

AMENDMENT TO DECLARATION REGARDING INSURANCE

Current wording as follows:

DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS

ARTICLE XI INSURANCE

Section 1. REQUIRED COVERAGE.

The Association shall obtain and maintain, at a minimum, a master policy or policies of insurance in accordance with the insurance requirements set forth in the Act and the additional requirements set forth herein, issued by a reputable insurance company or companies authorized to do business in the State of Minnesota, as follows:

- (a) Property insurance in broad form covering all risks of physical loss for the full insurable replacement costs of the improvements on the Twinhome Units and Common areas, less deductibles, exclusive of land, footings, excavation and other items normally excluded from coverage (but including all building service equipment and machinery). Furthermore, the insurance will not cover ceiling or wall finishing materials, floor coverings, cabinetry, finished millwork, electrical or plumbing fixtures (serving a single Townhome Unit), built-in appliances, or other improvements or betterments, regardless of when installed.

Edit the preceding sentence as follows:

Furthermore, the insurance will ~~not~~ cover ceiling or wall finishing materials, floor coverings, cabinetry, finished millwork, electrical or plumbing fixtures (serving a single Townhome Unit), built-in appliances, or other improvements or betterments, ~~regardless of when installed~~ *that are installed when the home was originally constructed.*

Vote to amend the Declaration to have the sentence read as follows:

Furthermore, the insurance will cover ceiling or wall finishing materials, floor coverings, cabinetry, finished millwork, electrical or plumbing fixtures (serving a single Townhome Unit), built-in appliances, or other improvements or betterments that are installed when the home was originally constructed.

July 2005

CERTIFICATE OF FIRST AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
OF MARSH RIDGE TOWNHOMES

I, Gail Scholl, Secretary of the Marsh Ridge Homeowners Association, Inc. ("Association"), a non-profit corporation under the provisions of Minnesota Statutes Chapter 517A, do hereby certify that:

1. At a meeting of the Board of the Association ("Board") held on the 15th day of December, 2004, the amendments set forth in the resolution attached hereto as Exhibit A and incorporated herein ("Amendments") were considered.

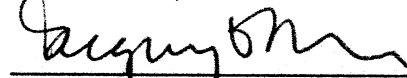
2. Subsequent to that meeting, members of the Association ("Members") holding over seventy-five percent (75%) of the voting power of each class of Members voted to adopt the Amendments and executed written consents to the Amendments, which votes were tabulated at a meeting of the Board held on the 16th day of February, 2005.

3. The written consents executed by the Members described in paragraph 2 above satisfy the requirements set forth in the Association's Declaration of Covenants, Conditions and Restrictions.

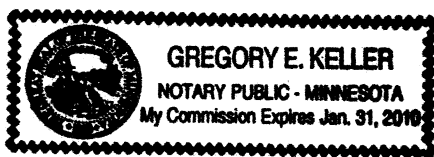
STATE OF MINNESOTA)
) ss.
COUNTY OF WRIGHT)


Gail Scholl, Secretary of Marsh Ridge ✓
Homeowners Association, Inc.

The foregoing instrument was acknowledged before me this 9 day of July, 2005, by Gail Scholl, known to me to be the Secretary of the Marsh Ridge Homeowners Association, Inc.


Notary Public

This instrument was drafted by:
Gregory E. Keller
351 Second Street
Excelsior, MN 55331
(952) 401-9405



Doc. No. A 976274

OFFICE OF THE COUNTY RECORDER
WRIGHT COUNTY, MINNESOTA

Certified Filed and/or Recorded on
09-12-2005 at 08:56

Check #: 2662 Fee: \$ 46.00
Payment Code 02
Addl. Fee

Larry A. Unger, County Recorder

DECLARATION OF
COVENANTS
CONDITIONS & RESTRICTIONS

RETURN TO: (ENV.)
LAW OFFICE OF
GREGORY E KELLER PA
351 SECOND STREET
EXCELSIOR MN 55331

FIRST AMENDMENT

SIGNED JULY 9, 2005