

219409
5/20/92

EIGHTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Eighth Supplementary Declaration is made this 20th day of APRIL 1992 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 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 desires to relocate the Lake Access Area referred to in Section 11.3 of the Restated Declaration and legally described in Exhibit B of said Restated Declaration to the land described in Exhibit A attached hereto, which is owned by Declarant and is subject to a mortgage in favor of Peoples National Bank of Mora, a banking organization under the laws of the United States of America.

DECLARATION

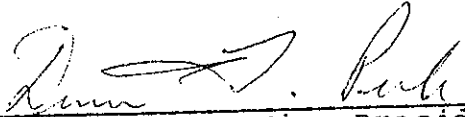
NOW, THEREFORE, Declarant hereby declares:

1. Lake Access Area. Declarant hereby relocates the Lake Access Area referred to in Section 11.3 of the Restated Declaration and legally described in Exhibit B of said Restated Declaration to the parcel legally described in Exhibit A attached hereto. Said lot contains at least 2.5 acres of land as required by Section 11.3 of the Restated Declaration. The Declarant does not intend at this time to convey said lot to Northfork Homeowners Association, Inc. The Declarant reserves the right to relocate the Lake Access Area from time to time pursuant to Section 11.3 of the Restated Declaration.

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

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

NORTH FORK, INC.

By 
its Assistant Vice President

STATE OF MINNESOTA

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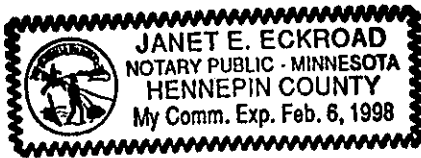
) ss.

COUNTY OF RAMSEY

)

The foregoing instrument was acknowledged before me this 17th day of April 1992 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.


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 property legally described in attached Exhibit A, hereby consents to the foregoing Eighth 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

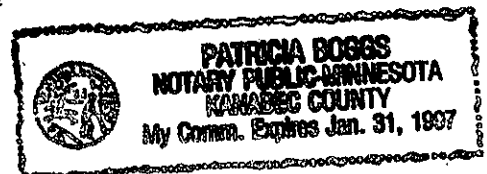
its

President/CEO

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



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

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

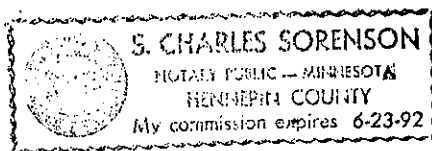
Dated: 4/22/92

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

STATE OF MINNESOTA)
) ss.
COUNTY OF Hennepin)

On this 22 day of April 1992 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.



Charles Green
Notary Public

Drafted By:
Northfork, Inc.
713 Bradford avenue
Champlin, MN 55316

EXHIBIT "A"

A parcel of land for a lake access easement to Lake Itasca located in the East Half of Section 19, Township 32 North, Range 25 West, being a part of Outlot C, Northfork, City of Ramsey, Anoka County, Minnesota, being further described as follows:

Commencing at the East One Quarter corner of said Section 19; thence South 72 degrees 55 Minutes 07 Seconds West (for the purposes of this description bearings are assumed and referenced to the East line of the Southeast Quarter of said Section 19, assumed to bear South 0 degrees 48 minutes 48 seconds East) 1117.89 feet to the point of beginning, said point lying on the Northerly right-of-way line of 153rd Avenue N.W.; thence along said right-of-way line South 86 degrees 05 minutes 16 seconds West 60.00 feet; thence North 3 degrees 54 minutes 44 seconds West 790.00 feet to the point of beginning of a meander line along said lake; thence along said meander line South 69 degrees 27 minutes 46 seconds East 292.65 feet to the point of termination of said meander line; thence South 13 degrees 14 minutes 15 seconds West 700.00 feet to the point of beginning. Together with all that land lying Northerly of the meander line, Easterly of the Northerly extension of the Westerly line of said parcel, Westerly of the Northerly extension of the Easterly line of said parcel, and Southerly of the Southerly Shoreline of said Lake Itasca.