices provided for in this Declaration and in the Act shall be in writing and shall be addressed to the Board or Association, or any Unit Owner, as the case may be, at the Unit address of any member of the Board or any Unit Owner, as the case may be, or at such other address as herein provided. Notices may also be sent by electronic transmission, provided that the Condominium Instruments have granted such authority and the Owner has submitted written consent to receiving communications in such manner. Any Unit Owner may designate a different address or addresses for notices to him by giving written notice of his change of address to the Board or Association. Notices addressed as above shall be deemed delivered when mailed by United States registered or certified mail, when delivered electronically pursuant to the above, or when delivered in person with written acknowledgment

of the receipt thereof, or, if addressed to a Unit Owner, when deposited in his mailbox at such address as he may have designated pursuant hereto or, if he has not so designated, in the Building or at the door of his Unit in the Building.

13.03 **Notices of Estate or Representatives.** Notices required to be given any devisee, heir or personal representative of a deceased Unit Owner may be delivered either personally or by mail to such party at his or its address appearing in the records of the court wherein the estate of such deceased Unit Owner is being administered.

13.04 **Conveyance and Leases.** Each grantee by the acceptance of a deed of conveyance, and each purchaser under Article of Agreement for Deed and each tenant under a lease for a Unit, accepts the same subject to all restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration, and all rights, benefits and privileges of every character hereby granted, created, reserved or declared, and all impositions and obligations hereby imposed shall be deemed and taken to be covenants running with the land and shall bind any person having at any time an interest or estate in the property, and shall inure to the benefit of such Unit Owner in like manner as though the provisions of the Declaration were recited and stipulated at length in each and every deed of conveyance.

13.05 **No Waivers.** No covenants, restrictions, conditions, obligations or provisions contained in this Declaration shall be deemed to have been abrogated or waived by reason of any failure to enforce the same irrespective of the number of violations or breaches which may occur.

13.06 **Change, Modification or Rescission.** The provisions of this Declaration may be changed, modified or rescinded by an instrument in writing setting forth such change, modification or rescission, signed and acknowledged by the President or a Secretary of the Board and approved by the Unit Owners having in the aggregate, at least sixty-seven percent (67%) of the total vote at a meeting called for that purpose; provided, however, that all holders of first mortgages of record have been notified by certified mail of any change, modification, or rescission, and an affidavit by the Secretary of the Board certifying to such mailing is made a part of such instrument and provided further that any provisions herein which specifically grant rights to holders of first mortgages of record may be amended only with the written consent of all such holders of first mortgages. The change, modification or rescission shall be effective upon recordation of such instrument in the Office of the Recorder of Deeds of Cook County, Illinois; provided, however, that no such change, modification or rescission shall change the boundaries of any Unit, the allocation of percentages of ownership in the Common Elements and votes in the Association, quorum and voting requirements for action by the Association, or liability for Common Expenses assessed against any Unit, except to the extent authorized by other provisions of this Declaration or by the Act.

13.07 **Partial Invalidity.** The invalidity of any covenant, restriction, condition, limitation or any other provision of this Declaration, or any part of the same, shall not impair or affect in any manner the validity, enforceability or effect of the rest of this Declaration.

13.08 **Perpetuities and Other Invalidity.** If any of the options, privileges, covenants or rights created by this Declaration would otherwise be unlawful or void for violation of (a) the rule against perpetuities or some analogous statutory provision, (b) the rule restricting restraints on alienation, or (c) any other statutory or common law rules imposing time limits, then such provision shall continue only until twenty-one (21) years after the death of the survivor of the now living lawful descendants of Donald Trump, President of the United States.

13.09 **Liberal Construction.** The provisions of this Declaration shall be liberally construed to effectuate its purpose of creating a uniform plan for the operation of a first-class condominium development.

13.10 **Ownership by Land Trustee.** In the event title to any Unit Ownership is conveyed to a land title holding trust, under the terms of which all powers, management, operation, and control of the Unit Ownership remain vested in the trust beneficiary or beneficiaries, then the Unit Ownership under such trust and the beneficiaries thereunder from time to time shall be responsible for payment of all obligations, liens or indebtedness and for the performance of all agreements, covenants and undertakings chargeable or created under this Declaration against such Unit Ownership. No claim shall be made against any such title holding trustee personally for payment of any lien or obligation hereunder created and the trustee shall not be obligated to sequester funds or trust property to apply in whole or in part against such lien or obligation. The amount of such lien or obligation shall continue to be a charge or lien upon the Unit Ownership and the beneficiaries of such trust notwithstanding any transfers of the beneficial interest of any such trust or any transfers of title of such Unit Ownership.

