

2/3/93

230285

TENTH SUPPLEMENTARY DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Tenth Supplementary Declaration is made this 22 day
of JANUARY 1993 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 Second Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated November 30, 1989, and recorded December 6, 1989, as Anoka County Registrar of Titles Document No. 191785 thereby bringing the single family lots of NORTHFORK THIRD within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

F. Declarant further executed and recorded that certain Third Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated December 27, 1989, and recorded December 27, 1989, as Anoka County Registrar of Titles Document No. 192376, thereby bringing the one single family lot of Northfork FOURTH within the scheme of the Restated Declaration as "Additional Property," pursuant to Section 2.3 of the Restated Declaration.

G. Declarant further executed and recorded that certain Fourth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated and recorded December 31, 1990, as Anoka County Registrar of Titles Document No. 203462, thereby bringing NORTHFORK PARK ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

H. Declarant further executed and recorded that certain Fifth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated and recorded December 31, 1990,

as Anoka County Registrar of Titles Document No. 203464, thereby bringing NORTHFORK TRAIL ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

I. 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.

J. Declarant and William G. Muller and Mary Ann Muller, husband and wife, further executed and recorded that certain Seventh Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork dated November 15, 1991 and recorded December 17, 1991 as Anoka County Registrar of Titles Document No. 214420, thereby bringing the fourteen (14) single family lots of NORTHFORK LINKS ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

K. 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.

L. Declarant 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 twenty (20) 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.

M. Declarant is the fee owner and Peoples National Bank of Mora, a banking corporation under the laws of the United States of America, is the mortgagee of all the lots and blocks in NORTHFORK LINK SECOND ADDITION, according to the recorded plat thereof, Anoka County, Minnesota.

N. Declarant desires to bring all the lots and blocks in NORTHFORK LINKS SECOND ADDITION within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration.

DECLARATIONS

NOW, THEREFORE, Declarant hereby declare:

1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the lots and blocks in NORTHFORK LINKS 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 Tenth Supplementary Declaration, the Restated Declaration, Supplementary Declaration, Second Supplementary Declaration, Third Supplementary Declaration, Fourth Supplementary Declaration, Fifth Supplementary Declaration, Sixth Supplementary Declaration, Seventh Supplementary Declaration, Eighth Supplementary Declaration and Ninth Supplementary Declaration shall remain in full force and effect according to their terms.

IN WITNESS WHEREOF, Declarants have executed this instrument the day and year first above written.

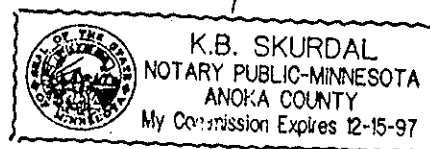
NORTH FORK, INC.

By *Dennis F. Peck*
its Assistant Vice President

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The foregoing instrument was acknowledged before me this 22ND day of JANUARY 1993 by Dennis F. Peck, the Assistant Vice President of North Fork, Inc., a Minnesota corporation, on behalf of the corporation.

K.B. Skurdal
Notary Public



APPROVAL OF FEDERAL HOUSING ADMINISTRATION:
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

CONSENT OF PEOPLES NATIONAL BANK OF MORA

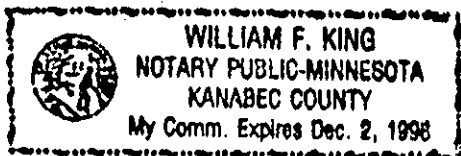
Peoples National Bank of Mora, a banking organization under the laws of the United States of America, as holder of a mortgage on Lot 1, Block 1, and Lot 1, Block 2, both in NORTHFORK LINKS SECOND ADDITION, hereby consents to the foregoing Tenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork and agrees to be bound by it, subject to its rights thereunder as a mortgagee.

PEOPLES NATIONAL BANK OF MORA

By Richard J. Roesler
its President/CEO

STATE OF MINNESOTA)
) ss.
COUNTY OF Kanabec)

The foregoing instrument was acknowledged before me this 22nd day of January 1993 by Richard J. Roesler, the President of Peoples National Bank of Mora, a banking organization under the laws of the United States of America, on behalf of said institution.



[Signature]
Notary Public

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

Dated:

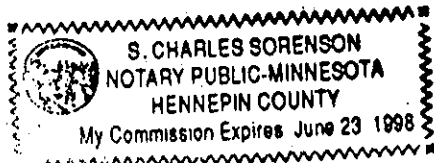
1/22/93

Roger C. Olsen
Deputy Manager
Minneapolis - St. Paul Office

STATE OF MINNESOTA)
) ss.
COUNTY OF Hennepin)

On this 22nd day of January 1993 before me appeared Roger C. Olsen, Deputy Manager, 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.



S. Charles Sorenson
Notary Public

Drafted By:
North Fork, Inc.
713 Bradford
Champlin, Mn 55316