

332507

08/11/2005 11:00 AM

RECORDING FEE 13.00

WAGNER SURVEYING ASSOCIATES, INC.
26745 Lakeland Avenue North
P.O. Box 89
Webster, WI 54893
715-866-4295

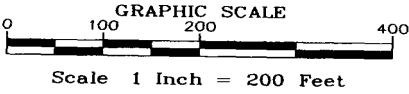
Pages 2

CERTIFIED SURVEY MAP NO.

All of Lot 8 and part of Lot 9, CSM V.25, P.334, located in the Northeast Quarter of the Southwest Quarter, the Northwest Quarter of the Southeast Quarter, the Southwest Quarter of the Northeast Quarter, and the Southeast Quarter of the Northwest Quarter of Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin
NOTE: THIS CSM SUPERSEDES CSM V.25, P.334

Orientation of this drawing is based on the east line of the Southeast Quarter of Section 4 which is assumed to bear S01°23'56"W

- LEGEND**
- ⊙ Denotes Sawyer County Monument
 - ⊙ Denotes 3/4" Iron Bar Found
 - Denotes 3/4" (1" O.D.) X 18" Iron Pipe (1.13 Lbs./lin. ft.) Set
 - ▨ Denotes Natural Wetlands
 - ▨ Denotes Man-made Wetlands
 - ▨ Delineated by Northern Environmental

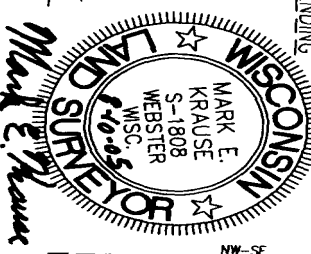
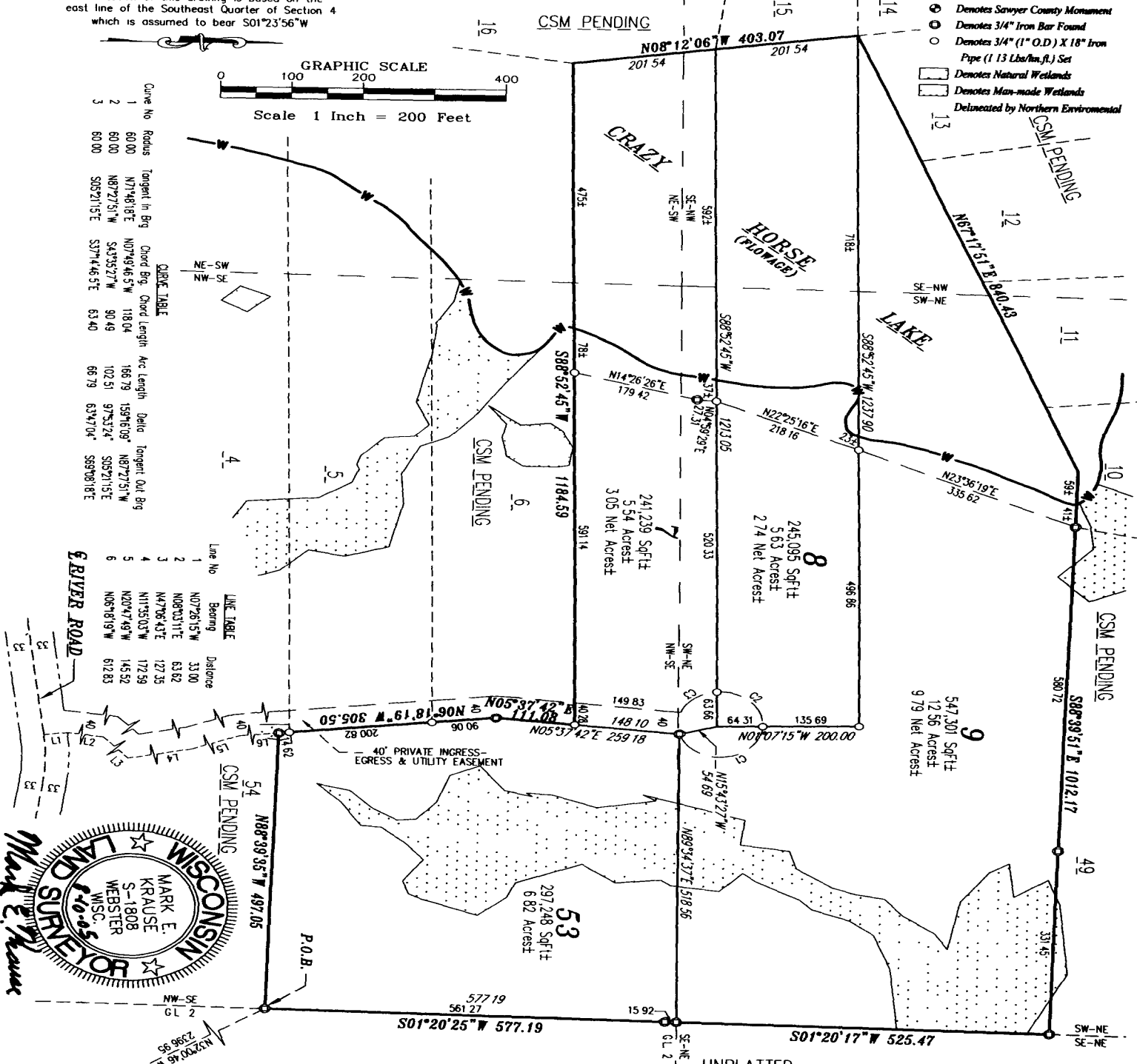


CURVE TABLE

Curve No	Radius	Tangent in Brg	Chord Brg	Chord Length	Arc Length	Delta	Tangent Out Brg
1	60.00	N71°48'18"E	N07°49'46.5"W	118.04	90.49	166.79	S159°16'09"
2	60.00	N87°27'51"W	S43°35'27"W	90.49	102.51	97°53'24"	S05°21'15"E
3	60.00	S05°21'15"E	S37°14'46.5"E	63.40	66.79	63°47'04"	S89°08'18"E

LINE TABLE

Line No	Bearing	Distance
1	N07°26'15"W	33.00
2	N08°03'11"E	63.82
3	N47°06'43"E	127.35
4	N11°35'03"W	172.99
5	N20°47'49"W	145.52
6	N06°18'19"W	62.83



SE COR SEC 4
FD 3 1/4" ALUM CAP

S01°23'56"W 2625.16

P.O.C.
E1/4 COR SEC 4
FD 1 1/4" IRON BAR

JOB# B-2971

WAGNER SURVEYING ASSOCIATES, INC.
26745 Lakeland Avenue North
P O. Box. 89
Webster, WI 54893
715-866-4295

CERTIFIED SURVEY MAP NO. _____

All of Lot 8 and part of Lot 9, CSM V 25, P.334, located in the Northeast Quarter of the Southwest Quarter, the Northwest Quarter of the Southeast Quarter, the Southwest Quarter of the Northeast Quarter, and the Southeast Quarter of the Northwest Quarter of Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin

NOTE: THIS CSM SUPERSEDES CSM V.25, P.334

SURVEYOR'S CERTIFICATE

I, Mark E Krause, a Registered Land Surveyor, hereby certify that pursuant to a request from Naterra Land, Inc, I have caused the hereinafter described lands to be surveyed and mapped under my direction and supervision, and that to the best of my knowledge and belief this Certified Survey Map is a true and correct representation of that survey;

