

Exhibit "A"

MUSEUM PARK LOFTS
CONDOMINIUM DECLARATION

LEGAL DESCRIPTION OF UNITS

All units located on the property are delineated on the survey, referred hereto as Exhibit "D" to the Condominium Declarations and made a part of the Declaration, and are legally described as follows:

Units 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 1001, 1002, 1003, 1004, 1005, 1006, 1007, 1008, 1009, 1010, 1011, 1012, 1013, 1014, 1015, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1110, 1111, 1112, 1113, 1114, 1115, 1201, 1202, 1203, 1204, 1205, 1206, 1207, 1208, 1209, 1210, 1211, 1212, 1213, 1214, 1215, 1301, 1302, 1303, 1304, 1305, 1306, 1307, 1308, 1309, 1310, 1311, 1312, 1313, 1314, 1315, 1401, 1402, 1403, 1404, 1405, 1406, 1407, 1408, 1409, 1410, 1411, 1412, 1501 and 1512; CSU-1; GU-1, GU-2, GU-3, GU-4, GU-5, GU-6, GU-7, GU-8, GU-9, GU-10, GU-11, GU-12, GU-13, GU-14, GU-15, GU-16, GU-17, GU-18, GU-19, GU-20, GU-21, GU-22, GU-23, GU-24, GU-25, GU-26, GU-27, GU-28, GU-29, GU-30, GU-31, GU-32, GU-33, GU-34, GU-35, GU-36, GU-37, GU-38, GU-39, GU-40, GU-41, GU-42, GU-43, GU-44, GU-45, GU-46, GU-47, GU-48, GU-49, GU-50, GU-51, GU-52, GU-53, GU-54, GU-55, GU-56, GU-57, GU-58, GU-59, GU-60, GU-61, GU-62, GU-63, GU-64, GU-65, GU-66, GU-67, GU-68, GU-69, GU-70, GU-71, GU-72, GU-73, GU-74, GU-75, GU-76, GU-77, GU-78, GU-79, GU-80, GU-81, GU-82, GU-83, GU-84, GU-85, GU-86, GU-87, GU-88, GU-89, GU-90, GU-91, GU-92, GU-93, GU-94, GU-95, GU-96, GU-97, GU-98, GU-99, GU-100, GU-101, GU-102, GU-103, GU-104, GU-105, GU-106, GU-107, GU-108, GU-109, GU-110, GU-111, GU-112, GU-113, GU-114, GU-115, GU-116, GU-117, GU-118, GU-119, GU-120, GU-121, GU-122, GU-123, GU-124, GU-125, GU-126, GU-127, GU-128, GU-129, GU-130, GU-131, GU-132, GU-133, GU-134, GU-135, GU-136, GU-137, GU-138, GU-139, GU-140, GU-141, GU-142, GU-143, GU-144, GU-145, GU-146, GU-147, GU-148, GU-149, GU-150 and GU-151, as delineated on the survey of the following described real estate:

Parcel 1:

THAT PART OF CERTAIN LOTS, BLOCKS, STREETS, PRIVATE STREETS AND ALLEYS AND PART OF THE LANDS OF THE ILLINOIS CENTRAL RAILROAD COMPANY ALL IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID TRACT BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE EAST LINE OF SOUTH MICHIGAN AVENUE WITH THE SOUTH LINE OF ROOSEVELT ROAD AS DEDICATED PER DOCUMENT 93954909; THENCE NORTH 89 DEGREES 55 MINUTES 25 SECONDS EAST ALONG SAID SOUTH LINE 324.58 FEET TO THE WEST LINE OF SOUTH INDIANA AVENUE AS DEDICATED PER DOCUMENT NUMBER 93954909; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST ALONG THE WEST LINE OF SOUTH INDIANA AVENUE, AFORESAID, 575.78 FEET TO THE POINT OF BEGINNING, SAID POINT BEING ALSO A POINT ON THE EASTERLY EXTENSION OF THE SOUTH LINE OF EAST 13TH STREET, THENCE SOUTH 89 DEGREES 58 MINUTES 42 SECONDS WEST ALONG THE EASTERLY EXTENSION OF THE SOUTH LINE OF EAST OF EAST 13TH STREET AFORESAID, 177.42 FEET TO THE EAST LINE OF AN 18 FOOT PUBLIC ALLEY; THENCE SOUTH 00 DEGREES 03 MINUTES 35 SECONDS WEST ALONG THE EAST LINE OF AN 18 FOOT PUBLIC ALLEY, 134.00 FEET, THENCE NORTH 89 DEGREES 58 MINUTES 42 SECONDS EAST 177.51 FEET TO THE WEST LINE OF SOUTH INDIANA AVENUE AFORESAID; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE WEST LINE OF SOUTH INDIANA, AFORESAID, 134.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Parcel 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 FOR CONSTRUCTION, MAINTENANCE AND REPAIR OF BALCONIES AS SET FORTH IN THE GRANT OF EASEMENT RECORDED SEPTEMBER 17, 2001 AS DOCUMENT NUMBER 0010860394

which survey is attached to the Declaration of Condominium made by 13TH STREET LOFTS, L.L.C., an Illinois Limited Liability Company and recorded in the office of the Recorder of Deeds of Cook County, Illinois as Document No. _____, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Commonly known as: 125 East 13th Street., Chicago, Illinois 60605.

P.I.N. 17-22-105-030-0000 (Note: Affects the land and other property)

Exhibit "B"

MUSEUM PARK LOFTS
CONDOMINIUM DECLARATION

SCHEDULE OF PERCENTAGES

Attached.

EXHIBIT "B"
Museum Park Lofts
Schedule of Percentages

Unit	% Interest in Common Elements
501	0.6048%
502	0.5939%
503	0.5976%
504	0.5976%
505	0.6012%
506	0.7140%
507	0.4630%
508	0.7158%
509	0.5830%
510	0.5776%
511	0.5776%
512	0.5721%
513	0.5976%
514	0.3174%
515	0.3211%
601	0.6103%
602	0.5994%
603	0.6030%
604	0.6030%
605	0.6067%
606	0.7285%
607	0.4684%
608	0.7213%
609	0.5885%
610	0.5830%
611	0.5830%
612	0.5776%
613	0.6030%
614	0.3229%
615	0.3265%
701	0.6158%
702	0.6048%
703	0.6085%
704	0.6085%
705	0.6121%

31(a)

706	0.7340%
707	0.4739%
708	0.7267%
709	0.5939%
710	0.5885%
711	0.5885%
712	0.5830%
713	0.6085%
714	0.3283%
715	0.3320%
801	0.6212%
802	0.6103%
803	0.6139%
804	0.6139%
805	0.6176%
806	0.7413%
807	0.4793%
808	0.7340%
809	0.5994%
810	0.5939%
811	0.5939%
812	0.5885%
813	0.6139%
814	0.3338%
815	0.3374%
901	0.6267%
902	0.6158%
903	0.6194%
904	0.6194%
905	0.6230%
906	0.7485%
907	0.4848%
908	0.7413%
909	0.6048%
910	0.5994%
911	0.5994%
912	0.5939%
913	0.6194%
914	0.3393%
915	0.3429%
1001	0.6321%
1002	0.6212%
1003	0.6248%

31(b)

1004	0.6248%
1005	0.6285%
1006	0.7558%
1007	0.4902%
1008	0.7485%
1009	0.6103%
1010	0.6048%
1011	0.6048%
1012	0.5994%
1013	0.6248%
1014	0.3447%
1015	0.3483%
1101	0.6394%
1102	0.6285%
1103	0.6321%
1104	0.6321%
1105	0.6358%
1106	0.7631%
1107	0.4975%
1108	0.7558%
1109	0.6176%
1110	0.6121%
1111	0.6121%
1112	0.6067%
1113	0.6321%
1114	0.3483%
1115	0.3520%
1201	0.6467%
1202	0.6358%
1203	0.6394%
1204	0.6394%
1205	0.6430%
1206	0.7722%
1207	0.5048%
1208	0.7649%
1209	0.6248%
1210	0.6194%
1211	0.6194%
1212	0.6139%
1213	0.6394%
1214	0.3538%
1215	0.3574%
1301	0.6558%

31(L)

1302	0.6449%
1303	0.6485%
1304	0.6485%
1305	0.6521%
1306	0.7813%
1307	0.5139%
1308	0.7740%
1309	0.6339%
1310	0.6285%
1311	0.6285%
1312	0.6230%
1313	0.6485%
1314	0.3629%
1315	0.3665%
1401	0.6248%
1402	0.9832%
1403	1.0178%
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1405	0.9996%
1406	1.1815%
1407	1.1451%
1408	0.9723%
1409	0.9541%
1410	0.9632%
1411	0.8722%
1412	0.6085%
1501	0.6103%
1512	0.5939%
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GU151	0.0546%
CSU1	0.0546%

100.0000%

31(h)

Exhibit "C"

MUSEUM PARK LOFTS
CONDOMINIUM DECLARATION

BY-LAWS OF THE
MUSEUM PARK LOFTS CONDOMINIUM ASSOCIATION

ARTICLE I
General Provisions

The Association is responsible for the overall administration of the Property through its duly elected Board. Whether or not incorporated, the Association shall have the powers and responsibilities specified in the General Not-For-Profit Corporation Act of 1986 of the State of Illinois which are not inconsistent with the Act or the Condominium Instruments. The Association shall have and exercise all powers necessary or convenient to effect any or all of the purposes for which the Association is organized and to do every other act not inconsistent with law which may be appropriate to promote and attain the purposes set forth in the Act or the Condominium Instruments. In the event of any conflict between these By Laws and the Act, then in that event the language contained in the Act shall control.

