

PURCHASER INFORMATION BOOKLET

FOR

EMERALD PINES

TABLE OF CONTENTS

PAGE NO.

(NOTE: Documents are separated by colored sheets; page numbers are internal to each document, not consecutive throughout the booklet.)

DESCRIPTION

CONSOLIDATING MASTER DEED

ARTICLE I	TITLE AND NATURE	2
ARTICLE II	LEGAL DESCRIPTION	2
ARTICLE III	DEFINITIONS	3
Section 1.	Act	3
Section 2.	Association	3
Section 3.	Bylaws	4
Section 4.	Common Elements	4
Section 5.	Condominium Documents	4
Section 6.	Condominium Premises	4
Section 7.	Condominium Project, Condominium or Project	4
Section 8.	Condominium Subdivision Plan	4
Section 9.	Consolidating Master Deed	4
Section 10.	Co-owner or Owner	4
Section 11.	Developer	4
Section 12.	Development and Sales Period	5
Section 13.	First Annual Meeting	5
Section 14.	Homesite	5
Section 15.	Master Deed	5
Section 16.	Transitional Control Date	5
Section 17.	Unit or Condominium Unit	5
ARTICLE IV	COMMON ELEMENTS	6
Section 1.	General Common Elements	6
Section 2.	Limited Common Elements	6
Section 3.	Responsibilities	7
Section 4.	Utility Systems	8
Section 5.	Use of Units and Common Elements	9
ARTICLE V	UNIT DESCRIPTION, PERCENTAGE OF VALUE AND CO-OWNER RESONSIBILITIES	9
Section 1.	Description of Units	9
Section 2.	Percentage of Value	9
ARTICLE VI	EASEMENTS	9
Section 1.	Easement for Maintenance of Encroachments and Utilities	9
Section 2.	Grant of Easements by Association	10
Section 3.	Association Easements for Maintenance, Repair and Replacement	10

Section 4.	Telecommunications Agreements	11
Section 5.	Utility Easements	11
Section 6.	Easement for Use of Retention Pond	12
ARTICLE VII	AMENDMENT	12
Section 1.	Modification of Units or Common Elements	12
Section 2.	Mortgagee Consent	12
Section 3.	By Developer	12
Section 4.	Change in Percentage of Value	13
Section 5.	Termination, Vacation, Revocation or Abandonment	13
Section 6.	Developer Approval	13
ARTICLE XI	ASSIGNMENT	13
ARTICLE IX	GENERAL	13

BYLAWS

ARTICLE I	ASSOCIATION OF CO-OWNERS	1
ARTICLE II	ASSESSMENTS	1
Section 1.	Assessments for Common Elements	2
Section 2.	Determination of Assessments	2
Section 3.	Apportionment of Assessments and Penalty for Default	3
Section 4.	Waiver of Use or Abandonment of Unit	4
Section 5.	Enforcement	4
Section 6.	Liability of Mortgagee	6
Section 7.	Developer's Responsibility for Assessments	7
Section 8.	Property Taxes and Special Assessments	7
Section 9.	Personal Property Tax Assessment of Association Property	7
Section 10.	Mechanic's Lien	7
Section 11.	Statement as to Unpaid Assessments	7
ARTICLE III	ARBITRATION	8
Section 1.	Scope and Election	8
Section 2.	Judicial Relief	8
Section 3.	Election of Remedies	8
ARTICLE IV	INSURANCE	9
Section 1.	Extent of Coverage	9
Section 2.	Authority of Association to Settle Insurance Claims	9
Section 3.	Responsibilities of Co-owners	10
Section 4.	Waiver of Right of Subrogation	10
Section 5.	Alternative Insurance Coverage	11
ARTICLE V	RECONSTRUCTION OR REPAIR	11
Section 1.	Responsibility for Reconstruction or Repair	11
Section 2.	Repair in Accordance with Master Deed, Etc.	12
Section 3.	Association Responsibility for Repair	12
Section 4.	Timely Reconstruction and Repair	12
Section 5.	Eminent Domain	12
Section 6.	Priority of Mortgagee Interests	13

ARTICLE VI	RESTRICTIONS	14
Section 1.	Residential Use	14
Section 2.	Leasing and Rental	14
Section 3.	Architectural Control	16
Section 4.	Front Yards	18
Section 5.	Setbacks	18
Section 6.	Public Health Requirements	18
Section 7.	Alterations and Modifications of Common Elements	20
Section 8.	Fences	20
Section 9.	Activities	21
Section 10.	Protected Trees and Tree Areas	21
Section 11.	Pets	24
Section 12.	Aesthetics	24
Section 13.	Vehicles	25
Section 14.	Advertising	25
Section 15.	Rules and Regulations	26
Section 16.	Right of Access of Association	26
Section 17.	Landscaping	26
Section 18.	Snow Plowing and/or Shoveling	26
Section 19.	Common Element Maintenance	27
Section 20.	Co-owner Maintenance	27
Section 21.	Swimming Pools	27
Section 22.	Hiking/Jogging Trails	27
Section 23.	Reserved Rights of Developer	28
ARTICLE VII	MORTGAGES	29
Section 1.	Notice to Association	29
Section 2.	Insurance	29
Section 3.	Notification of Meetings	30
ARTICLE VIII	VOTING	30
Section 1.	Vote	30
Section 2.	Eligibility to Vote	30
Section 3.	Designation of Voting Representative	30
Section 4.	Quorum	31
Section 5.	Voting	31
Section 6.	Majority	31
ARTICLE IX	MEETINGS	31
Section 1.	Place of Meeting	31
Section 2.	First Annual Meeting	32
Section 3.	Annual Meetings	32
Section 4.	Special Meetings	32
Section 5.	Notice of Meetings	32
Section 6.	Adjournment	33
Section 7.	Order of Business	33
Section 8.	Action Without Meeting	33
Section 9.	Consent of Absentees	33
Section 10.	Minutes, Presumption of Notice	34
ARTICLE X	ADVISORY COMMITTEE	34

ARTICLE XI	BOARD OF DIRECTORS.....	34
Section 1.	Number and Qualification of Directors	34
Section 2.	Election of Directors	35
Section 3.	Powers and Duties	37
Section 4.	Other Duties	37
Section 5.	Management Agent	38
Section 6.	Vacancies	38
Section 7.	Removal	39
Section 8.	First Meeting.....	39
Section 9.	Regular Meetings	39
Section 10.	Special Meetings	39
Section 11.	Waiver of Notice.....	39
Section 12.	Quorum	40
Section 13.	First Board of Directors	40
Section 14.	Fidelity Bonds	40
ARTICLE XII	OFFICERS	40
Section 1.	Officers.....	40
Section 2.	Election	41
Section 3.	Removal	41
Section 4.	Duties	42
ARTICLE XIII	SEAL	42
ARTICLE XIV	FINANCE	42
Section 1.	Records	42
Section 2.	Fiscal Year	42
Section 3.	Bank	42
ARTICLE XV	INDEMNIFICATION OF OFFICERS AND DIRECTORS	43
ARTICLE XVI	AMENDMENTS	43
Section 1.	Proposal.....	43
Section 2.	Meeting	43
Section 3.	Voting	44
Section 4.	By Developer	44
Section 5.	When Effective	44
Section 6.	Binding.....	44
ARTICLE XVII	COMPLIANCE.....	44
ARTICLE XVIII	DEFINITIONS	44
ARTICLE XIX	REMEDIES FOR DEFAULT	45
Section 1.	Legal Action	45
Section 2.	Recovery of Costs.....	45
Section 3.	Removal and Abatement.....	45
Section 4.	Assessment of Fines.....	45
Section 5.	Non-Waiver of Right	45
Section 6.	Cumulative Rights, Remedies and Privileges	46
Section 7.	Enforcement of Provisions of Condominium Documents.....	46

ARTICLE XX	ASSESSMENT OF FINES.....	46
Section 1.	General	46
Section 2.	Procedures.....	46
Section 3.	Amounts	47
Section 4.	Collection	47
ARTICLE XXI	RIGHTS RESERVED TO DEVELOPER	47
ARTICLE XXII	SEVERABILITY.....	48

CONDOMINIUM SUBDIVISION PLAN

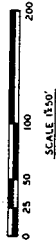
EMERALD PINES ASSOCIATION CERTIFICATE OF INCORPORATION

EMERALD PINES ASSOCIATION ARTICLES OF INCORPORATION

ARTICLE I	NAME	1
ARTICLE II	PURPOSES	1
ARTICLE III	ADDRESSES	1
ARTICLE IV	RESIDENT AGENT	1
ARTICLE V	BASIS OF ORGANIZATION AND ASSETS	2
ARTICLE VI	INCORPORATOR	2
ARTICLE VII	EXISTENCE	2
ARTICLE VIII	MEMBERSHIP AND VOTING	2

DECLARATION OF EASEMENTS FOR STORM WATER DRAINAGE AND RETENTION

EMERALD PINES

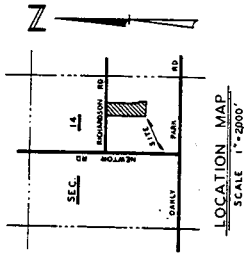


E 1/4 CORNER SECTION 14
T. 2N., R. 8E., COMMERCE TWP.
OAKLAND COUNTY, MICH.

