ARTICLES OF INCORPORATION

These Articles of Incorporation are signed and acknowledged by the incorporators for the purpose of forming a non-profit corporation under the provisions of Act No. 327 of the Public Acts of 1931, as ammended, as follows:

ARTICLE I

The name of the corporation is ESS LAKE OWNERS ASSOCIATION, INCORPORATED.

ARTICLE II

The purpose or purposes for which the corporation is formed are as follows: To erect, construct, improve, maintain, and clean such streets, parks, tennis courts, playgrounds, docks, rafts, picnic tables, signs and other improvement now existing or hereafter created, in or bordering upon the following property for the general use of the owners of lots and building sites within said property and their successors in interest, in so far as such costs are not adequately provided for by municipal authority.

All lots numbered one (1) to two hundred sixteen (216) inclusive, in the plats of Ess Lake Estates No. 1, No. 2, No. 3, No. 4, and No. 5 in the Townships of Montmorency, and Hillman, Montmorency County, Michigan as recorded in the Office

of the Montmorency County Register of Deeds.

Also any other lots, or parcels of land near or bordering Ess Lake and Long Lake near Ess Lake Estates whose owners wish to join the Ess Lake Owners Association for purposes of perserving, enhancing, and improving the overall area.

b) To enhance and pay all expenses in connection with said enforcement of the Declarations of Restrictions for Ess Lake Estates No.1, No.2, No. 3, No. 4, No. 5, as amended and recorded in the office of the Montmorency County Register of Deeds, and any future changes or modifications in these restrictions and conditions as may be made for the benefit of said property and the owners thereof.

To provide for street lighting, road improvements, and community police protection if such costs are not adequately provided for by local governmental authority.

To pay all taxes and assessments, if any, which may be levied by any authority upon the streets and parks now or hereafter opened, laid out, or improved. d)

To approve plans and specifications for dwelling houses and other structures to be erected on said property, and to supervise the construction of such dwelling houses and other structures and to pay the expenses incident to the examination and approval of such plans and specifications and such supervision of construction. To provide for the appointment and to appoint, three (3) persons to constitute a Review Board to assist this corporation in all things relating to the matters set out in this paragraph and in such other matters as this corporation by its Board of Directors may from time to time assign to such Review Board. The members of said Review Board shall hold office for such time as this corporation by resolution of its Board of Directors may provide and shall receive no compensation.

To levy and collect dues in an amount not to exceed twenty dollars (\$20.00) per year on each lot or building site that has been sold by the developers, Matthias Development Company, Inc. and Ess Lake Development Corporation, and to enforce

any lien which may be provided to secure the payment of such dues.

g) To expend the moneys so collected, received or derived from said annual charges or assessments in making the aforesaid payments and in paying and discharging the costs, expenses and obligations incurred by this corporation in carrying out any or all of the purposes of this corporation.

h) To exercise such powers of control, interpretation, construction, consent, decision, determination, modification, amendment, cancellation, and annulment with reference to the conditions, restrictions, and charges now or hereafter imposed upon said property as may be vested in, delegated to or assigned to this corporation, and such duties with respect thereto as may be assigned to and assumed by this corporatio i) The Association shall not have any control over the sale or purchase of individual

lots or building sites and, therefore, over its membership and shall not be used as a vehicle to discriminate on the basis of race, color, or creed against its members or prospective property purchasers.

j) This Association is not organized for and does not contemplate pecuniary gain or profit to the members thereof. No part of the net revenues of this corporation

shall ever inure to the benefit of any director or member.

k) To do and perform any and all other acts which may be necessary for or proper or incidental to the fulfillment of any of the foregoing purposes.

The foregoing statement of purposes shall be construed as a statement of both purposes and powers, and the purposes and powers stated in each paragraph shall, except where otherwise expressed, be in nowise limited to or restricted by reference regarded as independent purposes and powers.

ARTICLE III

Location of the first registered office is: 118 Red Pine Court, Ess Lake Estates, Montmorency Township, Montmorency County, Michigan, 49746

Post office address of the first registered office is: P.O.B. 261, Hillman, Michigar

ARTICLE IV

The name of the first agent is Jack E. Matthias.

ARTICLE V

Said corporation is organized upon a non-stock basis.

The amount of assets which said corporation possesses is: none

Said corporation is to be financed under the following general plan: Members are to be assessed dues of up to twenty dollars (\$20.00) per lot or building site per year, if needed.

ARTICLE VI

The names and places of residence, or business, of each of the incorporators are: Jack E. Matthias, 118 Red Pine Ct., Montmorency Twp., Michigan Nancy J. Matthias, 118 Red Pine Ct., Montmorency Twp., Michigan Harley Dale James, Jr., 142 Red Pine Ct., Montmorency Twp., Michigan

ARTICLE VII

The names and addresses of the first Board of Directors are as follows:

ARTICLE VIII

The term of the corporate existence is perpetual. Amazina Angle

We, the incorporators, sign our names this 4th day of September, 1971.

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