EIGHTEENTH SUPPLEMENTARY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR NORTHFORK

This Eighteenth Supplementary Declaration is made this 125-day of March, 1998 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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- 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, Blocks and Park in Northfork Oaks Third Addition.
- H. Declarant desires to bring all the Lots, Blocks and Park of Northfork Oaks Third Addition within the scheme of the Restated Declaration as "Additional Property" pursuant to Section 2.3 of the Restated Declaration;

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DECLARATION

NOW, THEREFORE, Declarant hereby declares:

- 1. ADDITIONAL PROPERTY. The "Property" as defined in the Restated Declaration, shall include all the Lots, Blocks and Park in Northfork Oaks Third 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 natural vegetation, including mature trees, under-story or shrubbery, shall be removed, disturbed or altered within 75 feet of the East boundary line of Lot 1, Block 3, NORTHFORK OAKS THIRD ADDITION, except as are required to be removed, disturbed or altered by law. Such prohibition is specifically designated for the benefit of all lots within the plat of NORTHFORK OAKS THIRD ADDITION and for the benefit of the owners of property adjacent to Lot 1, Block 3, NORTHFORK OAKS THIRD ADDITION. Any of such parties shall have the right to enforce this prohibition by an action at law or in equity.

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- 3. 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 cance 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.
- 4. SUPPLEMENT LIMITED. Except as specifically supplemented by this Eighteenth 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.

NORTH FORK, INC.

The Assistant Vice President

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

NORTH FORK, INC.

Y Its Assistant Vice President

STATE OF MINNESOTA

)ss.

COUNTY OF ANOKA

The foregoing instrument was acknowledged before me this 12th day of March, 1998 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 JAN THOMAS SKURDAL NOTARY PUBLIC MINNESOTA MY COMMISSION EXPRES 01-31-2000

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, Blocks and Park in Northfork Oaks Third Addition hereby consents to the foregoing Eighteenth Supplementary Declaration of Covenants, Conditions and Restrictions for Northfork and agrees to be bound by it, subjct to its rights thereunder as a mortgagee.

PEOPLES NATIONAL BANK OF MORA

STATE OF MINNESOTA

)ss.

COUNTY OF ANOKA

The foregoing instrument was acknowledged before me this day of 2-10-98 , 1998, by Doule Casavan 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.

LAURA L. SWENSON Notary Public-Minnesota My Comm. Expires Jan. 31, 2000

REGISTERED ABSTRACTERS, INC. 2115 3rd Avenue North Anoka , Minnesota 65303 (812) 427-3012

798-02224

TORRENS

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Date/Time: 3/12/98/14:00	Tax Liens / Releases
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308706.0 TORRENS DOCUMENT NO.

ANOKA COUNTY MINNESOTA

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT WAS FILED IN THIS OFFICE FOR RECORD ON MAR 12 98

AT 2:00 PM ANQWAS DULY, RECORDED. FEES AND TAXES IN THE AMOUNT OF

RECEIPT NO. 98027002

EDWARD M. TRESKA

ANOKA COUNTY PROPERTY JAX ADMINISTRATORIRECORDERIREGISTRAR OF TITLES

BY DEPUTY PROPERTY TAX ADMINISTRATORIRECORDERIREGISTRAR OF TITLES

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