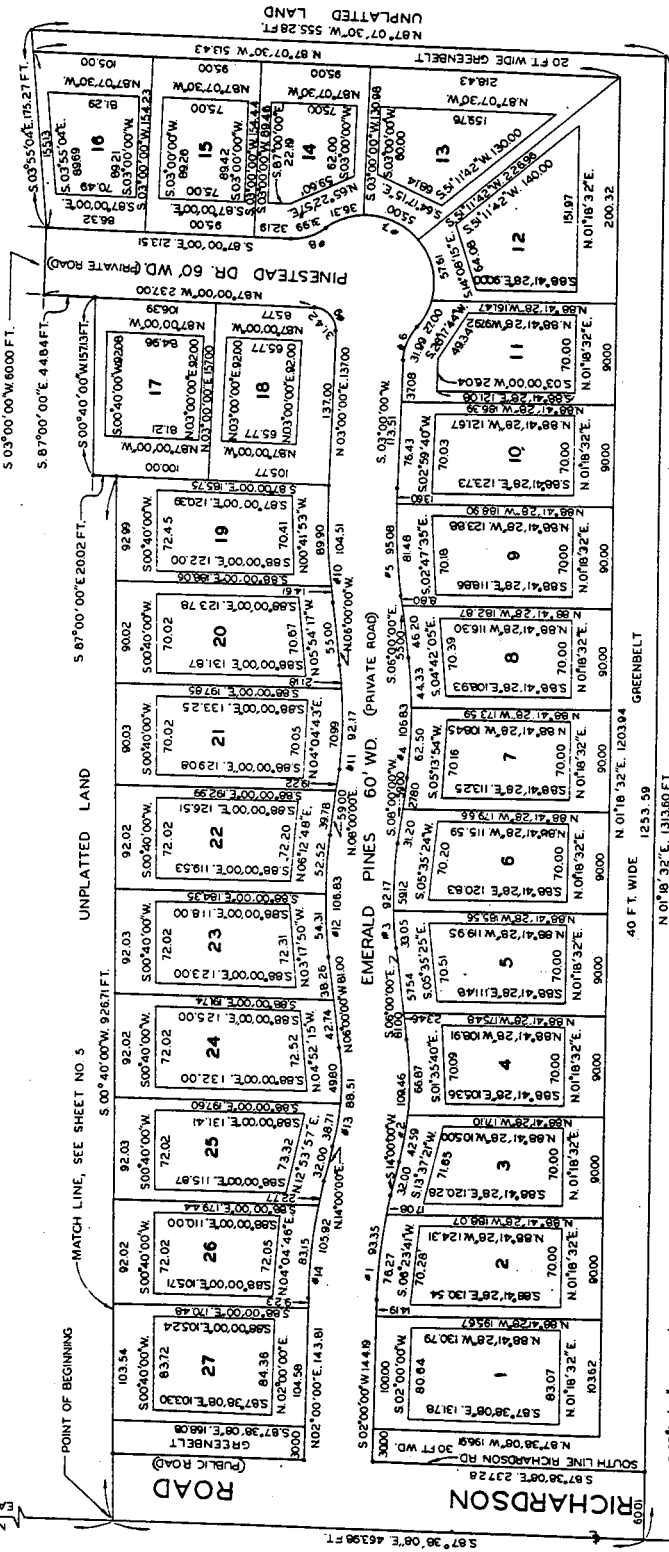
BENCH MARK: RIM OF MONUMENT BOX AT
COMMERCIAL TESTING SURVEY
E 1/4 COR., SEC. 14, T. 2N., R. 8E.,
ELEVATION: 834.96 USGS DATUM

NOTE: BEARINGS AS SHOWN ARE FROM
MAGNETIC NORTH. SURVEY
NO. 80-098, DATED 9-26-95.

ALL CURVILINEAR BEARINGS
ARE SHOWN ALONG THE ARC.



NOTE: EMERALD PINES PROPERTY DOES NOT LIE IN
FLOOD HAZARD AREA AS DETERMINED BY
FEDERAL EMERGENCY MANAGEMENT
COMMERCIAL TWP. OAKLAND COUNTY
COMMUNITY PANEL NUMBER 2804731A.02
DATED MARCH 25, 1977.



NO.	CURVE DATA			CHORD	TANGENT	CHORD-BEARING
	ARC	DELTA	DELTA			
1	445.72	93.35	1200.00	46.85	93.18	S 08° 00' 00" W
2	315.56	109.48	2000.00	55.29	109.80	S 04° 00' 00" W
3	437.52	92.17	1400.00	48.32	91.84	S 01° 00' 00" W
4	605.31	95.68	0700.00	33.88	106.57	S 01° 00' 00" W
5	410.00	31.89	3000.00	16.84	34.89	S 01° 30' 00" E
6	800.00	175.92	1675.00	118.34	167.50	S 04° 00' 00" E
7	470.00	31.89	3000.00	16.84	34.89	S 01° 30' 00" E
8	2000.00	31.42	9000.00	28.28	31.42	N 42° 00' 00" W
9	665.31	104.51	0900.00	52.36	104.40	N 01° 30' 00" W
10	377.22	108.63	1400.00	48.32	91.84	N 01° 00' 00" E
11	247.22	108.63	1400.00	48.32	91.84	N 01° 00' 00" E
12	505.72	103.92	1200.00	44.71	88.08	N 04° 00' 00" E
13	505.72	103.92	1200.00	44.71	88.08	N 04° 00' 00" E

NOTE: UNIT BACKS ARE NOT IN SCALE.
SEE COORDINATE LOCATIONS ON SHEET 3
TO DETERMINE PRECISE UNIT LOCATIONS.

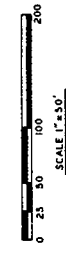
SURVEY PLAN

SURVEYOR:
DAVID C. FINNEY, R.L.S.
10947 ARBOUR DRIVE
BRIGHTON, MICHIGAN 48116
PHONE: 477-7786



AS BUILT DEC. 2, 1987

EMERALD PINES



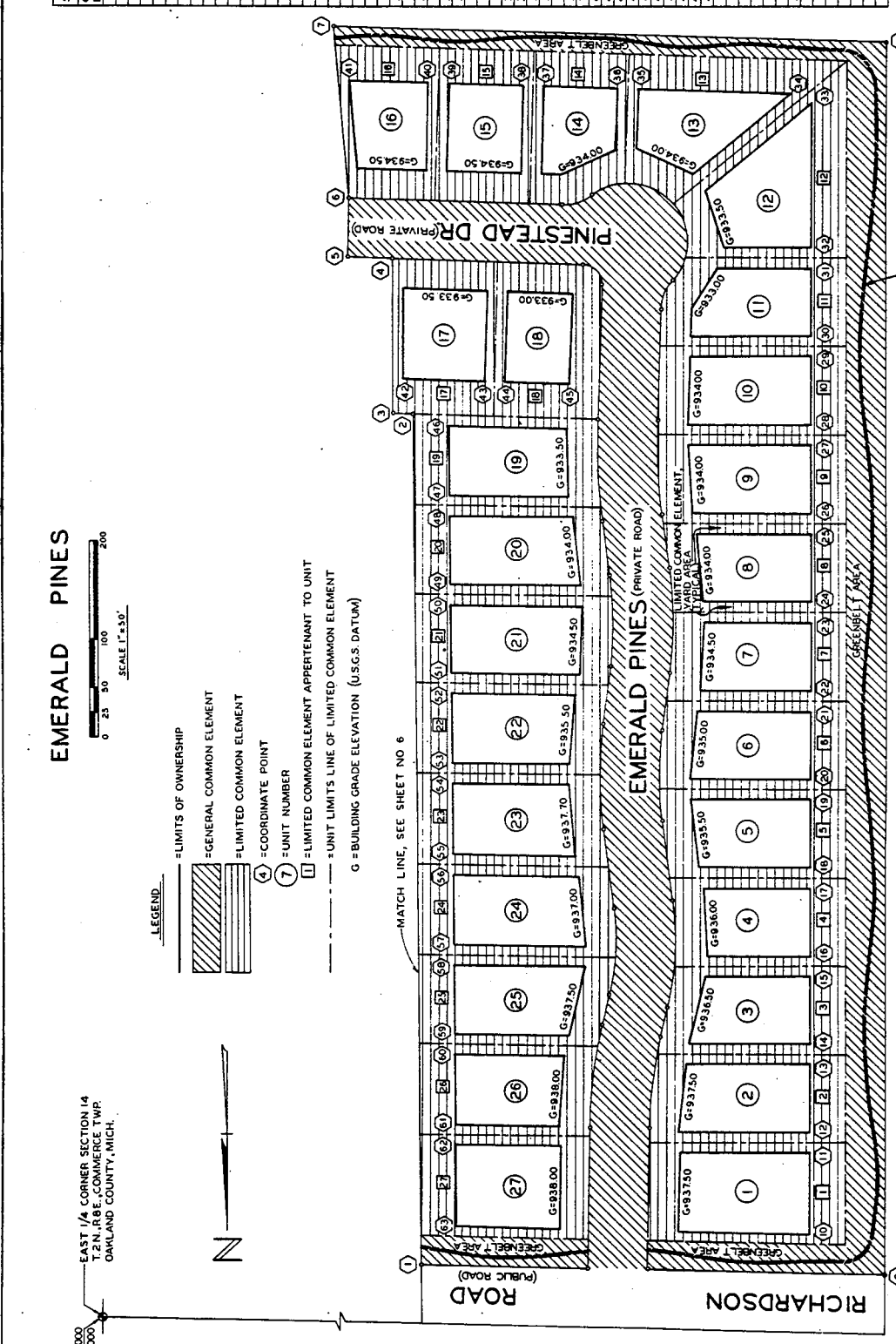
NORTH 5,000,000
EAST 5,000,000
EAST 1/4 CORNER SECTION 14
T.2N., R.8E., COMMENCE TWP.
OAKLAND COUNTY, MICH.

- LEGEND**
- LIMITS OF OWNERSHIP
 - GENERAL COMMON ELEMENT
 - LIMITED COMMON ELEMENT
 - - COORDINATE POINT
 - ⑦ - UNIT NUMBER
 - - LIMITED COMMON ELEMENT APPERTENANT TO UNIT
 - - UNIT LIMITS LINE OF LIMITED COMMON ELEMENT
 - G - BUILDING GRADE ELEVATION (U.S.G.S. DATUM)

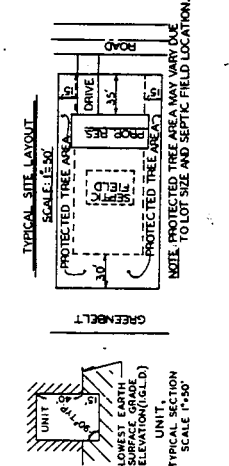
MATCH LINE, SEE SHEET NO 6

SCHEDULE OF COORDINATE POINTS

COORD. NUMBER	NORTH	EAST
1	4377.408	4092.310
2	4377.408	4102.228
3	4377.408	4112.146
4	4377.408	4122.064
5	4377.408	4131.982
6	4377.408	4141.900
7	4377.408	4151.818
8	4377.408	4161.736
9	4377.408	4171.654
10	4377.408	4181.572
11	4377.408	4191.490
12	4377.408	4201.408
13	4377.408	4211.326
14	4377.408	4221.244
15	4377.408	4231.162
16	4377.408	4241.080
17	4377.408	4250.998
18	4377.408	4260.916
19	4377.408	4270.834
20	4377.408	4280.752
21	4377.408	4290.670
22	4377.408	4300.588
23	4377.408	4310.506
24	4377.408	4320.424
25	4377.408	4330.342
26	4377.408	4340.260
27	4377.408	4350.178
28	4377.408	4360.096
29	4377.408	4370.014
30	4377.408	4380.932
31	4377.408	4390.850
32	4377.408	4400.768
33	4377.408	4410.686
34	4377.408	4420.604
35	4377.408	4430.522
36	4377.408	4440.440
37	4377.408	4450.358
38	4377.408	4460.276
39	4377.408	4470.194
40	4377.408	4480.112
41	4377.408	4490.030
42	4377.408	4500.948
43	4377.408	4510.866
44	4377.408	4520.784
45	4377.408	4530.702
46	4377.408	4540.620
47	4377.408	4550.538
48	4377.408	4560.456
49	4377.408	4570.374
50	4377.408	4580.292
51	4377.408	4590.210
52	4377.408	4600.128
53	4377.408	4610.046
54	4377.408	4620.964
55	4377.408	4630.882
56	4377.408	4640.800
57	4377.408	4650.718
58	4377.408	4660.636
59	4377.408	4670.554
60	4377.408	4680.472
61	4377.408	4690.390
62	4377.408	4700.308
63	4377.408	4710.226



