

10801459
09/21/2009 03:26 PM #2226-00
Book - 9764 Pg - 5015-5051
GARY M. OTT
RECORDER, SALT LAKE COUNTY, UTAH
PROPERTY MANAGEMENT SYSTEMS
262 E 3900 S STE. 200
SLC UT 84107-1550
BY: HRP, DEPUTY - W1 37 P.

FIRST AMENDMENT
TO
DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS,
as amended and restated,
for
SILVERWOOD ESTATES CONDOMINIUMS

This Amendment to the Declaration of Covenants, Conditions, and Restrictions, as amended and restated, for Silverwood Estates Condominiums is made pursuant to Utah Code Ann. §57-8-1 et. seq. (1953, as amended).

RECITALS

WHEREAS, the Silverwood Estates Condominiums Amended and Restated Declaration of Covenants, Conditions, and Restrictions was recorded beginning in Book 9747 at page 2978 as entry 10757917 in the office of the Salt Lake County Recorder on July 7, 2009, as corrected and supplemented by the Correction to the Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Silverwood Estates Condominiums recorded beginning at Book 9752 at page 7865 as entry 10771417.

WHEREAS, the Association desires to adopt this amendment to the Declaration to provide flexibility for and facilitate approval of FHA insured mortgages in the Project and to facilitate any future changes needed to the Declaration that may be required for approval by FannieMae, Freddie Mac, the Veterans Administration, FHA, HUD, and any other government, private, or quasi-government entity related to the financing of Units in the Association with the intent to maximize the resale potential and financing options for Unit Owners in the Association and potential purchasers.

WHEREAS, the requisite number of present owners have affirmatively approved this amendment according to the required procedure as set forth in the declaration.

NOW, THEREFORE, pursuant to the foregoing, the Management Committee hereby records this amendment to the Declaration, which shall be effective as of its recording date.

1. Amendment #1. The Declaration is amended to add the following at the end of the existing Section 10.13

(iii) The restrictions in Subpart (i) and (ii) shall not apply to any Unit encumbered with a mortgage insured by the Federal Housing Administration.

2. Amendment #2. The Declaration is amended to add the following at the end of the existing Section 14.14.

The Management Committee may, without the approval of the Owners or Lenders, amend this Declaration to conform the Declaration to any applicable legal

requirements otherwise applicable to the Association, but only to the extent necessary to eliminate any conflict with the law, to add provisions required by law, or to add provisions that embody rights or obligations otherwise binding on the applicable parties as a matter of law. This procedure may also be used to change the Declaration to add or conform to any requirements of FannieMae, Freddie Mac, the Veterans Administration, FHA, HUD, and any other similar programs or to comply with any directive of any federal, state, or local government agency. The following procedures and requirements must be complied with for any such amendment:

(a) The Association must obtain from an attorney who has a significant experience and a regular practice in area of Community Association law, a written opinion explaining in detail and opining that the proposed amendment may be sought pursuant to this section,

(b) The members of the Management Committee must unanimously agree to the Amendment at the time it is recorded,

(c) The Management Committee must provide to the Owners; (1) the proposed amendment instrument, (2) the language of this section of the declaration, (3) the law, regulation, guideline, or other authority that conflicts with or is needed in the existing Declaration language, (4) the attorney opinion letter required for the amendment, and (5) a notice in which the association (a) notifies the owner that it intends to amend the declaration pursuant to this section, (b) provides the owner a right to object to the amendment within 30 days, and (c) provides instructions on how, when, and where to properly return the objection, The Management Committee may include further explanation, information, and recommendations regarding the proposed amendment in the information provided to the Owners, as approved by the Management Committee

(d) Within 45 days of providing the information to the Owners required by this Section, no more than 25% of the owners have objected to the amendment.

(e) Having otherwise complied with all of the requirements of this section, the Management Committee members shall each sign the amendment instrument verifying that this section has been complied with to the best of their knowledge and that no more than 25% of the owners objected after having received proper notice. The amendment shall be effective upon the recording of the instrument in the office of the recorder of Salt Lake County.

3. Conflicts. All remaining provisions of the Declaration not specifically amended in this Amendment shall remain in full force and effect. In the case of any conflict between the provisions of this document and the provisions of the Declaration or any prior amendments, the provisions of this document shall in all respects govern and control.
4. Incorporation and Supplementation of Amended Declaration. This document is

supplemental to the Declaration, which by reference is made a part hereof, and all the terms, definitions, covenants, conditions, restrictions, and provisions thereof, unless specifically modified herein, are to apply to this document and are made a part hereof as though they were expressly rewritten, incorporated, and included herein.