13.11 **Tie-breaker Provision.** In the event that there is a vote taken by the Voting Members of the Association pursuant to Article V at an Annual Meeting or a Special Meeting which results in a tie vote, the following procedure shall be used to break the tie vote:


Another Special Meeting shall be called pursuant to Article V, Section 5.04 (c) within 30 days. All Voting Members shall be given notice that a vote was taken which resulted in a tie vote. The same issue shall be presented at the Special Meeting and a revote taken. The results of this re-vote shall be conclusive. If the re-vote also ends in a tie vote, the attorney for the Association shall be authorized to cast a tie breaking vote.

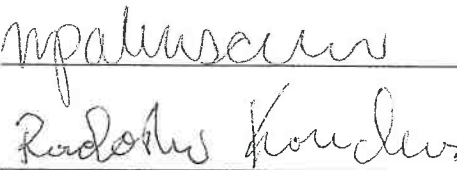
[SIGNATURE PAGES TO FOLLOW]

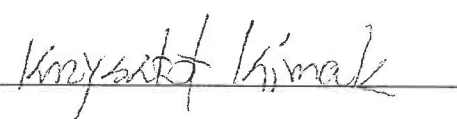
BOARD SIGNATURE PAGE


STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

We, the undersigned, constitute at least two-thirds (2/3) of the members of the Board of Directors of the Neva Manor Condominium Association established by the aforesaid Declaration. By our signatures below, we hereby approve of and consent to this Amended and Restated Declaration pursuant to Section 27(b)(1) of the Illinois Condominium Property Act. In witness, whereof we have cast our votes and signed this document in favor of this Amended and Restated Declaration at a duly called meeting of the Board of Directors of Neva Manor Condominium Association.










Board of Directors of Neva Manor Condominium Association

AFFIDAVIT OF SECRETARY

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, KRZYSZTOF KIMCZAK being first duly sworn on oath, depose and state that I am the Secretary of the Board of Directors of Neva Manor Condominium Association, and as such Secretary and keeper of the books and records of said condominium. I further state that the foregoing Amended and Restated Declaration was approved by at least two-thirds (2/3) of the members of the Board of Directors of said condominium, at a meeting of the Board of Directors duly noticed and convened and held for that purpose on OCTOBER, 2018, at which a quorum was present throughout, and such approval has not been altered, modified, or rescinded in any manner but remains in full force and effect, and that a copy of the foregoing Amended and Restated Declaration either was delivered personally to each unit owner at the Association or was sent by regular mail, to each Unit Owner in the Association at the address of the Unit or such other address as the Owner has provided to the Board of Directors for purposes of mailing notices. I further state the Unit Owners did not file a petition with the Board, pursuant to the requirements of Section 27(b)(3) of the Illinois Condominium Property Act, objecting to the adoption of this Amended and Restated Declaration.



Secretary of the Neva Manor Condominium
Association

CERTIFICATION AS TO OWNER APPROVAL

I, KRZYSZTOF KIMAK, do hereby certify that I am the duly elected and qualified secretary for the Neva Manor Condominium Association, and as such Secretary, I am the keeper of the books and records of the Association.

I further certify that the change to Article V, Section 5.08 incorporated into this Amended and Restated Declaration was duly approved by Unit Owners, having in the aggregate, at least sixty-seven percent (67%) of the total vote at a meeting called for that purpose, in accordance with Article XV, Section 15.08 of the Original Declaration.

Krzysztof Kimak
Secretary

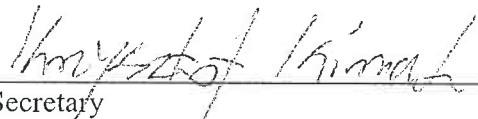
Dated at Norridge, Illinois this
17 day of October, 2018

AFFIDAVIT AS TO MORTGAGEE SERVICE AND APPROVAL

I, KRZYSZTOF KIMAK do hereby certify that I am the duly elected and qualified Secretary for the Neva Manor Condominium Association, and as such Secretary, I am the keeper of the books and records of the Association.