ARTICLE II
Members

Section 1. Classes of Members, Membership, and Termination Thereof. The Association shall have one class of members. The designation of such class and the qualifications of the members of such class shall be as follows:

Each Unit Owner shall be a member of the Association, which membership shall terminate upon the sale or other disposition of such member's Unit, at which time the new Unit Owner shall automatically become a member of the Association. Such termination shall not relieve or release any such former Unit Owner from any liability or obligation incurred under or in any way connected with the condominium or the Association, during the period of such ownership and membership in the Association. Furthermore, such termination shall not impair any rights or remedies which the Board or others may have against such former Unit Owner arising from, or in any way connected with, such ownership and membership and the covenants and obligations incident thereto. No certificates of stock or other certificates evidencing membership shall be issued by the Association.

Section 2. Votes and Voting Rights. (a) Until the date of the first annual meeting of the members, as provided in Article III, Section 1 hereof, no member of the Association shall have the right to elect the Board of Managers, all such members of the Board shall be appointed and shall hold office as provided in Article IV, Section 2 of these by-laws.

(b) Commencing with the date of the said first annual meeting of the members, the total number of votes of all members shall be 100. Each member shall be entitled to the number of votes equal to his percentage ownership interest in the Common Elements (as defined in the Declaration) at the time any matter is submitted to a vote of the members.

(c) If a Unit is owned by more than one person, the voting rights with respect to such Unit shall not be divided, but shall be exercised as if the Unit Owner consisted of only one person in accordance with the proxy or other designation made by the persons constituting such Unit Owner. Any proxy must be executed in writing by the Unit Owner or his duly authorized attorney-in-fact, must bear the date of execution, and shall be invalid after 11 months from the date of its execution. If only one of the multiple owners of a Unit is present at a meeting, he is entitled to cast all the votes allocated to that Unit. If more than one of the multiple owners are present, and if any one of the multiple owners cast the votes allocated to that Unit without protest being made promptly to the person presiding over the meeting by any of the other owners of the Unit, there is deemed to be majority agreement.

(d) Any specified percentage of the members, whether majority or otherwise, for purposes of voting or for any other purpose, wherever provided in these by-laws, shall mean such percentage of the total number of votes hereinabove set forth. Such percentage shall be computed in the same manner as is a specified percentage of the Unit Owners of the Condominium as provided in the Declaration, provided, however, that when 30% or fewer of the Units, by number, possess over 50% in the aggregate of the votes as provided herein, any percentage vote of the members specified herein or in the Declaration shall require the specified percentage by number of Units rather than by percentage of interest in the Common Elements allocated to Units that would otherwise be applicable.

Section 3. Transfer of Membership. Membership in this Association is not transferable or assignable, except as provided in Article II, Section 1 hereof.

Section 4. Installment Contracts. Anything herein to the contrary notwithstanding, in the event of a sale of a Unit, the purchaser of such Unit from a seller other than the Owner pursuant to an installment contract for purchase 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 the 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 agents. "Installment Contract" shall have the same meaning as set forth in Section 1(e) of "An Act Relating to Installment Contracts to Sell Dwelling Structures", approved August 11, 1967, as amended.

ARTICLE III Meetings of Members

Section 1. Annual Meeting. The first annual meeting of the members shall be held on such date as is fixed by the Owner, which date shall in no event be later than the earlier of (a) three years from the date the Declaration is recorded in the Office of the Recorder of Deeds of Cook County, Illinois, (b) sixty (60) days from the date when 75% of the Units have been conveyed by Owner, or (c) such earlier time as selected by the Owner. Thereafter, an annual meeting of the members for the purpose of electing Board members and for the transaction of such other business as may come before the meeting shall be held on the third Tuesday of September each year or such other date as is selected by the Board which date is within sixty (60) days before or after the third Tuesday of September, provided, however that no such meeting need be held less than one year after the first annual meeting of the members. If the election of members of the Board shall not be held on the day designated herein for any annual meeting, or at any adjournment thereof, the Board shall cause the election to be held at a special meeting of the members called as soon thereafter as conveniently may be.

Section 2. Special Meetings. Special meetings of the members may be called by the Board, the President, or not less than 20% of the members. All matters to be considered at special meetings of the members called by not less than 20% of the members shall first be submitted in writing to the Board not less than ten (10) days prior to the date of the special meeting of the members called to consider such matters.

Section 3. Place and Time of Meeting. All meetings of the members shall take place at 7:00 P.M., in some section of the Property designated by the person or persons calling the meeting, or at such other reasonable place or time designated by the Board or the person or persons calling the meeting.

Section 4. Notice of Meetings. Written or printed notice stating the purpose, place, day and hour of any meeting of members shall be mailed or delivered to each member entitled to vote at such meeting, not less than ten (10) nor more than thirty (30) days before the date of such meeting, by or at the direction of the President or the Secretary, or the officer or persons calling the meeting, provided that notice of the first annual meeting of the members shall be mailed or delivered not less than twenty-one (21) nor more than thirty (30) days before the date of such meeting. The notice of a meeting shall be deemed mailed when deposited in the United States mail addressed to the member at his address as it appears on the records of the Association, with proper postage thereon prepaid.

Section 5. Quorum. The members present at a meeting in person or by proxy, holding 20% of the votes which may be cast at any meeting, shall constitute a quorum at such meeting. If a quorum is not present at the commencement of any meeting of members, the meeting shall be adjourned and may only be called again in accordance with the provisions of these by-laws.

Section 6. Proxies. At any meeting of members, a member entitled to vote may vote either in person or by proxy executed in writing by the member or by his duly authorized attorney-in-fact. No proxy shall be valid after eleven months from the date of its execution. Any proxy distributed for election of members of the Board shall give Unit Owners the opportunity to designate any person as the proxy holder and shall 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.

Section 7. Manner of Acting. Except as set forth below and except as otherwise required by the Declaration or the Act, any action to be taken at any meeting of the members at which a quorum is present shall be upon the native vote of more than 50% of the members represented at such meeting. The following matter shall require the affirmative vote of not less than 67% of all the members at a meeting duly called for that purpose:

- (a) Merger or consolidation of the Association;
- (b) Sale, lease, exchange, mortgage, pledge or other disposition of all, or substantially all, of the property and assets of the Association; or
- (c) The purchase and sale of land or Units on behalf of the Unit Owners.

ARTICLE IV Board

Section 1. In General. The affairs of the Association shall be managed by its Board of Managers, which shall act as the Board of Managers of the Condominium as provided in the Act and the Declaration.

Section 2. Number, Tenure and Qualifications. The number of members of the Board shall initially be three (3). Until the date of the first annual meeting of the members as hereinabove provided, members of the Board shall be the directors named in the Articles of Incorporation of the Association, if the Association is incorporated; otherwise, the members of the Board shall be as appointed by the Owner. Such members of the Board shall hold office until the first annual meeting of the members. At the first annual meeting the number of members of the Board shall be increased to five (5) and shall be elected solely by, from and among, the members. The two (2) people receiving the highest number of votes shall be elected to a term of two (2) years, and the three (3) people receiving the next highest number of votes 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. The Board elected at such first annual meeting shall be the initial Board of Managers as provided in the Act. Each member of the Board shall hold office without compensation. In the event that a

member of the Association is a corporation, partnership, trust or other legal entity other than a natural person or persons, then any shareholder, officer or director of such corporation, partner of such partnership, beneficiary or individual trustee of such trust, or manager of such other legal entity, may be eligible to serve as a member of the Board. If there are multiple owners of a single Unit, only one of the multiple owners shall be eligible to serve as a member of the Board at any one time. A member of the Board may succeed himself in office.

Section 3. Election. At each annual meeting of the members, the members shall be entitled to vote on a cumulative 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. A candidate for election to the Board or such candidate's representative shall have the right to be present at the counting of the ballots at such election. The Board may disseminate to Unit Owners biographical and background information about candidates for election to the Board if: (a) no preference is expressed in favor of any candidate; and (b) 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.

Section 4. Regular Meetings. A regular annual meeting of the Board shall be held immediately after, and at the same place as, the annual meeting of members. The Board shall, by regulations which the Board may, from time to time adopt, provide the time and place for the holding of additional regular meetings of the Board, provided that the Board shall meet at least four times per year.

Section 5. Special Meetings. Special meetings of the Board may be called by or at the request of the President or 25% of the members of the Board. The person or persons permitted to call special meetings of the Board may fix the time and place for holding any special meeting of the Board called by them.

Section 6. Notice. Written notice of any special meeting of the Board shall be mailed or delivered to all members of the Association and all members of the Board not calling the meeting at least 48 hours prior to the date of such special meeting. Written notice of regular meetings of the Board shall be mailed or delivered to all members of the Association at least 48 hours prior to the date of such meeting. All such notices shall be deemed to be mailed when deposited in the United States mail addressed to each member at his address as it appears on the records of the Association, with proper postage thereon paid. The business to be transacted at, or the purpose of any regular or special meeting of the Board, shall be specified in the notice. Notices of a regular meeting of the Board need not be served on members of the Board. However, copies of said notices of meetings of the Board shall be posted in entranceways or other conspicuous places in the condominium designated by the Board at least 48 hours prior to the meeting.