UNIT NO.	UNIT COMMON ELEMENT AREA (SQ. FT.)	UNIT (SQ. FT.)	UNIT COMMON ELEMENT AREA (SQ. FT.)	UNIT (SQ. FT.)	UNIT COMMON ELEMENT AREA (SQ. FT.)
1	10745	9238	11	7940	8204
2	8920	8477	12	10915	10583
3	7884	8200	13	8791	10885
4	7488	7834	14	5987	7964
5	8100	8197	15	8700	7982
6	8275	8276	16	8744	7980
7	7759	8029	17	7644	8558
8	7683	8090	18	8051	10469
9	8498	8332	19	8649	8325
10	8589	8305	20	8946	8435
21	9182	9204	21	9182	9549
22	8858	8409	22	8858	8409
23	8677	8928	23	8677	8928
24	9253	8801	24	9253	8801
25	8902	8522	25	8902	8522
26	7766	8205	26	7766	8205
27	8761	8851	27	8761	8851



SITE PLAN

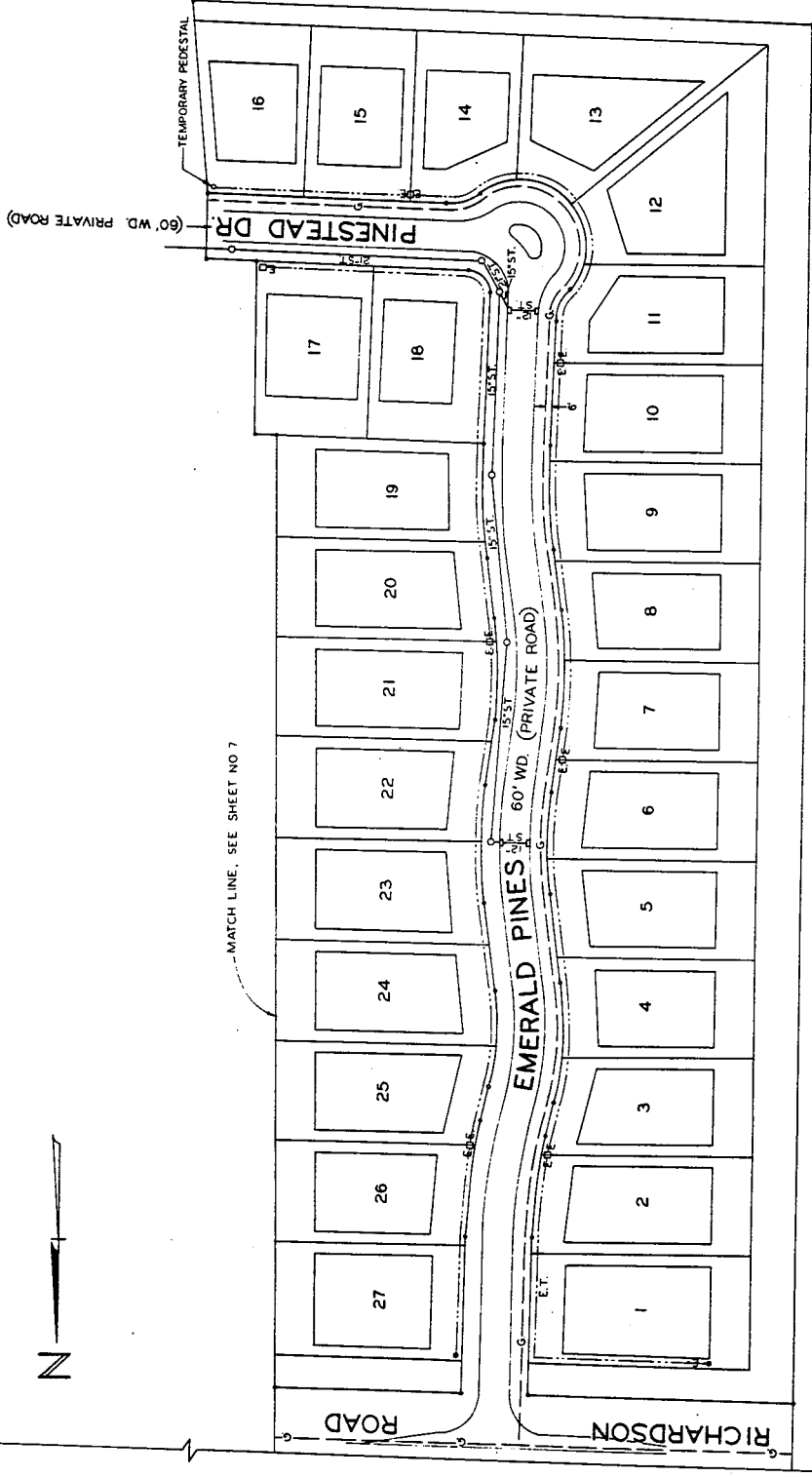
DAVID C. FINNEY
REGISTERED LAND SURVEYOR
10947 ARBOUR DRIVE
BRIGHTON, MICHIGAN 48116
PHONE: 477-7786

AS BUILT DEC. 2, 1987

EMERALD PINES



EAST 1/4 CORNER SECTION 14
T. 2N. R. 9E. COMMERCE TWP.
OAKLAND COUNTY, MICHIGAN



UTILITY PLAN

SURVEYOR:
DAVID C. FINNEY, R.L.S.
10947 ARBOUR DRIVE
BRIGHTON, MICH. 48116
PHONE: 477-7786



David C. Finney

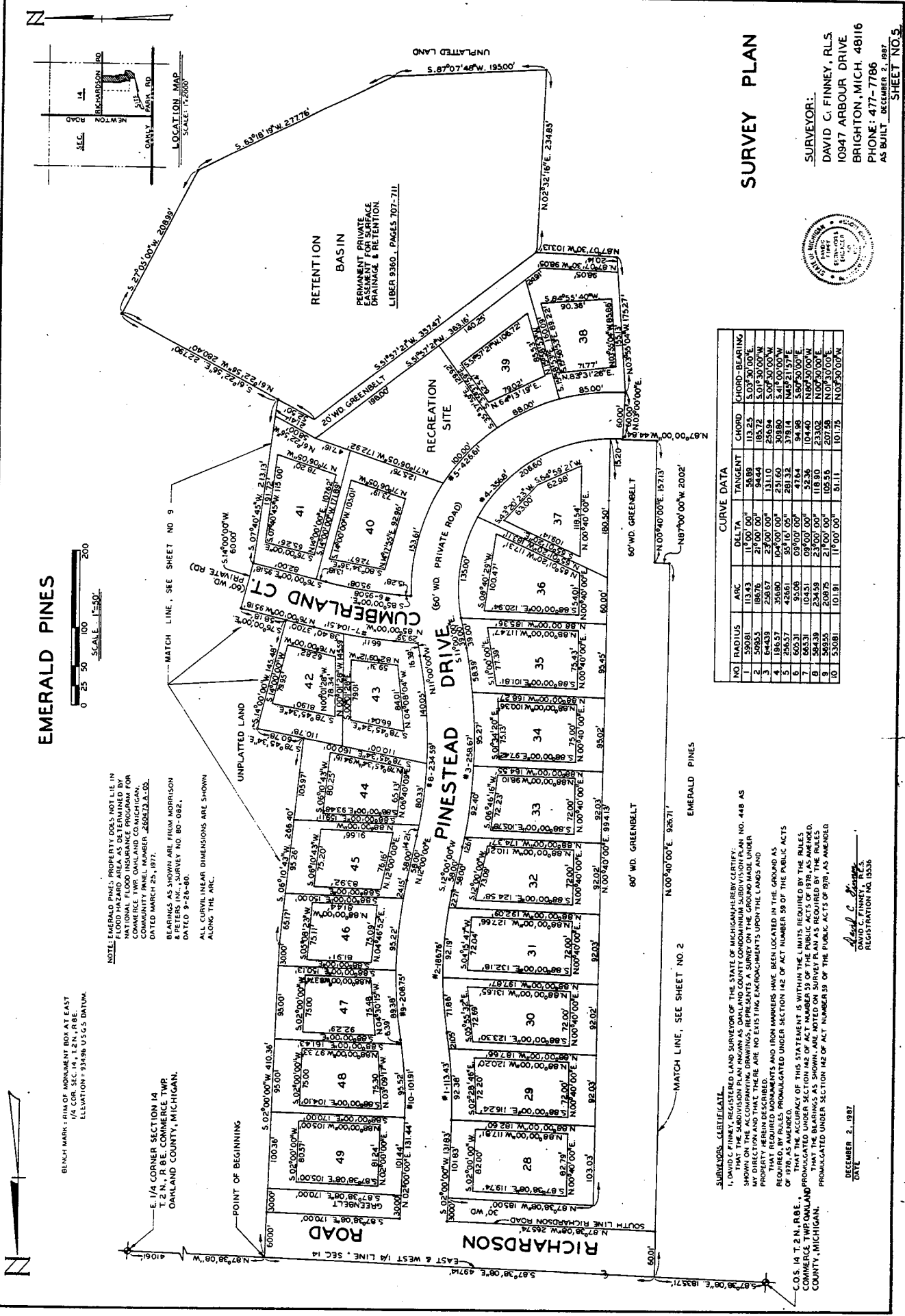
AS BUILT DEC. 2, 1987

UTILITY LEGEND

- ST = STORM SEWER
- ST-O = MAN HOLE STORM
- E = CATCH BASIN
- E-E = UNDERGROUND ELEC. PHONE LINES
- E-E-E = TRANSFORMER
- E-E-E-E = CABLE POLE
- G = GAS MAIN

GENERAL NOTATIONS

1. ALL UNITS TO BE SERVED WITH INDIVIDUAL SEPTIC SYSTEMS AND SEWAGE WATER WELLS.
2. ALL UNITS TO BE SERVED BY DETROIT CONSUMERS POWER COMPANY, ELECTRIC BY DETROIT CONSUMERS COMPANY AND TELEPHONE BY MICHIGAN BELL TELEPHONE COMPANY.
3. DRAWING INFORMATION AND TELEPHONE LINES AS SHOWN ON EDISON COMPANY DRAWINGS.