I certify that this Amended and Restated Declaration for the Neva Manor Condominium Association was mailed via certified mail to all holders of first mortgages of record of the individual Units.

I further certify that written approval of First Mortgagees of the individual Units representing at least 51% of the votes in the Association was obtained, or such consent has been deemed granted by failure of First Mortgagee to advise to the contrary in writing within 30 days after the Association made the request for consent, pursuant to Article XI(h) of the Original Declaration.


Secretary

Dated at Warridge, Illinois this
17 day of OCTOBER, 2018

EXHIBIT A

LEGAL DESCRIPTION

Units 201 through 412 in Neva Manor Condominium as delineated on a survey of part of Lots 58 through 67 in Prassas Katsigiannis Greater Harlem and Montrose Avenue Subdivision in Section 18, Township 40 north, Range 13, East of the Third Principal Meridian, said survey is attached as Exhibit "B" to the Declaration of Condominium recorded as Document #0530127017, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Unit	Pin	Commonly known as (for informational purposes only)
201	13-18-300-054-1001	4330 N Neva Ave Unit 201 Norridge, IL 60706
202	13-18-300-054-1002	4330 N Neva Ave Unit 202 Norridge, IL 60706
203	13-18-300-054-1003	4330 N Neva Ave Unit 203 Norridge, IL 60706
204	13-18-300-054-1004	4330 N Neva Ave Unit 204 Norridge, IL 60706
205	13-18-300-054-1005	4330 N Neva Ave Unit 205 Norridge, IL 60706
206	13-18-300-054-1006	4330 N Neva Ave Unit 206 Norridge, IL 60706
207	13-18-300-054-1007	4330 N Neva Ave Unit 207 Norridge, IL 60706
208	13-18-300-054-1008	4330 N Neva Ave Unit 208 Norridge, IL 60706
209	13-18-300-054-1009	4330 N Neva Ave Unit 209 Norridge, IL 60706
210	13-18-300-054-1010	4330 N Neva Ave Unit 210 Norridge, IL 60706
211	13-18-300-054-1011	4330 N Neva Ave Unit 211 Norridge, IL 60706
212	13-18-300-054-1012	4330 N Neva Ave Unit 212 Norridge, IL 60706
213	13-18-300-054-1013	4330 N Neva Ave Unit 213 Norridge, IL 60706
214	13-18-300-054-1014	4330 N Neva Ave Unit 214 Norridge, IL 60706
303	13-18-300-054-1015	4330 N Neva Ave Unit 303 Norridge, IL 60706
304	13-18-300-054-1016	4330 N Neva Ave Unit 304 Norridge, IL 60706
305	13-18-300-054-1017	4330 N Neva Ave Unit 305 Norridge, IL 60706
306	13-18-300-054-1018	4330 N Neva Ave Unit 306 Norridge, IL 60706
307	13-18-300-054-1019	4330 N Neva Ave Unit 307 Norridge, IL 60706
308	13-18-300-054-1020	4330 N Neva Ave Unit 308 Norridge, IL 60706
309	13-18-300-054-1021	4330 N Neva Ave Unit 309 Norridge, IL 60706
310	13-18-300-054-1022	4330 N Neva Ave Unit 310 Norridge, IL 60706
311	13-18-300-054-1023	4330 N Neva Ave Unit 311 Norridge, IL 60706
312	13-18-300-054-1024	4330 N Neva Ave Unit 312 Norridge, IL 60706
403	13-18-300-054-1025	4330 N Neva Ave Unit 403 Norridge, IL 60706
404	13-18-300-054-1026	4330 N Neva Ave Unit 404 Norridge, IL 60706
405	13-18-300-054-1027	4330 N Neva Ave Unit 405 Norridge, IL 60706
406	13-18-300-054-1028	4330 N Neva Ave Unit 406 Norridge, IL 60706
407	13-18-300-054-1029	4330 N Neva Ave Unit 407 Norridge, IL 60706
409	13-18-300-054-1030	4330 N Neva Ave Unit 409 Norridge, IL 60706
410	13-18-300-054-1031	4330 N Neva Ave Unit 410 Norridge, IL 60706
411	13-18-300-054-1032	4330 N Neva Ave Unit 411 Norridge, IL 60706
412	13-18-300-054-1033	4330 N Neva Ave Unit 412 Norridge, IL 60706