THAT the exterior boundary of the land parcel surveyed and mapped is described as follows

All of Lot 8 and part of Lot 9, CSM V 25, P 334, located in the Northeast Quarter of the Southwest Quarter, the Northwest Quarter of the Southeast Quarter, the Southwest Quarter of the Northeast Quarter, and the Southeast Quarter of the Northwest Quarter of Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin, described as follows

Commencing at the East Quarter Corner of said Section 4,

thence on an assumed bearing of South 01 degrees 23 minutes 56 seconds West along the east line of the Southeast Quarter of said Section 4 a distance of 2625 16 feet to the Southeast Corner of said Section 4,

thence North 32 degrees 00 minutes 46 seconds West 2396.95 feet to the point of beginning of the property to be described,

thence North 88 degrees 39 minutes 35 seconds West 497 05 feet,

thence North 06 degrees 18 minutes 19 seconds West 305 50 feet,

thence North 05 degrees 37 minutes 42 seconds East 111.08 feet,

thence South 88 degrees 52 minutes 45 seconds West 1184 59 feet,

thence North 08 degrees 12 minutes 06 seconds West 403 07 feet,

thence North 67 degrees 17 minutes 51 seconds East 840 43 feet,

thence South 88 degrees 39 minutes 51 seconds East 1012 17 feet,

thence South 01 degrees 20 minutes 17 seconds West 525 47 feet,

thence South 01 degrees 20 minutes 25 seconds West 577 19 feet to the point of beginning

This parcel contains 1,330,883 square feet (30 55 acres) more or less

Subject to Flowage rights

Subject to and together with the private ingress-egress and utility easements for

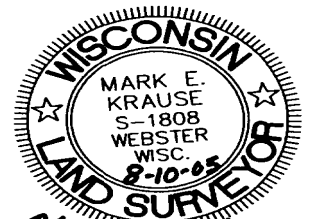
access to River Road as shown hereon

Subject to and together with any other valid easements, restrictions and reservations

THAT such map is a correct representation of all the exterior boundaries of the land surveyed and the division thereof,

THAT I have fully complied with the provisions of Chapter 236.34 of the Wisconsin Statutes in surveying, dividing, and mapping the same

*Cindy Yackley - Sawyer Co. Zoning
Aug. 11, 2005*



Mark E. Krause

**DECLARATION OF COVENANTS
CONDITIONS AND RESTRICTIONS**

Document Number

Document Title

PAULA CHISSER
SAWYER COUNTY, WI
REGISTER OF DEEDS

332945

08/29/2005 11:35 AM

RECORDING FEE 25.00

Pages 8

This DECLARATION, made this 12th day of August, 2005,
by Naterra Land, Inc., a Minnesota corporation (hereinafter referred to as
Declarant), and Rural American Bank - Luck. (hereinafter referred to as
Mortgagee).

WITNESSETH:

WHEREAS, Declarant, is the owner of the real property legally described
as:

Name & Return Address:

Naterra Land, Inc.

718 N. River St Spooner, WI

~~PO Box 177~~

25-
SAWYER COUNTY ABSTRACT
PO Box 169
Maynard WI 54843

Parcel No. 020-638-04 1201, 020-638-04 1301
020-638-04 2101; 020-638-04 2201; 020-638-
04 2301, 020-638-04 2401; 020-638-04 3101;
020-638-04 3201, 020-638-04 4201, 020-638-04
5302, 020-638-04 5401 & 020-638-04 5501

Lots 1, 2 and 54 of Certified Survey Map No. 7068, recorded in Volume 27, Page 159 as Document No. 332505, Lots 3, 4, 5 and 6 of Certified Survey Map No. 7069, recorded in Volume 27, Page 161 as Document No. 332506, Lots 7, 8, 9 and 53 of Certified Survey Map No. 7070, recorded in Volume 27, Page 163 as Document No. 332507, Lots 10, 11, 12 and 49 of Certified Survey Map No. 7071, recorded in Volume 27, Page 165 as Document No. 332508, Lots 13, 14, 15 and 39 of Certified Survey Map No. 7072, recorded in Volume 27, Page 167 as Document No. 332509, Lots 16, 17 and 18 of Certified Survey Map No. 7073, recorded in Volume 27, Page 169 as Document No. 332510, Lots 19, 20, 40 and 42 of Certified Survey Map No. 7074, recorded in Volume 27, Page 171 as Document No. 332511, Lots 21, 22 and 23 of Certified Survey Map No. 7075, recorded in Volume 27, Page 173 as Document No. 332512, Lots 24 and 25 of Certified Survey Map No. 7076, recorded in Volume 27, Page 175 as Document No. 332513, Lots 26, 27, 28 and 33 of Certified Survey Map No. 7077, recorded in Volume 27, Page 177 as Document No. 332514, Lots 29, 30, 31 and 32 of Certified Survey Map No. 7078, recorded in Volume 27, Page 179 as Document No. 332515, Lots 34, 35, 36 and 44 of Certified Survey Map No. 7079, recorded in Volume 27, Page 181 as Document No. 332516, Lots 37, 38, 41 and 43 of Certified Survey Map No. 7080, recorded in Volume 27, Page 183 as Document No. 332517, Lots 45, 46, 47 and 48 of Certified Survey Map No. 7081, recorded in Volume 27, Page 185 as Document No. 332518, Lots 50, 51 and 52 of Certified Survey Map No. 7082, recorded in Volume 27, Page 187 as Document No. 332519, all in Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin.

WHEREAS, Declarant desires to provide for the preservation of the values and amenities of Subject Property and, to this end, desires to subject aforesaid Subject Property to the covenants, conditions, restrictions and charges hereinafter set forth; each and all of which is and are for the benefit of Subject Property as a whole and all owner(s) of any part thereof.

NOW, THEREFORE, Declarant does hereby give notice to all purchaser(s) and their successor(s) of any portion of Subject Property hereinbefore described and whomsoever it may concern that Subject Property is, and each and every conveyance or any portion of Subject Property will be subject to the following covenants, conditions, restrictions and

charges which will inure to the benefit of and pass with Subject Property, and each and every parcel thereof, and shall apply to and bind each successor interest, and any owner thereof.

ARTICLE I

GENERAL PURPOSE

The purpose of the Declaration is to insure the best use and the most appropriate development and improvement of the Subject Property; to protect owner(s) of Subject Property against such use of surrounding property as will detract from the value of their property; to preserve, so far as practicable, the natural beauty of Subject Property; to insure the highest and best development of Subject Property; to encourage and secure the erection of attractive structures thereon, with appropriate locations thereof on each parcel; to prevent inharmonious improvement of Subject Property; to secure and maintain proper setbacks from the roads and adequate free spaces between structures; and in general, to provide adequately for a high type in quality and improvement in Subject Property, and thereby to preserve and enhance the value of investments made by purchaser(s) of Subject Property therein.

ARTICLE II

USE OF LAND

All terms, regulations and conditions of any applicable township, county or state zoning or subdivision ordinances, statute or regulation shall be and remain in full effect and supersede any and all conflicting statements contained herein

No further subdivision of the parcels covered by this Declaration shall be allowed.