IN WITNESS THEREOF, the undersigned hereby affirms that the requirements for amending the Declaration have been complied with as evidenced by the signatures in Exhibit B to this instrument and that the amendment is hereby executed this 21 day of September, 2009.

President of the Association



(Signature)

LINDA R TUELLER

(Print)

STATE OF UTAH)
 : ss.
COUNTY OF Salt Lake)



NOTARY PUBLIC
Matthew Sacil
My Commission Expires
April 10, 2010
STATE OF UTAH



NOTARY PUBLIC

Exhibit A - Legal Description of All Property

Beginning at a point which is North 89°57'10" West 507.56 feet and South 0°05'44" West 321.18 feet from the Northeast Corner of Lot #10, Block 5, Ten Acre Plat "A", Big Field Survey, located in the Southwest Quarter of Section 32, Township 1 South, Range 1 East, Salt Lake Base & Meridian; and running thence South 0°05'44" West 22.00 feet, thence South 89°57'10" East 72.00 feet, thence South 0°05'44" West 218.00 feet, thence North 89°57'10" West 101.00 feet, thence South 0°05'44" West 23.00 feet, thence North 89°57'10" West 87.36 feet, thence South 0°05'44" West 87.00 feet, thence North 89°57'10" West 122.00 feet, thence North 0°07'25" East 107.00 feet, thence North 89°57'10" West 20.00 feet, thence North 0°07'25" East 243.00 feet, thence North 85°34' West 39.92 feet, thence North 0°09'57" East 311.12 feet, thence South 89°57'10" East 100.00 feet, thence South 0°09'57" West 314.18 feet, thence South 89°57'10" East 198.00 feet to the point of beginning. (containing 2.85 acres)

Beginning at a point which is North 89°57'10" West 507.56 feet and South 0°05'44" West 321.18 feet from the Northeast Corner of Lot #10, Block 5, Ten Acre Plat "A", Big Field Survey, located in the Southwest Quarter of Section 32, Township 1 South, Range 1 East, Salt Lake Base & Meridian; and running thence South 0°05'44" West 22.00 feet, thence South 89°57'10" East 72.00 feet, thence South 0°05'44" West 218 feet, thence North 89°57'10" West 101.00 feet, thence South 0°05'44" West 23.00 feet, thence North 89°57'10" West 87.36 feet, thence South 0°05'44" West 87.00 feet, thence North 89°57'10" West 122.00 feet, thence North 0°07'25" East 107.00 feet, thence North 89°57'10" West 20.00 feet, thence South 0°07'25" West 255.05 feet, thence South 89°59'32" East 524.00 feet, thence North 0°05'44" East 412.68 feet, thence South 89°57'10" East 17.00 feet, thence North 0°05'44" East 85.00 feet, thence North 89°57'10" West 282.56 feet to the point of beginning. (containing 3.88 acres)

BEG N 89°58'24" W 7 FT & N 0°05'44" E 85 FT & N 89°59'32" W 235 FT & S 0°05'44" W 83.27 FT FR NE COR LOT 11, BLK 5, 10 AC PLAT A, BIG FIELD SUR; N 88°54'56" E 10.57 FT; S 1°05'04" E 198.33 FT; S 88°54'56" W 14.66 FT; N 0°05'44" E 198.37 FT TO BEG. 0.06 AC.

EXHIBIT B - Signature Approvals

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

7E
855E
298056
AD

Unit # 2 Print Name TATE, Frankie Signature of Unit Owner [Signature]

COPY
CO. RECORDER

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Now can either drop it off at 820 E 39th

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

54 E 3950 So
#B

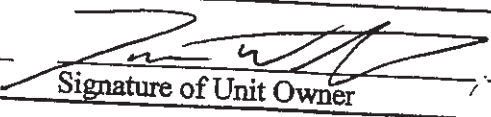
| | | |
|--------|---------------|-------------------------|
| Unit # | Print Name | Signature of Unit Owner |
| B | BURNS, Louise | <i>Louise Burns</i> |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

814E3950s
#B

| | | |
|--------|-----------------|--|
| Unit # | Print Name | Signature of Unit Owner |
| B | WITESMAN, David |  |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |
| Unit # | Print Name | Signature of Unit Owner |

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

3924D. Susan M. Woolstenhulme [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3924 D. South 805 E, Murray, UT 84107

3950D Ashley Back Ashley Back
Unit # Print Name Signature of Unit Owner

Address of Unit 814 E 3950 SO. UNIT D SLC UT 84107

4001E DEREK LYSON [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 4001 S. 855 E. SLC, 84107

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

4003 Jeremy Jensen [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 4003 S 855 E

A John Workman [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 864 E. 3950 So.