EXHIBIT B

PLAT OF SURVEY

(Attached to Original Declaration and incorporated herein by reference)

EXHIBIT C

PERCENTAGES OF OWNERSHIP

Unit Number	Percentage Interest
201	3.14%
202	3.10%
203	2.70%
204	2.92%
205	3.06%
206	3.18%
207	3.10%
208	2.79%
209	3.06%
210	3.18%
211	2.70%
212	2.92%
213	3.10%
214	3.14%
303	2.74%
304	2.96%
305	3.10%
306	3.23%
307	3.14%
308	2.83%
309	3.10%
310	3.23%
311	2.74%
312	2.96%
403	2.79%
404	3.01%
405	3.14%
406	3.41%
407	3.18%
409	3.14%
410	3.41%
411	2.79%
412	3.01%
	100.00%

Received 10/15/18

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Dominic Filipek, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strike through~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 12 day of
October, 2018

<p><u>Dominic Filipek</u> Signature line</p> <p>Dominic Filipek Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>U.S. FINANCIAL, LTD 636 SOUTH DES PLAINES RIVER ROAD, SUITE 100, DES PLAINES, IL 60016</p>
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Property Address: 4330 N Neva Avenue, Unit 201, % : 3.14%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Salvatore Calomino, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.


I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 14 day of

JULY, 2018

<p> Signature line</p> <p><u>Salvatore Calomino</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>U.S. BANK HOME MORTGAGE</u> <u>4801 FREDERICA ST.</u> <u>OWENSBORO, KY. 42301</u></p>
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Property Address: 4330 N Neva Avenue, Unit 202, % : 3.10%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Teresa Baradziej, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.

I specifically direct my agent to cast my vote as follows:



I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.



I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 22 day of SEPTEMBER 2018

<p><u>Teresa Baradziej</u> Signature line</p> <p><u>TERESA BARADZIEJ</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <hr/> <hr/>
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Property Address: 4330 N Neva Avenue, Unit 203, % : 2.70%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Krzysztof Kimak & Joanna Partyniewicz, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 25 day of JULY, 2018

<p><u>Krzysztof Kimak</u> Signature line</p> <p><u>KRZYSZTOF KIMAK</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 204, % : 2.92%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Ralph & Natasha Palmisano, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 20__.

<p><u><i>npalmisano</i></u> Signature line</p> <p><u>Natasha Palmisano</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>Nationstar Mtg.</u></p>
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Property Address: 4330 N Neva Avenue, Unit 207, % : 3.10%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Joe & Christine Cicero, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

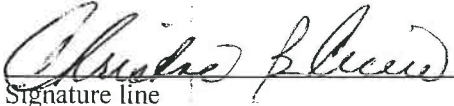
(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)(k)~~ hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 20__.

 Signature line	Name and Address of Mortgage Lender (if any):*** _____ _____
<u>8-15-18 Christine B. Cicero</u> Printed Name	

Property Address: 4330 N Neva Avenue, Unit 208, % : 2.79%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Grzegorz Jednac, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

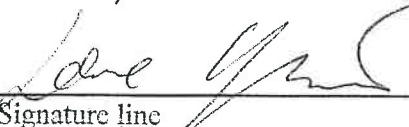
I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 27 day of

JULY, 2018

<p> Signature line</p> <p><u>GRZEGORZ JEDNAC</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <hr/> <hr/>
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Property Address: 4330 N Neva Avenue, Unit 209, % : 3.06%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Ciprian "Paul" Borz, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.

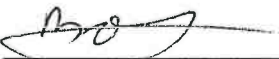
I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 5TH day of

JULY, 2018

 Signature line <u>CIPRIAN PAUL BORZ</u> Printed Name	Name and Address of Mortgage Lender (if any):*** <u>PNC BANK</u> <u>PO BOX 8807</u> <u>DAYTON, OH, 45401-8807</u>
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Property Address: 4330 N Neva Avenue, Unit 210, % : 3.18%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Marife Mangaoang, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 9th day of July, 2018.

<p><u><i>Marife Mangaoang</i></u> Signature line</p> <p><u>Marife Mangaoang</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 211, % : 2.70%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Radoslaw Korzuchowski, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):


(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 10th day of July, 2018

<p> Signature line</p> <p><u>RADOSLAW KORZUCHOWSKI</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <hr/> <hr/>
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Property Address: 4330 N Neva Avenue, Unit 212, % : 2.92%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Salvatore Marra, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):


(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 8th day of _____, 2018.