EMERALD PINES



BENCH MARK: RIM OF MONUMENT BOX AT EAST
1/4 COR. SEC. 14, T.2N., R.9E.
ELEVATION = 9349.6 U.S.G.S. DATUM.

E. 1/4 CORNER SECTION 14
T.2N., R.9E. COMMERCE TWP
OAKLAND COUNTY, MICHIGAN.

NOTE: EMERALD PINES: PROPERTY DOCS. NOT LIE IN
FLOOD HAZARD AREA AS DETERMINED BY
NATIONAL FLOOD INSURANCE PROGRAM FOR
COMMUNITY PINE CREEK, OAKLAND COUNTY, MICHIGAN,
DATED MARCH 25, 1971.
BEARINGS AS SHOWN ARE FROM MORRISON
MAGNETIC MERIDIAN, COURSE NO. 80-082,
DATED 9-28-40.
ALL CURVILINEAR DIMENSIONS ARE SHOWN
ALONG THE ARC.

POINT OF BEGINNING

MATCH LINE, SEE SHEET NO. 9

MATCH LINE, SEE SHEET NO. 2

SURVEY PLAN

SURVEYOR:
DAVID C. FINNEY, R.L.S.
10947 ARBOUR DRIVE
BRIGHTON, MICH. 48116
PHONE: 477-7786
AS BUILT DECEMBER 2, 1997
SHEET NO. 5



NO	RADIUS	ARC	DELTA	TANGENT	CHORD	CHORD-BEARING
1	5000.00'	131.31'	11.90°00'00"	983.89'	103.23'	S.03°30'00"E
2	5000.00'	184.76'	17.00°00'00"	1311.10'	204.72'	S.07°30'00"E
3	5000.00'	258.67'	23.00°00'00"	1816.57'	281.32'	S.11°30'00"E
4	1965.57'	356.60'	32.00°00'00"	231.60'	308.80'	S.14°00'00"W
5	2365.57'	428.61'	37.16°00'00"	281.32'	378.14'	N45°21'57"E
6	6003.31'	950.68'	09°00'00"	476.4'	94.96'	S.00°30'00"E
7	6003.31'	1045.1'	09°00'00"	52.36'	104.40'	N80°30'00"W
8	3583.39'	234.59'	23°00'00"	108.90'	233.02'	N.00°30'00"E
9	3583.39'	208.75'	21°00'00"	105.55'	207.96'	N.01°30'00"E
10	3583.39'	101.91'	10°00'00"	51.11'	101.75'	N.03°30'00"W

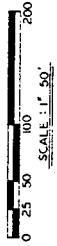
SUBDIVISION CERTIFICATE
I, DAVID C. FINNEY, REGISTERED LAND SURVEYOR OF THE STATE OF MICHIGAN, HEREBY CERTIFY:
1. THAT THE SUBDIVISION PLAN KNOWN AS OAKLAND COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 448 AS
SHOWN ON THE ATTACHED MAP IS CORRECTLY PLACED ON THE GROUND MADE UNDER
MY DIRECTION AND THAT THERE ARE NO EXISTING ENCUMBRANCES UPON THE LANDS AND
PROPERTY HEREIN DESCRIBED.
2. THAT THE REQUIRED MONUMENTS AND IRON MARKERS HAVE BEEN LOCATED IN THE GROUND AS
REQUIRED AND PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS
OF 1976 AS AMENDED.
3. THAT THE ACCURACY OF THIS STATEMENT IS WITHIN THE LIMITS REQUIRED BY THE RULES
PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS OF 1976, AS AMENDED.
4. THAT THE ACCURACY OF THIS STATEMENT IS WITHIN THE LIMITS REQUIRED BY THE RULES
PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS OF 1976, AS AMENDED.
5. THAT THE ACCURACY OF THIS STATEMENT IS WITHIN THE LIMITS REQUIRED BY THE RULES
PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS OF 1976, AS AMENDED.

David C. Finney
DAVID C. FINNEY, R.L.S.
REGISTRATION NO. 15528

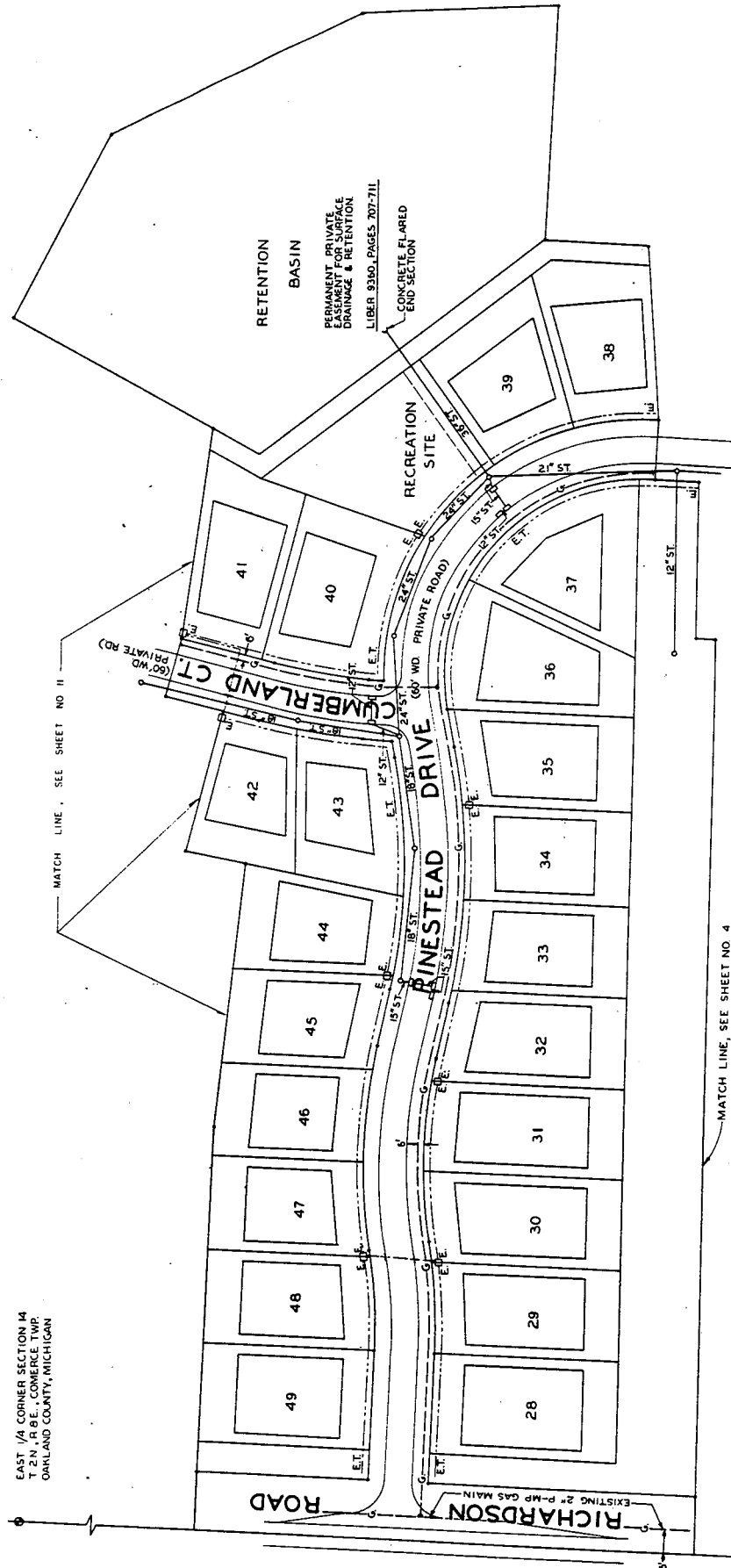
DECEMBER 2, 1997
DATE



EMERALD PINES



EAST 1/4 CORNER SECTION 14
T. 2 N., R. 9 E., CORNER 10 MP,
OAKLAND COUNTY, MICHIGAN



MATCH LINE - SEE SHEET NO. II

MATCH LINE, SEE SHEET NO. 4

RETENTION
BASIN

PERMANENT PRIVATE
EASEMENT FOR SURFACE
DRAINAGE & RETENTION
LIBER 9380, PAGES 207-711

CONCRETE FLARED
END SECTION

RECREATION
SITE

UTILITY LEGEND

- ST. = STORM SEWER
- ST. - O. = MAN HOLE STORM
- ST. - □ = CATCH BASIN
- F.T. = UNDERGROUND ELEC., PHONE LINES
- F.C.A. = TRANSFORMER
- C. = CABLE POLE
- G. = GAS MAIN (2" P-MP GAS MAIN)

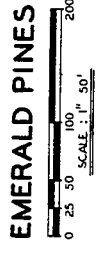
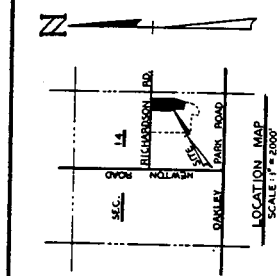
GENERAL NOTATIONS

1. ALL UNITS TO BE SERVED WITH INDIVIDUAL SEPTIC SYSTEMS AND INDIVIDUAL WATER WELLS.
2. ALL UNITS TO BE SERVED WITH GAS BY CONSUMERS COMPANY, ELECTRIC BY DETROIT EDISON COMPANY, AND TELEPHONE BY MICHIGAN BELL TELEPHONE COMPANY. GAS, ELECTRIC AND TELEPHONE LINES AS SHOWN ON DRAWING INFORMATION WAS OBTAINED FROM DETROIT EDISON COMPANY DRAWINGS.

