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12-31-90

FIFTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Fifth Supplementary Declaration is made this 31st day of December, 1990 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.

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DECLARATIONS

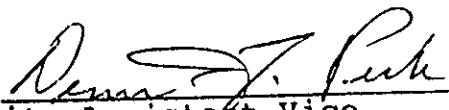
NOW, THEREFORE, the Declarant hereby declares:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include Outlots A, B, C, & D, and Park 1, Park 2, and Park 3, all in NORTHFORK TRAIL ADDITION, Anoka County, Minnesota. Said Outlots and Parks are lots as defined in 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 Declarations.

2. SUPPLEMENT LIMITED. Except as specifically supplemented by this Fifth Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Second Supplementary Declaration, Third Supplementary Declaration and Fourth Supplementary Declaration shall remain in full 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)
) ss.
COUNTY OF RAMSEY)

The foregoing instrument was acknowledged before me this 31st day of December, 1990 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.

Kris Wittwer

Notary Public

Kris Alan Wittwer
KRIS ALAN WITTEWER
NOTARY PUBLIC — MINNESOTA
HENNEPIN COUNTY
My commission expires 7-15-92

DRAFTED By:
PRICE & BRUNS
1900 SILVER LAKE RD
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NEW BRIGHTON, MN. 55112