<p> Signature line <u>Salvatore Marra</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):*** <u>Freedom Mortgage</u> <u>PO Box 489 Mount Laurel, NJ.</u> <u>08054</u></p>
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Property Address: 4330 N Neva Avenue, Unit 213, % : 3.10%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) My Thi Trinh, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):


(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 14 day of AUGUST, 2018

<p>Signature line <u></u></p> <p>Printed Name <u>MY TRINH</u></p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 303, % : 2.74%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Agnieszka Pasiciel, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 19th day of

JULY, 2018

<p><u>Agnieszka Pasiciel</u> Signature line</p> <p><u>AGNIESZKA PASICIEL</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 304, % : 2.96%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Lieselotte Krell, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 6th day of September, 2018

<p><u>Lieselotte Krell</u> Signature line</p> <p><u>Lieselotte Krell</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>Mr. Cooper</u></p> <p><u>8950 Cypress Waters Blvd</u></p> <p><u>Coppell, TX 75019</u></p>
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Property Address: 4330 N Neva Avenue, Unit 305, % : 3.10%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Ewelina Szydłowska-Krawiec, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):


(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 08 day of Sep., 2018

 Signature/line	Name and Address of Mortgage Lender (if any):*** <hr/> <hr/>
<u>EWELINA SZYDLOWSKA</u> Printed Name	

Property Address: 4330 N Neva Avenue, Unit 307, % : 3.14%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Piotr Wyczęsany, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):


(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)(k)~~ hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 17th day of OCTOBER, 2018.

 _____ Signature line <u>PETER WYCZESANY</u> _____ Printed Name	Name and Address of Mortgage Lender (if any):*** _____ _____
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Property Address: 4330 N Neva Avenue, Unit 308, % : 2.83%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Lucyna Jakubiak, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

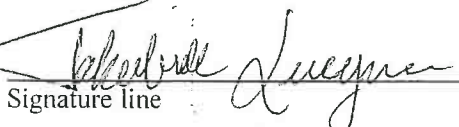
(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)(k)~~ hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 15 day of AUGUST, 2018

<p> Signature line</p> <p><u>LUCYNA JAKUBIAK</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>CHASE BANK</u></p>
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Property Address: 4330 N Neva Avenue, Unit 309, % : 3.10%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Kathleen Bruno, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

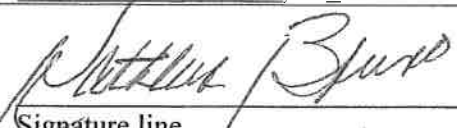
(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 5th day of October, 2018.

 Signature line <u>Kathleen Bruno</u> Printed Name	Name and Address of Mortgage Lender (if any):*** <u>Chase Bank</u> <u>1 South Northwest Hwy</u> <u>Park Ridge IL 60068</u>
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Property Address: 4330 N Neva Avenue, Unit 312, % : 2.96%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Domenic Imburgia, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

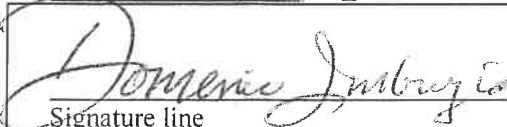
I specifically direct my agent to cast my vote as follows:

I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 20__.

<p> Signature line</p> <p><u>Domenic Imburgia</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 403, % : 2.79%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

Received 9/28/18

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Greg & Barbara Katsion, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

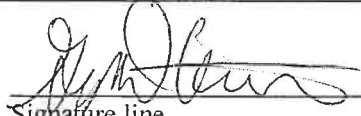
(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 26 day of September, 2018

<p> Signature line</p> <p><u>GREG KATSION</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>Fifth Third Bank</u></p>
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Property Address: 4330 N Neva Avenue, Unit 404, % : 3.01%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Mark & Agnes Kawa, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

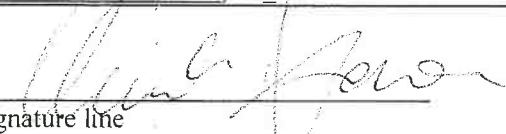
(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 20__.

