

Exhibit B

FIFTH AMENDMENT TO DECLARATION OF SUMMERSET CONDOMINIUM

This Fifth Amendment to Declaration of Condominium of Summerset Condominium, dated as of the 21st day of November, 1986, by Shelter Rock Corp., a Connecticut corporation with its principal place of business at 151 Shelter Rock Road, Danbury, Connecticut:

W I T N E S S E T H:

That the Declarant established Summerset Condominium by certain Declaration of Condominium of Summerset Condominium dated December 24, 1985, and recorded in the Danbury Land Records in Volume 763, at Page 186;

That the Declarant reserved "Development Rights" in said Declaration, among which is the right to add Units and Limited Common Elements in the locations shown as "Reserved for Future Development Rights" on the Survey and plans filed therewith, and pursuant to "CIOA", as amended, and;

That the Declarant now wishes to add Units to the Condominium pursuant to the aforesaid Development Rights which it reserved;

NOW, THEREFORE, in consideration of the foregoing premises, the Declaration of Condominium of Summerset Condominium dated December 24, 1985, and recorded in the Danbury Land Records in Volume 763, at Page 186 ("Declaration") is amended as follows:

a. By adding the Units more particularly described in Amended Schedule C attached hereto;

b. By reallocating undivided interests in the Common Elements accordingly, pursuant to statute and;

c. By making other amendments herein contained.

The Declarant hereby submits the Units more particularly described on the Survey recorded herewith and made a part hereof and the Common Elements associated therewith to the condominium form of ownership and use in the manner provided by "CIOA", as amended. The name by which this project is to be identified is Summerset Condominium.

The Declaration is hereby further amended as follows:

1. Article 5 subsection F(c) is deleted in its entirety and the following new subsection (c) is substituted therefor:

(c) The Condominium is now fully expanded, with a total of one hundred and ten (110) Units.

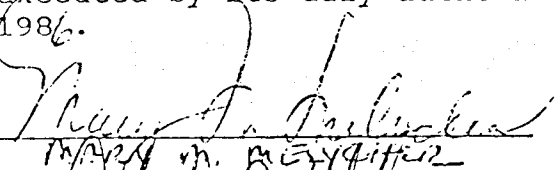
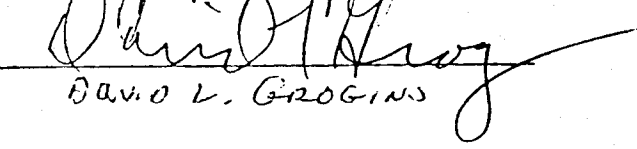
2. Schedule A of the Declaration is hereby deleted in its entirety and the Schedule A annexed hereto and made a part hereof is hereby substituted therefor.

3. Schedule B of the Declaration is hereby deleted in its entirety and the Schedule B annexed hereto and made a part hereof is hereby substituted therefor.

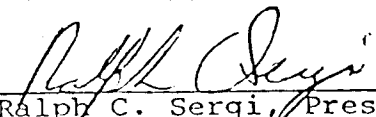
4. Schedule C of the Declaration is hereby deleted in its entirety and the Schedule C annexed hereto and made a part is hereby substituted therefor.

5. Except as hereinabove amended, the Declaration as amended shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has hereunto set its hand and seal and caused this Fifth Amendment to Declaration of Condominium to be executed by its duly authorized officer this 25 day of November, 1986.

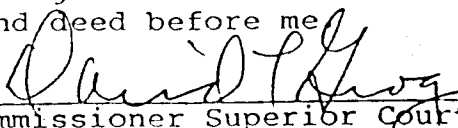

~~Mary M. Meyliff~~

 DAVID L. GROGINS

SHELTER ROCK CORP.

By: 
 Ralph C. Sergi, President
 Duly Authorized

STATE OF CONNECTICUT :
 : ss: Danbury November 21, 1986.
 COUNTY OF FAIRFIELD :

Personally appeared, Ralph C. Sergi, President of Shelter Rock Corp., signer and sealer of the foregoing instrument, who acknowledged the same to be his and its free act and deed before me


 Commissioner Superior Court
 DAVID L. GROGINS

SCHEDULE A

SCHEDULE A TO DECLARATION OF CONDOMINIUM OF SUMMERSET
CONDOMINIUM, CONSISTING OF EACH UNIT NUMBER, MODEL TYPE,
APPROXIMATE AREA, DESCRIPTION. LOCATION BY BUILDING, AND
ALLOCATED (UNDIVIDED) INTEREST.

<u>UNIT NO.</u>	<u>MODEL</u>	<u>APPROX. GROSS AREA IN SQUARE FEET</u>	<u>DESCRIPTION</u>	<u>LOCATION BY BUILDING NO.</u>	<u>ALLOCATED* UNDIVIDED INTEREST</u>
1	California	600	1 Bedroom, 1 Bath, 1 Car Garage	1	.718
2	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	1	.718
3	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	1	.973
4	Atlantic II	1,150	2 Bedroom 1 1/2 Baths, 2 Car Garage	1	.973
5	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	1	.973
6	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	1	.973
7	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	1	.990
8	California	600	1 Bedroom, 1 Bath, 1 Car Garage	2	.718
9	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	2	.718
10	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	2	.973

11	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	2	.973
12	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	2	.973
13	Atlantic II	1,150	2 Bedroom 1 1/2 Baths, 2 Car Garage	2	.973
14	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	2	.973
15	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths 2 Car Garage	2	.973
16	Bermuda	1,440	2 Bedroom 1 1/2 Baths, 2 Car Garage	2	.990
17	Bermuda	1,440	2 Bedroom 1 1/2 Baths, 2 Car Garage	3	.990
18	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	3	.973
19	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	3	.973
20	Atlantic II	1,150	2 Bedroom 1 1/2 Baths, 2 Car Garage	3	.973
21	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	3	.973
22	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	3	.973
23	Atlantic II	1,150	2 Bedroom 1 1/2 Baths, 2 Car Garage	3	.973

24	California	600	1 Bedroom 1 Bath, 1 Car Garage	3	.718
25	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	3	.718
26	California	600	1 Bedroom 1 Bath, 1 Car Garage	4	.718
27	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	4	.718
28	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
29	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
30	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
31	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
32	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
33	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
34	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	4	.973
35	California	600	1 Bedroom 1 Bath, 1 Car Garage	4	.718
36	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	4	.718
37	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	5	.990

38	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
39	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
40	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
41	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
42	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
43	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
44	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	5	.973
45	California	600	1 Bedroom 1 Bath, 1 Car Garage	5	.718
46	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	5	.718
47	California	600	1 Bedroom 1 Bath, 1 Car Garage	6	.718
48	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	6	.718
49	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973
50	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973

51	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973
52	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973
53	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973
54	Atlantic I	1,150	2 Bedroom, 1 1/2 Bath, 1 Car Garage	6	.973
55	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	6	.990
56	California	600	1 Bedroom, 1 Bath, 1 Car Garage	7	.718
57	Dallas	852	1 Bedroom, loft 1 Bath 1 Car Garage	7	.718
58	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973
59	Atlantic I	1,150	2 Bedroom 1 1/2 Baths, 1 Car Garage	7	.973
60	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973
61	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973
62	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973
63	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973
64	Atlantic I	1,150	2 Bedroom, 1 1/2 Baths, 1 Car Garage	7	.973

65	California	600	1 Bedroom, 1 Bath, 1 Car Garage	8	.718
66	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	8	.718
67	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	8	.973
68	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths 2 Car Garage	8	.973
69	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths 2 Car Garage	8	.973
70	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	8	.973
71	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths 2 Car Garage	8	.973
72	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	8	.973
73	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	8	.990
74	California	600	1 Bedroom 1 Bath, 1 Car Garage	9	.718
75	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	9	.718
76	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973
77	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973

78	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973
79	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973
80	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973
81	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	9	.973
82	California	600	1 Bedroom 1 Bath, 1 Car Garage	9	.718
83	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	9	.718
84	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.990
85	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
86	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
87	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
88	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
89	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
90	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	10	.973
91	California	600	1 Bedroom, 1 Bath, 1 Car Garage	10	.718