Lots 1 through 32 are subject to a Lake Association created for the purpose of owning, operating, and maintaining the dam crossing Crazy Horse Creek, located on Outlot 1 of Certified Survey Map No. 7068 as recorded in Volume 27, page 159 as Document No. 332505.

No noxious or offensive trade or activity shall be carried out upon the Subject Property, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

No mobile homes, no junk cars or shacks shall be permitted on Subject Property, nor shall any structures of a temporary character be used as a residence. Modular homes and manufactured homes delivered to the site with a minimum of 20 feet in width shall be permitted.

Compaction Mitigation Prior to the commencement of construction, a silt fence shall be properly installed at least 75' from the ordinary high-water mark. This fence serves two purposes The first being the control of erosion on the property into the lake. Secondly, it provides as a barrier so that all supplies, equipment etc. shall be stored or placed or operated in between the silt fence and the proposed building site.

Rain Gardens The installation of rain gardens to control storm water on the building site of all properties fronting on both Crazy Horse Lake lots 1 through 32 and Crazy Horse Creek lots 34 through 39 and 45 through 48 shall be required. Rain gardens shall be designed and installed as described in the "Rain Garden – A how-to Manual for Homeowners" Wisconsin DNR Publication PUB-WT-776 2003.

No on-site, unboxed storage will be allowed for excess material and infrequently used vehicles. (Definition of infrequently: Vehicles used less than once every 9-month period of each year.)

Storage of snowmobiles, boats, trailers, campers, golf carts, or other seasonal items frequently used (Definition of frequently: Those items used more than once every 9-month period of each year.) will be allowed, provided they are not kept closer than 30 feet from the right-of-way line or 63 feet from the centerline, whichever is greater, of any public road and 10 feet from any property line.

No horses, cows, goats, sheep, poultry or fowl of any kind will be permitted to be kept on any part of Subject Property. Domestic pets will be permitted and shall be restrained so as to avoid becoming an annoyance or nuisance to the neighborhood and shall be in accordance with any other applicable ordinance.

All exterior lighting shall not interfere with the use and enjoyment of neighboring properties.

ARTICLE III

TYPE OF MATERIALS

All structures erected shall be of new materials and new construction and shall be completed within one (1) year after commencement of construction. Building exterior must be of brick, stone, metal, wood or maintenance-free siding (example: steel, vinyl or aluminum) and such exterior must be suitably finished. Finishes shall be of colors that are in harmony with the colors of the natural surroundings, such as those commonly referred to as "earthtones."

All waterfront homes, cabins, or other dwellings, where permanent, seasonal, or recreational shall be at least 1000 square feet in size. All off-water homes, cabins, or other dwellings shall be at least 800 square feet in size.

ARTICLE IV

GARBAGE AND REFUSE DISPOSAL

No lots shall be used or maintained as a dumping ground for rubbish, trash, or garbage, nor shall any waste be kept on Subject Property, except in sanitary containers. All incinerators or other equipment for the storage or disposal of such materials shall be kept in a clean and sanitary condition and shall comply with all local, state, and/or other regulations.

ARTICLE V

BUILDING LOCATION

All buildings shall be located on their respective lots in accordance with the applicable state, county, or township regulations, ordinances or laws which shall supersede any provisions contained herein.

No building or other structure permitted under the terms of this agreement shall be located closer than 30 feet from the right-of-way or 63 feet from the centerline, whichever is greater, of a public road, and 10 feet from the sideyard.

Satellite dishes are considered permanent structures and must meet setback regulations.

ARTICLE VI

TIMBER REMOVAL

Clear cutting of Subject Property will not be allowed unless done pursuant to a timber management plan or for the purpose of clearing a building or camping site, lawn or a garden area or driveway. All stumps that are removed shall be buried, burned, or otherwise removed from Subject Property. Selective harvesting of trees for personal use as firewood will be allowed.

ARTICLE VII

ROAD MAINTENANCE

The easement roads servicing the property are private easement roads and will be maintained by those in direct benefit of it pursuant to the Road Maintenance Agreement attached hereto as Exhibit A. Maintenance of the roads will consist of snowplowing, graveling, and grading as needed.

ARTICLE VIII

TERM AND RIGHT TO ABATE VIOLATIONS

The provisions contained herein shall run with and bind Subject Property and shall inure to the benefit of and be enforceable by or against any owner(s) of land included in Subject Property, their respective legal representatives, heirs, successors, and assigns and shall remain in full force and effect until and unless an instrument signed by the majority of the then owners of Subject Property has been recorded, agreeing to change said covenants in whole or in part.


If any lot owner or person(s) in possession of any of said lots shall violate or attempt to violate any of the covenants, conditions, and restrictions herein contained, it shall be lawful for any other person or persons owning any real estate situated in the Subject Property to prosecute any proceedings at law or equity against the person or persons violating or attempting to violate any such covenants, either to prevent him or them from so doing or to recover damages from such violations. Failure by any land owner to enforce any restrictions, conditions, covenants, or agreements herein contained shall in no event be deemed a waiver of the right to do so thereafter as to the same breach or as to one occurring prior or subsequent thereto.

The invalidation of any one of these covenants by judgment of court order shall in no way effect any of the other provisions which shall remain in full force and effect.

No provisions contained herein shall be construed to restrict Declarant or its assigns' right to construct roads or subdivide, by plat or otherwise, the real property described herein.

IN WITNESS WHEREOF, Declarant, Taylor Investment Corporation of Wisconsin, a Minnesota corporation, does hereby cause this instrument to be executed in its name on the day and year first written above.

NATERRA LAND, INC., A MINNESOTA
CORPORATION

BY: 
Terry Gibbs

Its: Assistant Secretary

STATE OF WISCONSIN)
)ss
COUNTY OF WASHBURN)

Personally came before me this 12th day of August, 2005, the above named Terry Gibbs as Assistant Secretary for Naterra Land, Inc., a Minnesota corporation known to be the person who executed the foregoing instrument and acknowledged the same in behalf of said corporation by authority of its Board of Directors and said Terry Gibbs acknowledged said instrument to be the free act and deed of said corporation.



Linda J. Remen
Notary Public, Washburn County
My Commission expires: January 29, 2006

Mortgagee does hereby consent to the foregoing Covenants, Conditions and Restrictions. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.

RURAL AMERICAN BANK - LUCK

BY: Charvey Spencer
Charvey Spencer
Its: President

STATE OF WISCONSIN)
)ss
COUNTY OF Polk)

Personally came before me this 15 day of August, 2005, Charvey Spencer, as President of Rural American Bank - Luck, and that the foregoing instrument was signed in behalf of said corporation by authority of its Board of Directors and said Charvey Spencer acknowledged said instrument to be the free act and deed of said corporation.

Patricia C Mattson
Notary Public, Polk County
My Commission expires: 5-10-2009

This Instrument Was Drafted By:
James P. Gobel, Broker, Naterra Land of Wisconsin, Inc
718 North River Street
Spooner, WI 54801

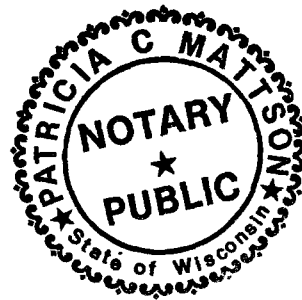


EXHIBIT A TO DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS

ROAD MAINTENANCE AGREEMENT

The parties, consisting of the owners of each and every lot within the "Crazy Horse Lake" subdivision in the Town of Ojibwa, Sawyer County, Wisconsin, as those lands are described in Declaration of Covenants, Conditions, and Restrictions, are co-owners of four separate and distinct easement accesses in the nature of private rights-of-way, see Addendum A to Road Maintenance Agreement attached hereto, through said subdivision. These private roads are depicted on the attached map, which is made a part of this agreement.