Section 7. Quorum. A majority of the members of the Board shall constitute a quorum for the transaction of business at any meeting of the Board. If less than a majority of the members of the Board are present at the commencement of said meeting, the

meeting shall be adjourned and may only be called again in accordance with the provisions of these by-laws.

Section 8. Manner of Acting. The act of a majority of the members of the Board present at a meeting at which a quorum is present at the commencement of the meeting shall be the act of the Board, except where otherwise provided by law or in the Condominium Instruments.

Section 9. Vacancies. Any vacancy occurring in the Board by reason of death, removal or resignation of a member of the Board shall be filled by a two-thirds vote of the remaining members of the Board. A member elected to fill a vacancy shall be elected until the next annual meeting of the members of the Association; provided that if a petition signed by members of the Association holding 20% of the votes in the Association requesting a meeting of the members to fill the vacancy for the balance of the unexpired term of his predecessor, the term of the member so elected by the Board shall terminate 30 days after the filing of the petition and a meeting of the members for the purpose of filling such vacancy for such unexpired term shall be called no later than 30 days following the filing of such petition. Members of the Board, including those appointed by the Owner, may resign at any time by written resignation delivered or mailed to any officer of the Association, which resignation shall be effective upon receipt of said resignation. If as the result of the death, removal or resignation of a member of the Board, no member of the Board remains in office, a special meeting of members of the Association may be called to fill all vacancies for the unexpired terms of the members of the Board.

Section 10. Removal. From and after the date of the first annual meeting of the members, any member of the Board may be removed from office by the affirmative vote of at least 67% of all the members of the Association at a special meeting called for such purpose.

Section 11. Adoption of Rules and Regulations. All rules and regulations, or amendments thereto, shall be adopted by the Board after a meeting of the members called for the specific purpose of discussing the proposed rules and regulations, notice of which contains the full text of the proposed rules and regulations, which rules and regulations conform to the requirements of Section 18(b) of the Act and the Declaration and these by-laws. No quorum is required at such meeting of the members. 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. Such rules and regulations shall be effective sixty (60) days after their adoption, provided that the members may veto any rule or regulation at a special meeting of the members called for such purpose, and held before the effective date of the rule or regulation, by a vote of at least 67% of all the members of the Association.

Section 12. Open Meetings. All meetings of the Board, whether regular or special, shall be open to the members of the Association except for meetings:

(a) To 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 finds that such an action is probable or imminent;

(b) To consider information regarding appointment, employment or dismissal of an employee; or

(c) To discuss violations of rules and regulations of the Association or a Unit Owner's unpaid share of Common Expenses.

Any vote on the above matters shall be taken at a meeting or portion thereof open to any member. Any member may record the proceedings at meetings required to be open by the Act or these by-laws by tape, film, or other means, subject to reasonable rules and regulations prescribed by the Board to govern the right to make such recordings.

Section 13. Contracts. The Board may not enter into a contract with a current board member or with a corporation or partnership in which a board member has a twenty-five percent (25%) or more interest, unless notice of intent to enter the contract is given to 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 percent (20%) of the Unit Owners, for an election to approve or disapprove the contract. Such petition shall be filed within twenty (20) days after such notice and such election shall be held within thirty (30) days after filing the petition.

Section 14. Powers and Duties. The powers and duties of the Board shall include, but not be limited to, the operation, care, upkeep, maintenance, replacement and improvement of the Common Elements. However, nothing in the foregoing sentence shall be deemed to invalidate any provision in the Condominium Instruments placing limits on expenditures for capital additions or capital improvements to the Common Elements (other than for purposes of repairing, replacing or restoring portions of the Common Elements) by the Board without the prior approval of the Unit Owners.

ARTICLE V Officers

Section 1. Officers. The officers of the Association shall be a President, one or more Vice-Presidents (the number thereof to be determined by the Board), a Treasurer and a Secretary.

Section 2. Election and Term of Office. The officers of the Association shall be elected annually by the Board at the regular annual meeting of the Board, from and among the members of the Board. If the election of officer shall not be held at such meeting, such election shall be held as soon thereafter as conveniently may be possible. Vacancies may be filled or new offices created and filled at any meeting of the Board. Each officer shall

hold office until his successor shall have been duly elected and shall have qualified. An officer may succeed himself in office. Officers shall serve without compensation.

Section 3. Removal. Any officer elected by the Board may be removed by a majority vote of the members of the Board.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board for the unexpired portion of the term.

Section 5. President. The President shall be the principal executive officer of the Association and shall in general supervise and control all of the business and affairs of the Association. He shall preside at all meetings of the members of the Board. He may sign, with the Secretary or any other proper officer of the Association authorized by the Board, any deeds, mortgages, contracts, or other instruments which the Board has authorized to be executed and any amendment to the Declaration or Plat as provided in the Act, and, in general, shall perform all duties incident to the office of President and such other duties as may be prescribed by the Board from time to time.

Section 6. Vice-President. In the absence of the President or in the event of his inability or refusal to act, the Vice-President (or in the event there be more than one Vice President, the Vice-Presidents, in the order of their election) shall perform the duties of the President, and when so acting, shall have all the power of, and be subject to all the restrictions upon, the President. Any Vice-President shall perform such other duties as from time to time may be assigned to him by the President or by the Board.

Section 7. Treasurer. The Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for moneys due and payable to the Association from any source whatsoever, and deposit all such moneys in the name of the Association in such banks, trust companies or other depositaries as shall be selected in accordance with the provisions of Article VII of these by-laws; and in general perform all the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him by the President or by the Board.

Section 8. Secretary. The Secretary shall keep the minutes of the meetings of the members and of the Board in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these by-laws or as required by law; receive all notices on behalf of the Association and, together with the President, execute on behalf of the Association amendments to Condominium Instruments and other documents as required or permitted by the Declaration, these by-laws or the Act; be custodian of the records and, if incorporated, of the seal of the Association and, if the Association is incorporated, see that the seal of the Association is affixed to all documents, the execution of which on behalf of the Association under its seal is duly authorized in accordance with the provisions of these by-laws; and in general perform all

duties incident to the office of Secretary and such other duties as from time to time may be assigned to him by the President or by the Board.

ARTICLE VI
Powers and Duties of the Association and Board

Section 1. General Duties, Powers, Etc. of the Board. The Board shall exercise for the Association all powers, duties and authority vested in the Association by the Act and the Condominium Instruments, including but not limited to the following:

- (a) Operation, care, upkeep, maintenance, replacement, and improvement of the Common Elements and the Limited Common Elements.
- (b) Preparation, adoption and distribution of the annual budget for the Property.
- (c) Levying of assessments.
- (d) Collection of assessments from Unit Owners.
- (e) Employment and dismissal of the personnel necessary or advisable for the maintenance and operation of the Common Elements.
- (f) Obtaining adequate and appropriate kinds of insurance.
- (g) Owning, conveying, encumbering, leasing, and otherwise dealing with Units conveyed to or purchased by it.
- (h) Adoption and amendment of rules and regulations covering the details of the operation and use of the Property.
- (i) Keeping of detailed, accurate records of the receipts and expenditures affecting the use and operation of the Property.
- (j) Having access to each Unit, from time to time, as may be necessary for the maintenance, repair or replacement of any Common Elements therein or accessible therefrom, or for making emergency repairs therein necessary to prevent damage to the Common Elements or to another Unit or Units.

(k) Paying real property taxes, special assessments, 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.

(l) Imposing charges for late payments of a Unit Owner's assessments, or any other expenses lawfully agreed upon, and after notice and an opportunity to be heard, levy reasonable fines for violation of the Declaration, by-laws, and rules and regulations of the Association.

(m) Assigning its right to future income, including the right to receive assessments.

(n) Recording 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 5(c) of the Declaration.

(o) Recording the granting of an easement for the laying, maintenance, and repair of cable television cable or for construction, maintenance, and repair of a project for protection against water damage of erosion, where authorized by the Unit Owners under the provisions of Section 5(c) of the Declaration.

(p) Borrowing money at such rates of interest as it may determine; to issue its notes, bonds and other obligations to evidence such borrowing; and to secure any of its obligations by assigning its right to future income including the right to receive assessments for common expenses, and/or by making a mortgage or giving a security interest in all or any of its property or income, provided if such mortgage or security interest encumbers all or substantially all of the assets of the Association, the approval of the members shall first be obtained pursuant to Article III, Section 7, of these by-laws.

(q) Making reasonable accommodation of the needs of handicapped Unit Owners, as required by the Human Rights Act, in the exercise of its powers with respect to the use of the Common Elements or approval of modification in an individual Unit.

In the performance of their duties, the officers and members of the Board, whether appointed by the Owner or elected by the members, shall exercise the care required of a fiduciary of the members.

Section 2. Specific Powers and Duties. Anything herein contained to the contrary notwithstanding, the Association shall have the power:

(a) To engage the services of a manager or managing agent, who may be any person, firm or corporation, upon such terms and compensation as the Association deems fit, and to remove such manager or managing agent at any time, subject to the terms of any agreement with such manager or managing agent.

(b) To engage the services of any persons (including, but not limited to, accountants and attorneys) deemed necessary by the Association at such compensation as is deemed reasonable by the Association, in the operation, repair, maintenance and management of the Property, or in connection with any duty, responsibility or right of the Association and to remove, at any time, any such personnel.

(c) To establish or maintain one or more bank accounts, or functionally similar accounts such as money market fund accounts, for the deposit of any funds paid to, or received by, the Association.

