

**AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
OF
SUN COUNTRY MEADOWS TOWNHOMES
(A Community Hereafter Intended for and Managed for
Housing for Older Persons, 55 Years of Age and Older)**

THIS AMENDMENT to the Declaration of Covenants, Conditions and Restrictions of Sun Country Meadows Townhomes is made and executed this 16 day of December, 1996, and (i) amends the Declaration of Covenants, Conditions and Restrictions of Sun Country Meadows Townhomes, dated May 5, 1988, and recorded in the records of the Washington County Recorder on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-32, (ii) amends that certain Declaration of Annexation, dated July 21, 1988, recorded in the records of the Washington County Recorder on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, and (iii) that certain Declaration of Annexation, dated August 30, 1988 and recorded in the records of the Washington County Recorder on August 30, 1988, as Entry No. 337155, in Book 496, at page 654-A.

The following described property is affected by this Amendment.

(See Exhibit 1 attached hereto and incorporated herein).

AMENDMENTS

A. The Following Shall be Added as the Fourth Paragraph to the Recitals.

WHEREAS, sixty-seven percent (67%), or more of all owners of Sun Country Meadows Townhomes, have approved this Amendment for the purpose of establishing a community intended for and managed for Housing for Older Persons 55 years of age or older, as defined in the Housing for Older Persons Act of 1995, the Sun Country Meadows Townhomes Association hereby maintains a policy of prohibiting occupancy of Townhomes in the Project by persons under 18 years of age as permitted by the Fair Housing Amendments Act of 1988 and the Housing for Older Persons Act of 1995. See 42 U.S.C. §§ 3601, et seq.

SCM.3.AMEND TO DCC&RS/344201

00557373 Bk 1076 Pg 0013
RUSSELL BHIRTZ * WASHINGTON CO RECORDER
1997 FEB 13 15:05 PM FEE \$106.00 BY JRB
FOR: JENKINS BRUCE

36-566

44-567

42-568

B. Article I Section 3. Shall be Amended as Follows:

Section 3. Properties or the Project shall mean and refer to that certain real property described in Exhibit 1 and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

C. Article I Shall Further be Amended to Include the Following Definitions:

Section 14. Act shall mean and refer to the provisions of Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Act of 1988 and the Housing for Older Persons Act of 1995.

Section 15. Familial Status shall mean and refer to:

- (a) one or more individuals who have not attained the age of 18 years being domiciled with:
 - (1) a parent or another person having legal custody of the individual or individuals; or
 - (2) the designee of the parent or other person having custody, with the permission of the parent or other person;
- (b) a parent or other person in the process of acquiring legal custody of one or more individuals who have not attained the age of 18 years; and
- (c) a person who is pregnant.

Section 16. Person shall mean and refer to one or more individuals, corporations, limited liability companies, partnerships, associations, labor organizations, legal representatives, mutual companies, joint-stock companies, trusts, unincorporated organizations, trustees, trustees in cases under the United States Bankruptcy Code, receivers and fiduciaries.

D. Article IV. Sections 1 and 2. Shall be Modified as Follows:

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The

Declarant for each lot owned by him within the Properties hereby covenants and each owner of any lot by acceptance of a deed therefor, whether or not it shall be so expressed in any such deed or other conveyance, is deemed to covenant and agree to pay the Association (1) annual assessments or charges; (2) special assessments for capital improvements; and (3) any other amount or assessment determined by the Trustees to be reasonably related to the provisions of the Declaration, including this Amendment governing housing for older persons, such assessments to be fixed, established, and collected from time to time as hereinafter provided. The annual assessments, special assessments and additional or other assessments, together with interest, costs of collection and a reasonable attorney's fee, as hereinafter provided, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs of collection and a reasonable attorney's fee, as hereinafter provided, shall be the personal obligation of the person who was the owner of the property at the time when the assessment fell due. The personal obligation for the delinquent assessments shall not pass to his successors-in-title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of the residents of the Properties and in particular of the improvement and maintenance of Properties, services, facilities devoted to this purpose and related to the use and enjoyment of the common areas and of the townhomes situated upon the Properties. The assessments must provide for, but are not limited to, the payment of taxes and insurance, the payment of the cost of repairing, replacing, maintaining and constructing or acquiring additions to the common and limited common areas, the payment of the cost of repairing, replacing, and maintaining the exteriors of each lot, the payment of administrative expenses of the Association, insurance deductible amounts, and the establishment of a reserve account for repair, maintenance and replacement of those common and limited common areas which must be replaced on a periodic basis, the payment of expenses necessary or desirable to enable the Association to perform or fulfill its obligations, functions, or

