

3-29-95 P. 03  
265974FOURTEENTH SUPPLEMENTARY DECLARATION OF COVENANTS,  
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Fourteenth Supplementary Declaration is made this 9th  
day of December 1994 by North Fork, Inc., a Minnesota  
corporation (hereinafter "Declarant").

## RECITALS

A. Declarant is the developer of the Northfork Planned Unit  
Development in the City of Ramsey, County of Anoka, State of  
Minnesota.

B. Declarant executed and recorded that certain Declaration  
of Covenants, Conditions and Restrictions for Northfork dated  
September 25, 1985 and recorded September 27, 1985 as Anoka  
County Registrar of Titles Document No. 145186 (the "Original  
Declaration").

C. The Original Declaration was amended, restated and  
supplemented by that certain Restated Declaration of Covenants,  
Conditions and Restrictions for Northfork dated January 15, 1986  
and recorded April 10, 1986 as Anoka County Registrar of Titles  
Document No. 150096 (the "Restated Declaration").

D. Declarant further executed and recorded that certain  
Supplementary Declaration of Covenants, Conditions and  
Restrictions for Northfork dated April 2, 1987 and recorded April  
2, 1987 as Anoka County Registrar of Titles Document No. 161498,  
thereby bringing the single family lots of NORTHFORK SECOND  
within the scheme of the Restated Declaration as "Additional  
Property," pursuant to section 2.3 of the Restated Declaration.

E. Declarant further executed and recorded that certain Sixth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated March 14, 1991 and recorded March 15, 1991 as Anoka County Registrar of Titles Document No. 205466, amending certain provisions of the Restated Declaration pursuant to Article XIII thereof.

F. Declarant further executed and recorded that certain Eighth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated April 20, 1992 and recorded May 20, 1992 as Anoka County Registrar of Titles Document No. 219409, thereby relocating the Lake Access Area described in Section 11.3 of the Restated Declaration and legally described in Exhibit B of said Restated Declaration to the parcel legally described as Exhibit A of such Eighth Supplementary Declaration.

G. Declarant is the fee owner of Lots 1 through 14, inclusive, and Lot 17, all in Block 1, NORTHFORK HIGHLANDS ADDITION; Al J. Parent Construction, Inc. is the fee holder of Lot 16, Block 1, NORTHFORK HIGHLANDS ADDITION; and Langseth Construction, Inc. is the fee holder of Lot 15, Block 1, NORTHFORK HIGHLANDS ADDITION. Peoples National Bank of Mora, a banking corporation under the laws of the United States of America, is a mortgagee of all lots and block in NORTHFORK HIGHLANDS ADDITION and Declarant is a mortgagee of Lots 15 and 16, Block 1, NORTHFORK HIGHLANDS ADDITION.

H. Declarant desires to bring all the lots and block in NORTHFORK HIGHLAND ADDITION within the scheme of the Restated

Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

# DECLARATIONS

NOW, THEREFORE, Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Fourteenth Restated Declaration, shall include all the lots and block in NORTHFORK HIGHLANDS ADDITION, Anoka County, Minnesota. Said parcels are as defined in the Restated Declaration. Said parcels are and shall be held, transferred, sold, conveyed, used and occupied, subject to the covenants, conditions, restrictions, easements, charges and liens set forth in the Restated Declaration and the Supplementary Declarations.

2. SUPPLEMENT LIMITED. Except as specifically supplemented by this Fourteenth Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Sixth Supplementary Declaration and Eighth Supplementary Declaration shall remain in full force and effect according to their terms.

IN WITNESS WHEREOF, Declarant has executed this instrument the day and year first above written.

NORTH FORK, INC.

By *R. F. Park*  
its Assistant Vice President

AL J. PARENT CONSTRUCTION, INC.

By *Alfred J. Parent*  
its President - Alfred J. Parent

LANGSETH CONSTRUCTION, INC.

By *David Langseth*  
its President - David Langseth

STATE OF MINNESOTA )

) ss.

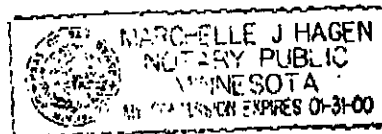
COUNTY OF ANOKA )

9th The foregoing instrument was acknowledged before me this  
day of December 1994 by Dennis F. Peck, the  
 Assistant Vice President of North Fork, Inc., a Minnesota  
 corporation, on behalf of the corporation.