(d) To invest any funds of the Association in certificates of deposits, money market funds, or comparable investments.

(e) Upon authorization of a two-thirds vote of the members of the Board or by affirmative vote of not less than a majority of the Unit Owners at a meeting duly called for such purpose, the Board acting on behalf of all Unit Owners shall have the power to seek relief from or in connection with the assessment or levy of any real property taxes, special assessments or charges of the State of Illinois or any political subdivision thereof or of any lawful taxing or assessing body, and to charge and collect all expenses incurred in connection therewith as Common Expenses.

Nothing herein shall be construed to give the Association authority to conduct an active business for profit on behalf of all the Unit Owners or any of them.

Section 3. Authorized Expenditures. The Association shall acquire and make arrangements for, and pay for out of the Maintenance Fund, in addition to the manager, managing agent or other personnel above provided for, the following:

(a) Water, waste removal, heating, electricity, telephone and other necessary utility service for the Common Elements and such services to the Units as are not separately metered or charged to the owners thereof.

(b) Such insurance as the Association is required or permitted to obtain as provided in the Declaration.

(c) Landscaping, gardening, snow removal, painting, cleaning, tuckpointing, maintenance, decorating, repair and replacement of the Common Elements (but not including the Limited Common Elements not visible from the exterior of the Building which the Unit Owners enjoying the use thereof shall paint, clean, decorate, maintain and repair) and such furnishings and equipment for the Common Elements as the Association shall determine are necessary and proper, and the Association shall have the exclusive right and duty to acquire the same for the Common Elements. Anything in the foregoing to the contrary notwithstanding, the Association shall be responsible for the repair and replacement of all windows and doors provided that where the need for repair or replacement is due to the act or omission of a Unit Owner, guest, occupant, family

member or pet, the Association shall charge the Unit Owner for the cost of such repair or replacement.

(d) Any other materials, supplies, furniture, labor, services, maintenance, repairs, structural alterations, or assessments which the Association deems necessary or proper for the maintenance and operation of the Property or for the enforcement of any restrictions or provisions contained herein.

(e) Any amount necessary to discharge any mechanic's lien or other encumbrance levied against the Property or any part thereof which may in the opinion of the Association constitute a lien against the Property or against the Common Elements, rather than merely against the interest 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 Association by reason of said lien or liens including but not limited to, any interest, late charges, reasonable attorneys' fees, costs of collections and the amount of any unpaid fine shall be specially assessed to said Unit Owners and shall, until paid by such Unit Owners, constitute a lien on the interest of such Unit Owners in the Property, 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.

(f) Maintenance and repair of any Unit or any other portion of the Property which a Unit Owner is obligated to maintain or repair under the terms hereof, if such maintenance or repair is necessary, in the discretion of the Association, to protect the Common Elements, or any other portion of the Property, and the owner of said 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 is delivered by the Association to said Unit Owner; provided that the Association shall levy a special assessment against such Unit for the cost of said maintenance or repair and the amount of such special assessment shall constitute a lien on the interest of such Unit Owner in the property, 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.

All expenses, charges and costs of the maintenance, repair or replacement of the Common Elements, and any other expenses, charges or costs which the Association may incur or expend pursuant hereto, shall be approved by the Association, and a written memorandum thereof prepared and signed by the treasurer. There shall be no structural alterations, capital additions to, or capital improvements on the Common Elements (other than for purposes of repairing, replacing and restoring portions of the Common Elements) requiring an expenditure in excess of Five Thousand Dollars (\$5,000.00) without the prior approval of at least 67% of the Unit Owners.

Section 4. Annual Budget. (a) Each year on or before November 1st, the Board shall estimate the annual budget of Common Expenses (the "Annual Budget") including: the total amount required for 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 a reasonable amount considered by the Association to be necessary for a reserve for contingencies and replacements (as hereinafter specified), all anticipated assessments and income and each Unit Owner's proposed Common Expense assessment, together with an indication of which portions of the Annual Budget are intended for capital expenditures or repairs of payment of real estate taxes. The Board shall deliver a copy of the proposed Annual Budget to each Unit Owner at least thirty (30) days prior to the adoption thereof. The Association shall give Unit Owners notice as provided in Section 4, Article III of the by-laws of the meeting of the Board at which the Board proposes to adopt the Annual Budget, or at which any increase or establishment of any assessment, regular or special, is proposed to be adopted.

(b) If an adopted Annual Budget requires assessment against Unit Owners in any year exceeding 115% of the assessments for the preceding year, the Board, upon written petition by Unit Owners representing 20% of the votes of the Association may, within 14 days of the Board action, petition and require the Board to call a meeting of the Unit Owners within 30 days of the date of filing of the petition to consider the budget. Unless a majority of the votes of the Unit Owners are cast at a meeting to reject the budget, it is ratified, whether or not a quorum is present. In determining whether assessments exceed 115% or similar assessments in the preceding year, any authorized provisions for reasonable reserves for repair or replacement of the condominium property, and budgeted expenses by the Association which are not anticipated to be incurred on a regular or annual basis, shall be excluded from the computation.

(c) The Annual Budget shall be assessed to the Unit Owners according to each Unit Owner's percentage of ownership in the Common Elements. Each Unit Owner shall be obligated to pay to the Association, or as it may direct, the portion of the Annual Budget assessed to such owner in equal monthly installments (subject to acceleration as hereinafter provided) on or before January 1st of the ensuing year, and the 1st day of each and every month of said year. Notwithstanding the foregoing, assessments will not begin until such time as the Owner elects to stop paying all Association expenses; provided, however, that the Board of Managers will begin assessing all Unit Owners if and when a request is made therefor by FHLMC, FNMA, HUD, FHA or VA

(d) The failure or delay of the Association to prepare or serve the Annual Budget on the Unit Owners shall not constitute a waiver or release in any manner of the Unit Owner's obligation to pay the maintenance and other costs and necessary Reserves, as herein provided, whenever the same shall be determined, and in the absence of any annual or adjusted budget, the Unit Owners shall continue to pay the monthly assessment charges at the then existing monthly rate established for the previous period until the monthly assessment payment which is due more than ten (10) days after such new annual Budget shall have been mailed.

(e) Anything herein or in the Declaration to the contrary notwithstanding, the Board may charge to fewer than all Unit Owners such portion of the insurance premium for insurance the Association is required or permitted to obtain which

reflects increased charges for coverage on the Units owned by such Unit Owners, on such reasonable basis as the Board shall determine. Such charge shall be considered a common expense with respect to the Units owned by such Unit Owners for all purposes herein and under the Declaration.

(f) All funds collected hereunder shall be held and expended solely 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 special adjustments as may be required to reflect delinquent or prepaid assessments) shall be deemed to be held for the benefit, use and account of all the Unit Owners in their relative percentages of ownership interest in the Common Elements.

Section 5. Annual Accounting. (a) On or before the 1st day of April of each calendar year commencing with the year after the filing of the Declaration, the Association shall supply to all Unit Owners an itemized accounting of the Common Expenses for the preceding calendar year actually incurred and paid together with an indication of which portions of the Annual Budget were for 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 excess or deficit of income over expenditures plus Reserves. Any amount accumulated in excess of the amount required for actual expenses and Reserves shall be credited according to each Unit Owner's percentage of ownership in the Common Elements to the next monthly installments due from Unit Owners under the current year's Annual Budget, until exhausted, and any net shortage shall be added, according to each Unit Owner's percentage of ownership of the Common Elements, to the installments due in the succeeding six months after rendering of the accounting.

(b) The Association shall allow any First Mortgagee to examine the books and records of the Association during reasonable business hours and to receive, on request, annual reports and other financial data prepared by the Association or at its direction.

(c) If no audited financial statement is available, the Association shall allow an audited financial statement for the preceding fiscal year to be prepared by and at the expense of any holder, insurer or guarantor of a first mortgage secured by the Unit, upon submission to the Association of a written request therefor.

Section 6. Reserves. (a) The Association may build up and maintain a reasonable Reserve for operations, contingencies, replacements, maintenance and repairs. To establish such Reserve, the Owner shall collect from each Unit Owner upon conveyance by Owner of a Unit to such Unit Owner, an amount equal to one sixth of the Annual Budget as initially established by the Owner for the first year following the first annual meeting of the members and allocable to such Unit, (the "Reserve Fund Deposit"). Developer shall be prohibited from using the Reserve Fund Deposits to defray any of its expenses or construction costs or to make up any budget deficits while it is in control of the Association. At the time control of the Association is turned over to the Unit Owners, Developer shall: (i) remit the collected Reserve Fund Deposits to the

Association; and (ii) pay a Reserve Fund Deposit to the Association for each Unit not yet sold by Developer, provided that Developer may reimburse itself for such amounts paid to the Association from funds collected at the closing of such unsold Units. Extraordinary expenditures not originally included in the Annual Budget which may become necessary during the year shall be charged first against such Reserve. In addition, the Association or the Board shall have the right to segregate all or any portion of the Reserve for any specific replacement or contingency upon such conditions as the Association or the Board deems appropriate.

(b)

(b) The Annual Budget may, but shall not be required to, provide for reasonable reserves for capital expenditures and deferred maintenance for repair or replacement of the Common Elements. If the Annual Budget contains a reserve component, to determine the amount of Reserves appropriate for the Association, the Board of Managers shall take into consideration the following: (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 Condominium portions of the Building 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 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.