purposes in providing Housing for Older Persons, 55 years of age or older, and the assessments may provide, at the discretion of the Trustees, for the payment of other charges, including, without limitation, trash collection, sewer and water costs required by this Declaration or that the Trustees shall determine to be necessary to meet the primary purposes of the Association.

E. Article VIII, Section 14, Shall be Amended as Follows:

Section 14. Leases. Any lease or rental agreement shall be in writing and shall provide that the terms of the lease shall be subject in all respects to the provisions of this Declaration, the Articles of Incorporation, Bylaws, and Policies, Procedures and Rules of the Association, (specifically including, but not limited to, policies, procedures and rules governing the Project as Housing for Older Persons, 55 years of age or over), and that any failure by lessee to comply with the terms of such documents shall be a default under the lease. Further, a copy of the lease shall be placed in the office of the Association by the owner.

F. The Following Article Shall be Added:

Article XIII, Housing for Older Persons.

Section 1. Familial Status Discrimination: The Act prohibits discrimination on the basis of, among other things, familial status, except in the case of Housing for Older Persons. This Declaration and the Policies, Procedures and Rules provided for hereunder, demonstrate that this Project is intended and operated for occupancy by persons 55 years of age or older; that not less than eighty percent (80%) of the occupied units are occupied by at least one person who is 55 years of age or older as required by the Act; that this Project will maintain a policy, except as provided in the Association's Policies, Procedures and Rules and Section 3 below, of each and every townhome being occupied by at least one person 55 years of age or older; that this Project publishes and adheres to policies, procedures and rules that demonstrate the intent required under the Housing for Older Persons Act of 1995 to be exempted from the prohibition against discriminating on the basis of familial status; and that this Project will comply with any and all policies and procedures promulgated by the Secretary of the Department of Housing and Urban

Development in relation to Housing for Older Persons.

Section 2. Policies, Procedures, and Rules: The Association shall have the right and authority under the Act to publish policies, procedures and rules governing this Project as Housing for Older Persons, 55 years of age or older. The initial Policies, Procedures and Rules, of even date herewith, shall be effective upon approval by the affirmative vote of not less than sixty-seven percent (67%) of the Association members. Thereafter, the Board of Trustees can modify, amend, add to or supersede the initial Policies, Procedures and Rules in any manner to conform with such policies and procedures for Housing for Older Persons promulgated from time to time by the Secretary of the Department of Housing and Urban Development.

Section 3. Applicability: The provisions of this Article shall not apply to prohibit the occupancy of any person presently occupying a townhome in the Project before the date of this Amendment or prohibit the occupancy by a child born to such occupant while that occupant is a resident of the Project, so long as eighty percent (80%) of the townhomes are occupied by at least one person age 55 or older. Any sale or rental of the townhome by such an occupant or owner, however, must be in accordance with the provisions of this Amendment and the Policies, Procedures and Rules provided for herein.

G. **Execution of Amendment.**

This Amendment to the Declaration of Covenants, Conditions and Restrictions of Sun Country Meadows Townhomes shall not be recorded until (i) at least sixty-seven percent (67%) of the owners shall consent to this Amendment in writing, (ii) the president of the Association shall execute a Verification to be attached hereto as Exhibit 2 that at least eighty percent (80%) of the townhomes of the Project are occupied by at least one person 55 years of age or older, and (iii) at least _____ percent (77%) of the first mortgagees (based on one vote for each mortgagee) of the individual lots have given their prior written approval to this Amendment. This Amendment shall then be effective upon recording.

IN WITNESS WHEREOF, the president of the Association represents (i) that he has executed the Verification attached as Exhibit 2; (ii) that ~~Seventy five~~ percent (77%) of the first mortgagees of the individual lots have given their prior written approval of such Amendment; and (iii) that Exhibit 3 contains the signatures of at least sixty-seven percent (67%) or more of the lot owners of the Association, signifying their approval of this Amendment.