Road 1, which shall be named at a later date, shall benefit Lots 25 through 30 and Lot 33 as shown on Certified Survey Map No. 7076 recorded in Volume 27, page 175 as Document No. 332513 and on Certified Survey Map No. 7077, recorded in Volume 27, page 177 as Document No. 332514, and on Certified Survey Map No. 7078, recorded in Volume 27, page 179 as Document No. 332515.

Road 2, which shall be named at a later date, shall benefit Lots 1 through 9 and 53-54 as shown on Certified Survey Map No. 7068, recorded in Volume 27, page 159 as Document No. 332505, and on Certified Survey Map No. 7069, recorded in Volume 27, page 161 as Document No. 332506, and on Certified Survey Map No. 7070, recorded in Volume 27, page 163 as Document No. 332507. Lots 3,4 and 5 commonly share a 30-foot wide private ingress-egress and utility easement and are solely responsible for the maintenance of said road.

Road 3, which shall be named at a later date, shall benefit Lots 10 through 13, and 46 through 50 as shown on Certified Survey Map No. 7071, recorded in Volume 27, page 165 as Document No. 332508, and on Certified Survey Map No. 7072, recorded in Volume 27, page 167 as Document No. 332509, and on Certified Survey Map No. 7081, recorded in Volume 27, page 185 as Document No. 332518, and on Certified Survey Map No. 7082, recorded in Volume 27, page 187 as Document No. 332519..

Road 4, which shall be named at a later date, shall benefit Lots 14 through 23, and 34 through 44 as shown on Certified Survey Map No. 7072, recorded in Volume 27, page 167 as Document No. 332509, and on Certified Survey Map No. 7073, recorded in Volume 27, page 169 as Document No. 332510, and on Certified Survey Map No. 7074, recorded in Volume 27, page 171 as Document No. 332511, and on Certified Survey Map No. 7075, recorded in Volume 27, page 173 as Document No. 332512, and on Certified Survey Map No. 7079, recorded in Volume 27, page 181 as Document No. 332516, and on Certified Survey Map No. 7080, recorded in Volume 27, page 183 as Document No. 332517.

In specific, the parties owning lots serviced by "Road 1" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 2" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 3" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 4" have rights and obligations limited exclusively to said road .

The parties agree to share the costs and expenses of maintaining and repairing the private road servicing their lot(s), commencing on the date of the last sale of the lots serviced by said private road or the completion of the construction of said road, whichever occurs last, as follows:

1. *Maintenance and Repairs Defined.* The repairs and maintenance to be undertaken and performed under this agreement will exclusively include the following: snow plowing, snow removal, treatment with salt, sand or gravel, re-graveling / re-surfacing, grading, filling of potholes. Any additional repairs or maintenance deemed necessary or advisable, but not included within the maintenance and repair specified above, will not be undertaken under this agreement except with the express written consent of each of the parties and an assumption by each in writing of their proportionate share of financial liability for the cost of such additional repairs or maintenance.

2. *Limits of Liability.* The parties agree to bear the costs and expenses of repairs and maintenance authorized pursuant to and during the term of this agreement as follows: Each party to this agreement shall bear the percentage of the total costs incurred for repair and maintenance of the private road attributable to said party's lot(s). The costs attributed to a party who is an owner of a lot serviced by "Road 1" shall be calculated by dividing the number of lots said party owns which are serviced by "Road 1" by the total number of lots in the subdivision serviced by "Road 1", e.g. 9 lots. Costs attributed to a party who is an owner of a lot serviced by "Road 2" shall be calculated by dividing the number of lots said party owns which are serviced by "Road 2" by the total number of lots in the subdivision service by "Road 2", e.g. 11 lots and so on for each road. [E.G., if a party owns 1 of 10 total lots, then the party is liable for 1/10 of the total costs.]

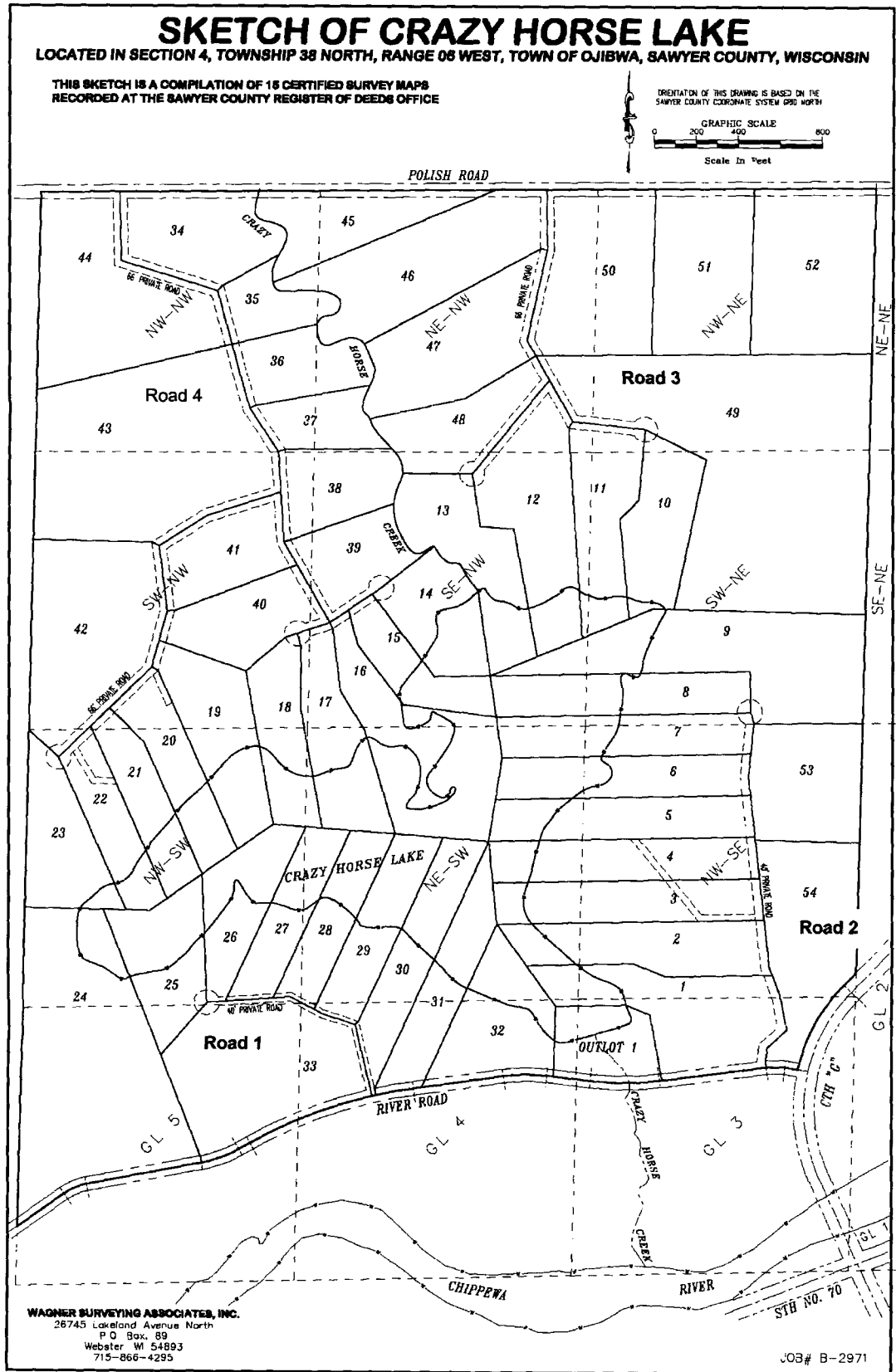
Damage to these private roads resulting from operations other than normal, ordinary usage, shall be the responsibility of the party causing such damage and said party shall be responsible for returning the private road to its condition prior to such abnormal, extraordinary usage. Examples of abnormal, extraordinary usage are logging, home construction / excavating, excessive ATV usage.

