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12-17-91

SEVENTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Seventh Supplementary Declaration is made this 15th day of November 1991 by North Fork, Inc., a Minnesota corporation and William G. Muller and Mary Ann Muller, husband and wife (hereinafter "Declarants").

RECITALS

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

B. Declarant North Fork, Inc. 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 North Fork, Inc. 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 North Fork, Inc. further executed and recorded that certain Second Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated November 30, 1989, and recorded December 6, 1989, as Anoka County Registrar of Titles Document No. 191785 thereby bringing the single family lots of NORTHFORK THIRD within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

F. Declarant North Fork, Inc. further executed and recorded that certain Third Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated December 27, 1989, and recorded December 27, 1989, as Anoka County Registrar of Titles Document No. 192376, thereby bringing the one single family lot of Northfork FOURTH within the scheme of the Restated Declaration as "Additional Property," pursuant to Section 2.3 of the Restated Declaration.

G. Declarant North Fork, Inc. further executed and recorded that certain Fourth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated and recorded December 31, 1990, as Anoka County Registrar of Titles Document No. 203462, thereby bringing NORTHFORK PARK ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

H. Declarant North Fork, Inc. further executed and recorded that certain Fifth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated and recorded December 31, 1990, as Anoka County Registrar of Titles Document No. 203464, thereby bringing NORTHFORK TRAIL ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

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

J. Declarant North Fork, Inc. is the fee owner and Peoples National Bank of Mora, a banking organization under the laws of the United States of America, is the mortgagee of Lots 1 through 9, Block 3; Lots 1, 2 and 4, Block 4; and Lot 1, Block 5, all in NORTHFORK LINKS ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

K. Declarants William G. Muller and Mary Ann Muller are the fee owners of Lot 3, Block 4, NORTHFORK LINKS ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

L. Declarants desire to bring Lots 1 through 9, Block 3; Lots 1 through 4, Block 4; and Lot 1, Block 5, NORTHFORK LINKS ADDITION within the scheme of the Restated Declaration as

DECLARATIONS

NOW, THEREFORE, Declarants hereby declare:

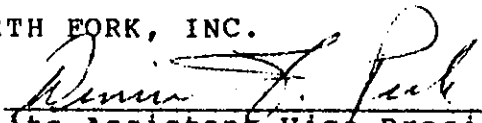
1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include Lots 1 through 9, Block 3; Lots 1 through 4, Block 4; and Lot 1, Block 5, NORTHEORK LINKS ADDITION, Anoka County, Minnesota. Said lots are as defined in the Restated Declaration. Said lots are and shall be held, 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.

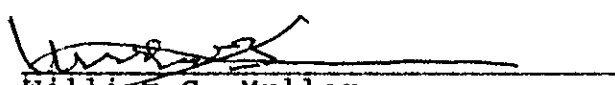
2. SUPPLEMENT LIMITED. Except as specifically supplemented by this Seventh Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Second Supplementary Declaration, Third Supplementary Declaration, Fourth Supplementary Declaration, Fifth Supplementary Declaration and Sixth Supplementary Declaration shall remain in full force and effect according to their terms.

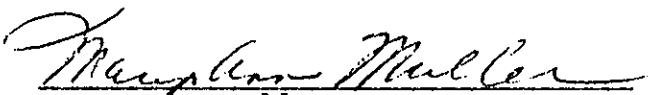
IN WITNESS WHEREOF, the Declarants have executed this instrument the day and year first above written.

NORTH FORK, INC.

By

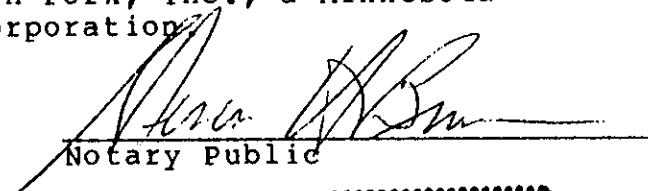

its Assistant Vice President

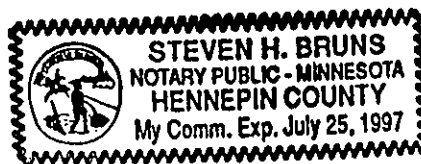

William G. Muller


Mary Ann Muller

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

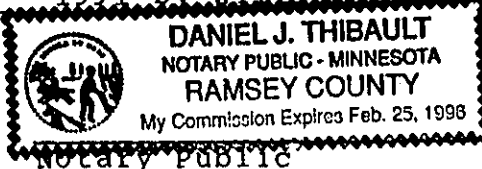
The foregoing instrument was acknowledged before me this
6th day of November 1991 by Dennis F. Peck, the
Assistant Vice President of North Fork, Inc., a Minnesota
corporation, on behalf of the corporation


Notary Public

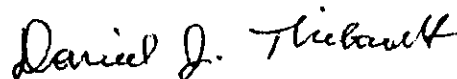


STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The foregoing instrument was acknowledged before me this
12th day of November 1991 by William G. Muller and
Mary Ann Muller, husband and wife

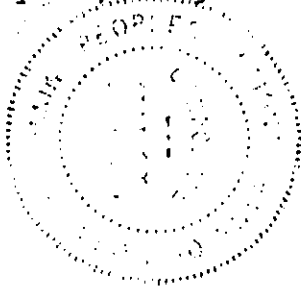


Notary Public



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 Lots 1 through 9, Block 3; Lots 1, 2 and 4, Block 4; and Lot 1, Block 5; all in NORTHFORK LINKS ADDITION, hereby consents to the foregoing Seventh 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

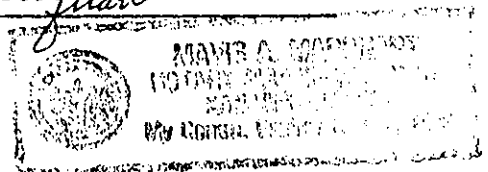
its President/CEOits President/CEO

STATE OF MINNESOTA)
) ss.
COUNTY OF Kanabec)

The foregoing instrument was acknowledged before me this 15th day of November 1991 by Richard Roessler, the President of Peoples National Bank of Mora, a banking organization under the laws of the United States of America, on behalf of said institution.

Mervin A. Merguast
Notary Public

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 Seventh Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork.

Dated:

11/27/91

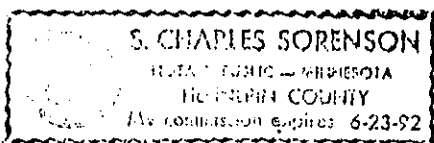
Agnes C. Chan

Roger C. Olson, Deputy Manager
Minneapolis - St. Paul Office

STATE OF MINNESOTA)
) ss.
COUNTY OF Hennepin)

On this 27th day of November 1991 before me appeared Roger C. Olson, Deputy Manager, 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.



Notary Public

Drafted By:

North Fork, Inc.
713 Bradford Avenue NW
Champlin, MN. 55316