

360004

TWENTY-FIRST SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Twenty-First Supplementary Declaration is made this 27th day of September, 2000 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 with in 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 April 15, 1991 as Anoka County Registrar of Titles Document No. 205466, amending certain provisions of the Restated Declaration pursuant to Article XII 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 all of Northfork Highlands Second Addition; Peoples National Bank of Mora, a banking corporation under the laws of the United States of America, is a Mortgagee of all of Northfork Oaks Second Addition.

H. Declarant desires to bring all the Lots and Blocks in Northfork Highlands Second Addition within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration; and to place certain Restrictions on the use of the Lots in Northfork Highlands Second Addition.

DECLARATIONS

NOW, THEREFOR, Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the Lots and Blocks in Northfork Oaks Second 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 Twenty-First 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 day first above written.

NORTH FORK, INC.

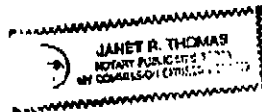
By *Dennis F. Peck*
Its Assistant Vice President

STATE OF MINNESOTA

COUNTY OF ANOKA

ss.

The foregoing instrument was acknowledged before this 27th day of September, 2000 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.



1.31.2005

Janet R. Thomas
Notary Public

DECLARATIONS

NOW, THEREFOR, Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the Lots and Blocks in Northfork Oaks Second 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 Twenty-First 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 day first above written.

NORTH FORK, INC.

By *Dennis F. Peck*
Its Assistant Vice President

STATE OF MINNESOTA)
COUNTY OF ANOKA) ss.

The foregoing instrument was acknowledged before this 27th day of September, 2000 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.



1-31-2005

Janet R. Thomas
Notary Public