

DECLARATION OF COVENANTS AND RESTRICTIONS

KNOW ALL MEN BY THESE PRESENTS that LOCH LOMOND DEVELOPMENT CO., a Washington partnership, authorized to do business in the State of Wisconsin, hereinafter referred to as "Declarant", does hereby declare as follows:

WHEREAS Declarant is the fee owner of certain real property located in Barron County, State of Wisconsin, all lots and tracts within the plat of Loch Lomond DIVISION NO. 3, according to the plat thereof on record in the office of the County Clerk of Barron County, Wisconsin, hereinafter referred to as "said property" and

WHEREAS Declarant desires to subject said property to the restrictions, covenants, conditions, reservations, easements, liens and charges hereinafter set forth, each and all of which is and are for the benefit of said property and for each owner thereof, and shall inure to the benefit of and pass with said property as covenants running with the land, and each and every parcel thereof, and shall apply to and bind the successors in interest, and any future owners thereof, this Declaration of Covenants and Restrictions being for the purpose of keeping said property desirable, uniform and suitable in architectural design and use as hereinafter specified; and

WHEREAS the power to enforce said restrictions, covenants, conditions, reservations, easements, liens and charges is to reside in Loch Lomond Beach Club, Inc., its successors and assigns, a non-profit corporation to be organized under the laws of the State of Wisconsin; now, therefore,

DECLARANT DOES HEREBY DECLARE that the above-described property is and shall be held and conveyed upon and subject to the restrictions, covenants, conditions, reservations, easements, liens and charges hereinafter set forth. No property other than that described above shall be deemed subject to this Declaration unless and until specifically made subject thereto. Declarant, or its successors or assigns, may from time to time subject additional real property owned by it, contiguous to any of the said property above-described, to the restrictions set forth by appropriate reference thereto. This Declaration is intended to replace any and all covenants and conditions to which the said property has heretofore been subjected, and to that end all covenants and conditions heretofore made affecting the said property are hereby declared null and void.

ARTICLE I

General Purpose of Conditions

The said property is being subjected by this Declaration to the restrictions, covenants, conditions, reservations, easements,