SUN COUNTRY MEADOWS TOWNHOMES
ASSOCIATION

By: Ellis R. Packer
Ellis R. Packer
Its President

STATE OF UTAH)
): ss.
County of Washington)

On this 16th day of December, 1996, before me appeared ELLIS R. PACKER, whose identity is personally known to, or proved to me on the basis of satisfactory evidence, and who, being by me duly sworn (or affirmed), did say that he is the president of the Sun Country Meadows Townhomes Association, a Utah non-profit corporation, and that the foregoing document was signed by him on behalf that corporation by authority of its Bylaws or of a resolution of its Board of Trustees, and he acknowledged before me that he executed the document on behalf of the corporation and for its stated purpose.



Terry M. Blake
Notary Public

EXHIBIT 1
LEGAL DESCRIPTION

✓ **PARCEL 1**

All of Lots 1, 2, 3, 4, 5, 27, 28, 29, 30, and 35, SUN COUNTRY MEADOWS TOWNHOMES PHASE 1, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

PARCEL 2

All of Lots 6, 7, 8, 9, 10, 11, 12, 33, 34, 36, 37, 42, and 43, SUN COUNTRY MEADOWS TOWNHOMES PHASE 2, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

PARCEL 3

All of Lots 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 31, 32, 38, 39, 40, and 41, SUN COUNTRY MEADOWS TOWNHOMES PHASE 3, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

SCM.3.LEGAL/344201

00557373 Bk1076 Pg0019

EXHIBIT 2
VERIFICATION

State of Utah,)
) : ss
County of Washington.)

I, ELLIS R. PACKER, under oath aver as follows:

1. I am the president of the SUN COUNTRY MEADOWS TOWNHOMES ASSOCIATION.

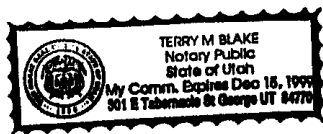
2. I have caused to be conducted a survey of the occupants of the SUN COUNTRY MEADOWS TOWNHOMES ASSOCIATION and verify that at least eighty percent (80%) of the Townhomes in the Project are occupied by at least one person 55 years of age or older.

3. Inasmuch as I have caused to be completed a survey of the occupants of the SUN COUNTRY MEADOWS TOWNHOMES Project and have verified that at least eighty percent (80%) of the Townhomes in the Project are occupied by at least one person 55 years of age or older, such present occupants will not be required to complete an Association Membership Application and Age Verification form, but all prospective occupants hereafter shall be required to complete such form. This provision does not exempt any occupant, present or future, from complying with the terms and conditions of the Amendment to Declaration of Covenants, Conditions and Restrictions, and the Policies, Procedures and Rules of Sun Country Meadows Townhomes Association dated November 23, 1996.

IN WITNESS WHEREOF, I have set my hand to this document this 16TH of December, 1996.

Ellis R. Packer
ELLIS R. PACKER

SUBSCRIBED AND SWORN to before me on this 16TH day of December, 1996.



Terry M. Blake
Notary Public

EXHIBIT 3

OWNERS SIGNATURES

The undersigned hereby represent that they accept, adopt and affirm the foregoing Amendment to the Declaration of Covenants, Conditions and Restrictions of Sun Country Meadows Townhomes Association:

DATE	NAME OF OWNER	LOT NO.
10-31-96	<u>Melvin W. Herrin</u> Melvin W. Herrin, Trustee of The Melvin and Nellie Herrin Family Trust	<u>Lot 1</u>
10-31-96	<u>Nellie Sue Herrin</u> Nellie Sue Herrin, Trustee of The Melvin and Nellie Herrin Family Trust	
October 30, 1996	<u>Ruth C. Smith</u> Ruth C. Smith, Trustee of The Ruth C. Smith Personal Trust	<u>Lot 2</u>
	<u>Janis S. Smith</u>	<u>Lot 3</u>
	<u>Raymond W. Whittenburg, Trustee of the Raymond and Raymond and Meryln Whittenburg Family Trust, dated the 13th day of June 1991 as to an undivided three-fifth (3/5) interest</u>	<u>Lot 4</u>
	<u>Meryln Whittenburg, Trustee of the Raymond and Raymond and Meryln Whittenburg Family Trust, dated the 13th day of June 1991 as to an undivided three-fifth (3/5) interest</u>	
	<u>Raymond Michael Whittenburg, Trustee of the Whittenburg Family Trust U/A/D February 24, 1992, as to an undivided one-fifth (1/5) interest</u>	
	<u>Susan Whittenburg, Trustee of the Whittenburg Family Trust U/A/D February 24, 1992, as to an undivided one-fifth (1/5) interest</u>	