3995 Kerriann Noble [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3995 S 855 E

B Shalese Haarbrink [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 864 E 3950 S. #B

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

836C KATHLEEN LEWIS [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 836 EAST 3975 South Murray 84107

A Jennifer Baguley [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 824 E 3950 S SLC, UT 84107

Unit # Print Name Signature of Unit Owner

Address of Unit

C Patti Hanson [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3990 S 855 E

3990S JAMIE MIKESSELL [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3985 S 855 E

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Estates

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

4010 S
834 E

834 DORIAN Drage [Signature]
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

D Jess Eckstrom [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 848 3950 S

3981 Fatima Mujcinovic F. Mujcinovic [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3981 S. 850 E., SLIC, UT 84107

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

Unit # B Print Name Mania Pangan Signature of Unit Owner [Signature]
Address of Unit 836 E 3975 S

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

E James Derum [Signature]
Unit # Print Name 3975 So 805 E Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

COPY
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

B Michelle Spores [Signature]
Unit # Print Name Signature of Unit Owner
Address of Unit 80 E. 3990 S.

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

Unit # Print Name Signature of Unit Owner
Address of Unit _____

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

24 GEOFF J RECORD *Geoff Record*
Unit # Print Name Signature of Unit Owner
3975 So. 805 E # F
Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

- COPY -
CO. RECORDER

PROPERTY MANAGEMENT SYSTEMS INC.

SALT LAKE CITY, UTAH



September 10, 2009

To: All Unit Owners of Silverwood Estates Condominiums
From: Silverwood Estates Condominiums Management Committee

Re: Proposed FHA Amendment

Dear Unit Owner,

Silverwood Estates Condominiums' Management Committee proposes to amend the existing Declarations so that our community can be approved for FHA financing for new home buyers.

This amendment changes the 10% rental restriction policy so that it does not apply to units with FHA loans.

Please read over the amendment so you are aware of the change. A group of community volunteers will be knocking on doors to collect signatures, please make yourself available. We need 97 signatures to pass this amendment so your help is needed.

If you have any questions about the new amendment, please contact Derek Peterson at 801-262-3900.

Sincerely,

Silverwood Estates Condominiums' Management Committee

*I approve of the amendment
change shown above.*

*Susan Nilsson Newbold
2778 Melbourne, SLC UT 84006
owner: B24 E. 3950 A. #C
Silverwood Estates*

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

L Norma Hamilton Norma Hamilton
Unit # Print Name Signature of Unit Owner

Address of Unit 824 E 3950 SO S.L.C. 84107

E Tristin Agnew [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3970 S. 840 E SLC, UT 84107

A Matt Coleman [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3975 S. 836 E S.L.C. UT 84107

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____


Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT


By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

 D WENDI PETERSON 
Unit # Print Name Signature of Unit Owner

Address of Unit 3938 S 805 E

 B Judy Andreason 
Unit # Print Name Signature of Unit Owner

Address of Unit 3975 S 805 E

 D Layne Elliott 
Unit # Print Name Signature of Unit Owner

Address of Unit 834 E 3950 SOUTH

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

CO. RECORDER
- COPY -

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

A Jeffrey Perry [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3938 S 805 E #A SLC, UT 84107

G Elaine Burgess [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3924 So 805 EAST

A [Signature] [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit Judith Fredrick 858 E 3950

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

A Heather Flowers [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 825 E 3990 S #A Murray, UT 84107

A PAULA EICHBAUER [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 820 E 3990 S #A

D Michael Weddick [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 815 E 3990s #D

F Alex Osborne [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3970 S. 840 E.

812 Jonathan Toole [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 842 E 4010 S

E Dan Reaveley [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 835 E. 3990 S.

C Hector Romero [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3970 S. 840 E SLC UT 84107

B Susan Simpson [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3985 S. 805 E #13 SLC UT 84107

C Kary Reynolds [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 3938 S. 805 E #C Murray, UT 84107

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

820 E
399 St.
C

 C Julie Paulson Julie Paulson
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

836C KATHY LOUIS [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 836 EAST 3975 South Murray 81107

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

Unit # Print Name Signature of Unit Owner

Address of Unit _____

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

39865.855
38805.855
D
C

Unit # _____ Print Name Julia A. Green / Fuder Signature of Unit Owner [Signature]

Unit # _____ Print Name [Signature] Signature of Unit Owner [Signature]

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

CO. RECORDER
- COPY -

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

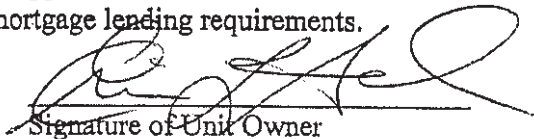
By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

3491 s.

