

7/18/94

(7.)

257392

THIRTEENTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Thirteenth Supplementary Declaration is made this 18
day of July 1994 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 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.

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. Declarants Timothy E. Corrigan and Gwen Corrigan, husband and wife and Thomas D. Miller and Shelly Lindman Miller, husband and wife, further executed and recorded that certain Ninth 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. 219410 thereby bringing the single family lots of NORTHFORK POINT ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

H. Declarant is the fee owner; Peoples National Bank of Mora, a banking corporation under the laws of the United States

of America, is the mortgagee of all lots and block in NORTHFORK POINT SECOND ADDITION; and GE Capital Mortgage Services, Inc., a New Jersey Corporation, is the mortgagee of Lot 3, Block 1, NORTHFORK POINT SECOND ADDITION.

I. Declarant desires to bring all the lots and blocks in NORTHFORK POINT SECOND ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration. NORTHFORK POINT SECOND ADDITION is a replat of Lots 10 through 13, Block 1, Northfork Point Addition. All of the lots and blocks of NORTHFORK POINT ADDITION had previously been brought within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration by virtue of the recording of the Ninth 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. 219410. This Thirteenth Supplementary Declaration neither adds nor subtracts from burdens which were placed upon the property pursuant to the Ninth Supplementary Declaration referenced herein.

DECLARATIONS

NOW, THEREFORE, Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Thirteenth Restated Declaration, shall include all the lots and block in NORTHFORK POINT 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 Thirteenth Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Sixth Supplementary Declaration, Eighth Supplementary Declaration and Ninth Supplementary Declaration shall remain in full force and effect according to their terms.

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

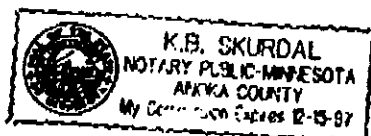
NORTH FORK, INC.

By *Dennis F. Peck*
its Assistant Vice President

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The foregoing instrument was acknowledged before me this 18 day of July 1994 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.

[Signature]
Notary Public



DRAFTED BY
NORTH FORK, INC.
824 WOODGATE DR
WADSWORTH, MN

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

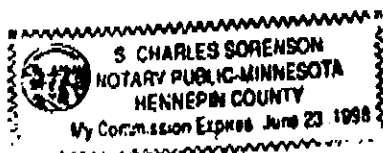
Dated: 6-26-94

[Signature]
Minneapolis - St. Paul Office

STATE OF MINNESOTA)
COUNTY OF Hennepin) ss.

On this 28th day of June 1994 before me, appeared John E. Buenger, 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.



[Signature]
Notary Public

CONSENT OF GE CAPITAL MORTGAGE SERVICES INC.

GE CAPITAL MORTGAGE SERVICES INC., a New Jersey Corporation,
as holder of a mortgage on Lot 3, Block 1, Northfork Point Second
Addition, hereby consents to the foregoing Thirteenth Supplementary
Declaration of Covenants, Conditions and Restrictions for Northfork
and agrees to be bound by it, subject to its rights thereunder as
a mortgagee.

GE CAPITAL MORTGAGE SERVICES INC.

By *[Signature]*
its DARIS FOSTER-VICE PRESIDENT

MISSOURI
STATE OF ~~MINNESOTA~~)
COUNTY OF ST LOUIS) ss.
)

The foregoing instrument was acknowledged before me this 11th
day of MAY, 1994, by DARIS FOSTER the
VICE PRESIDENT of GE Capital Mortgage Services
Inc., a New Jersey Corporation, on behalf of said corporation.

[Signature]
Notary Public

DRAFTED BY:

REGISTERED ABSTRACTERS, INC.
2115 NORTH THIRD AVENUE
ANOKA, MN 55303

ORIGINAL FILE NO. 70621
257392

Office of REGISTRAR OF TILES
STATE OF MINNESOTA
COUNTY OF ANOKA

I hereby certify that the within instrument
was filed in this office on **JUL 18 1994**
at **12 o'clock PM**

[Signature]
Sharon M. Trestle, Registrar of Tiles
Deputy Registrar of Tiles

\$19.50 d

092ACKT 7-18-94H058

Date **JUL 18 1994**
File Order **257392**
Filing Fee **19.50**
Form Cost **1.00**
of New Copies **1**
Checked **MP**
Computer Cost **0.00**
Typed **1**
Ties Updated **1**
Computer Complete **1**
Receipt # **34094**

Registered in this office