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NINTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Ninth Supplementary Declaration is made this 20th day of April 1992 by North Fork, Inc., a Minnesota corporation; Timothy E. Corrigan and Gwen Corrigan; Thomas D. Miller and Shelly Lindman Miller, husband and wife (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 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 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 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 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 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 and William G. Muller and Mary Ann Muller, husband and wife, further executed and recorded that certain Seventh Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated November 5, 1991 and recorded December 17, 1991 as Anoka County Registrar of Titles Document No. 204420, thereby bringing the twenty (20) single family lots of NORTHFORK LINKS ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

K. Declarant further executed and recorded that certain Eighth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated April 20 1992 and recorded _____ 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.

L. Declarant is the fee owner and Peoples National Bank of Mora, a banking corporation under the laws of the United States of America, is the mortgagee of all the lots and blocks in NORTHFORK POINT ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

M. Declarants Timothy E. Corrigan and Gwen Corrigan are Contract for Deed purchasers of Lot 14, Block 1, NORTHFORK POINT ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

N. Declarants Thomas D. Miller and Shelly Lindman Miller, husband and wife, are Contract for Deed purchasers of Lot 6, Block 1, NORTHFORK POINT ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

O. Declarant desire to bring all the lots, blocks and outlots in NORTHFORK POINT 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 declare:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the lots, blocks and outlots in NORTHFORK POINT 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.

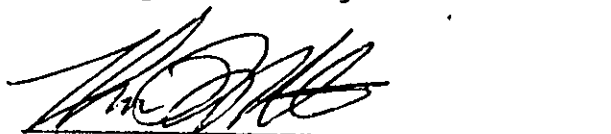
2. SUPPLEMENT LIMITED. Except as specifically supplemented by this Ninth Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Second Supplementary Declaration, Third Supplementary Declaration, Fourth Supplementary Declaration, Fifth Supplementary Declaration, Sixth Supplementary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

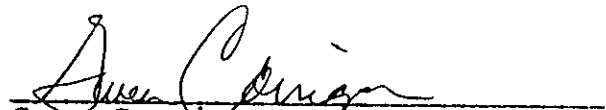
IN WITNESS WHEREOF, Declarants have executed this instrument the day and year first above written.

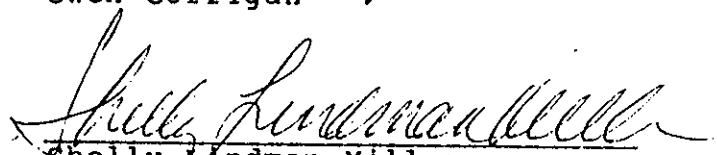
NORTH FORK, INC.

By 
its Assistant Vice President


Timothy E. Corrigan

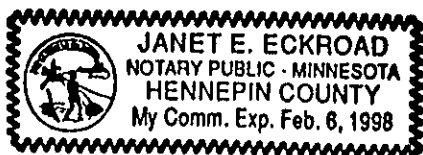

Thomas D. Miller


Gwen Corrigan


Shelly Lindman Miller

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

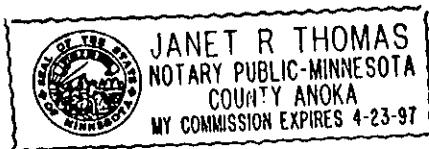
The foregoing instrument was acknowledged before me this 20th day of April 1992 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.



Janet E. Eckroad
Notary Public

STATE OF MINNESOTA)
) ss:
COUNTY OF Anoka)

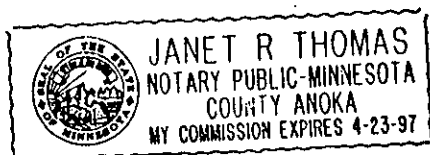
The foregoing instrument was acknowledged before me this 20 day of April 1992 by Timothy E. Corrigan and Gwen Corrigan, husband and wife.



Janet R. Thomas
Notary Public

STATE OF MINNESOTA)
) ss.
COUNTY OF Anoka)

The foregoing instrument was acknowledged before me this 20 day of April 1992 by Thomas D. Miller and Shelly Lindman Miller, husband and wife.



Janet R. Thomas
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 blocks in NORTHFORK POINT ADDITION, hereby consents to the foregoing Ninth 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

EO

STATE OF MINNESOTA)
) ss.
COUNTY OF Kanabec)

The foregoing instrument was acknowledged before me this 20 day of April 1992 by Richard J. Roesler, 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.

Notary Public



PATRICIA HOGGES
NOTARY PUBLIC-MINNESOTA
KANABEC COUNTY
My Comm. Expires Jan. 31, 1997

CONSENT AND JOINDER

4/22/92

Roger C. Als

STATE OF MINNESOTA)
COUNTY OF Hennepin) ss.

 S. CHARLES SORENSON
NOTARY PUBLIC — MINNESOTA
HENNIPIN COUNTY
My commission expires 6-23-92

Notary Public