3. *Indemnity.* Each of the parties indemnifies and holds the other harmless from any and all liability for injury to himself or herself or damage to his or her property when such damage results from, arises out of, or is attributable to any maintenance or repair undertaken pursuant to this agreement.

4. *Duration of Agreement.* This Agreement shall run with the land and will be binding on and will inure to the benefit of the parties, their heirs, successors, grantees, and assigns.

5. *Termination of Agreement.* The duties and obligations set forth in this agreement shall continue until such time as (a) the private road is adopted as a Town or County road; or (b) the parties to this agreement, or their heirs, successors, grantees, and assigns, by unanimous written consent, execute a written agreement modifying or eliminating the terms of this agreement. Developer in no way implies by this paragraph that the private road as constructed and covered by this Road Maintenance Agreement will be adopted as a Town or County Road.


ADDENDUM A TO CRAZY HORSE LAKE ROAD MAINTENANCE AGREEMENT



**Third Amendment to Declaration of
Covenants, Conditions and Restrictions**

Document Number

The Declaration of Covenants, Conditions and Restrictions dated August 12, 2005 and recorded August 29, 2005 in the office of the Register of Deeds for Sawyer County, Wisconsin as Document Number 332945, amended on August 15, 2006, recorded on August 24, 2006 as Document Number 341110, and further amended on September 29, 2006, recorded on October 4, 2006 as Document Number 342058 on the following described real estate:

	
* 3 4 9 6 3 9 1 1 *	
349639	
PAULA CHISSER	
REGISTER OF DEEDS SAWYER COUNTY, WI	
10/15/2007	08:00AM
REC FEE: 31.00	
PAGES 11	
Return to:	Naterra Land, Inc. 514 Service Road Spooner, WI 54801

Parcel ID: See Attached

Lots 1, 2 and 54 of Certified Survey Map No. 7068, recorded in Volume 27, Page 159 as Document No. 332505,
Lots 3, 4, 5 and 6 of Certified Survey Map No. 7069, recorded in Volume 27, Page 161 as Document No. 332506,
Lots 7, 8, 9 and 53 of Certified Survey Map No. 7070, recorded in Volume 27, Page 163 as Document No. 332507, Lots 10, 11, 12 and 49 of Certified Survey Map No. 7071, recorded in Volume 27, Page 165 as Document No. 332508,
Lots 13, 14, 15 and 39 of Certified Survey Map No. 7072, recorded in Volume 27, Page 167 as Document No. 332509,
Lots 16, 17 and 18 of Certified Survey Map No. 7073, recorded in Volume 27, Page 169 as Document No. 332510,
Lots 19, 20, 40 and 42 of Certified Survey Map No. 7074, recorded in Volume 27, Page 171 as Document No. 332511,
Lots 21, 22 and 23 of Certified Survey Map No. 7075, recorded in Volume 27, Page 173 as Document No. 332512,
Lots 24 and 25 of Certified Survey Map No. 7076, recorded in Volume 27, Page 175 as Document No. 332513,
Lots 26, 27, 28 and 33 of Certified Survey Map No. 7077, recorded in Volume 27, Page 177 as Document No. 332514,
Lots 29, 30, 31 and 32 of Certified Survey Map No. 7078, recorded in Volume 27, Page 179 as Document No. 332515,
Lots 34, 35, 36 and 44 of Certified Survey Map No. 7079, recorded in Volume 27, Page 181 as Document No. 332516,
Lots 37, 38, 41 and 43 of Certified Survey Map No. 7080, recorded in Volume 27, Page 183 as Document No. 332517,
Lots 45, 46, 47 and 48 of Certified Survey Map No. 7081, recorded in Volume 27, Page 185 as Document No. 332518,
Lots 50, 51 and 52 of Certified Survey Map No. 7082, recorded in Volume 27, Page 187 as Document No. 332519, all in Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin.

ARE HEREBY AMENDED PURSUANT TO THE PROVISIONS OF ARTICLE VIII OF SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AS FOLLOWS:

EXHIBIT A TO DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS

ROAD MAINTENANCE AGREEMENT

is amended to read:

Effective this 18th day of September, 2007, the parties, consisting of the owners of each and every lot within the "Crazy Horse Lake" subdivision in the Town of Ojibwa, Sawyer County, Wisconsin, as those lands are described in Declaration of Covenants, Conditions, and Restrictions, are co-owners of four separate and distinct easement accesses in the nature of private rights-of-way, see Addendum A to Road Maintenance Agreement attached hereto, through said subdivision. These private roads are depicted on the attached map, which is made a part of this agreement.

Road 1, known as Crazy Horse Shores, shall benefit Lots 25 through 30 and Lot 33 as shown on Certified Survey Map No. 7076 and on Certified Survey Map No. 7077, and on Certified Survey Map No. 7078. As Lot 25 has been combined with Lot 26 as one lot by the Declarant, the costs to maintain the road shall be divided among six (6) owners. If at some future time, a road is completed to Lot 25, or a second residence is built on either Lot 25 or Lot 26 or the lot is conveyed separately from Lot 26, then the number of lots among which maintenance costs are divided shall be increased to seven (7).

Road 2, known as Western Breeze, shall benefit Lots 1 through 9 and 53-54 as shown on Certified Survey Map No. 7068, and on Certified Survey Map No. 7069, and on Certified Survey Map No. 7070. The costs to maintain the road shall be divided among eleven (11) owners. Lot 49 is combined with Lot 9. In the event that Lot 49 is conveyed separately from Lot 9, and Lot 49 crosses Western Breeze for ingress-egress purposes, then the maintenance costs will be divided among twelve (12) owners. Lots 3, 4 and 5 commonly share a 30-foot wide private ingress-egress and utility easement and are solely responsible for the maintenance of said driveway.

Road 3, known as Northern Shores Way and Cedar Court, shall benefit Lots 10 through 13, and 46 through 48 and Lot 50 as shown on Certified Survey Map No. 7071, and on Certified Survey Map No. 7072, and on Certified Survey Map No. 7081, and on Certified Survey Map No. 7082. Lots 10 and 11 are combined by the Declarant as one lot and the cost to maintain Northern Shores Way and Cedar Court will be divided among the seven (7) lots. Should Lot 11 be conveyed separately from Lot 10 then the maintenance costs shall be divided among eight (8) lots; or should Lot 49 seek ingress-egress access across Road 3, then the number of lots among which the maintenance costs shall be divided shall increase by one (1).