UTILITY PLAN



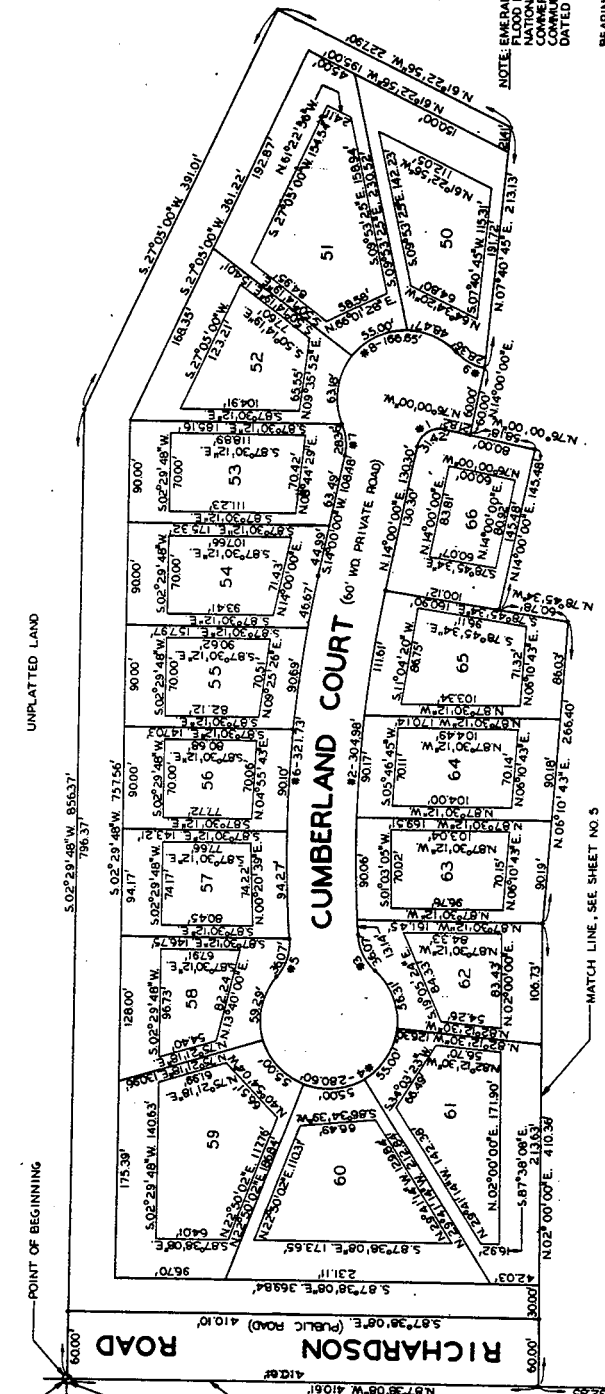
SURVEYOR:
DAVID C. FINNEY, R.L.S.
10947 ARBOUR DRIVE
BRIGHTON, MICH. 48116
PHONE: 477-7786
AS BUILT DECEMBER 2, 1987
SHEET NO. 7



BENCH MARK:
 RIM OF MONUMENT BOX AT
 T.2N., R.8E., SECTION 14
 ELEVATION 334.96
 U.S.G.S. DATUM.

EAST 1/4 CORNER SECTION 14
 T.2N., R.8E., COMMERCIAL TWP.
 OAKLAND COUNTY, MICHIGAN

CENTER OF SECTION 14
 T.2N., R.8E., COMMERCIAL
 TWP., OAKLAND COUNTY,
 MICHIGAN



CURVE DATA				
NO.	RADIUS	ARC	DELTA	TANGENT
1	20.00'	31.42'	60°00'00"	20.00'
2	1092.12'	304.68'	16°00'00"	153.43'
3	47.00'	36.07'	43°58'35"	18.98'
4	60.00'	280.50'	26°57'10"	66.36'
5	47.00'	36.07'	43°58'35"	18.98'
6	1152.12'	321.73'	16°00'00"	161.92'
7	6.00'	28.36'	34°33'06"	14.62'
8	47.00'	28.36'	34°33'06"	14.62'
9	47.00'	28.36'	34°33'06"	14.62'

SURVEYORS' CERTIFICATE
 I, DAVID C. FINNEY, REGISTERED LAND SURVEYOR OF THE STATE OF MICHIGAN HEREBY CERTIFY THAT THE FOREGOING IS A TRUE AND CORRECT STATEMENT OF THE SURVEY AND THE BOUNDARIES SHOWN THEREON AS SHOWN ON THE ACCOMPANYING CONDOMINIUM SUBDIVISION PLAN MADE UNDER MY DIRECTION AND THAT THERE ARE NO EXISTING ENCROACHMENTS UPON THE LANDS AND PROPERTY HEREIN DESCRIBED.
 THAT THE REQUIRED MONUMENTS AND IRON MARKERS HAVE BEEN LOCATED IN THE GROUND AS REQUIRED BY THE PUBLIC ACTS OF 1878, AS AMENDED.
 THAT THE ACCURACY OF THIS STATEMENT IS WITHIN THE LIMITS REQUIRED BY THE RULES PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS OF 1878, AS AMENDED.
 THAT THE BEARINGS AS SHOWN ARE NOTED ON SURVEY PLAN AS REQUIRED BY THE RULES PROMULGATED UNDER SECTION 142 OF ACT NUMBER 59 OF THE PUBLIC ACTS OF 1878, AS AMENDED.

David C. Finney
 DAVID C. FINNEY - P.L.S.
 REGISTRATION NO. 15358

DECEMBER 2, 1987
 DATE

NOTE: EMERALD PINE PROPERTY DOES NOT LIE IN BLOCK 17 OF THE EMERALD PINES DEVELOPMENT AS SHOWN ON NATIONAL FLOOD INSURANCE PROGRAM MAP FOR COMMERCIAL TWP., OAKLAND CO., MICHIGAN, DATED MARCH 25, 1977.

BEARINGS SHOWN ARE FROM MORRISON & PETERS INC., SURVEY NO. 80-082, DATED 9-26-80.

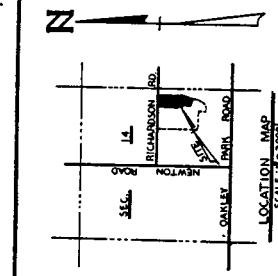
ALL CURVILINEAR DIMENSIONS ARE SHOWN ALONG THE ARC.

SURVEY PLAN

SURVEYOR:

DAVID C. FINNEY, P.L.S.
 10947 ARBOL DRIVE
 BRIGHTON, MICH., 48116
 PHONE: 477-7786
 AS BUILT: DECEMBER 2, 1987



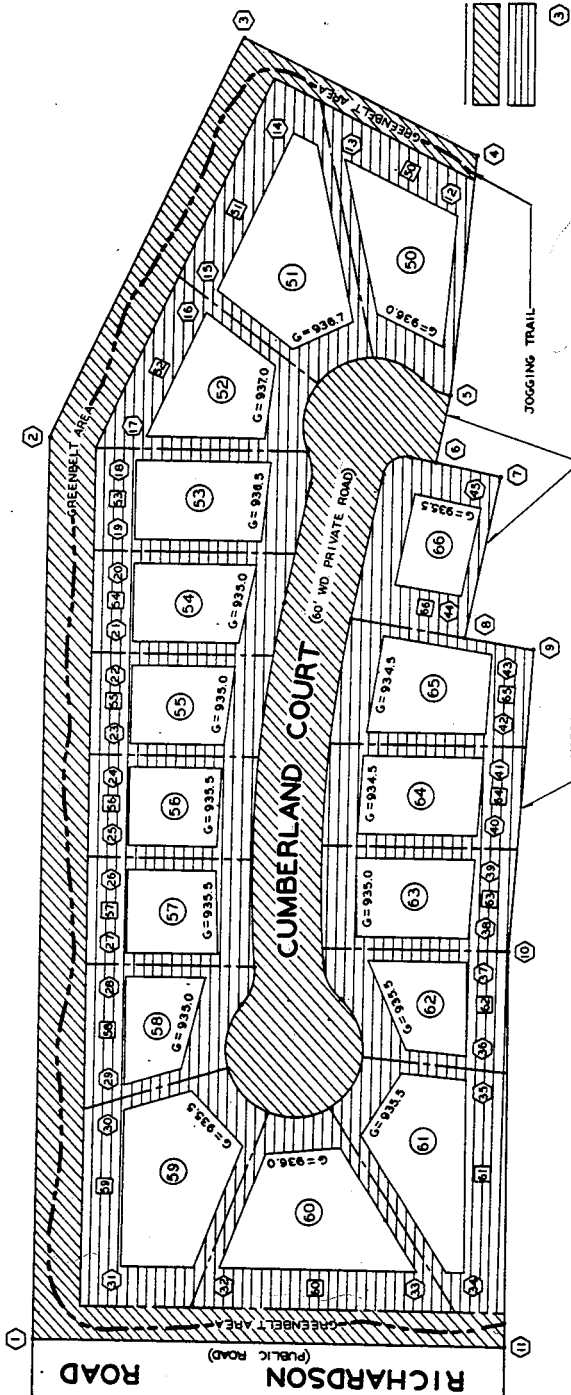


EMERALD PINES

0 25 50 100 200
SCALE: 1" = 50'

NORTH: 5000.000
EAST: 5000.000

EAST 1/4 CORNER SEC. 14
S. 1/2 CORNER SEC. 14
TWP. 40N. R. 10E. CO., MICH.



LEGEND

- [Hatched Box] = LIMITS OF OWNERSHIP
- [Solid Box] = GENERAL COMMON ELEMENT
- [Dotted Box] = LIMITED COMMON ELEMENT
- (3) = COORDINATE POINT
- (88) = UNIT NUMBER
- [Box with 7] = LIMITED COMMON ELEMENT APPURTENANT TO UNIT
- G = BUILDING GRADE ELEVATION (U.S.C.S. DATUM)
- [Dashed Line] = UNIT LIMITS LINE OF LIMITED COMMON ELEMENT

SITE PLAN

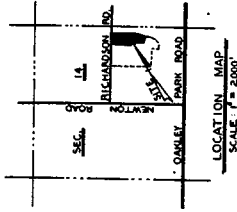
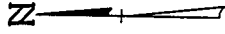
SURVEYOR:
DAVID C. FINNEY, P.L.S.
10847 ARBOUR DRIVE
BRIGHTON, MICH., 48116
PHONE: 477-7786
AS BUILT DECEMBER 2, 1987



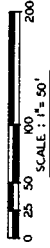
UNIT NO.	UNIT (SQ. FT.)	LIMITED COMMON ELEMENT AREA (SQ. FT.)	UNIT (SQ. FT.)	LIMITED COMMON ELEMENT AREA (SQ. FT.)
50	9784	163.31	59	12759
51	12480	12231	60	10545
52	8075	8782	61	10545
53	8054	8471	62	5558
54	7037	7832	63	6992
55	6046	7625	64	7297
56	3544	7454	65	7846
57	5854	7728	66	4942
58	5245	5008		

