TO WHOM IT MAY CONCERN:

RE: AMENDMENT TO SECTION 25, PARAGRAPH (a) OF THE

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF

SILVER BIRCH CONDOMINIUM PROJECT

County record # 28552, Book 2166, page 229, Recorded 1994, Sept 25.

Amendment shall read as follows: (Added wording is underlined)

(a) A multi-peril policy or policies of fire, <u>earthquakes</u>, and casualty insurance, with extended coverages and all other coverage in the kinds and amounts commonly required by private institutional mortgage investors for projects similar in construction, location and use on a replacement cost basis in an amount not less than 100% of the insurable value (based upon replacement cost). In case of fire, earthquakes, or any other types of structural damages, replacement is to be paid from the paint, including any wall finish, out. All common walls and interior walls are to be replaced from paint through to paint on opposite sides. Each such policy shall contain the standard mortgagee clause which must be endorsed to provide that any proceeds shall be paid to the Association of Unit Owners of the Silver Birch Condominium for the use and benefit of Mortgagees s their interests may appear.

PAYSON, UT 84651 COMM, EXP 10-1-2001