The Association may at any time elect to waive in whole or in part the reserve component contained in the Annual Budget by a vote of 2/3 of the total votes of the Association. In the event the Association elects to waive all or part of the reserve component, that fact must be disclosed after the meeting at which the waiver occurs by the Association and in the financial statements of the Association, and highlighted in bold print, in the response to any request of a prospective purchaser for the disclosure information pursuant to the Act. In the event the Association shall elect to waive all or part of the reserve component, the Association may elect to again include the reserve component by a vote of 2/3 or the total votes of the Association.

Section 7. Special Assessments. If said Annual Budget proves inadequate for any reason, including nonpayment of any Unit Owner's assessment, or any non-recurring Common Expense or any Common Expense not set forth in the Annual Budget as adopted, or for any addition or alteration to the Common Elements, the Board may at any time levy a further assessment, which shall be assessed to the Unit Owners according to each Unit Owner's percentage of ownership in the Common Elements, and which may be payable in one lump sum or such installments as the Board may determine. The Board may adopt separate special assessments which may be payable over more than one fiscal year as provided by the Act. The Association shall give Unit Owners notice as provided in Section 4, Article III of the by-laws of the meeting of the Board at which the Board proposes to adopt the special assessment. The Board shall serve notice of such special assessment on all Unit Owners (as provided in Section 4, Article III of the by-laws) by a statement in writing giving the amount and reasons therefor, and such special assessment shall become effective and shall be payable at such time or times as determined by the Board, provided, however, if an adopted special assessment requires assessment against Unit Owners in

any year exceeding 115% of the total assessments (regular and special) for the preceding year, the Board, upon written petition by Unit Owners representing 20% of the votes of the Association may, within 14 days of the Board action, petition and require the Board to call a meeting of the Unit Owners within 30 days of the date of filing of the petition to consider the special assessment. Unless a majority of the votes of the Unit Owners are cast at a meeting to reject the budget, it is ratified, whether or not a quorum is present. In determining whether assessments exceed 115% or similar assessments in the preceding year, any authorized provisions for reasonable reserves for repair or replacement of the condominium property, and budgeted expenses by the Association which are not anticipated to be incurred on a regular or annual basis, shall be excluded from the computation. Special 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 shall be subject to the approval of two-thirds of the total votes of all unit owners. Notwithstanding the foregoing, in the event that the special assessment determined by the Board is for emergency purposes or as mandated by law, as defined in the Act, then, in that event the special assessment shall not require Unit Owner approval. All Unit Owners shall be obligated to pay any special assessments levied as set forth above.

Section 8. Default in Payment. (a) If a Unit Owner is in default in the monthly payment of the aforesaid charges or assessments for thirty (30) days, the Association may assess a service charge of up to 4% of the balance of the aforesaid charges and assessments for each month, or part thereof, that said balance, or any part thereof remains unpaid. The Association may bring suit for and on behalf of itself and as representative of all Unit Owners, to enforce collection thereof or to foreclose the lien there for as provided by law; and there shall be added to the amount due, the costs of said suit, together with legal interest and reasonable attorneys fees to be fixed by the Court. In addition, the Association may also take possession of such defaulting Unit Owner's interest in the Property and maintain an action for possession of the Unit in the manner provided by law. 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 Unit.

(b) Each such assessment, together with interest, court costs, late charges and reasonable attorneys' fees and costs of collections or the amount of any unpaid fine shall also be the personal obligation of the person who was the Unit Owner at the time the assessment fell due. The personal obligation for delinquent assessments shall not pass to successors in title or interest unless assumed by them, or required by applicable law.

Section 9. Unit Owner Accounts. Upon ten (10) days' notice to the Association, and the payment of a reasonable fee fixed by the Association not to exceed Fifteen Dollars (\$15.00), any Unit Owner shall be furnished a statement of his account setting forth the amount of any unpaid assessments or other charges due and owing from such Unit Owner.

Section 10. Rules and Regulations. The Association may, pursuant to the provisions of Section 11 of Article IV and Section 1(h) of Article VI of these by-laws, from time to time, adopt or amend such rules and regulations governing the operation, maintenance, beautification and use of the Common Elements and the Units, not inconsistent with the terms of the Declaration, as it sees fit, and the Unit Owners shall conform to, and abide by, such rules and regulations. Written notice of such rules and regulations shall be delivered to all Unit Owners and occupants. A violation of such rules or regulations shall be deemed a violation of the terms of the Declaration.

ARTICLE VII

Contracts, Checks, Deposits and Funds

Section 1. Contracts. The Board may authorize any officer or officers, agent or agents of the Association, in addition to the officers so authorized by these by-laws, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Association and such authority may be general or confined to specific instances.

Section 2. Checks, Drafts, Etc. All checks, drafts or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the Association, shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by resolution of the Board. In the absence of such determination by the Board, such instruments shall be signed by the Treasurer and countersigned by the President of the Association.

Section 3. Deposits. All funds of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies or other depositories as the Board may elect.

Section 4. Gifts. The Board may accept on behalf of the Association any contribution, gift, bequest or devise for the general purposes or for any special purpose of the Association.

ARTICLE VIII

Books and Records

Section 1. Maintaining Books and Records. The Association shall keep correct and complete books and records of account and shall also keep minutes of the proceedings of its members, the Board and committees having any of the authority of the Board.

Section 2. Availability for Examination. The Association shall maintain the following records of the Association, and make such records available for examination and copying at convenient hours of weekdays by the Unit Owners, holders, insurers and guarantors of first mortgages that are secured by Units and their duly authorized agents or attorneys:

(a) Copies of the Recorded Declaration, by-laws, other Condominium Instruments and any amendments, Articles of Incorporation of the Association, if incorporated, annual reports, if incorporated, and any rules and regulations adopted by the Association of the Board. Prior to the organization of the Association, the Owner shall maintain and make available the records set forth in this subsection (a) for examination and copying.

(b) Detailed accurate records in chronological order of the receipts and expenditures affecting the Common Elements, specifying and itemizing the maintenance and repair expenses of the Common Elements and any other expenses incurred, and copies of all contracts, leases or other agreements entered into by the Association.

(c) The minutes of all meetings of the Association and the Board. The Association shall maintain these minutes for a period of not less than seven years.

(d) A record giving the names and addresses of the members entitled to Vote.

(e) Ballots and proxies related thereto for all elections to the Board and for any other matters voted on by the Unit Owners. The Association shall maintain these ballots and proxies for a period of not less than one year.

(f) Such other records of the Association as are available for inspection by members of a not-for-profit corporation pursuant to the General Not-For-Profit Corporation Act of 1986 of the State of Illinois, as amended.

A reasonable fee covering the direct out-of-pocket cost of providing such information and copying may be charged by the Association or the Board for the cost of providing such information and copying.

ARTICLE IX Fiscal Year

The fiscal year of the Association begin on the first day of January and end on the last day of December.

ARTICLE X Seal

If the Association is incorporated, the Board shall provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the Association and the words "Corporate Seal, Illinois."

ARTICLE XI Waiver of Notice

Whenever any notice whatever is required to be given under the provisions of the Condominium Property Act of Illinois, the General Not-For-Profit Corporation Act of 1986 of the State of Illinois or under the provisions of the articles of incorporation or by-laws of the Association, or the Declaration, a waiver thereof (subject to all the provisions of such instruments) in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XII
Amendments to by-laws

These by-laws may be altered, amended or repealed and new by-laws may be adopted upon the affirmative vote of at least 67% of all of the members at a regular meeting or at any special meeting called for such purpose, by Recording an instrument in writing setting forth such alteration, amendment or repeal, which is signed and acknowledged by the President or Vice President and the Secretary or Assistant Secretary of the Association and which contains an affidavit by an officer of the Board certifying that the necessary affirmative Vote of the members of the Association has been obtained.

ARTICLE XIII
Indemnification

The Association shall indemnify any person who was or is a party, or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Association) by reason of the fact that he is or was a member of the Board of officer of the Association, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in, or not opposed to the best interests of the Association, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interests of the Association, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

The Association may indemnify any person who was or is a party, or is threatened to be made a part to any threatened, pending or completed action or suit by or in the right of the Association to procure a judgment in its favor by reason of the fact that he is or was a member of the Board or an officer of the Association against expenses (including attorneys' fees) actually and reasonably incurred by him in connection with the defense or settlement of such action or suit, if he acted in good faith and in a manner he reasonably believed to be in, or not opposed to, the best interests of the Association and

except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his duty to the Association, unless, and only to the extent that the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability, but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses as the court shall deem proper.

To the extent that a member of the Board or officer of the Association has been successful, on the merits or otherwise, in the defense of any action, suit or proceeding referred to in the foregoing two paragraphs, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including attorneys' fees) actually and reasonably incurred by him in connection therewith.

Any indemnification under the first two paragraphs of this Article shall be made by the Association only as authorized in the specific case, upon a determination that indemnification of the member of the Board or officer of the Association is proper in the circumstances because he or she has met the applicable standard of conduct set forth in the first two paragraphs of this Article. Such determination shall be made (1) by the Board by a majority vote of a quorum consisting of members of the Board who were not parties to such action, suit or proceeding, or (2) if such a quorum is not obtainable, or, even if obtainable, if a quorum of disinterested directors so directs, by independent legal counsel in a written opinion, or (3) by a majority of the members of the Association.

Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the Association in advance of the final disposition of such action, suit or proceeding, as authorized by the Board in the specific case, upon receipt of an undertaking by or on behalf of the members of the Board or the officer of the Association to repay such amount, unless it shall ultimately be determined that he or she is entitled to be indemnified by the Association as authorized in this Article. The sums necessary to discharge the obligations of the Association under this Article shall be common expenses.

The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any statute, agreement, vote of members of the Association or disinterested members of the Board, or otherwise, both as to action in his official capacity and as to action in other capacity while holding such office, and shall continue as to a person who has ceased to be a member of the Board or an officer of the Association.

ARTICLE XIV **Construction**

(a) Nothing hereinabove contained shall in any way be construed as altering, amending or modifying the Declaration. Said Declaration and these by-laws shall always be construed to further the harmonious, beneficial, cooperative and proper use and

conduct of the Property. If there is any inconsistency or conflict between these by-laws and the aforesaid Declaration, the provisions of the Declaration shall control.

(b) All words and terms used herein which are also used in the Declaration shall have the same meaning as provided for such words and terms in the Declaration.

(c) In the event the Association is incorporated, the words, "Board of Directors" and "Director" shall be substituted for the words "Board" and "Member of the Board," respectively, wherever they appear herein.

Exhibit "D"

MUSEUM PARK LOFTS
CONDOMINIUM DECLARATION

PLAT OF SURVEY
OF
MUSEUM PARK LOFTS

Attached.

Prepared by and upon recording
return to:

Brown, Udell & Pomerantz, Ltd.
1332 N. Halsted Street Suite 100
Chicago, Illinois 60622

**FIRST AMENDMENT TO DECLARATION OF CONDOMINIUM
PURSUANT TO THE CONDOMINIUM PROPERTY ACT
FOR MUSEUM PARK LOFTS CONDOMINIUMS**

This First Amendment is made and entered into this 12th day of October, 2004, by 13th Street Lofts, LLC, an Illinois Limited Liability Company (hereinafter referred to as "Owner"):

WITNESSETH:

WHEREAS, Owner submitted the real estate, legally described on Exhibit "A" attached hereto and incorporated herein (the "Condominium Property"), to the Illinois Condominium Property Act pursuant to the Declaration of Condominium for the Museum Park Lofts Condominiums which was recorded on January 21, 2004 as Document Number 0402718082 (the "Declaration");

WHEREAS, the survey attached to the Declaration of Condominium indicated that certain Limited Common Element Storage Lockers were "proposed";

WHEREAS, certain Limited Common Element Storage Lockers are no longer considered "proposed",

WHEREAS, Garage Unit GU-26 was mistakenly listed in Exhibit B to the Declaration twice;

WHEREAS, Garage Unit GU-89 was mistakenly not listed in Exhibit B to the Declaration,

NOW, THEREFORE, Owner DECLARES as follows:

1. Pages 2, 2A, 3, 4 and 5 of the Plat of Survey attached to the Declaration of Condominium are hereby replaced with Pages 2, 2A, 3, 4 and 5 attached hereto as Exhibit C.
2. Exhibit B to the Declaration is hereby amended to correct the aforementioned typographical errors; no percentages of ownership interest have been modified. Both Garage Units appeared on the original Plat. The duplicative "GU-26" is hereby deleted and replaced

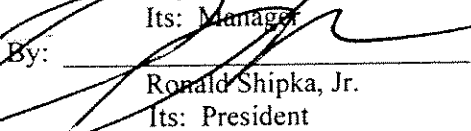
with "GU-89" on Exhibit B only.

2. This instrument is executed by 13th Street Lofts, LLC an Illinois Limited Liability Company as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Limited Liability Company. All the terms, provisions, stipulations, covenants and conditions to be performed by 13th Street Lofts, LLC are undertaken by it solely as the Limited Liability Company aforesaid.

IN WITNESS WHEREOF, the undersigned have caused this First Amendment to be signed on the day and year first above written.

13th Street Lofts, LLC
By: EDC 13th Street Lofts, LLC
an Illinois limited liability company

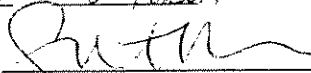
Its: Manager
By: EDC MANAGEMENT, INC.,
an Illinois Corporation

Its: Manager
By: 
Ronald Shipka, Jr.
Its: President

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that Ronald Shipka, Jr., as President of EDC MANAGEMENT, INC., the Manager of EDC MP TOWER, LLC, the Manager of MP TOWER, LLC, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Manager he signed and delivered the said instrument as Manager of said Limited Liability Company as his free and voluntary act, and as the free and voluntary act and deed of said company, for the uses and purposes therein set forth.

Given under my hand and official seal this 12th of October, 2004.



Notary Public



Exhibit "A"

LEGAL DESCRIPTION OF UNITS

All units located on the property are delineated on the survey, referred hereto as Exhibit "D" to the Condominium Declarations and made a part of the Declaration, and are legally described as follows:

Units 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 1001, 1002, 1003, 1004, 1005, 1006, 1007, 1008, 1009, 1010, 1011, 1012, 1013, 1014, 1015, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1110, 1111, 1112, 1113, 1114, 1115, 1201, 1202, 1203, 1204, 1205, 1206, 1207, 1208, 1209, 1210, 1211, 1212, 1213, 1214, 1215, 1301, 1302, 1303, 1304, 1305, 1306, 1307, 1308, 1309, 1310, 1311, 1312, 1313, 1314, 1315, 1401, 1402, 1403, 1404, 1405, 1406, 1407, 1408, 1409, 1410, 1411, 1412, 1501 and 1512; CSU-1; GU-1, GU-2, GU-3, GU-4, GU-5, GU-6, GU-7, GU-8, GU-9, GU-10, GU-11, GU-12, GU-13, GU-14, GU-15, GU-16, GU-17, GU-18, GU-19, GU-20, GU-21, GU-22, GU-23, GU-24, GU-25, GU-26, GU-27, GU-28, GU-29, GU-30, GU-31, GU-32, GU-33, GU-34, GU-35, GU-36, GU-37, GU-38, GU-39, GU-40, GU-41, GU-42, GU-43, GU-44, GU-45, GU-46, GU-47, GU-48, GU-49, GU-50, GU-51, GU-52, GU-53, GU-54, GU-55, GU-56, GU-57, GU-58, GU-59, GU-60, GU-61, GU-62, GU-63, GU-64, GU-65, GU-66, GU-67, GU-68, GU-69, GU-70, GU-71, GU-72, GU-73, GU-74, GU-75, GU-76, GU-77, GU-78, GU-79, GU-80, GU-81, GU-82, GU-83, GU-84, GU-85, GU-86, GU-87, GU-88, GU-89, GU-90, GU-91, GU-92, GU-93, GU-94, GU-95, GU-96, GU-97, GU-98, GU-99, GU-100, GU-101, GU-102, GU-103, GU-104, GU-105, GU-106, GU-107, GU-108, GU-109, GU-110, GU-111, GU-112, GU-113, GU-114, GU-115, GU-116, GU-117, GU-118, GU-119, GU-120, GU-121, GU-122, GU-123, GU-124, GU-125, GU-126, GU-127, GU-128, GU-129, GU-130, GU-131, GU-132, GU-133, GU-134, GU-135, GU-136, GU-137, GU-138, GU-139, GU-140, GU-141, GU-142, GU-143, GU-144, GU-145, GU-146, GU-147, GU-148, GU-149, GU-150 and GU-151, as delineated on the survey of the following described real estate:

Parcel 1:

THAT PART OF CERTAIN LOTS, BLOCKS, STREETS, PRIVATE STREETS AND ALLEYS AND PART OF THE LANDS OF THE ILLINOIS CENTRAL RAILROAD COMPANY ALL IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID TRACT BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE EAST LINE OF SOUTH MICHIGAN AVENUE WITH THE SOUTH LINE OF ROOSEVELT ROAD AS DEDICATED PER DOCUMENT 93954909; THENCE NORTH 89 DEGREES 55 MINUTES 25 SECONDS EAST ALONG SAID SOUTH LINE 324.58 FEET TO THE WEST LINE OF SOUTH INDIANA AVENUE AS DEDICATED PER DOCUMENT NUMBER 93954909; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST ALONG THE WEST LINE OF SOUTH INDIANA AVENUE, AFORESAID, 575.78 FEET TO THE POINT OF BEGINNING, SAID POINT BEING ALSO A POINT ON THE EASTERLY EXTENSION OF THE SOUTH LINE OF EAST 13TH STREET, THENCE SOUTH 89 DEGREES 58 MINUTES 42 SECONDS WEST ALONG THE EASTERLY EXTENSION OF THE SOUTH LINE OF EAST OF EAST 13TH STREET AFORESAID, 177.42 FEET TO THE EAST LINE OF AN 18 FOOT PUBLIC ALLEY; THENCE SOUTH 00 DEGREES 03 MINUTES 35 SECONDS WEST ALONG THE EAST LINE OF AN 18 FOOT PUBLIC ALLEY, 134.00 FEET, THENCE NORTH 89 DEGREES 58 MINUTES 42 SECONDS EAST 177.51 FEET TO THE WEST LINE OF SOUTH INDIANA AVENUE AFORESAID; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE WEST LINE OF SOUTH INDIANA, AFORESAID, 134.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Parcel 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 FOR CONSTRUCTION,
MAINTENANCE AND REPAIR OF BALCONIES AS SET FORTH IN THE GRANT OF EASEMENT
RECORDED SEPTEMBER 17, 2001 AS DOCUMENT NUMBER 0010860394

which survey is attached to the Declaration of Condominium made by 13TH STREET LOFTS, L.L.C., an
Illinois Limited Liability Company and recorded in the office of the Recorder of Deeds of Cook County,
Illinois as Document No. 0402718082, together with its undivided percentage interest in the common
elements, in Cook County, Illinois.

