

AMENDMENT TO DECLARATION OF COVENANTS, CONDI-  
TIONS AND RESTRICTIONS OF MANZANITA HEIGHTS,  
A CONDOMINIUM-TOWNHOUSE DEVELOPMENT

WHEREAS, a Declaration of Covenants, Conditions  
and Restrictions relating to real property located in Douglas  
County, Nevada, commonly known as MANZANITA HEIGHTS, A CON-  
DOMINIUM-TOWNHOUSE DEVELOPMENT, has been recorded in the  
Official Records of Douglas County, Nevada, at page 1254  
et seq. of Book 380, as Instrument No. 42663  
(hereinafter called the "Declaration"); and,

WHEREAS, the undersigned owns 100% of all the units  
and common area of said "MANZANITA HEIGHTS, A CONDOMINIUM-  
TOWNHOUSE DEVELOPMENT, who desire to amend said Declaration  
to provide that any liens created through assessments imposed  
through the authority of the Declaration, shall be subordinate  
and secondary to a deed of trust securing a construction loan  
by the First National Bank of Nevada,

NOW, THEREFORE, the Declaration is hereby amended  
as follows:

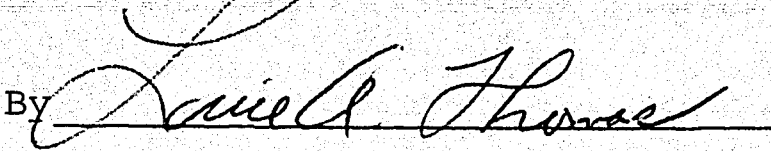
ARTICLE IV is amended to add a new paragraph that  
will be called Article IV Seven (k) which shall read:

"Any liens created through assessments imposed  
through the power and authority of this Declara-  
tion shall be subordinate and secondary to a deed  
of trust securing a construction loan by the First  
National Bank of Nevada."

  
EDGAR SCHARRUHN

  
RUTH SCHARRUHN

MANZANITA HEIGHTS HOMEOWNERS'  
ASSOCIATION, a non-profit Nevada  
Corporation

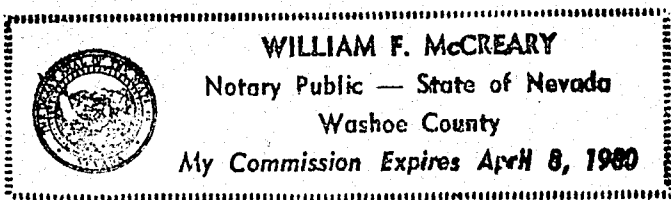
By 

ACKNOWLEDGMENT

STATE OF NEVADA )  
 : SS.  
COUNTY OF DOUGLAS )

On this 11th day of MARCH, 1980, personally appeared before me, a Notary Public in and for said County and State, EDGAR SCHARRUHN and RUTH SCHARRUHN, known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

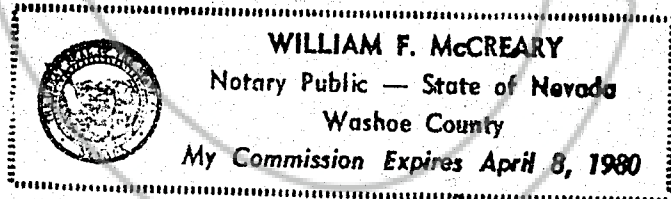


*William F. McCreary*  
NOTARY PUBLIC

STATE OF NEVADA )  
 : SS.  
COUNTY OF DOUGLAS )

On this 11th day of MARCH, 1980, personally appeared before me, a Notary Public in and for said County and State, an officer of the MANZANITA HEIGHTS HOMEOWNERS' ASSOCIATION, a non-profit Nevada Corporation, known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



*William F. McCreary*  
NOTARY PUBLIC

REQUESTED BY  
**DOUGLAS COUNTY TITLE**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA  
# 4.00 fee.  
1980 MAR 12 PM 12:06

2.

MARIE A. RABEL  
RECORDER  
*Carol Lehart* 42664  
Dep. BOOK 380 PAGE 1286