<p> Signature line</p> <p><u>MARK KAWA</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>United Wholesale Mortgage</u> <u>P.O. Box 77104</u> <u>Ewing, NJ 08628</u></p>
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Property Address: 4330 N Neva Avenue, Unit 406, % : 3.41%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Maria Nowak, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 20__.

<p style="font-size: 1.2em; font-family: cursive;">Maria Nowak</p> <p>Signature line</p> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <p style="font-size: 1.2em; font-family: cursive;">MARIA NOWAK</p> <p>Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>
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Property Address: 4330 N Neva Avenue, Unit 407, % : 3.18%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Catherine Garcia, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.


I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 16th day of

August, 2018

<p> _____ Signature line <u>CATHERINE GARCIA</u> _____ Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):*** <u>WELLS FARGO HOME MORTGAGE</u> <u>PO BOX 5296</u> <u>CAROL STREAM, IL 60197</u></p>
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Property Address: 4330 N Neva Avenue, Unit 409, % : 3.14%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Mary L. Field, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(~~k~~) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 5th day of

JULY, 2018

<p><u>Mary L. Field</u> Signature line</p> <p><u>MARY L. FIELD</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 410, % : 3.41%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Joseph & Lucila Barnes, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

(m) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~~~(k)~~ hereof.


I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 21 day of

July, 2018

<p> Signature line</p> <p><u>JOSEPH BARNES</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>PENNY MAC</u></p>
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Property Address: 4330 N Neva Avenue, Unit 411, % : 2.79%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

Received 10/19/18

PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION

I, (print name) Michael Gonder, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

~~(m)~~ Each Unit Owner hereby waives and releases any and all claims which he may have against any other Unit Owner, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08~~(g)~~(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the 17 day of October, 2018

<p><u>Michael Gonder</u> Signature line</p> <p><u>Michael GONDER</u> Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p>_____</p> <p>_____</p>
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Property Address: 4330 N Neva Avenue, Unit 214, % : 3.14%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.

**PROXY/BALLOT FOR
NEVA MANOR CONDOMINIUM ASSOCIATION**

I, (print name) Syed Mursheed, Owner of the Unit listed below at the Neva Manor Condominium Association, do hereby constitute and appoint the Board of Directors if no name is specified, as agent for me, and in my name, place and stead, to vote as my proxy at the Association meeting to be held October 17, 2018, and any adjournments thereof, unless sooner revoked, with full power to cast my vote as if I were then personally present, and authorize my agent to act for me and in my name and stead as fully as I could act if I were present.

In addition to the foregoing, for the proposed change to be incorporated into the Amended and Restated Declaration, Article V, Section 5.08(m) (additions in text are indicated by underline and deletions in text are indicated by ~~strikethrough~~):

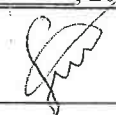
(in) Each Unit Owner hereby waives and releases any and all claims which he may have against ~~any other Unit Owner~~, the Association, its officers, members of the Board, the manager and managing agent of the Property, if any, and their respective employees and agents, for any damage to the Common Elements, the Units, or to any personal property located in the Unit or Common Elements caused by fire or other casualty to the extent that such damage is covered by fire or other form of casualty insurance or would be covered by insurance for which such Unit Owner is responsible pursuant to Section 5.08(~~g~~)(k) hereof.

I specifically direct my agent to cast my vote as follows:

- I AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.
- I DO NOT AGREE THAT THE AMENDMENT CONCERNING INSURANCE SHOULD BE PASSED.

My Proxy may act as fully as the undersigned might or could do if personally present. The undersigned hereby ratifies and confirms all that said Proxy shall lawfully do or cause to be done by virtue hereof and hereby revokes any proxy or proxies given for the foregoing purposes prior to the date of this instrument. This proxy will expire eleven (11) months from the date of execution hereof unless revoked prior thereto.

IN WITNESS WHEREOF, I have executed this proxy on the _____ day of _____, 2018.

<div style="text-align: center; margin-bottom: 10px;">  </div> <p>Signature line</p> <p><u>SYED M MURSHIED</u></p> <p>Printed Name</p>	<p>Name and Address of Mortgage Lender (if any):***</p> <p><u>Bank of America</u></p>
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Property Address: 4330 N Neva Avenue, Unit 405, % : 3.14%
Norridge, Illinois

*** This information is required in order to send notice to mortgagees of this amendment pursuant to the terms of the Association's Declaration.