SCM.3.OWNERS SIGS/344201

00557373 Bk1076 Pg0021

Loren G. Burton, as joint tenant with full rights of survivorship
as to an undivided one-fifth (1/5) interest

Annette L. Burton, as joint tenant with full rights of survivorship
as to an undivided one-fifth (1/5) interest

11/2/96 Ellis R. Packer _____ Lot 5
Ellis R. Packer, Trustee of the Packer Family Trust U/A/D
May 14, 1992

11/2/96 Violet K. Packer _____
Violet K. Packer, Trustee of the Packer Family Trust U/A/D
May 14, 1992

10-29-96 Inez Waldron _____ Lot 6
Inez Waldron, Trustee of the Waldron Marital Trust

10/29/96 Leo N. Perry _____ Lot 7
Leo N. Perry, as joint tenant

11-3-96 Melba C. Perry _____
Melba C. Perry, as joint tenant

H. Morris Simkins, as joint tenant _____ Lot 8

10-29-96 Violet R. Simkins _____
Violet R. Simkins, as joint tenant

10-29-96 Rumel D. Withers _____ Lot 9
Rumel Withers

Verla Withers

11-6-96 Ethel Orton Higginson Trustee of Orton Family Trust Lot 10
Roscoe O. Orton, Trustee of the Orton Family Trust

Berkeley Orton, Trustee of the Orton Family Trust

11-16-96 Blaine H. Johnson Lot 11
Blaine H. Johnson, as joint tenant with full rights of survivorship with Loa M. Johnson, Bruce W. Johnson, Karen M. Johnson, and Cheryl L. Johnson

" Loa M. Johnson
Loa M. Johnson, as joint tenant with full rights of survivorship with Blaine H. Johnson, Bruce W. Johnson, Karen M. Johnson, and Cheryl L. Johnson

11-8-96 Bruce W. Johnson
Bruce W. Johnson, as joint tenant with full rights of survivorship with Blaine H. Johnson, Loa M. Johnson, Karen M. Johnson, and Cheryl L. Johnson

11-8-96 Karen M. Johnson
Karen M. Johnson, as joint tenant with full rights of survivorship with Blaine H. Johnson, Loa M. Johnson, Bruce W. Johnson, and Cheryl L. Johnson

11/12/96 Cheryl L. Johnson
Cheryl L. Johnson, as joint tenant with full rights of survivorship with Blaine H. Johnson, Loa M. Johnson, Bruce W. Johnson, and Karen M. Johnson

10-30-96 Allison Martin Lot 12
Allison Martin, an unmarried woman

10/29/96 John K. Noyes Trustee Lot 13
John K. Noyes, as Trustee of the John K. Noyes Trust
U/A/D 6/29/93

10/29/96 Elizabeth C. Noyes Trustee
Elizabeth C. Noyes, as Trustee of the John K. Noyes Trust
U/A/D 6/29/93

X11-4-96 Charles Dredge Corporation Lot 14
Charles Dredge Corporation

10-29-96 Vernon G. Trythall Lot 15
Vernon G. Trythall, as joint tenant with full rights of survivorship, and not as tenants in common

10-29-96 Winifred C. Trythall
Winifred C. Trythall, as joint tenant with full rights of survivorship and not as tenants in common

10-30-96 Vernon C. Egbert Lot 16
Vernon C. Egbert, as joint tenant with full rights of survivorship and not as tenants in common

10-30-96 Mildred C. Egbert
Mildred C. Egbert, as joint tenant with full rights of survivorship and not as tenants in common