Commonly known as: 125 East 13th Street., Chicago, Illinois 60605.
P.I.N. 17-22-105-030-0000 (Note: Affects the land and other property)

Exhibit "B"

CORRECTED EXHIBIT B TO THE DECLARATION OF CONDOMINIUM

Exhibit "B"
Museum Park Lofts
Schedule of Percentages

Unit	% Interest in Common Elements
501	0.6048%
502	0.5939%
503	0.5976%
504	0.5976%
505	0.6012%
506	0.7140%
507	0.4630%
508	0.7158%
509	0.5830%
510	0.5776%
511	0.5776%
512	0.5721%
513	0.5976%
514	0.3174%
515	0.3211%
601	0.6103%
602	0.5994%
603	0.6030%
604	0.6030%
605	0.6067%
606	0.7285%
607	0.4684%
608	0.7213%
609	0.5885%
610	0.5830%
611	0.5830%
612	0.5776%
613	0.6030%
614	0.3229%
615	0.3265%
701	0.6158%
702	0.6048%
703	0.6085%
704	0.6085%
705	0.6121%

5(a)

706	0.7340%
707	0.4739%
708	0.7267%
709	0.5939%
710	0.5885%
711	0.5885%
712	0.5830%
713	0.6085%
714	0.3283%
715	0.3320%
801	0.6212%
802	0.6103%
803	0.6139%
804	0.6139%
805	0.6176%
806	0.7413%
807	0.4793%
808	0.7340%
809	0.5994%
810	0.5939%
811	0.5939%
812	0.5885%
813	0.6139%
814	0.3338%
815	0.3374%
901	0.6267%
902	0.6158%
903	0.6194%
904	0.6194%
905	0.6230%
906	0.7485%
907	0.4848%
908	0.7413%
909	0.6048%
910	0.5994%
911	0.5994%
912	0.5939%
913	0.6194%
914	0.3393%
915	0.3429%
1001	0.6321%
1002	0.6212%
1003	0.6248%

5(b)

1004	0.6248%
1005	0.6285%
1006	0.7558%
1007	0.4902%
1008	0.7485%
1009	0.6103%
1010	0.6048%
1011	0.6048%
1012	0.5994%
1013	0.6248%
1014	0.3447%
1015	0.3483%
1101	0.6394%
1102	0.6285%
1103	0.6321%
1104	0.6321%
1105	0.6358%
1106	0.7631%
1107	0.4975%
1108	0.7558%
1109	0.6176%
1110	0.6121%
1111	0.6121%
1112	0.6067%
1113	0.6321%
1114	0.3483%
1115	0.3520%
1201	0.6467%
1202	0.6358%
1203	0.6394%
1204	0.6394%
1205	0.6430%
1206	0.7722%
1207	0.5048%
1208	0.7649%
1209	0.6248%
1210	0.6194%
1211	0.6194%
1212	0.6139%
1213	0.6394%
1214	0.3538%
1215	0.3574%
1301	0.6558%

5(c)

1302	0.6449%
1303	0.6485%
1304	0.6485%
1305	0.6521%
1306	0.7813%
1307	0.5139%
1308	0.7740%
1309	0.6339%
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1311	0.6285%
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1314	0.3629%
1315	0.3665%
1401	0.6248%
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1404	1.0243%
1405	0.9996%
1406	1.1815%
1407	1.1451%
1408	0.9723%
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1412	0.6085%
1501	0.6103%
1512	0.5939%
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GU100	0.0546%
GU101	0.0546%

5(f)

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GU143	0.0546%
GU144	0.0546%

5(g)

GU145	0.0546%
GU146	0.0546%
GU147	0.0546%
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CSU1	0.0546%

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5(h)

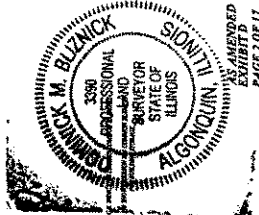
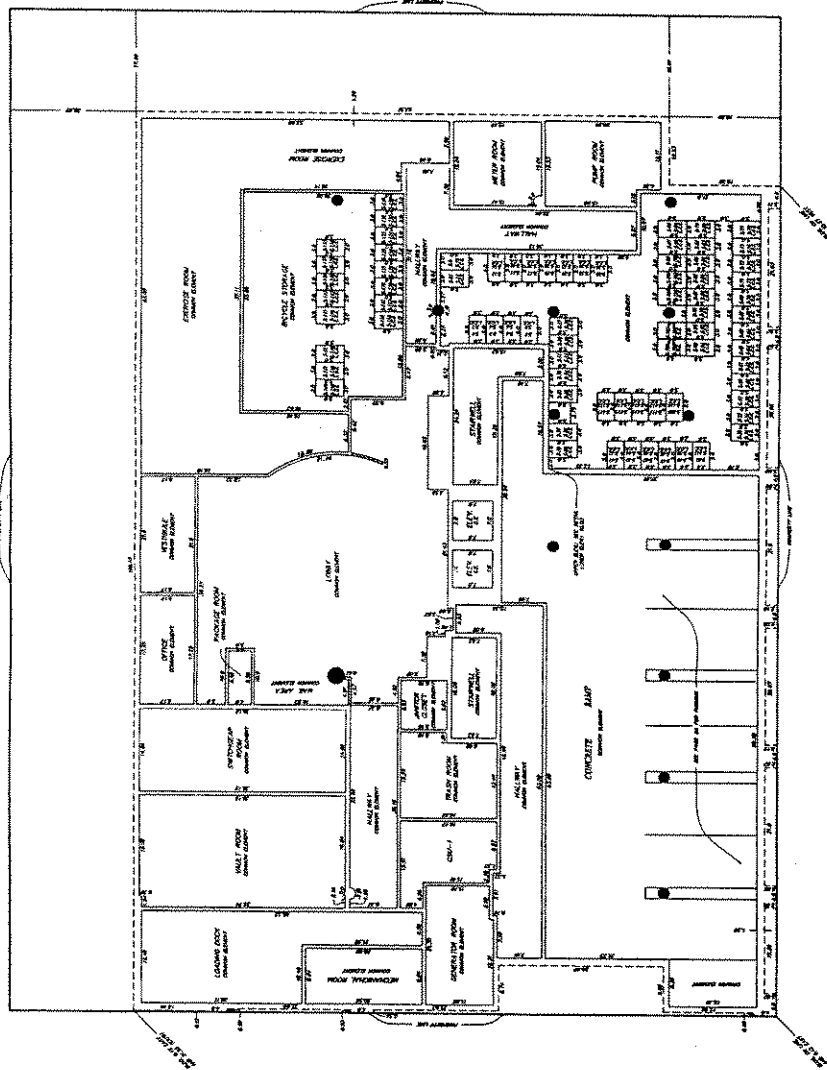
EXHIBIT C

REVISED PAGES 2, 2A, 3, 4 and 5 OF PLAT OF SURVEY
FOR
MUSEUM TOWER RESIDENCES

Attached.

MUSEUM PARK LOFTS FIRST FLOOR

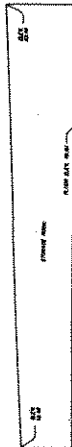
Scale - 1 inch = 10 feet



REGISTERED PROFESSIONAL SURVEYOR
STATE OF ILLINOIS
FRANK M. BZNICK
ALGONQUIN, ILLINOIS

ALL DIMENSIONS SHOWN ARE UNLESS OTHERWISE NOTED.
ALL DIMENSIONS ARE TO FACE UNLESS OTHERWISE NOTED.
ALL DIMENSIONS ARE TO FACE UNLESS OTHERWISE NOTED.
ALL DIMENSIONS ARE TO FACE UNLESS OTHERWISE NOTED.