SCHEDULE OF COORDINATE POINTS

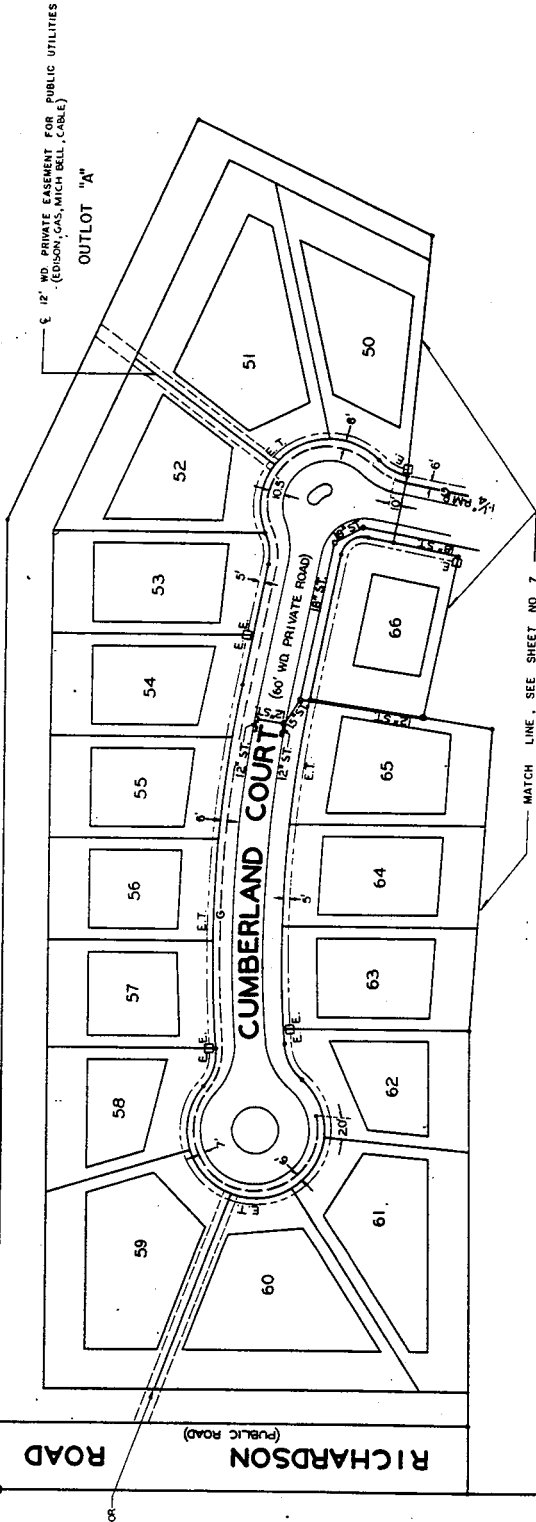
COORD. NUMBER	EAST	NORTH	EAST	NORTH	EAST	NORTH
1	4823.553	4823.553	31	4876.200	4919.618	4919.618
2	4876.200	4876.200	32	4881.721	4934.333	4934.333
3	4881.721	4881.721	33	4888.985	4950.830	4950.830
4	4895.302	4895.302	34	4902.502	4969.342	4969.342
5	4902.502	4902.502	35	4916.970	4989.825	4989.825
6	4916.970	4916.970	36	4932.335	5012.272	5012.272
7	4932.335	4932.335	37	4948.672	5036.688	5036.688
8	4948.672	4948.672	38	4965.985	5062.965	5062.965
9	4965.985	4965.985	39	4984.264	5091.104	5091.104
10	4984.264	4984.264	40	5003.500	5121.104	5121.104
11	5003.500	5003.500	41	5023.685	5152.956	5152.956
12	5023.685	5023.685	42	5044.816	5196.568	5196.568
13	5044.816	5044.816	43	5066.891	5251.944	5251.944
14	5066.891	5066.891	44	5089.910	5319.984	5319.984
15	5089.910	5089.910	45	5113.883	5399.696	5399.696
16	5113.883	5113.883	46	5138.810	5491.080	5491.080
17	5138.810	5138.810	47	5164.693	5594.080	5594.080
18	5164.693	5164.693	48	5191.632	5708.696	5708.696
19	5191.632	5191.632	49	5219.636	5834.928	5834.928
20	5219.636	5219.636	50	5248.705	5972.728	5972.728
21	5248.705	5248.705	51	5278.838	6123.096	6123.096
22	5278.838	5278.838	52	5309.035	6286.128	6286.128
23	5309.035	5309.035	53	5340.396	6461.824	6461.824
24	5340.396	5340.396	54	5372.921	6650.176	6650.176
25	5372.921	5372.921	55	5406.610	6852.184	6852.184
26	5406.610	5406.610	56	5441.463	7067.848	7067.848
27	5441.463	5441.463	57	5477.480	7297.168	7297.168
28	5477.480	5477.480	58	5514.661	7540.144	7540.144
29	5514.661	5514.661	59	5552.996	7796.776	7796.776
30	5552.996	5552.996	60	5592.485	8067.064	8067.064
31	5592.485	5592.485	61	5633.028	8351.008	8351.008
32	5633.028	5633.028	62	5674.625	8648.608	8648.608
33	5674.625	5674.625	63	5717.266	8959.856	8959.856
34	5717.266	5717.266	64	5760.951	9284.752	9284.752
35	5760.951	5760.951	65	5805.680	9623.296	9623.296
36	5805.680	5805.680	66	5851.463	10075.488	10075.488
37	5851.463	5851.463	67	5898.300	10641.328	10641.328
38	5898.300	5898.300	68	5946.191	11320.816	11320.816
39	5946.191	5946.191	69	5995.136	12123.952	12123.952
40	5995.136	5995.136	70	6045.135	13050.736	13050.736
41	6045.135	6045.135	71	6096.188	14102.168	14102.168
42	6096.188	6096.188	72	6148.295	15279.248	15279.248
43	6148.295	6148.295	73	6201.456	16582.976	16582.976
44	6201.456	6201.456	74	6255.671	18014.352	18014.352
45	6255.671	6255.671	75	6310.940	19574.376	19574.376
46	6310.940	6310.940	76	6367.263	21264.048	21264.048
47	6367.263	6367.263	77	6424.640	23084.368	23084.368
48	6424.640	6424.640	78	6483.071	25035.328	25035.328
49	6483.071	6483.071	79	6542.556	27117.928	27117.928
50	6542.556	6542.556	80	6603.095	29333.168	29333.168
51	6603.095	6603.095	81	6664.688	31682.048	31682.048
52	6664.688	6664.688	82	6727.335	34165.568	34165.568
53	6727.335	6727.335	83	6791.036	36784.728	36784.728
54	6791.036	6791.036	84	6855.791	39539.528	39539.528
55	6855.791	6855.791	85	6921.600	42430.968	42430.968
56	6921.600	6921.600	86	6988.463	45459.048	45459.048
57	6988.463	6988.463	87	7056.380	48624.768	48624.768
58	7056.380	7056.380	88	7125.351	51928.128	51928.128
59	7125.351	7125.351	89	7195.376	55369.128	55369.128
60	7195.376	7195.376	90	7266.455	58947.768	58947.768
61	7266.455	7266.455	91	7338.588	62664.048	62664.048
62	7338.588	7338.588	92	7411.775	66518.968	66518.968
63	7411.775	7411.775	93	7486.016	70513.528	70513.528
64	7486.016	7486.016	94	7561.311	74647.728	74647.728
65	7561.311	7561.311	95	7637.660	78921.568	78921.568
66	7637.660	7637.660	96	7715.063	83335.048	83335.048
67	7715.063	7715.063	97	7793.520	87878.168	87878.168
68	7793.520	7793.520	98	7873.031	92550.928	92550.928
69	7873.031	7873.031	99	7953.596	97353.328	97353.328
70	7953.596	7953.596	100	8035.215	102285.368	102285.368
71	8035.215	8035.215	101	8117.888	107347.048	107347.048
72	8117.888	8117.888	102	8201.615	112538.368	112538.368
73	8201.615	8201.615	103	8286.396	117859.328	117859.328
74	8286.396	8286.396	104	8372.231	123310.928	123310.928
75	8372.231	8372.231	105	8459.120	128893.168	128893.168
76	8459.120	8459.120	106	8547.063	134606.048	134606.048
77	8547.063	8547.063	107	8636.060	140449.568	140449.568
78	8636.060	8636.060	108	8726.111	146423.728	146423.728
79	8726.111	8726.111	109	8817.216	152528.428	152528.428
80	8817.216	8817.216	110	8909.375	158763.668	158763.668
81	8909.375	8909.375	111	9002.588	165129.448	165129.448
82	9002.588	9002.588	112	9096.855	171625.768	171625.768
83	9096.855	9096.855	113	9192.176	178252.628	178252.628
84	9192.176	9192.176	114	9288.551	185010.028	185010.028
85	9288.551	9288.551	115	9385.980	191897.968	191897.968
86	9385.980	9385.980	116	9484.463	198916.448	198916.448
87	9484.463	9484.463	117	9583.999	206065.468	206065.468
88	9583.999	9583.999	118	9684.588	213345.028	213345.028
89	9684.588	9684.588	119	9786.229	220755.128	220755.128
90	9786.229	9786.229	120	9888.922	228295.768	228295.768
91	9888.922	9888.922	121	9992.667	235966.948	235966.948
92	9992.667	9992.667	122	10097.464	243768.668	243768.668
93	10097.464	10097.464	123	10203.313	251699.928	251699.928
94	10203.313	10203.313	124	10309.214	259750.728	259750.728
95	10309.214	10309.214	125	10416.167	267921.068	267921.068
96	10416.167	10416.167	126	10524.172	276210.948	276210.948
97	10524.172	10524.172	127	10633.229	284620.368	284620.368
98	10633.229	10633.229	128	10743.338	293149.328	293149.328
99	10743.338	10743.338	129	10854.499	301797.848	301797.848
100	10854.499	10854.499	130	10966.712	310565.928	310565.928
101	10966.712	10966.712	131	11079.977	319453.568	319453.568
102	11079.977	11079.977	132	11194.294	328460.768	328460.768
103	11194.294	11194.294	133	11309.663	337587.528	337587.528
104	11309.663	11309.663	134	11426.084	346833.848	346833.848
105	11426.084	11426.084	135	11543.557	356209.728	356209.728
106	11543.557	11543.557	136	11662.082	365715.168	365715.168
107	11662.082	11662.082	137	11781.659	375350.168	375350.168
108	11781.659	11781.659	138	11902.288	385114.728	385114.728
109	11902.288	11902.288	139	12023.969	395008.848	395008.848
110	12023.969	12023.969	140	12146.692	405032.528	405032.528
111	12146.692	12146.692	141	12270.457	415185.768	415185.768
112	12270.457	12270.457	142	12395.264	425468.568	425468.568
113	12395.264	12395.264	143	12521.113	435880.928	435880.928
114	12521.113	12521.113	144	12648.004	446422.848	446422.848
115	12648.004	12648.004	145	12775.937	457094.328	457094.328
116	12775.937	12775.937	146	12904.912	467895.368	467895.368
117	12904.912	12904.912	147	13034.929	478825.968	478825.968
118	13034.929	13034.929	148	13165.988	489886.128	489886.128
119	13165.988	13165.988	149	13298.089	501075.848	501075.848
120	13298.089	13298.089	150	13431.232	512394.128	512394.128
121	13431.232	13431.232	151	13565.417	523840.968	523840.968
122	13565.417	13565.417	152	13700.644	535415.368	535415.368
123	13700.644	13700.644	153	13836.913	547117.328	547117.328
124	13836.913	13836.913	154	13974.224	558946.848	558946.848
125	13974.224	13974.224	155	14112.577		