10-29-96 Walter Killian Lot 17
Walter Killian, as Trustee of the Killian Revocable Trust under agreement dated February 7, 1990

Sally Killian, as Trustee of the Killian Revocable Trust under agreement dated February 7, 1990

11-13-96 Gail R. Taylor Lot 18
Gail R. Taylor, Trustee of the Gail R. Taylor Family Living Trust, as to an undivided 1/2 interest

11-12-96 LaDean J. Taylor
LaDean J. Taylor, Trustee of the LaDean J. Taylor Family Living Trust, as to an undivided 1/2 interest

Nov 1-96 James Dick Lot 19
James Dick, Trustee of the James and Agnes A. Dick Family Trust

10/31/96 Harthy C. Hansen
Harthy C. Hansen, as joint tenant with full rights of survivorship
and not as tenants in common Lot 20

10/31/96 Mary Alice Hansen
Mary Alice Hansen, as joint tenant with full rights of
survivorship and not as tenants in common

11/5/96 Harman C. Steed
Harman C. Steed, as joint tenant with full rights of survivorship,
and not as tenants in common Lot 21

11/5/96 Margaret S. Steed
Margaret S. Steed, as joint tenant with full rights of survivorship,
and not as tenants in common

James L. Painter, as joint tenant with full rights of survivorship Lot 22

Zoma W. Painter, as joint tenant with full rights of survivorship

10-29-96 William E. Harding
William E. Harding, as Trustee of the Harding Family Revocable
Trust under agreement dated February 28, 1992 Lot 23

10-29-96 Greta M. Harding
Greta M. Harding, as Trustee of the Harding Family Revocable
Trust under agreement dated February 28, 1992

10/30/96 June L. Zockoll
June L. Zockoll Trustor and/or Trustee of The June L. Zockoll
Trust dated the 17th day of May, 1993 Lot 24

Nov 2 1996 Wilma A. Felton
Wilma A. Felton Lot 25

10/30/96 Harold D. Carver
Harold D. Carver, as joint tenant with full rights of survivorship,
and not as tenants in common Lot 26

10/30/96

Nelda V. Carver

Nelda V. Carver, as joint tenant with full rights of survivorship,
and not as tenants in common

11-7-96

Edna Ruth Jones

Edna Ruth Jones, Trustee of the Edna Ruth Jones Family
Protection Trust under Agreement dated 1st day of December
1990

Lot 27

Sheffield Development, Inc., a Utah Corporation

Lot 28

Lynne B. Johnson, an unmarried woman

Lot 29

12-1-96

Glen M. Lapray

Glen M. Lapray, as joint tenant with full rights of survivorship,
not as tenants in common

Lot 30

12-1-96

Ruby E. Lapray

Ruby E. Lapray, as joint tenant with full rights of survivorship,
not as tenants in common

Ralph S. Bytendorp

Lot 31

Phyllis Bytendorp

Douglas Kent Hannig, as joint tenant

Lot 32

Gayla Dawne Hannig, as joint tenant

10-30-96

Richard E. Bohling

Richard E. Bohling, Trustee of The Richard E. Bohling Family
Trust dated December 14, 1992

Lot 33

29 Oct 96 Kenneth S. Beatty
Kenneth S. Beatty, as joint tenant Lot 34

Virginia R. Beatty, as joint tenant

Billie Jo Bradshaw Lot 35

10-29-96 William A. Haaze
William A. Haaze, as joint tenant with full rights of survivorship
and not as tenants in common Lot 36

10-29-96 Evelyn F. Haaze
Evelyn F. Haaze, as joint tenant with full rights of survivorship
and not as tenants in common

11-3-96 Bert M. Watson
Bert M. Watson, as joint tenants with full rights of survivorship Lot 37

11-3-96 Rae C. Watson
Rae C. Watson, as joint tenants with full rights of survivorship

10/25/96 Garn M. Huskinson
Garn M. Huskinson, as joint tenant Lot 38

10-25-96 Shirley Huskinson
Shirley Huskinson, as joint tenant

Dec 6, 1996 James B. Hill
James B. Hill, as Co-Trustee of the Hill Family Trust Lot 39