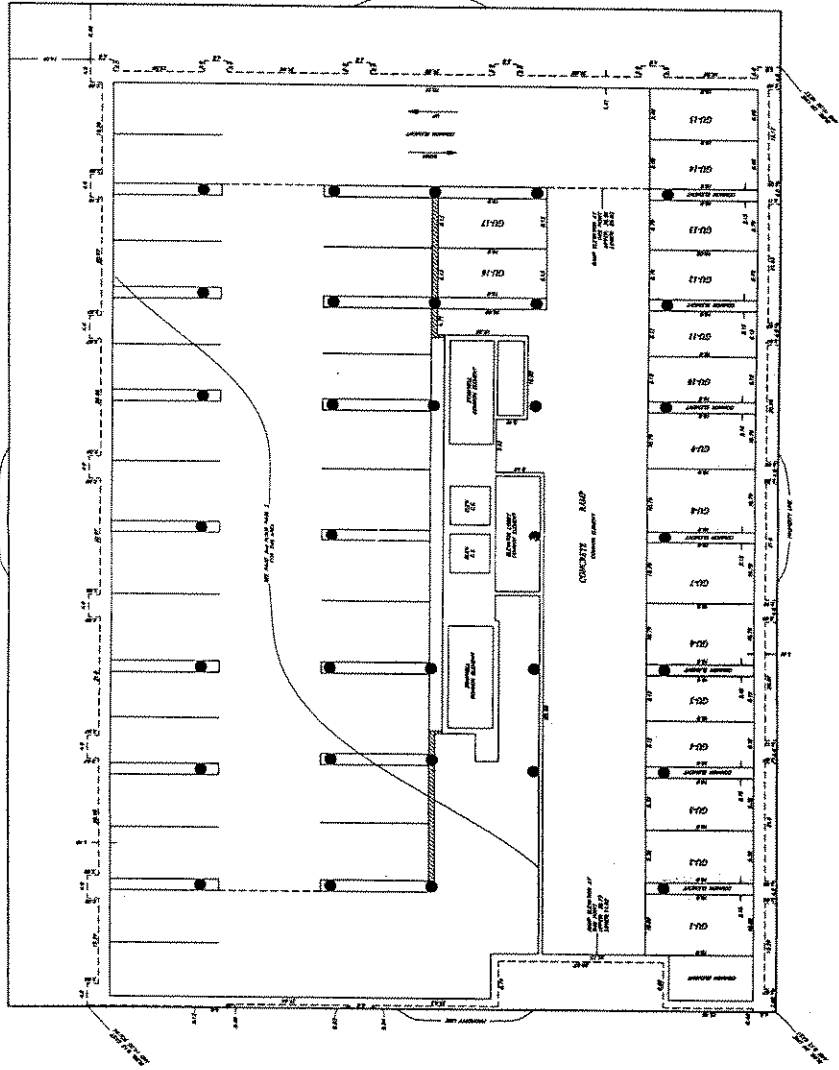
DETAIL



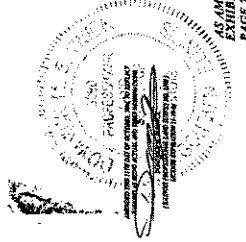
FRANK M. BZNICK
REGISTERED SURVEYOR
STATE OF ILLINOIS
ALGONQUIN, ILLINOIS

MUSEUM PARK LOFTS FIRST FLOOR MEZZANINE

Scale: 1/8" = 1'-0"

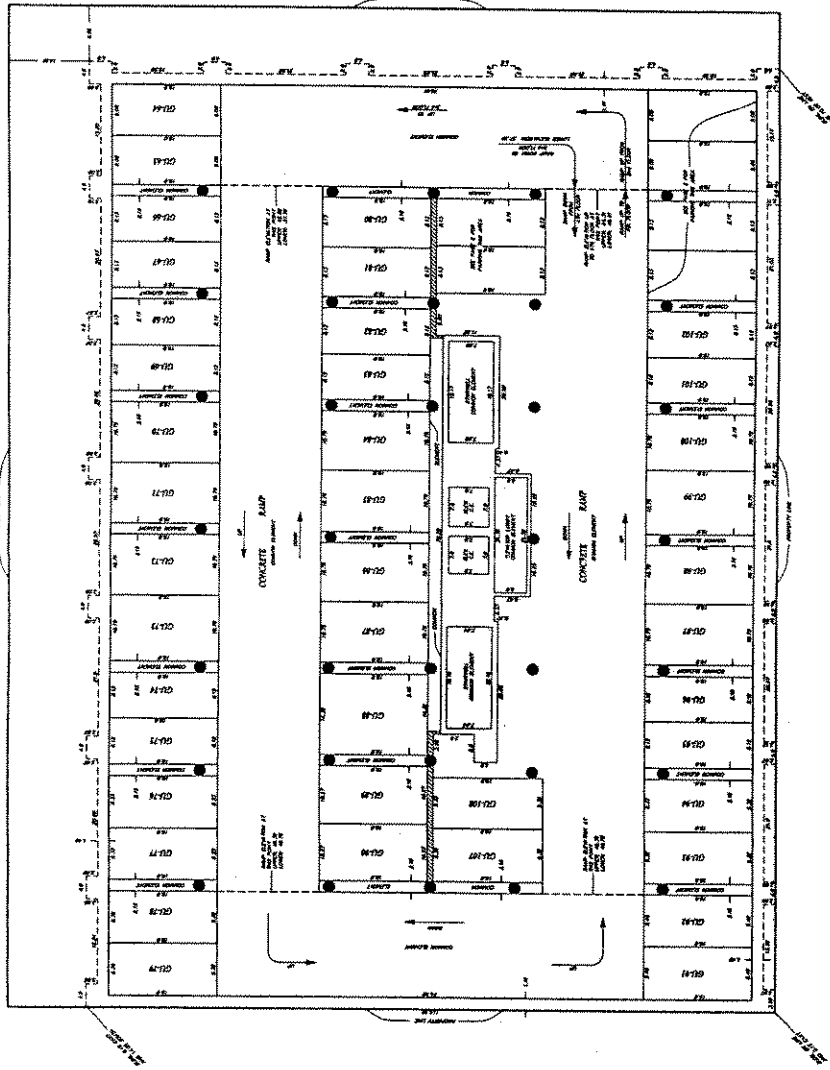


INDIVIDUAL UNITS SHOWN ARE UNITS FROM THE FIRST FLOOR TO BE OPEN TO THE SECOND FLOOR.
 DIMENSIONS ARE APPROXIMATE AND SUBJECT TO THE FINAL CONSTRUCTION OF THE PROJECT.
 ALL DIMENSIONS ARE TO FACE UNLESS OTHERWISE NOTED.

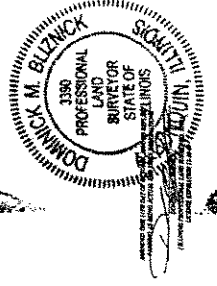


MUSEUM PARK LOFTS THIRD FLOOR

Sheet 7 of 8 - 18' per

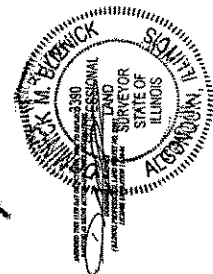
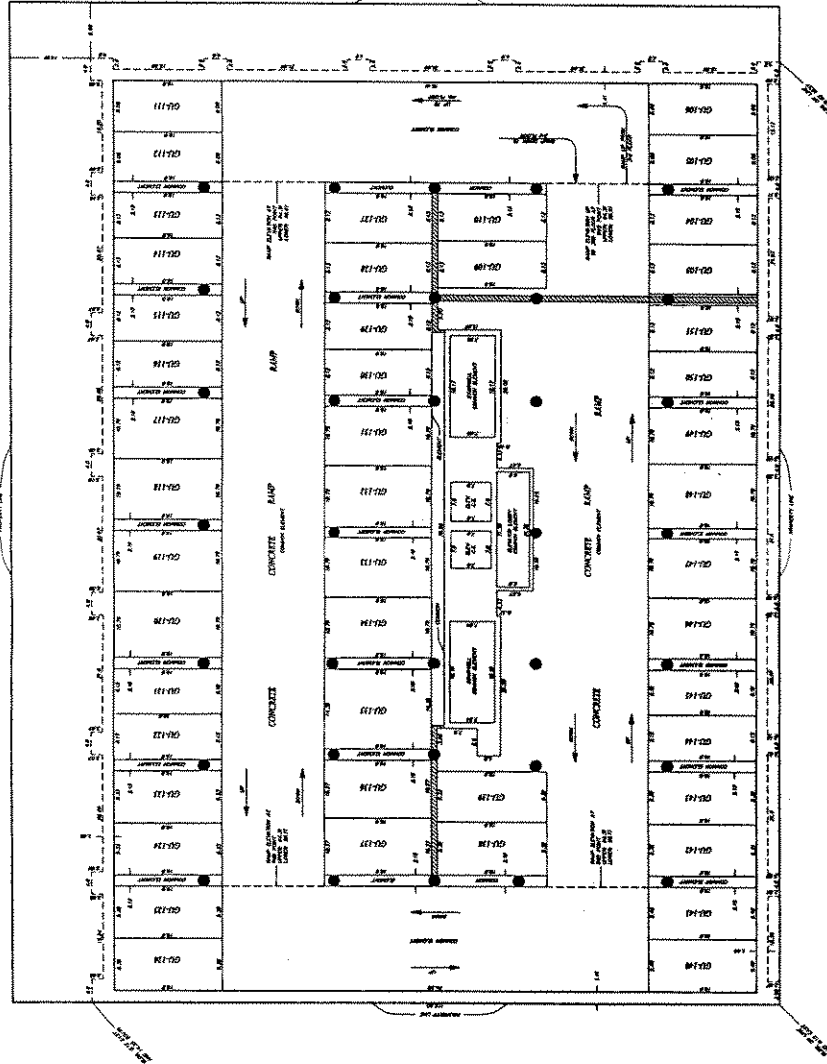


PROFESSIONAL LAND SURVEYOR AND ARCHITECTURE FIRM OF PROFESSIONAL ARCHITECTS AND ENGINEERS
 ARCHITECTURAL FLOOR PLAN FOR THE THIRD FLOOR OF THE MUSEUM PARK LOFTS
 ALL DIMENSIONS SHOWN ARE IN FEET AND INCHES UNLESS OTHERWISE SPECIFIED. ALL DIMENSIONS TO CENTER UNLESS OTHERWISE SPECIFIED.
 EVERY LINE ON A DIMENSIONED PLAN HAS TO BE THE CENTER OF A MEMBER UNLESS OTHERWISE SPECIFIED.



MUSEUM PARK LOFTS
FOURTH FLOOR

Scale: 1/8" = 1'-0"



THIS PLAN IS A REPRESENTATION OF THE PROPOSED WORK AND IS NOT A CONTRACT. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES.