

191785
12-6-89

SECOND SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Second Supplementary Declaration is made this 30
day of November, 1989 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 is the fee owner and Norwest Bank Minnesota, National Association, and Builders Development and Finance, Inc., a Minnesota corporation, are the mortgagees of all the land platted as NORTHFORK THIRD, according to the recorded plat thereof, Anoka County, Minnesota.

F. Declarant desires to bring the plat of NORTHFORK THIRD within the scheme of the Restated Declaration as "Additional Property," pursuant to Section 2.3 of the Restated Declaration.

DECLARATIONS

NOW, THEREFORE, the Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in Section 1.1(1) of the Restated Declaration, shall include Lots 1 through 6, inclusive, Block 1; Lots 1 through 3, inclusive, Block 2; and Lots 1 through 6, inclusive, Block 3; all in NORTHFORK THIRD, Anoka County, Minnesota. Said lots are "Lots" as defined in Section 1.1(h) of the Restated Declaration. Such 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 Declaration.

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

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

NORTH FORK, INC.

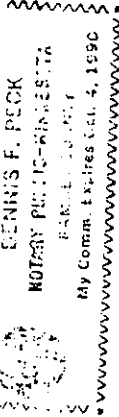
BY M. Jeanne Lindeke
its Sec-Treas.

STATE OF MINNESOTA

COUNTY OF Ramsey

The foregoing was acknowledged before me this 30th day of November 19 89, by M. Jeanne Lindeke and the Sec-Treas of North Fork, Inc., a corporation under the laws of State of Minnesota, on behalf of the corporation.

Notarial Stamp



Ramsey F. Peck
Signature of Person Taking Acknowledgment

Witnessed by:
North Fork, Inc.
} Bradford
unplin, Minnesota

Norwest Bank Minnesota, National Association, as holder of a mortgage on all lots and blocks in Northfork Third, Anoka County, Minnesota, hereby consents to the foregoing "Second Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork" and agrees to be bound by it, subject to its rights thereunder as a mortgagee.

By: Charles R Turner
ITS VICE PRESIDENT

The foregoing instrument was acknowledged before me this 30 day of NOVEMBER, 1989, by CHARLES R. TORMAN, the VICE PRESIDENT, of Norwest Bank Minnesota, National Association, on behalf of the bank.


 NATIONAL ARCHIVES
 COLLEGE PARK, MARYLAND 20740
 REF ID: A66361
 My Comm. Expires Oct. 4, 2000

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CONSENT OF BUILDERS DEVELOPMENT AND FINANCE, INC.

Builders Development and Finance, Inc., a Minnesota corporation, as holder of a mortgage on the Plat of Northfork Third, Anoka County, Minnesota, hereby consents to the foregoing "Second Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork" and agrees to be bound by it, subject to its rights thereunder as a mortgagee.

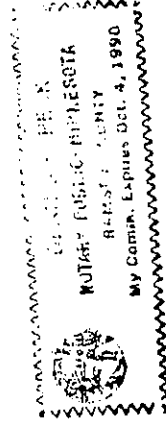
Builders Development and Finance, Inc.

BY Michael J. Franta
its Assistant Vice President

STATE OF MINNESOTA)
COUNTY OF RAMSEY) ss.

The foregoing instrument was acknowledged before me this 30th day of NOVEMBER, 1989, by NICHAE L. FRANTA, the ASSISTANT VICE PRESIDENT of Builders Development and Finance, Inc., a Minnesota corporation, on behalf of the corporation.

Donna T. Park
Notary Public



BK 202 PG 175 NO 104015
191795

Office of Registrar of Titles
ST. JOHN'S, Nfld.
COUNTY OF ST. JOHN
I hereby certify that the within instrument
was duly recorded on the 6th day of
DEC 6 1989 A.M. 8:30 O'clock A.M.
at St. John's, Nfld.
By *Kathleen Bann*
Deputy Registrar of Titles