92	Dallas	852	1 Bedroom, loft 1 Bath 1 Car Garage	10	.78
93	Bermuda	1,440	2 Bedroom 1 1/2 Baths, 2 Car Garage	11	.990
94	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
95	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
96	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
97	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
98	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
99	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	11	.973
100	California	600	1 Bedroom 1 Bath, 1 Car Garage	11	.718
101	Dallas	852	1 Bedroom, Loft 1 Bath, 1 Car Garage	11	.718
102	California	600	1 Bedroom, 1 Bath, 1 Car Garage	12	.718
103	Dallas	852	1 Bedroom, loft 1 Bath, 1 Car Garage	12	.718
104	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973

105	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973
106	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973
107	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973
108	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973
109	Atlantic II	1,150	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.973
110	Bermuda	1,440	2 Bedroom, 1 1/2 Baths, 2 Car Garage	12	.990

*Percentage share of Common Elements and Common Expenses;
Each unit has one equal vote in the affairs of the Association
regardless of its percentage share of the Common Elements.

SUMMERSET CONDOMINIUM
DECLARATION

SCHEDULE B

DESCRIPTION OF 13.783 ACRE PARCEL SHOWN ON A MAP ENTITLED "SURVEY MAP SHOWING SUMMERSET, A CONDOMINIUM TO BE DECLARED BY SHELTER ROCK CORP., DANBURY, CONNECTICUT, SCALE 1" = 40', AREA: 13.783 AC., ZONE: RM-8, DATE MAY 13, 1985", REVISED 8/10/85, 8/19/85, 12/31/85, 2/21/86, 5/12/86, 7/2/86, 7/29/86, 7/30/86, 10/2/86 and 11/14/86 .

Beginning at a point on the northerly highway line of a highway known as Shelter Rock Road, which point marks the most southerly point of the herein described parcel and the southeasterly corner now or formerly of Edward George Shaboo; thence running along land now or formerly of said Shaboo on a course bearing N42° 25' 00" W, a distance of 147.31' to a point; thence turning and continuing along land of said Shaboo on a course bearing S46° 42' 50" W, a distance of 150.31' to a point lying on the easterly highway line of a highway known as Buttonball Drive; thence turning and running along the easterly highway line of said Buttonball Drive on a course bearing N42° 25' 00" W, a distance of 21.23' to a point; thence continuing along the easterly highway line of said Buttonball Drive along the arc of a curve to the right having a radius of 149.37' a distance of 83.42' to a point, which point marks the northeast corner of said Buttonball Drive; thence turning and running S79° 35' 00" W a distance of 50.00' to a point thence turning and running along the westerly highway line of said Buttonball Drive along the arc of a curve to the left having a radius of 199.37', a distance of 16.35' to a point, at which point marks the northeast corner of land now or formerly of James F. and Mary Anne Ryan; thence turning and running along said property of Ryan on a course bearing S81° 54' 00" W a distance of 126.53' to a point lying in the center of a stone wall which point marks the northwest corner of land of said Ryan and the dividing line between the herein described parcel and land now or formerly of Joseph A. and Judith A. Lynch; thence turning and running along the center of a stone wall and along property now or formerly of Joseph A. and Judith A. Lynch, in part, property now or formerly of Peter R. and Genevieve M. Wohlfarth, in part, property now or formerly of Jose P. and Adelia F. Oliveira in part, property now or formerly of Joseph Felix Robert and Renee St. Amand, in part, property now or formerly of Thomas and Cheryl Bivona, in part, property now or formerly of Patrick J. Shea Jr. and Paula M. Shea, property now or formerly of Theron E. and Hannah Lucia, in part, and property now or formerly of Emil P. and Patricia G. Cerno the following courses and distances: N08° 10' 00" W a distance of 83.74', N07° 21' 30" W a distance of 10.87', N8° 57' 00" W a distance of 168.76', N04° 47' 30" W a distance of 56.82', N09° 53' 00" W a distance of 156.58', N14° 49' 00" W a distance of 79.70' thence turning and running along property of Emil P.

and Patricia G. Cerno on a course bearing $S87^{\circ} 05' 00'' W$ a distance of 23.50' to a point then turning and running along land now or formerly of Emil P. and Patricia G. Cerno in part and land now or formerly of Anthony Joseph Gillotti, in part $N03^{\circ} 33' 20'' W$ a distance of 118.89' to a point, thence turning and continuing along property now or formerly of said Gillotti on a course bearing $S87^{\circ} 05' 00'' W$ a distance of 75.00' to land now or formerly of Westview Estates, Inc.; thence turning and running along property now or formerly of said Westview Estates, Inc., the following courses and distances: $N13^{\circ} 06' 20'' E$, a distance of 125.00', $N52^{\circ} 08' 08'' W$ a distance of 79.06' to land now or formerly of Tony H.T. and Margaret C Chou; thence running along land now or formerly of said Chou on a course bearing $N 05^{\circ} 46' 00'' W$ a distance of 47.63' to a point, which point marks the northwest corner of the herein described parcel, the easterly line of property now or formerly of said Chou and the southwest corner of property now or formerly of Westview Estates, Inc., thence turning and running along land of said Westview Estates, Inc., on a course bearing $N84^{\circ} 14' 00'' E$ a distance of 108.29' to a point; thence turning and continuing along land now or formerly of said Westview Estates, Inc., on a course bearing $S05^{\circ} 46' 00'' E$ a distance of 47.60' to a point, thence continuing along land now or formerly of Westview Estates, Inc., along the arc of a curve to the left, having a radius of 200', a distance of 42.82' to a point; thence turning and continuing along land now or formerly of Westview Estates, Inc. on a course bearing $N41^{\circ} 09' 06'' E$ a distance of 62.21' to land now or formerly of Brian M. and Mary D. McIlrath; thence running along land now or formerly of said McIlrath, in part, property now or formerly of William M. and Karyn A. Smith, in part, property now or formerly of Wendall G. Matthews, Gloria M. Matthews and John A. Yambour, in part, property now or formerly of Ronald A. and Cacilia Veilleux, in part, property now or formerly of Robert G. Denzel, Jr., in part and property now or formerly of Alphonso S. and Ann M. D'Auria, in part, the following courses and distances: $N84^{\circ} 14' 10'' E$ a distance of 42.57', $N84^{\circ} 04' 00'' E$ a distance of 105.53' to other land now or formerly of Shelter Rock Corp.; thence turning and running along other land now or formerly of Shelter Rock Corp. the following courses and distances; $S29^{\circ} 02' 10'' E$ a distance of 35.46', $S11^{\circ} 04' 35'' E$ a distance of 431.00", $S06^{\circ} 23' 05'' E$ a distance of 27.00', $S84^{\circ} 52' 11'' E$ a distance of 172.82', $S28^{\circ} 58' 00'' E$ a distance of 180.27' to a point lying on the northerly highway line of the aforementioned highway known as Shelter Rock Road, which point marks the southeastly corner of the herein described parcel; thence turning and running along the northerly highway line of said Shelter Rock Road the following courses and distances: $S61^{\circ} 16' 50'' W$ a distance of 92.77', $S49^{\circ} 52' 10'' W$ a distance of 55.57', $S42^{\circ} 47' 30'' W$ a distance of 95.49', $S50^{\circ} 23' 55'' W$ a distance of 46.53', $S46^{\circ} 42' 50'' W$ a distance of 200.12' to the point and place of beginning.

SUBJECT TO the following:

1. Any and all provisions of any ordinance, municipal regulation or public or private law, including, but not limited to zoning, planning and subdivision regulations of the City of Danbury.

2. An inchoate lien for taxes to the City of Danbury on the October 1, 1986, Grand List.

3. Notice of possible assessment of benefits and damages recorded May 11, 1982, in Volume 663 at Page 956 of the Danbury Land Records.

4. Together with and subject to utility/sewer and water easements granted by the Housing Authority of the City of Danbury dated June 8, 1982, and recorded in Volume 664 at Page 771 of the Danbury Land Records.

5. Slope rights and easements as contained in a certain Deed from Robert Kaufman to Shelter Rock Corp. dated June 7, 1982, and recorded in Volume 664 at Page 777 of the Danbury Land Records.

6. An Agreement between Shelter Rock Corp. and Robert J. Kaufman dated June 7, 1982 and recorded in Volume 664 at Page 779 of the Danbury Land Records.

7. Together with and subject to a grant of special exception by the Planning Commission of the City of Danbury dated June 6, 1984 and recorded in Volume 706 at Page 406 of the Danbury Land Records.

8. Easements and slope rights more particularly shown on a map entitled "Map Prepared for Summerset, a Proposed Expandable Condominium, Danbury, Connecticut, Scale 1" = 40' Area: 13.783 Ac. Zone: RM-8 Date August 12, 1983, Revised January 16, 1984" Prepared by Surveying Associates, P.C., 432 Main Street, Danbury, Connecticut, which map is on record in the Town Clerk's Office in Danbury, Connecticut.

9. A Sewer Line Easement in favor of the City of Danbury dated December 16, 1985 and recorded in Volume 763 at Page 258 of the Danbury Land Records.

10. A Water Line Easement in favor of the City of Danbury dated December 16, 1985 and recorded in Volume 763 at Page 256 of the Danbury Land Records.

11. A Utility Easement to the Connecticut Light & Power Company dated July 10, 1985 and recorded in Volume 742 at Page 532 of the Danbury Land Records.

12. Declaration of Condominium of Summerset and the By-Laws thereof, as amended.

SUMMERSET CONDOMINIUM

SCHEDULE C

The Condominium is a residential condominium located on Shelter Rock Road in Danbury, Connecticut, next to Autumn Ridge Condominium. At the time of the filing of the Declaration and the amendments thereto; the Condominium will consist of all the land shown on the survey filed therewith and twelve (12) buildings containing a total of one hundred and ten (110) Units more particularly shown on said survey as Buildings 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12. The land on which the condominium is located consists of approximately 13.784 acres. Construction of nine (9) buildings, Buildings Nos. 1, 2, 5, 6, 7, 8, 10, 11 and 12 has been completed. Construction of Building No. 9 has commenced and it is anticipated that this building will be completed by September 30, 1986, barring the occurrence of forces and events beyond the control of the Declarant. Construction of Building No. 3 has commenced and it is anticipated that this building will be completed by October 30, 1986, and construction of Building No. 4 has commenced and it is anticipated that this building will be completed by November 30, 1986, all barring the occurrence of forces and events beyond the control of the Declarant.

All Phases of the Condominium have been Declared.

Although the Declarant contemplates that it will substantially adhere to the plans and construction time tables set forth above, the Declarant may exercise its Development Rights over a period of time not to exceed seven years from and after the date of filing the Declaration or such earlier time period as may be required by statute.

The Declarant may alter the design and location of any proposed unit or units anticipated to be built. In conjunction with the construction of the buildings and Units, it is contemplated by the Declarant that a club house will also be built. ALL OR ANY PORTIONS OF THESE CONTEMPLATED IMPROVEMENTS UNDER RESERVED DEVELOPMENT RIGHTS, HOWEVER, NEED NOT BE BUILT.

By the recording of the Declaration the condominium will consist of twelve (12) buildings.

Building 1 is two stories high in front and two stories high in the rear. It contains two (2) one bedroom Units, each with its own one-car garage, four (4) two bedroom Units, each with its own two-car garage and one (1) two bedroom deluxe Unit with its own two-car garage.

Building 4 is three stories high in front and two stories high in the rear. It contains four (4) one bedroom Units, each with its own one-car garage and seven (7) two bedroom Units, each with its own one-car garage.

Building 5 is three stories high in front and two stories high in the rear. It contains two (2) one bedroom Units, each with its own one-car garage, seven (7) two bedroom Units, each with its own one-car garage, and one (1) two bedroom deluxe Unit with its own two-car garage.

Building 6 is three stories high in front and two stories high in the rear. It contains two (2) one bedroom Units, each with its own one-car garage, six (6) two bedroom Units, each with its own one-car garage, and one (1) two bedroom deluxe Unit with its own two-car garage.

Building 7 is three stories high in front and two stories high in the rear. It contains two (2) one bedroom Units, each with its own one-car garage, and seven (7) two bedroom Units, each with its own one-car garage.