Dec 6, 1996 Norma D. Hill
Norma D. Hill, as Co-Trustee of the Hill Family Trust

William J. Forbes, as joint tenant with full rights of survivorship,
and not as tenants in common Lot 40

6/21/96 Anna Laura Forbes

Anna Laura Forbes, as joint tenant with full rights of survivorship,
and not as tenants in common

Tanya Paxton, an unmarried person, as her sole and separate
property Lot 41

Maude J. Dunn, as Trustee of the Maude J. Dunn Family Trust Lot 42

X _____
Jack J. Judd
Jack J. Judd, as joint tenant with full rights of survivorship Lot 43

Maude E. Judd
Maude E. Judd, as joint tenant with full rights of survivorship

LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 3, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Zions First National Bank, N.A.

By: David M. Fisher Sr. VP CFO

Attest:

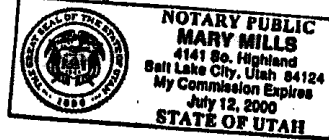
STATE OF Utah)
County of Salt Lake) ss.

00557373 Bk 1076 Pg 0029

On this 4th day of February, 1998, before me personally appeared David Fisher and _____, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of Zions Bancorp, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Mary Mills
Notary Public

Janis S. Smith
1090 E 700S #3
St. George, UT 84790
Unit #3



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 5, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

First Security Bank, N.A.

By: [Signature] W.P.

Attest:

STATE OF Utah)
County of Washington) ss.

00557373 Bk 1076 Pg 0030

On this 3rd day of January, 1998, before me personally appeared H. Brent McAnister and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of First Security Bank NA, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Keri Randall
Notary Public

Ellis R. & Violet K. Packer
1090 E 700 S #5
St. George, Ut 84790
Lot #5



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 11, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

First Security Bank, N.A.

By: [Signature] V-P.

Attest:

STATE OF Utah)
County of Washington) ss.

00557373 Bk 1076 Pg 0031

On this 3rd day of January, 1998, before me personally appeared H. Brent McAttie and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of First Security Bank NA a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Keri Randall
Notary Public

Blaine H. & Loa M. Johnson
1090 E 700 S #11
St. George, Ut 84790
Lot #11



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 24, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Zions First National Bank, N.A.

By: David M. ... V.P. CFO

Attest:

STATE OF Utah)
County of Salt Lake) ss.

00557373 Bk1076 Pg0032

On this 4th day of February, 1998, before me personally appeared David Fisher and ..., whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of Zions First National Bank, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Mary Mills
Notary Public

June L. Zockoll
1090 E 700S #24
St. George, UT 84790
Unit #24



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 26, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

First Security Bank, N.A.

By: [Signature] V.P.

Attest:

STATE OF Utah)
County of Washington) ss.

00557373 Bk.1076 Pg0033

On this 3rd day of January, 1997, before me personally appeared H. Brent McAllister and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of First Security Bank, N.A. a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Keri Randall
Notary Public

Harold D. & Nelda Y. Carver
1090 E 700 S # 26
St. George, Ut 84790
Lot #26



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 27, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

First Security Bank, N.A.

By: [Signature] V-P

Attest:

STATE OF Utah)
County of Washington) ss.

00557373 Bk 1076 Pg 0034

On this 3rd day of January, 1998, before me personally appeared H. Brent McAtister and _____, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of First Security Bank N.A., a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Keri Randall
Notary Public

Edna R. Jones
1090 E 700 S #27
St. George, Ut 84790
Lot #27



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 29, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Zions First National Bank, N.A.

By: David M. Fisher SVP. CFO

Attest:

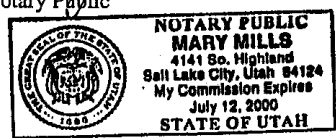
STATE OF Utah)
County of Salt Lake ; ss.

00557373 Bk 1076 Pg 0035

On this 4th day of February, 1998, before me personally appeared David Fisher and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of Zions Bank, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Mary Mills
Notary Public

Lynne B. Johnson
1090 E 700S #29
St. George, UT 84790
Unit #29



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 30, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Zions First National Bank, N.A.

By: David M. Miller, Sr. VP & CFO

Attest:

STATE OF Utah)
County of Salt Lake) ss.