8rr

Unit #

Eric L. Holman
Print Name


Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

Unit #

Print Name

Signature of Unit Owner

COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

3938 S. 805E

B Julene Persinger [Signature]
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

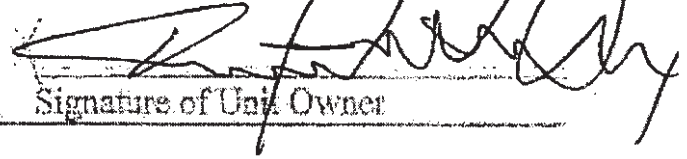
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

B Dustin Wilcox 
Unit # Print Name Signature of Unit Owner

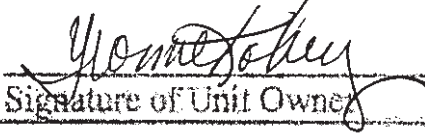
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

20E
399D

H Yvonne Kohring 
Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

Unit # Print Name Signature of Unit Owner

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # 3989 Print Name Chris Miller Signature of Unit Owner [Signature]
Address of Unit 3989 S 855 E

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

COPY -
CO. RECORDER

2

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.



Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit 3980 S 855 E

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # 3979 Print Name Therena Morill Signature of Unit Owner 435-353-4530
Address of Unit Route 1 Box 1288 Roosevelt, UT 84066

Unit # _____ Print Name _____ Signature of Unit Owner _____
Address of Unit _____

Unit # 3983 Print Name Jill Driggs Signature of Unit Owner [Signature]
Address of Unit 3



- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

A 3996 Brenda Disney Brenda Disney (3)
Unit # Print Name Signature of Unit Owner

Address of Unit 3996 S 855E #A

B Nancy H Taylor Nancy H. Taylor (4)
Unit # Print Name Signature of Unit Owner

Address of Unit 3996 S 855 E taylorh2@msu.com

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

832 Jamie Taylor Jamie Taylor (5)
Unit # Print Name Signature of Unit Owner

Address of Unit 832 E 4010 S milesofsmilec2204@yahoo.com

Unit # Print Name Signature of Unit Owner

Address of Unit

COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

| | | | |
|-------------------------|--------------------|---------------------------------------|---|
| 3938 # E 805 E | <u>E</u> Unit # | <u>Andrea Young</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3990S # A 830 E | <u>A</u> Unit # | <u>Scott Young</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3975 # G 805 E | <u>G</u> Unit # | <u>DAWN DAVID</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3975 # H 805 E | <u>H</u> Unit # | <u>Michael Taylor</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3975 # A 805 E | <u>A</u> Unit # | <u>JULIA B. WILLIAM</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3965 # A 805 E | <u>A</u> Unit # | <u>Janeen Viles</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3990 # C 810 E | <u>C</u> Unit # | <u>CYNTHIA GARDNER</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 820E # G 3990S | <u>G</u> Unit # | <u>ELLEN MCNATT</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 820E # D 3990S | <u>D</u> Unit # | <u>LINDA Tweller</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 390E # E 3990S | <u>E</u> Unit # | <u>Taunae Lukie</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3924 # F 50 805 EAST | <u>F</u> Unit # | <u>Angela Powell</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3924 # E 50 805 EAST | <u>E</u> Unit # | <u>JEFF KUEHN</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 3924 # B 50 805 EAST | <u>B</u> Unit # | <u>RALPH HARRISON</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |
| 385E # C 3990S | <u>C</u> Unit # | <u>MAREK ROGOZINSKI</u> Print Name | <u>[Signature]</u> Signature of Unit Owner |

COPY - CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

8305 3990S
#C S.L.C. UT
Unit # 81107 Katherine Ebert Katherine Ebert
Print Name Signature of Unit Owner

3938 S. 805E.
#F S.L.C. UT
Unit # Tami Harvey Tami Harvey
Print Name Signature of Unit Owner

3985 S. 805E
#C, S.L.C. UT
Unit # Patty Davis Patty Davis
Print Name Signature of Unit Owner

Q4E
E
Unit # Adeline Gozdowski Adeline Gozdowski
Print Name Signature of Unit Owner