Road 4, known as Horse Creek Trail, Bear Tree Lane and Whitetail Circle, shall benefit Lots 14 through 23, and 34 through 44 as shown on Certified Survey Map No. 7072, and on Certified Survey Map No. 7073, and on Certified Survey Map No. 7074, and on Certified Survey Map No. 7075 and on Certified Survey Map No. 7079, and on Certified Survey Map No. 7080. Lots 20, 21, 22, 23 and 42 have been combined by the Declarant as one lot, Lots 40 and 41 have been combined as one lot and Lots 36 and 37 have been combined as one lot. The cost to maintain Horse Creek Trail, Bear Tree Lane and Whitetail Circle will be divided among fifteen (15) lots. Should any lot which has been combined by the Declarant be split from the grouping so combined, and conveyed to another party, and should such lot require the construction of a road with engineering as required in the Second Amendment to Declaration of Covenants, Conditions and Restrictions, Article IX, dated September 29, 2006 and recorded October 4, 2006 as Document Number 342058, then the number of lots among which maintenance is split will increment by one (1) for each lot so split from the combined group.

These private roads and driveways as laid out in the attached Addendum A to this Road Maintenance Agreement, as amended, have been constructed by the Declarant as of the date of this amendment. The cost to engineer and construct private roads to previously combined lots pursuant to the Second Amendment to Declaration of Covenants, Conditions and Restrictions shall be borne by the owner(s) of said previously combined lots. Lot Numbers 24 (See first amendment to Covenants) 31, 32, 45, 51 and 52, shall access their lots from the public roads which those lots abut.

In specific, the parties owning lots serviced by "Road 1" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 2" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 3" have rights and obligations limited exclusively to said road, and the parties owning lots serviced by "Road 4" have rights and obligations limited exclusively to said road .

The parties agree to share the costs and expenses of maintaining and repairing the private road servicing their lot(s), commencing on the date of the last sale of the lots serviced by said private road or the completion of the construction of said road, whichever occurs last, as follows:

1. *Maintenance and Repairs Defined.* The repairs and maintenance to be undertaken and performed under this agreement will exclusively include the following: snow plowing, snow removal, treatment with salt, sand or gravel, re-graveling / re-surfacing, grading, filling of potholes. Any additional repairs or maintenance deemed necessary or advisable, but not included within the maintenance and repair specified above, will not be undertaken under this agreement except with the express written consent of each of the parties and an assumption by each in writing of their proportionate share of financial liability for the cost of such additional repairs or maintenance.

2. *Limits of Liability.* The parties agree to bear the costs and expenses of repairs and maintenance authorized pursuant to and during the term of this agreement as follows: Each party to this agreement shall bear the percentage of the total costs incurred for repair and maintenance of the private road attributable to said party's lot(s). The costs attributed to a party who is an owner of a lot serviced by "Road 1" shall be calculated by dividing the number of lots said party owns which are serviced by "Road 1" by the total number of lots in the subdivision serviced by "Road 1", e.g. 9 lots. Costs attributed to a party who is an owner of a lot serviced by "Road 2" shall be calculated by dividing the number of lots said party owns which are serviced by "Road 2" by the total number of lots in the subdivision service by "Road 2", e.g. 11 lots and so on for each road. [E.G., if a party owns 1 of 10 total lots, then the party is liable for 1/10 of the total costs.]

Damage to these private roads resulting from operations other than normal, ordinary usage, shall be the responsibility of the party causing such damage and said party shall be responsible for returning the private road to its condition prior to such abnormal, extraordinary usage. Examples of abnormal, extraordinary usage are logging, home construction / excavating, excessive ATV usage.

3. *Indemnity.* Each of the parties indemnifies and holds the other harmless from any and all liability for injury to himself or herself or damage to his or her property when such damage results from, arises out of, or is attributable to any maintenance or repair undertaken pursuant to this agreement.

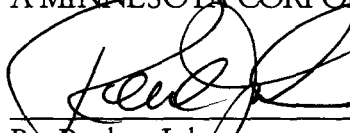
4. *Duration of Agreement.* This Agreement shall run with the land and will be binding on and will inure to the benefit of the parties, their heirs, successors, grantees, and assigns.

5. *Termination of Agreement.* The duties and obligations set forth in this agreement shall continue until such time as (a) the private road is adopted as a Town or County road; or (b) the parties to this agreement, or their

heirs, successors, grantees, and assigns, by unanimous written consent, execute a written agreement modifying or eliminating the terms of this agreement. Developer in no way implies by this paragraph that the private road as constructed and covered by this Road Maintenance Agreement will be adopted as a Town or County Road.

IN WITNESS WHEREOF, the Parties have executed this Agreement, by their duly authorized representatives, on the Effective Date.

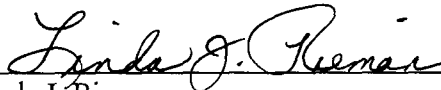
NATERRA LAND, INC.,
A MINNESOTA CORPORATION


By: Reuben Johnson
Its: Assistant Vice President

ACKNOWLEDGEMENT

STATE OF WISCONSIN)
COUNTY OF WASHBURN) SS

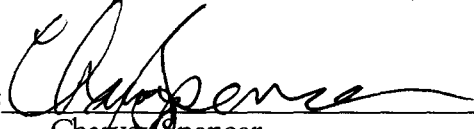
On this 18th day of September 2007 before me a notary public within and for said county, personally appeared Reuben Johnson, to me being to me known to be the Assistant Vice President of Naterra Land, Inc., a corporation under the laws of the State of Minnesota, and a foregoing instrument, was signed on behalf of said corporation by authority of its Board of Directors and said Reuben Johnson acknowledged said instrument to be the free act and deed of said corporation.


Linda J. Rieman
Washburn County Notary Public
My commission expires: January 10, 2010



Mortgagee does hereby consent to the foregoing Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.

RURAL AMERICAN BANK - LUCK

BY: 
Charve Spencer
Its: President

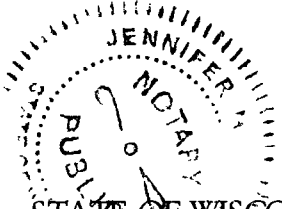
STATE OF WISCONSIN)
COUNTY OF POIK) SS

Personally came before me this 20 day of September, 2007, Charvey Spencer, as President of Rural American Bank - Luck, and that the foregoing Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse was signed on behalf of said corporation by authority of its Board of Directors and said Charvey Spencer acknowledged said instrument to be the free act and deed of said corporation.

NO NOTARY SEAL

Patricia C Matthe
Notary Public, Polk County
My Commission expires: 5-10-2009

Mortgagee does hereby consent to the foregoing Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.



M&I Bank

BY: Tawnya Swope
Tawnya Swope
Its: Mortgage Banking Officer

STATE OF WISCONSIN)
COUNTY OF Marathon)ss

Personally came before me this 28th day of September, 2007, Tawnya Swope, Mortgage Banking Officer of M&I Bank.