00557373 Bk 1076 Pg 0036

On this 4th day of February, 1998, before me personally appeared David Fischer and Zion Bank, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of Zion Bank, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

Mary Mills
Notary Public

Glen M. & Ruby E. LaPray
1090 E 700S #30
St. George, UT 84790
Unit #30



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 34, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Southern Utah Federal Credit Union

By [Signature]
President SUFCU

Attest:

STATE OF UTAH)
County of WASHINGTON) ss.

00557373 Br 1076 Pg 0037

On this 31st day of Dec, 1996, before me personally appeared ERICK C. WILCOX, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of SOUTHERN UTAH FCU, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

[Signature]
Notary Public

Kenneth S. & Virginia R. Beatty
1090 E 700 S # 34
St. George, Ut 84790
Lot #34



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 38, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Zions First National Bank, N.A.

By: David M. Fisher Sr. VP CFO

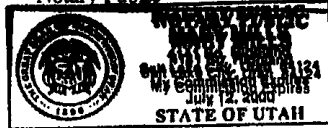
Attest:

STATE OF Utah)
County of Salt Lake) ss.

00557373 Bk1076 Pg0038

On this 4th day of February, 1998, before me personally appeared David Fisher and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of Zions Bank Corp., a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

[Signature]
Notary Public



Garn M. & Shirley Huskinson
1090 E 700S #38
St. George, UT 84790
Unit #38

LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 40, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

Sun Capital Bank

By: [Signature] V.P.

Attest:

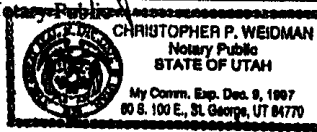
STATE OF UTAH)
County of WASHINGTON ; ss.

00557373 Bk1076 Pg0039

On this 31st day of December, 1996, before me personally appeared Lee Fife and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary (or other officer or agent, as the case may be) of Sun Capital Bank, a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

[Signature of Christopher P. Weidman]

William J. & Anna Laura Forbes
1090 E 700 S #40
St. George, Ut 84790
Lot #40



LIENHOLDER WAIVER AND CONSENT TO AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF SUN COUNTRY MEADOWS TOWNHOMES

WAIVER

The undersigned WAIVES notice of any and all meetings of the Sun Country Meadows Townhomes Association where the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) to the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes Association, is considered and/or adopted by the members of the Association.

CONSENT

The undersigned CONSENTS to the attached AMENDMENT (in relation to Housing for Older Persons, Age 55 Years or Older status) which amends (i) the Declaration of Covenants, Conditions, and Restrictions of Sun Country Meadows Townhomes dated May 5, 1988, and recorded on May 11, 1988, as Entry No. 332450, in Book 486, at pages 815-832, on the records of the Washington County Recorder's Office, (ii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated July 21, 1988, and recorded on July 21, 1988, as Entry No. 335441, in Book 493, at page 212, on the records of the Washington County Recorder's Office, and (iii) amends that certain Declaration of Annexation of Sun Country Meadows Townhomes dated August 30, 1988, and recorded on August 30, 1988, as Entry No. 337155, in Book 496, at page 654A; and affects the property described in such documents.

The undersigned is a mortgagee on Lot 41, Sun Country Meadows Townhomes Project, according to the Official Plat in the office of the Washington County Recorder, State of Utah. This consent to the AMENDMENT does not impose any obligation or liability on the undersigned.

First Security Bank, N.A.

By: [Signature] V-P

Attest:

STATE OF Utah)
County of Washington) ss.

00557373 Bk 1076 Pg 0040

On this 3rd day of January, 1998, before me personally appeared H. Brent McAllister and [Signature], whose identity is personally known to or proved to me on the basis of satisfactory evidence, and whom being by me duly sworn (or affirmed), did say that he/she is the president and that he/she is the secretary [or other officer or agent, as the case may be] of First Security Bank N.A. a corporation, and that the foregoing document was signed by them on behalf of that corporation by authority of its bylaws or of a resolution of its board of directors, and they acknowledged before me that the corporation executed the document and the document was the act of the corporation for its stated purpose.

[Signature] Keri Randall
Notary Public

Tanya Paxton
1090 E 700 S # 41
St. George, Ut 84790
Lot #41