Buildings 2, 3, 8, 10, 11 and 12 are two stories high in front and three stories in the rear. They contain two (2) one bedroom Units, each with its own one-car garage, six (6) two bedroom Units, each with its own two-car garage, and one (1) two bedroom deluxe Unit with its own two-car garage.

Building 9 is two stories high in front and three stories in the rear. It contains four (4) one bedroom Units, each with its own one-car garage, and six (6) two bedroom Units, each with its own two-car garage.

Construction and General Features

Summerset buildings are of wood frame construction. All the below grade surfaces are of poured concrete. Exterior walls are sided with cedar clapboard and the roof is weather-proofed by asphalt shingles. All interior walls between units are double framed with two sets of 2x4 studs for sound isolation and further insulated on each side to assure sound isolation to an STC level of 54. Floors which separate units are also sound insulated to an STC level of 52, with carpeting and padding installed.

All Units are insulated as follows:

9" R-30 fiberglass insulation in exposed ceilings of first and second levels, and in overhangs with proper vents at eaves in cathedrals to assure proper ventilation.

6" R-19 fiberglass insulation in beam ends and perimeter joints of basements, in garage ceilings under finished living areas and in ceilings which separate the one bedroom Units respectively.

3 5/8" R-13 all exterior wood walls of the first and second levels.

1" R-5 rigid styrofoam insulation board two feet vertically and two feet horizontally inside the outer periphery at the masonry floors.

In addition, windows and exterior door frames are packed with insulation, and exterior walls are wrapped with a sheet of polyethylene on the inside and Dupont miracle wrap "Tyvek" on the outside to keep inside-to-outside air infiltration to a minimum.

Other Summerset energy efficient features include:

- Metal-framed and double-glazed sliding glass doors and windows.
- Front doors which are insulated and weather-stripped.
- Fireplaces which utilize circular air with optional fans.

Each Summerset model offers a one or two car garage prewired for electric garage door opener, an individual entry porch and a private outdoor space in the form of a deck. All decks are constructed of pressure treated wood. All decks, are Limited Common Elements.

Gourmet kitchens are also standard in all models. Each contains a self-cleaning range and hood, a dishwasher and a garbage disposal, all manufactured by G.E. or its equivalent, as well as luxurious hardwood cabinets. Refrigerators can be obtained as an option. Inlay flooring is provided in all units.

All baths offer large vanities, mirrors and fixtures in white, including bathtubs. Bathroom floors are vinyl.

The floors of the entrance foyers are carpeted with tile as an option. Nylon carpeting covers the floors of the other living areas, except the kitchen and bathrooms which are vinyl.

The Dallas model contains a utility closet close to the master bedroom, and washer and dryer hook ups are provided, in all other units washer and dryer hook ups are in the basement. The Bermuda has the option of a washer and dryer hook up in the bedroom area.

Model Descriptions

Summerset offers a range of four model designs; two of these are one level, and the other two are town houses. A description of each is provided below.

The Atlantic II

The Atlantic is a 1,150 gross square foot traditional townhouse. It offers two bedrooms, 1 1/2 baths, a large basement storage and laundry room and two-car garage. The most dramatic features are its skylit cathedral ceiling viewed through a large twin door entrance to the master bedroom. The spacious living room contains a functional fireplace. The kitchen is equipped with a self-cleaning oven and a range hood, an energy saver dishwasher and a garbage disposal.

The Atlantic I is similar except it has a one-car garage.

The Bermuda

The Bermuda is a deluxe 2 bedroom townhouse with 1,440 square feet. The Bermuda is essentially similar to the Atlantic and, in addition, the master bath is equipped with two single-bowl sinks. The Bermuda also has a larger U-shaped kitchen. There is a two-car garage and the Unit comes with an optional study in the basement. The Bermuda has an optional loft. In some units the Bermuda garage is in the front, in which case the unit has a one car garage.

The California

The California is a one bedroom ranch with a one-car garage. It has one bath and contains 600 square feet.

The Dallas

The Dallas is a one bedroom deluxe ranch with a loft area and a one-car garage. It has one bath and contains 852 square feet.