EMERALD PINES



EAST 1/4 CORNER SECTION 14
T. 2N., R. 9E., COMMERCE TWP.
OAKLAND COUNTY, MICHIGAN



1/2\"/>

OUTLOT "A"

3\"/>

MATCH LINE, SEE SHEET NO. 7

- UTILITY LEGEND**
- ST. --- = STORM SEWER
 - ST.-O-ST. --- = MAN HOLE STORM
 - ST.-B --- = CATCH BASIN
 - E.T. --- = UNDERGROUND ELEC., PHONE LINES
 - E.-E --- = TRANSFORMER
 - E --- = CABLE POLE
 - G --- = GAS MAIN (2\"/>

GENERAL NOTATIONS

1. ALL UNITS TO BE SERVED WITH INDIVIDUAL SEPTIC SYSTEMS AND INDIVIDUAL WATER WELLS.
2. ALL UNITS TO BE SERVED WITH GAS BY CONSUMERS POWER COMPANY, ELECTRIC BY MICHIGAN BELL TELEPHONE COMPANY AND TELEPHONE BY MICHIGAN BELL TELEPHONE COMPANY.
3. GAS, ELECTRIC AND TELEPHONE LINES AS SHOWN ON DRAWING INFORMATION WAS OBTAINED FROM DETROIT EDISON COMPANY DRAWINGS.

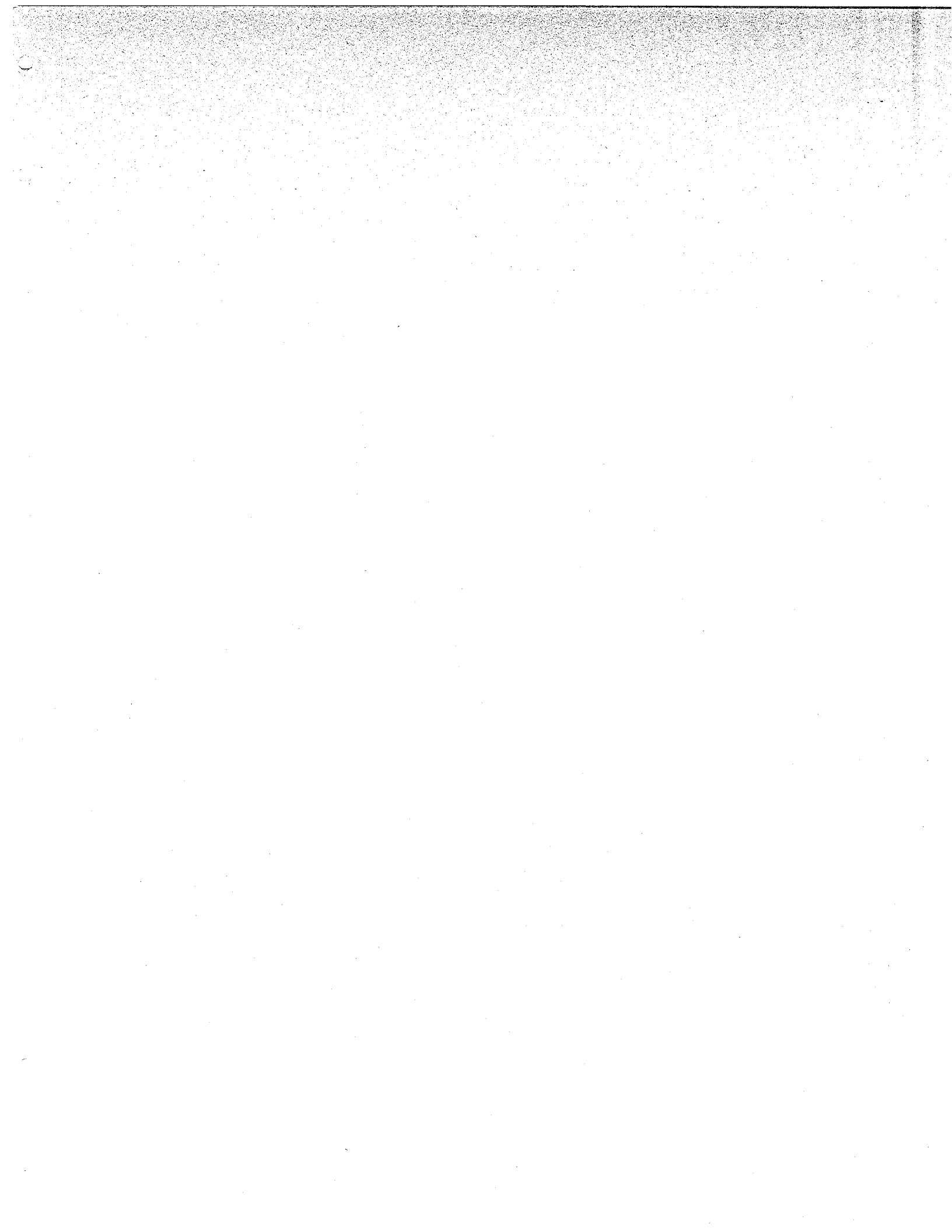
CENTER OF SECTION 14
T. 2N., R. 9E., COMMERCE TWP.
OAKLAND COUNTY, MICHIGAN

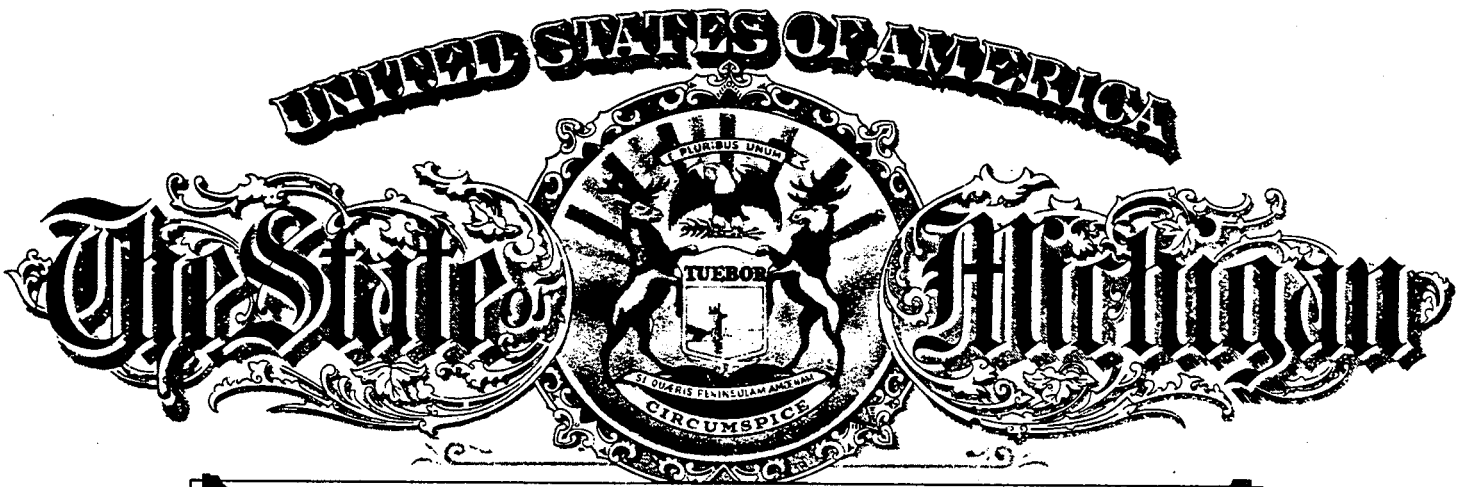


UTILITY PLAN

SURVEYOR:
DAVID C. FINNEY, P.L.S.
10847 ARBOUR DRIVE
BRIGHTON, MICH., 48116
PHONE: 477-7786
AS BUILT DECEMBER 2, 1987

SHEET NO. 11





Michigan Department of Commerce

Lansing, Michigan

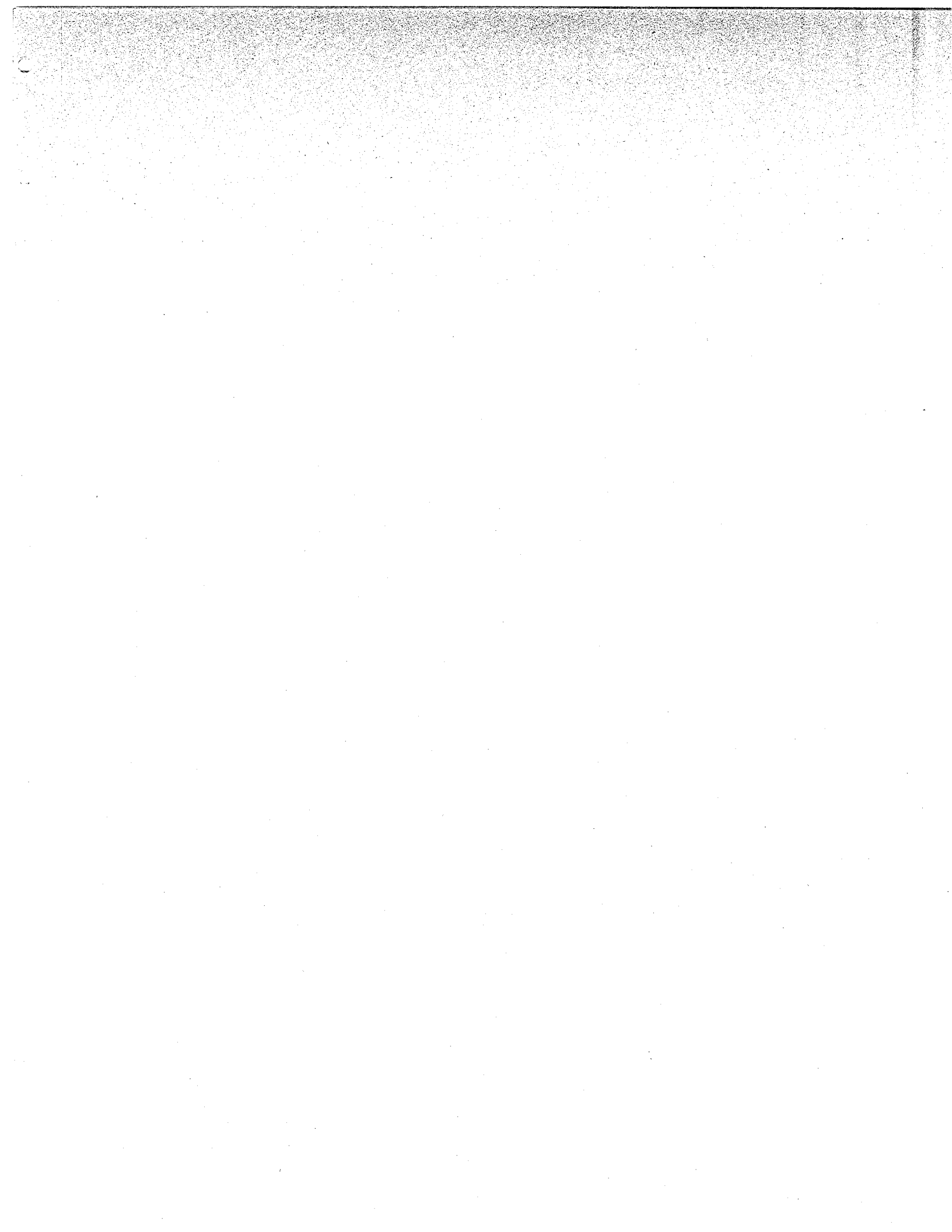
This is to Certify That Articles of Incorporation of