*Marchelle J. Hagen*  
 Notary Public

STATE OF MINNESOTA )

) ss.

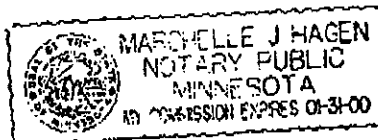
COUNTY OF Anoka )

9th The foregoing instrument was acknowledged before me this  
day of December 1994 by Alfred J. Parent the  
 President of Al J. Parent Construction, Inc., a Minnesota  
 corporation on behalf of said corporation.

*Marchelle J. Hagen*  
 Notary Public

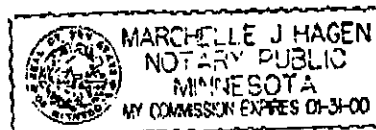
STATE OF MINNESOTA )

) ss.

COUNTY OF Anoka )

9th The foregoing instrument was acknowledged before me this  
day of December 1994 by David Langseth the  
 President of Langseth Construction, Inc., a Minnesota corporation  
 on behalf of said corporation.

*Marchelle J. Hagen*  
 Notary Public



APPROVAL OF FEDERAL HOUSING ADMINISTRATION:  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

CONSENT AND JOINDER

The Federal Housing Administration in conformity with the Restated Declaration filed as Document No. 150096 by and through the Secretary of Housing and Urban Development hereby approves the Fourteenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork.

Dated:

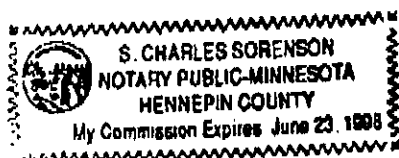
6-28-94

John E. Buenger  
Minneapolis - St. Paul Office

STATE OF MINNESOTA )  
COUNTY OF Hennepin ) ss.

On this 28<sup>th</sup> day of June 1994 before me appeared John E. Buenger, Minneapolis - St. Paul Office, who being duly sworn, did say that he is the duly appointed Authorized Agent and the person who executed the foregoing instrument by virtue of the authority vested in him by 24 CFR 200.118, and acknowledged the same to be his free and voluntary act and deed as Authorized Agent for and on behalf of the Secretary of Housing and Urban Development.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my notarial seal on the day and year last above written.



S. Charles Sorenson  
Notary Public

CONSENT OF NORTHFORK HOMEOWNERS ASSOCIATION, INC.

Northfork Homeowners Association, Inc., by and through its Board of Directors hereby consents to the foregoing Fourteenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork and agrees to be bound by it.

Such consent is made pursuant to requirements contained in Section 2.3 of the Restated Declaration of Covenants, Conditions and Restrictions for Northfork, recorded as Document No. 150096, as amended by Section 2a of the Sixth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork, recorded as Document No. 205466.

Northfork Homeowners Association, Inc:

By:

Its President

STATE OF MINNESOTA )

COUNTY OF ANOKA )

The foregoing instrument was acknowledged before me this \_\_\_\_ day of March, 1995, by Michael A. Beas, the President of Northfork Homeowners Association, Inc., on behalf of the its Board of Directors.

Notary Public



# CONSENT OF PEOPLES NATIONAL BANK OF MORA

Peoples National Bank of Mora, a banking organization under the laws of the United States of America, as holder of a mortgage on all lots and block in NORTHFORK HIGHLANDS ADDITION, hereby consents to the foregoing Fourteenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork and agrees to be bound by it, subject to its rights thereunder as a mortgagee.

PEOPLES NATIONAL BANK OF MORA

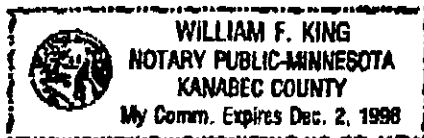
By

its

*Richard J. Foster*  
President

STATE OF MINNESOTA )  
COUNTY OF KANABEC ) ss.

The foregoing instrument was acknowledged before me this 24<sup>th</sup> day of March, 1995 by PEOPLES NATIONAL BANK OF MORA of Peoples National Bank of Mora, a banking organization under the laws of the United States of America, on behalf of said institution.



*William F. King*  
Notary Public

This instrument drafted by:  
North Fork, Inc.  
824 Woodgate Drive  
Vadnais Heights, MN  
55127

NORTH FORK, INC.  
2115 3RD AVENUE NORTH  
MORA, MN 55303

795-030257