

"AMENDMENTS TO"  
DECLARATION OF  
COVENANTS, CONDITIONS, AND RESTRICTIONS OF  
COTTON MANOR P.U.D.

The undersigned Declarant for the Development Cotton Manor Phase III and Phase IV and all subsequent phases of P.U.D. single detached units, and Golf Ventures Inc., and management committee of the Cotton Manor PUD Owners Association hereby amend the Declaration of the Covenants, Conditions and Restrictions of Cotton Manor PUD articles. Book, 912 page, 139 to 166 of official Washington County Records

1. VI OPERATIONS AND MAINTENANCE paragraph 4 INSURANCE sub paragraph (a) [VI.4.(a).page 11].

In making this Amendment pursuant to the requirements of paragraph 31 of the Declaration the management Committee hereby certifies that all necessary requirements of paragraph 31 of the Declaration have been met.

The provisions of the Declaration shall be amended to require individual purchasers of individual detached units to provide their own fire and casualty insurance for the full insurable replacement value of all improvements on said structure purchased. The name of the insured under each such policy shall be in the name of the individual purchaser, owner and/or mortgagees, as their interest may appear.

2. VI OPERATIONS AND MAINTENANCE paragraph 4 INSURANCE sub paragraph (b) [VI.4.(b).page 11].

The Association shall at their election maintain an insurance policy for Directors and officers Coverage for its Directors and officers is an optional choice to be determined at its annual meeting.

3. VI OPERATIONS AND MAINTENANCE paragraph 4 INSURANCE sub paragraph (c) [VI.4.(c).page 11].

The Association shall at their election maintain a fidelity policy or policies as out lined in paragraph c (or an amount acceptable to the Association Board). To carry a fidelity bond is at the election of the Association board to be determined at its annual meeting. Said fidelity bond is an optional choice of the Association.

4. VI OPERATIONS AND MAINTENANCE paragraph 4 INSURANCE sub paragraph (c-3) [VI.4.(c-3).page 12]

The Association shall not have the authority to adjust losses. The Association transfers the responsibility to the insurance company who then adjust the loss on behalf of the Association.

5. VI OPERATIONS AND MAINTENANCE paragraph 4 INSURANCE sub paragraph (c-9) [VI.4.(c-9).page 13].

Said paragraph shall be Null and Void. Item 9 is nullified from said Declaration of Covenants, Conditions and Restrictions of Cotton Manor P.U.D.

Dated this 24 July Day of July 1996

Management Committee

Golf Ventures, Inc.

By: Bruce Frodsham

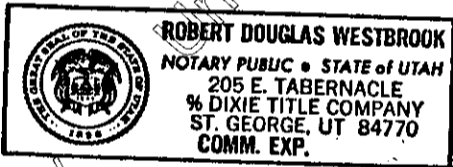
By: Duane H. Marchant

It's: Manager

It's: Pres

State of Utah  
County of Washington

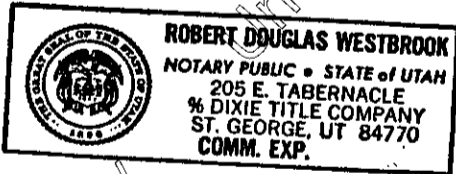
On the 11 day of August, 1998, personally appeared before me Duane H. Marchant, who being by me duly sworn did say that he is the President of Golf Ventures, Inc., a Corporation, and that said instrument was signed in behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said Duane H. Marchant acknowledged to me that said corporation executed the same on the date referenced above.



*[Handwritten signature]*

State of Utah  
County of Washington

On this 11th day of August, 1998, personally appeared before me Bruce Frodsham, who duly acknowledged to me that he is the Manager of Cotton Manor Management Committee, who duly acknowledged to me that he executed the same on the date referenced above.



*[Handwritten signature]*