EMERALD PINES ASSOCIATION

were duly filed in this office on the 17TH day of APRIL, 19 86,
in conformity with Act 162, Public Acts of 1982.

*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 17TH day
of APRIL, 19 86.*

Doug [Signature] Director



NON-PROFIT ARTICLES OF INCORPORATION

These Articles of Incorporation are signed and acknowledged by the incorporator for the purpose of forming a non-profit corporation under the provisions of Act No. 162 of the Public Acts of 1982, as follows:

ARTICLE I

NAME

The name of the corporation is Emerald Pines Association.

ARTICLE II

PURPOSES

The purposes for which the corporation is formed are as follows:

- (a) To manage and administer the affairs of and to maintain Emerald Pines, a condominium (hereinafter called "Condominium");
- (b) To levy and collect assessments against and from the members of the corporation and to use the proceeds thereof for the purposes of the corporation;
- (c) To carry insurance and to collect and allocate the proceeds thereof;
- (d) To rebuild improvements after casualty;
- (e) To contract for and employ persons, firms, or corporations to assist in management, operation, maintenance and administration of said Condominium;
- (f) To make and enforce reasonable regulations concerning the use and enjoyment of said Condominium;
- (g) To own, maintain and improve, and to buy, sell, convey, assign, mortgage, or lease (as landlord or tenant) any real and personal property, including, but not limited to, any Unit in the Condominium, any easements or licenses or any other real property, whether or not contiguous to the Condominium, for the purpose of providing benefit to the members of the corporation and in furtherance of any of the purposes of the corporation;
- (h) To borrow money and issue evidences of indebtedness in furtherance of any or all of the objects of its business; to secure the same by mortgage, pledge or other lien;
- (i) To enforce the provisions of the Master Deed and Bylaws of the Condominium and of these Articles of Incorporation and such Bylaws and Rules and Regulations of this corporation as may hereinafter be adopted;
- (j) To do anything required of or permitted to it as administrator of said Condominium by the Condominium Master Deed or Bylaws or by Act No. 59 of Public Acts of 1978, as amended; and
- (k) In general, to enter into any kind of activity, to make and perform any contract and to exercise all powers necessary, incidental or convenient to the administration, management, maintenance, repair, replacement and operation of said Condominium and to the accomplishment of any of the purposes thereof.

ARTICLE III

ADDRESSES

Location of the first registered office is 5645 Shore Drive, in the City of West Bloomfield, Oakland County, Michigan.

Post office address of the first registered office is 5645 Shore Drive, West Bloomfield, Michigan 48033.

ARTICLE IV

RESIDENT AGENT

The name of the first resident agent is Keith Mohr.

DECLARATION OF EASEMENTS FOR
STORM WATER DRAINAGE AND RETENTION

Recorded in Liber
9360, Pages 707
through 711, Oakland
County Records, on
May 2, 1986.

THIS DECLARATION OF EASEMENTS FOR STORM WATER DRAINAGE AND RETENTION AND AGREEMENT FOR MAINTENANCE is made as of the 14th day of April, 1986, by EMERALD PINES LIMITED PARTNERSHIP, a Michigan limited partnership, ("Emerald") and EMERALD PINES HOMEOWNERS ASSOCIATION, a Michigan non-profit corporation ("Association"), the address of which parties is 5645 Shore Drive, West Bloomfield, Michigan 48033.

RECITALS:

- A. Emerald is the developer of a proposed condominium project to be called Emerald Pines ("Condominium"), located in the Township of Commerce, Oakland County, Michigan, to be comprised of the following described land:

"Parcel I".

A part of the Southeast 1/4 of Section 14, Town 2 North, Range 8 East, Commerce Township, Oakland County, Michigan, more particularly described as commencing at the East 1/4 corner of said Section 14; thence North 87°38'08" West 907.75 feet along the East and West 1/4 line of said Section 14 and the center line of Richardson Road to the Point of Beginning; thence South 00°40'00" West 926.71 feet; thence South 87°00'00" East 20.02 feet; thence South 00°40'00" West 157.13 feet; thence South 87°00'00" East 44.84 feet; thence South 03°00'00" West 60.00 feet; thence South 03°55'04" East 175.27 feet; thence North 87°07'30" West 555.28 feet; thence North 01°18'32" East 1313.60 feet to the East and West 1/4 line of said Section 14; thence South 87°30'08" East 463.98 feet along said line to the Point of Beginning, containing 14.67 acres, subject to the rights of the public in the northerly 60 feet thereof for Richardson Road and subject also to any other easements of record.

- B. Emerald is also the owner of certain land

adjoining the Condominium, said land more particularly described as follows:

"Parcel II".

Part of the East 1/2 of Section 14, Town 2 North, Range 8 East, Commerce Township, Oakland County, Michigan, described as beginning at the East 1/4 corner of said Section 14; thence North 87°38'08" West along the East and West 1/4 line of said Section and center line of Richardson Road, 1371.73 feet thence South 01°18'32" West 1313.60 feet thence South 87°07'30" East 658.41 feet; thence South 02°32'16" West 1310.14 feet to the South line of said Section 14 and centerline to Oakley Park Road; thence South 87°07'30" East along said line, 50.00 feet; thence North 87°04'40" East 639.33 feet; thence North 02°29'48" East 1541.44 feet to the Point of Beginning containing 46.26 acres, except for any portion of such land that is included in Parcel I.

- C. Association will be responsible for the administration, maintenance, upkeep, repair and replacement of the Condominium as agent and representative of the co-owners with respect thereto.
- D. The parties hereto desire that an easement for surface drainage and retention be created over a portion of Parcel II for the benefit of the owners, their successors and assigns, of Parcels I and II.

NOW, THEREFORE,

1. Emerald does hereby declare and grant perpetual easements for the benefit of the owners from time to time of Parcels I and II and their respective successors and assigns, for the purpose of surface water drainage and retention from Parcels I and II across a portion of Parcel II more particularly described as follows:

Retention Area

Part of the Southeast 1/4 of Section 14, Town 2 North, Range 8 East, Commerce Township, Oakland

County, Michigan, described as commencing at the East 1/4 corner of said Section 14; thence South 02°29'48" West along the east line of said Section 14, 856.37 feet; thence South 27°05'00" West 391.01 feet to the point of beginning; thence North 61°22'56" West 280.40 feet; thence South 51°57'21" West 357.47 feet; thence South 02°31'16" West 234.85 feet; thence North 87°07'48" East 195.00 feet; thence North 63°18'19" East 277.76 Feet; thence North 27°05'00" East 208.99 feet to the point of beginning, containing 3.517 acres.

20 Feet Wide Off-Site Storm Drain Easement

A 20 feet wide strip of land, centerline of which is described as follows: Commencing at the East 1/4 corner of Section 14, Town 2 North, Range 8 East. Commerce Township, Oakland County, Michigan; thence North 87°38'08" West along the East and West 1/4 line of said Section 14, 40.00 Feet; thence South 02°29'48" West 846.56 Feet; thence South 27°05'00" West 361.22 feet; thence South 51°57'21" West 188.00 feet to the point of beginning of said centerline description; thence from said point of beginning, South 35°37'59" West 136.92 feet; thence South 87°22' West 185.00 feet to point "A"; thence North 87°00' West 25.00 feet to the point of ending of said centerline description; Also, from said point "A", North 00°40'00" East 190.00 feet to the point of ending of said centerline description.

"Parcel III".

2. Emerald may hereafter, without the consent of any person interested in Parcels I, II and III, relocate, diminish or expand the easement described herein in such manner as may be reasonable so long as the relocation, diminution or expansion has no material adverse effect upon any owner. In the event of any such relocation, diminution or expansion, Emerald shall cause an amendment to be made hereto and to be duly recorded in order to properly reflect such relocation, diminution or expansion. Emerald may also unilaterally amend this instrument from time to time without the consent of any other person to permit the owner or owners of other parcels to use the easement so long as any other parties benefitting from the easement are duly obligated on the same terms and conditions as herein expressed.

3. All expenses of maintaining the easement created herein shall be prorated on the basis of the number of completed dwelling units located on any parcel benefitted and obligated in relation to the total number of completed dwelling units obligated and benefitted hereunder.
4. Failure of any owner of Parcels I, II or any or any part thereof to pay the required share of said costs shall give Emerald the right, at its option, (i) to terminate the right of the defaulting party to use the easement until payment has been made or (ii) to pay any outstanding amount due on behalf of the defaulting party and seek reimbursement and collection of such amounts from said defaulting party.
5. Association joins in this Declaration for the purpose of agreeing on behalf of itself, its successors, and assigns to bear its share of the expenses of maintaining the easements created herein to the extent that any such maintenance responsibilities may arise in the future, as is required to be paid by the owners of such portions of Parcel I and Parcel II as are established as the Condominium.
6. This instrument shall be binding and inure to the benefit of the parties hereto, their heirs, representatives, successors and assigns.

WITNESSES:

EMERALD PINES LIMITED
PARTNERSHIP, a Michigan
limited partnership

/s/ William T. Myers
William T. Myers

By:

/s/ Keith Mohr
Keith Mohr

/s/ Linda Robinson
Linda Robinson

Its: General Partner