Jennifer M Ames
Notary Public, Marathon County
My Commission expires: 2-18-09

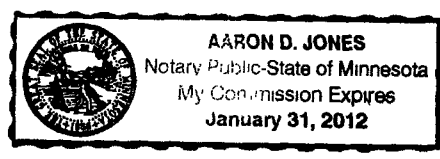
Mortgagee does hereby consent to the foregoing Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.

M&I Bank

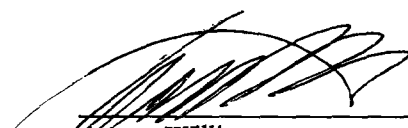
BY: [Signature]
Chad Holz
Its: Mortgage Banking Officer

STATE OF Minnesota)
~~WISCONSIN~~)
COUNTY OF Hennepin)ss

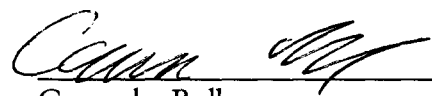
Personally came before me this 21 day of September, 2007, Chad Holz, Mortgage Banking Officer of M&I Bank.



[Signature]
Notary Public, Hennepin County
My Commission expires: 1/31/2012



Aaron Williams

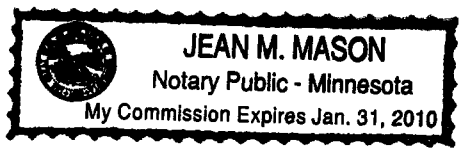


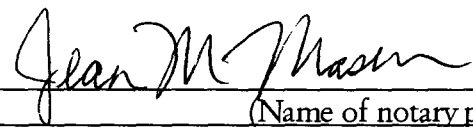
Cassandra Boll

ACKNOWLEDGMENT

STATE OF Minnesota
COUNTY OF Hennepin

This Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse was acknowledged before me on Sept. 28TH, 2007 by Aaron Williams and Cassandra Boll Williams.





(Name of notary public)
Notary Public, State of Minnesota
My commission expires: Jan 31, 2010

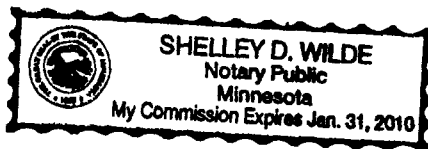
Ellen Carpenter
Ellen Carpenter
Dana Teske
Dana Teske

ACKNOWLEDGMENT

STATE OF Wisconsin
COUNTY OF Sawyer

This Third Amendment to Declaration of Covenants, Conditions and Restrictions for Crazy Horse was acknowledged before me on 9/24, 2007 by Ellen Carpenter and Dana Teske.

Shelley D. Wilde
(Name of notary public)
Notary Public, State of Minnesota
My commission expires: 1-31-2010



TAX PARCEL NUMBERS

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020-638-04 1201	50
020-638-04 1202	51
020-638-04 1203	52
020-638-04 4207	53
020-638-04 4208	54

This Instrument was drafted by:
 Scott W. Cisney, Broker
 Naterra Land of Wisconsin, Inc.
 514 Service Road
 Spooner, WI 54801

**Amendment to Declaration of Covenants,
Conditions and Restrictions**

Document Number

PAULA CHISSER
SAWYER COUNTY, WI
REGISTER OF DEEDS

341110

08/24/2006 9:30 AM

RECORDING FEE 17.00

Pages 4

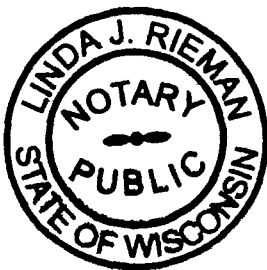
The Declaration of Covenants, Conditions and Restrictions dated August 12, 2005 and recorded August 29, 2005 in the office of the Register of Deeds for Sawyer County, Wisconsin as Document Number 332945 on the following described real estate:

Return to: Naterra Land, Inc.
514 Service Road
Spooner, WI 54801

Parcel ID: See Attached List

Lots 1, 2 and 54 of Certified Survey Map No. 7068, recorded in Volume 27, Page 159 as Document No. 332505,
Lots 3, 4, 5 and 6 of Certified Survey Map No. 7069, recorded in Volume 27, Page 161 as Document No. 332506,
Lots 7, 8, 9 and 53 of Certified Survey Map No. 7070, recorded in Volume 27, Page 163 as Document No. 332507, Lots 10, 11, 12 and 49 of Certified Survey Map No. 7071, recorded in Volume 27, Page 165 as Document No. 332508,
Lots 13, 14, 15 and 39 of Certified Survey Map No. 7072, recorded in Volume 27, Page 167 as Document No. 332509,
Lots 16, 17 and 18 of Certified Survey Map No. 7073, recorded in Volume 27, Page 169 as Document No. 332510,
Lots 19, 20, 40 and 42 of Certified Survey Map No. 7074, recorded in Volume 27, Page 171 as Document No. 332511,
Lots 21, 22 and 23 of Certified Survey Map No. 7075, recorded in Volume 27, Page 173 as Document No. 332512,
Lots 24 and 25 of Certified Survey Map No. 7076, recorded in Volume 27, Page 175 as Document No. 332513,
Lots 26, 27, 28 and 33 of Certified Survey Map No. 7077, recorded in Volume 27, Page 177 as Document No. 332514,
Lots 29, 30 and 31 of Certified Survey Map No. 7078, recorded in Volume 27, Page 179 as Document No. 332515,
Lots 34, 35, 36 and 44 of Certified Survey Map No. 7079, recorded in Volume 27, Page 181 as Document No. 332516,
Lots 37, 38, 41 and 43 of Certified Survey Map No. 7080, recorded in Volume 27, Page 183 as Document No. 332517,
Lots 45, 46, 47 and 48 of Certified Survey Map No. 7081, recorded in Volume 27, Page 185 as Document No. 332518,
Lots 50, 51 and 52 of Certified Survey Map No. 7082, recorded in Volume 27, Page 187 as Document No. 332519, all in Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin.

ARE HEREBY AMENDED PURSUANT TO THE PROVISIONS OF ARTICLE VIII OF SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AS FOLLOWS:



Linda J. Rieman
Linda J. Rieman
Washburn County Notary Public
My commission expires: January 10, 2010

OWNERS OF LOT 28:

X [Signature]
Douglas Mathison

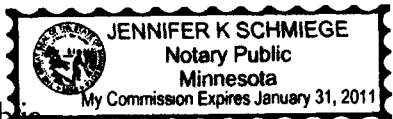
X [Signature]
Stacey Mathison

STATE OF MN)
COUNTY OF Sherburne) ss

Personally came before me this 9th day of August, 2006 the above named Douglas Mathison and Stacey Mathison to me known to be the person who executed the foregoing instrument and acknowledged the same.

[Signature]
Jennifer K. Schmiede

(Print Name)
Sherburne County Notary Public
My commission expires: Jan 31, 2011



Mortgagee does hereby consent to the foregoing Amendment to Covenants, Conditions and Restrictions. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.

