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VIRGINIA M MARME, REGISTER OF DEEDS

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NINTH AMENDMENT TO MASTER DEED

THIS NINTH AMENDMENT TO MASTER DEED is made and executed on this 8th day of August, 2013 by the C&O Club Association, a Michigan non-profit corporation, with offices located at 121 C&O Club Drive, Charlevoix, Michigan 49720 (the "Association").

RECITALS

A. The Association is a nonprofit corporation organized under Michigan law, which is comprised of the Co-owners of the C&O Club, Charlevoix County Condominium Subdivision Plan No. 64 (the "Condominium").

B. The Association is, pursuant to the Master Deed of the Condominium recorded at Liber 338, Pages 277 through 346, inclusive, of the Charlevoix County Records, and subsequent amendments thereto (collectively the "Master Deed"), authorized and duty bound to "administer, operate, manage and maintain the Condominium.

C. The original Master Deed (at Liber 338, Page 283) authorized the designation of "Limited Common Elements" and provided in relevant part that "[a]t the present time, the only Limited Common Element in the Condominium Project is the beach area located between units 9 and 10 ... (the "Beach Area") which is reserved solely for the benefit of and will be deemed to be appurtenant to units 16 through 25, as well as any portion of the Future Expansion Area...." The Beach Area presently consists of a grassy lot and a sand beach, along with riparian rights in Lake Charlevoix associated with the Beach Area. The Association has regularly maintained a seasonal dock and finger piers in the Beach Area's riparian area of Lake Charlevoix.

D. The First Amendment to the Master Deed (at Liber 340, Page 689) provided that the Beach Area was "designated as a Limited Common Element for all Units in the Condominium Project, whether originally created or subsequently added into the Project on part of the Future Expansion Area." Effectively this Amendment eliminated any "Limited Common Elements," and the Beach Area is, and has always been, treated as any other General Common Element pursuant to Article IV, Section 1 of the Master Deed. In addition, the Association has always treated the first seventy-five (75) feet of the dock (containing the swim platform) as appurtenant to the Beach Area and as equivalent to a General Common Element.

E. For clarity and avoidance of doubt, and by virtue and means of a duly authorized ballot and vote conducted by the Association, written consent was cast and affirmed by a majority of Condominium Co-owners in excess of 66-2/3%, to further and additionally amend the Master Deed and Condominium Subdivision Plan in the manner set forth below.

NOW, THEREFORE, TAKE NOTICE that the terms of the Master Deed are further amended as follows:

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1. The Beach Area is and shall be included as a General Common Element under Article IV, Section 1 of the Master Deed. The Beach Area shall include the first seventy-five (75) feet of any permanent or temporary dock as specified in Article VI B, Section 16(b) of the Association's Bylaws (at Liber 338, Page 318) that may exist from time to time in the Beach Area (such entire dock referred to as the "Common Dock"). The entire Common Dock shall be permitted to exist with the riparian area of the Beach Area, but no riparian rights shall inhere in the Common Dock or its users.

2. The only Limited Common Element in the Condominium is and shall be the portion of the Common Dock other than the portion of the Common Dock that is a General Common Element under the preceding paragraph. This portion of the Common Dock shall be referred to as the "Reserved Dock." The Reserved Dock is reserved solely for the benefit of and will be deemed to be appurtenant to Units 16 through 36, provided that use of the Reserve Dock (including the right to use of a boat slip) shall be governed by rules and regulations established from time to time by the Association.

3. Any and all pertinent provisions of the Master Deed and amendments shall be deemed to have been modified when and as appropriate, so as to be consonant with the foregoing terms of this Ninth Amendment to Master Deed.

IN WITNESS WHEREOF this Ninth Amendment to Master Deed has been made and executed as of the date set forth above.

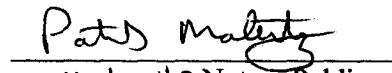
"ASSOCIATION"
C&O Club Association



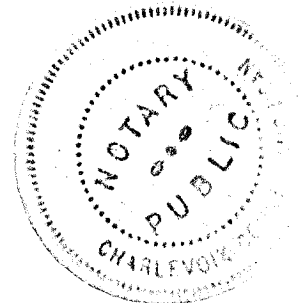
By: Chris Helstrom
Its: President

STATE OF MICHIGAN)
) ss.
COUNTY OF CHARLEVOIX)

On this 8th day of August, 2013, the foregoing Ninth Amendment to Master Deed was executed and acknowledged before me by Chris Helstrom, President for and on behalf of the C&O Club Association.


Patrick Malewitz Notary Public
Charlevoix County, Michigan
My commission expires: 3-6-2015

DRAFTED BY/RETURN TO:
Jeffrey M. Lipshaw, Esq.
Jeffrey M. Lipshaw, Attorney, P.C.
120 Tremont Street, Room 250F
Boston, MA 02140
(617) 305-1657



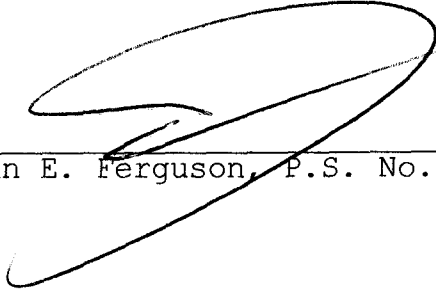
August 9, 2013

DESCRIPTION FOR: C&O CLUB ASSOCIATION
Job No. SB-24852c-13

"BEACH" AREA DESCRIPTION:

In the City of Charlevoix, Charlevoix County, Michigan,
BEGINNING at the Northeast corner of Unit 9 of C & O CLUB Condominium, according to the Seventh Amendment to the Master Deed thereof, recorded in Liber 802, Pages 581 through 588, Charlevoix County Records; thence Easterly along the Southerly line of C & O Club Drive on the arc of a curve to the right 180.83 feet (radius of said curve is 1949.89 feet and the chord bears North 53°57'44" East 180.77 feet) to the Northwest corner of Unit 10 of said condominium; thence along the Westerly line of said Unit 10, South 33°22'52" East 147.40 feet to the intermediate traverse line along the Northerly shore of Lake Charlevoix; thence along said traverse line, South 50°47'01" West 155.46 feet; thence continuing along said traverse line, South 47°27'23" West 11.49 feet; thence leaving said shore along the Easterly line of said Unit 9, North 38°41'40" West 157.33 feet to the Point of Beginning; being a part of Government Lot 3, Section 24, Town 34 North, Range 8 West, and containing 0.62 acres, more or less, within the perimeter of the courses herein described.

The above described property extends to the water's edge of Lake Charlevoix Southerly of the courses described as being along said intermediate traverse line.



John E. Ferguson, P.S. No. 24595