Q2AE 3950S
A
Unit # Jessica Omer Jessica Omer
Print Name Signature of Unit Owner

3970 S 840 E #C S.L.C. UT 84107
Hector L Romeno
Unit # Hector L Romeno Hector L Romeno
Print Name Signature of Unit Owner

3970 #10
Unit # Kara Christiansen Kara Christiansen
Print Name Signature of Unit Owner

858 E. 3950S.
#C
Unit # Lori Hadley Lori Hadley
Print Name Signature of Unit Owner

3953 S 855 E
Unit # Susanna Trile Susanna Trile
Print Name Signature of Unit Owner

3955 S. 855E. JAMES NEUMANN
Unit # JAMES NEUMANN JAMES NEUMANN
Print Name Signature of Unit Owner

3951 S. 855E
Unit # Christina Jones Christina Jones
Print Name Signature of Unit Owner

824E 3950S
#G
Unit # Debian Lemmon Debian Lemmon
Print Name Signature of Unit Owner

5985 S 805 F
D
Unit # Jacob Deppe Jacob Deppe
Print Name Signature of Unit Owner

825 E 3990 S
#C
Unit # Susan Seder Susan Seder
Print Name Signature of Unit Owner

- COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

~~B~~ Unit # DORIS M DELANEY Print Name Doris M Delaney Signature of Unit Owner

Address of Unit 820 E 3990 S, MURRAY, UT 84107

D Unit # Emily L Bird Print Name Emily L Bird Signature of Unit Owner

Address of Unit 810 E. 3990 S, Murray 84107

B Unit # Tricia R Casaros Print Name Tricia R. Casaros Signature of Unit Owner

Address of Unit 835 E 3990 S, Murray, UT 84107

E Unit # HOWARD ATKIN Print Name Howard Atkin Signature of Unit Owner

Address of Unit 825 e. 3990 50. # E

F Unit # Brandon Ovesan Print Name Brandon Ovesan Signature of Unit Owner

Address of Unit 825 e 3990 s #F

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

Unit # _____ Print Name _____ Signature of Unit Owner _____

Address of Unit _____

CO. RECORDER
- COPY -

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

3950A Eliza Crandall [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 844 E 3950 S. #A

3950B Michael King [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 844 E. 3950 So # B

C ROBERT BADEGRUBER [Signature]
Unit # Print Name Signature of Unit Owner

Address of Unit 854 E 3950 S #C SLC UT 84107

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

CO. RECORDER - COPY -

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

A Ryan Webster Ryan Webster
Unit # Print Name Signature of Unit Owner

Address of Unit 3970

B Janae Kirton Janae Kirton
Unit # Print Name Signature of Unit Owner

Address of Unit 3970

Johnny Sperry Johnny Sperry
Unit # Print Name Signature of Unit Owner

Address of Unit 836

F Brett Maier Brett Maier
Unit # Print Name Signature of Unit Owner

Address of Unit 836 E. 3975 So

F Cody Carter Cody Carter
Unit # Print Name Signature of Unit Owner

Address of Unit 835 E. 3990 So

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

Unit # Print Name Signature of Unit Owner

Address of Unit

COPY -
CO. RECORDER

INDIVIDUAL UNIT OWNER SIGNATURE AND ACKNOWLEDGMENT

By signing this document, I hereby certify that my name is as follows, that I am the/an owner of the unit designated below at Silverwood Estates, and that I approve of the amendment related to FHA loan Guarantees and future amendments related to mortgage lending requirements.

A (F) AGILESA BAKSHIYAU
Unit # Print Name

[Signature]
Signature of Unit Owner

3990 S 855 E
Address of Unit

B Amy M. Jeffries
Unit # Print Name

[Signature]
Signature of Unit Owner

3990 S 855 E
Address of Unit

Unit # Print Name

Signature of Unit Owner

Address of Unit

D Steven Watson
Unit # Print Name

[Signature]
Signature of Unit Owner

3990 S 855 E
Address of Unit

Unit # Print Name

Signature of Unit Owner

Address of Unit

B SHERRY GROVE
Unit # Print Name

[Signature]
Signature of Unit Owner

3986 S 855 E
Address of Unit

C JARA MOFFAT
Unit # Print Name

[Signature]
Signature of Unit Owner

3986 S 855 E
Address of Unit

Unit # Print Name

Signature of Unit Owner

Address of Unit

F1
Unit # Print Name

Signature of Unit Owner

Address of Unit

- COPY -
CO. RECORDER