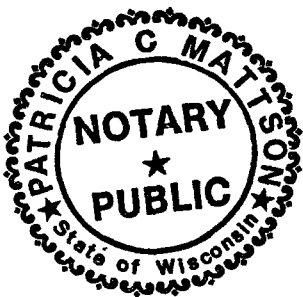
RURAL AMERICAN BANK - LUCK

BY: [Signature]
Charvey Spender
Its: President

STATE OF WISCONSIN)
COUNTY OF Polk) ss

Personally came before me this 16 day of August, 2006, Charvey Spender, as President of Rural American Bank - Luck, and that the foregoing instrument was signed in behalf of said corporation by authority of its Board of Directors and said Charvey Spender acknowledged said instrument to be the free act and deed of said corporation.

[Signature]
Notary Public, Polk County
My Commission expires: 5-10-2009



This Instrument was drafted by:
Scott W. Cisney, Broker
Naterra Land of Wisconsin, Inc.
718 N. River Street
Spooner, WI 54801

Parcel Numbers

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020-638-04 4208	54
020-638-04 5302	1
020-638-04 5501	33

**Second Amendment to Declaration of
Covenants, Conditions and Restrictions**

Document Number

PAULA CHISSER
SAWYER COUNTY, WI
REGISTER OF DEEDS

342058

10/04/2006 9:30 AM

RECORDING FEE 17.00

Pages 4

The Declaration of Covenants, Conditions and Restrictions dated August 12, 2005 and recorded August 29, 2005 in the office of the Register of Deeds for Sawyer County, Wisconsin as Document Number 332945 on the following described real estate:

Return to: Naterra Land, Inc
514 Service Road
Spooner, WI 54801

Parcel ID See Attached

Lots 1, 2 and 54 of Certified Survey Map No. 7068, recorded in Volume 27, Page 159 as Document No. 332505,
Lots 3, 4, 5 and 6 of Certified Survey Map No. 7069, recorded in Volume 27, Page 161 as Document No. 332506,
Lots 7, 8, 9 and 53 of Certified Survey Map No. 7070, recorded in Volume 27, Page 163 as Document No. 332507, Lots 10, 11, 12 and 49 of Certified Survey Map No. 7071, recorded in Volume 27, Page 165 as Document No. 332508,
Lots 13, 14, 15 and 39 of Certified Survey Map No. 7072, recorded in Volume 27, Page 167 as Document No. 332509,
Lots 16, 17 and 18 of Certified Survey Map No. 7073, recorded in Volume 27, Page 169 as Document No. 332510,
Lots 19, 20, 40 and 42 of Certified Survey Map No. 7074, recorded in Volume 27, Page 171 as Document No. 332511,
Lots 21, 22 and 23 of Certified Survey Map No. 7075, recorded in Volume 27, Page 173 as Document No. 332512,
Lots 24 and 25 of Certified Survey Map No. 7076, recorded in Volume 27, Page 175 as Document No. 332513,
Lots 26, 27, 28 and 33 of Certified Survey Map No. 7077, recorded in Volume 27, Page 177 as Document No. 332514,
Lots 29, 30, 31 and 32 of Certified Survey Map No. 7078, recorded in Volume 27, Page 179 as Document No. 332515,
Lots 34, 35, 36 and 44 of Certified Survey Map No. 7079, recorded in Volume 27, Page 181 as Document No. 332516,
Lots 37, 38, 41 and 43 of Certified Survey Map No. 7080, recorded in Volume 27, Page 183 as Document No. 332517,
Lots 45, 46, 47 and 48 of Certified Survey Map No. 7081, recorded in Volume 27, Page 185 as Document No. 332518,
Lots 50, 51 and 52 of Certified Survey Map No. 7082, recorded in Volume 27, Page 187 as Document No. 332519, all in Section 4, Township 38 North, Range 6 West, Town of Ojibwa, Sawyer County, Wisconsin.

ARE HEREBY AMENDED PURSUANT TO THE PROVISIONS OF ARTICLE VIII OF SAID
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AS FOLLOWS:

ARTICLE IX, STORM WATER INFILTRATION BASIN MAINTENANCE is amended to read:

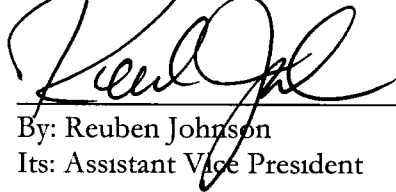
Owners of the property herein described and located within the Crazy Horse Lake Subdivision are responsible for maintenance of the Storm Water Infiltration Basins located on their lots as shown on the storm water plan approved by the Wisconsin Department of Natural Resources.

General maintenance of the Storm Water Infiltration Basins consists of periodically trimming grass growing in and around the Infiltration Basins to prevent brush and tree saplings from growing back in the area. If the Infiltration Basin has pipe inlets and outlets, keep these clear of debris to allow for property drainage.

Lot 11 has been combined with Lot 10; Lots 21 through 23 and Lot 42 have been combined with Lot 20; Lots 25 and 26 have been combined with Lot 24; Lots 49, 50 through 52 have been combined with Lot 9; Lot 37 has been combined with Lot 36 ("Combined Lot Packages"). In the event an Owner of one of the Combined Lot Packages splits a lot off for an additional building site or for sale, said owner shall be responsible for developing and implementing a DNR approved storm water management plan and shall build the roads necessary to provide access to said lot.

Dated this 29th day of September, 2006

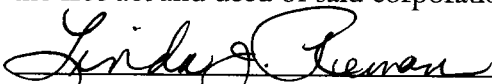
NATERRA LAND, INC.,
A MINNESOTA CORPORATION

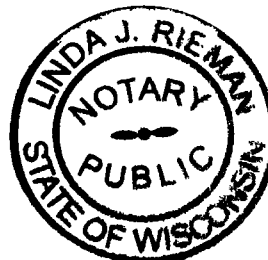

By: Reuben Johnson
Its: Assistant Vice President

ACKNOWLEDGEMENT

STATE OF WISCONSIN)
) SS
COUNTY OF WASHBURN)

On this 29th day of September 2006 before me a notary public within and for said county, personally appeared Reuben Johnson, to me being to me known to be the Assistant Vice President of Naterra Land, Inc., a corporation under the laws of the State of Minnesota, and a foregoing instrument, was signed on behalf of said corporation by authority of its Board of Directors and said Reuben Johnson acknowledged said instrument to be the free act and deed of said corporation.


Linda J. Rieman
Washburn County Notary Public
My commission expires: January 10, 2010



Mortgagee does hereby consent to the foregoing Amendment to Covenants, Conditions and Restrictions. Mortgagee shall not, by its consent, be responsible for the enforcement of any of the provisions and shall be held harmless by any owner seeking to enforce any of the Covenants, Conditions and Restrictions.

RURAL AMERICAN BANK - LUCK

BY: Charvey Spencer
Charvey Spencer
Its: President

STATE OF WISCONSIN)
COUNTY OF Polk)ss)

Personally came before me this 29th day of September, 2006, Charvey Spencer, as President of Rural American Bank - Luck, and that the foregoing instrument was signed in behalf of said corporation by authority of its Board of Directors and said Charvey Spencer acknowledged said instrument to be the free act and deed of said corporation.



Gwendolyn A. Pungchar
Notary Public Polk County
My Commission expires: 10-21-07

This Instrument was drafted by:
Scott W. Cisney, Broker
Naterra Land of Wisconsin, Inc.
718 N. River Street
Spooner, WI 54801

TAX PARCEL NUMBERS

020-638-04 5302	1
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