

**NINETEENTH SUPPLEMENTARY DECLARATION OF COVENANTS,  
CONDITIONS AND RESTRICTIONS FOR NORTHFORK**

This Nineteenth Supplementary Declaration is made this 2nd day of August, 1999 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 March 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. Declarant is the fee owner and Peoples National Bank of Mora, a banking corporation under the laws of the United States of America, is a Mortgagee of all Lots, and Block in Northfork Itasca Point Addition.

H. Declarant desires to bring all the Lots and Block of Northfork Itasca Point Addition within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration;

## DECLARATION

NOW, THEREFORE, Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the Lots and Block in Northfork Itasca Point Addition, Anoka County, Minnesota. 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.

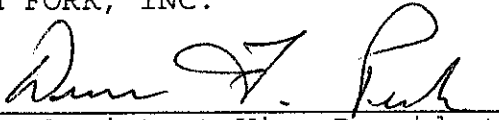
2. . No permanent outside storage or parking of any type of motor vehicle, construction equipment, house trailer, camping trailer, trailer or watercraft, including, but not limited to, automobile, tractor, recreational vehicle, camping trailer, snowmobile, motorcycle, motorbike, boat or canoe shall be allowed. Such vehicles, equipment, trailers or watercraft may be stored or parked temporarily (less than one week) but only in such a manner as to minimize their impact on the appearance of the neighborhood; however, construction equipment being used for installation of site improvements or home construction may be stored or parked without the limitation stated herein.

3. A "shore impact zone" is hereby established in order to Minimize and mitigate impact to the shoreland. Such zone shall Include all water frontage within 75 feet of the ordinary high Water elevation. Within such zone no more than 30% of existing Trees shall be removed on any lot, except as are required to be Removed, disturbed or altered by law. Trees removed by Declarant To create a retention pond and storm water management system on Lots 6 and 7 are not to be included in the 30% figure.

4. SUPPLEMENT LIMITED. Except as specifically supplemented By this Nineteenth 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 year first above written.

NORTH FORK, INC.

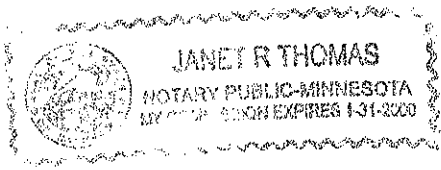
By   
Its Assistant Vice President

STATE OF MINNESOTA            )  
  ) ss.  
COUNTY OF ANOKA            )

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of August, 1999 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.

  
\_\_\_\_\_  
Notary Public

THIS INSTRUMENT WAS DRAFTED BY:  
  
North Fork, Inc.  
713 Bradford Ave., NW  
Champlin, MN 55316



**REGISTERED ABSTRACTERS, INC.**  
2115 3rd AVENUE NORTH  
ANOKA, MN 55303  
  
T99-06246

CONSENT OF PEOPLES NATIONAL BANK OF MORA

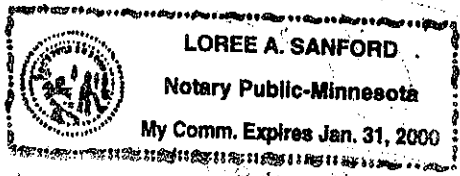
Peoples National Bank of Mora, a banking organization under the laws of the United States of America, as holder of a mortgage on all Lots and Block in Northfork Itasca Point Addition, hereby consents to the foregoing Nineteenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork and agrees to be bound by it, subject to its rights thereunder as a mortgagee.

PEOPLES NATIONAL BANK OF MORA

BY Doyle Casavant  
ITS Vice President

STATE OF MINNESOTA )  
  )ss.  
COUNTY OF ANOKA     )

The foregoing instrument was acknowledged before me this 20 day of July, 1999, by Doyle J. Casavant, the Vice President of Peoples National Bank of Mora, a banking organization under the laws of the United States of America, on behalf of said institution.



Loree A. Sanford  
Notary Public

DECLARATION

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1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the Lots and Block in Northfork Itasca Point Addition, Anoka County, Minnesota. 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. . No permanent outside storage or parking of any type of motor vehicle, construction equipment, house trailer, camping trailer, trailer or watercraft, including, but not limited to, automobile, tractor, recreational vehicle, camping trailer, snowmobile, motorcycle, motorbike, boat or canoe shall be allowed. Such vehicles, equipment, trailers or watercraft may be stored or parked temporarily (less than one week) but only in such a manner as to minimize their impact on the appearance of the neighborhood; however, construction equipment being used for installation of site improvements or home construction may be stored or parked without the limitation stated herein.