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CASS COUNTY, NE.

COMPARED

27259 DON CLARK
REGISTER OF DEEDS
SAUNDERS CO. NEBR.

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BY PATRICIA WEISINGER
REGISTER OF DEEDS

AMENDMENT TO PROTECTIVE COVENANTS

THIS AMENDMENT TO PROTECTIVE COVENANTS is made the date hereinafter set forth by IRON HORSE DEVELOPMENT, L.L.C., a Nebraska limited liability company ("Declarant").

RECITALS

A. On March 13, 2000, a document entitled Declaration of Covenants, Conditions, Restrictions and Easements of Iron Horse, a Subdivision in Cass and Saunders Counties, Nebraska (hereinafter the "Declaration") for Lots One (1) through Nine (9), inclusive, and Lots Eighteen (18) through One Hundred Forty-seven (147), inclusive, in IRON HORSE, a subdivision as surveyed, platted and recorded in Cass and Saunders Counties, Nebraska, were recorded by Declarant, in the office of the Register of Deeds of Cass County, Nebraska at Book 55 Page 362 of the Miscellaneous Records and in the office of the Register of Deeds of Saunders County, Nebraska at Book 242 Page 902 of the General Records and by an amendment and restatement of the Declaration recorded of record at Book 245 Page 791 of the General Records at the Office of the Register of Deeds of Saunders County, Nebraska and at Book 55 Page 709 of the Miscellaneous Records at the Office of the Register of Deeds of Cass County, Nebraska Lots One (1) through Ten (10), inclusive, IRON HORSE REPLAT I, a subdivision as surveyed, platted, and recorded in Cass and Saunders Counties, Nebraska; and Lots One (1) through Nineteen (19), inclusive, in IRON HORSE REPLAT II, a subdivision as surveyed, platted and recorded in Cass and Saunders Counties, Nebraska were added to the Declaration, as amended.

B. Paragraph 3 of Article V of the Declaration provides that for a period of ten (10) years following March 13, 2000, the Declarant shall have the sole, absolute and exclusive right to amend, modify or supplement all or any portion of the Declaration.

NOW, THEREFORE, Declarant hereby declares that the Protective Covenants recorded on March 13, 2000 at Book 55 Page 362 of the Miscellaneous Records of the Register of Deeds of Cass County, Nebraska and at Book 242 Page 902 of the General Records of the Register of Deeds of Saunders County, Nebraska, and all amendments thereto, should be and hereby are amended and restated in the following manner:

I. By deleting therefrom Paragraph 25 of Article I and adding in its place and stead the following:

25. The lake within the Iron Horse subdivision shall be a limited use lake, no jet-skis, waverunners, gas-powered boats or other similar vessels or chattels shall be allowed in, on, or near said lake. Gas-powered boats or other similar vessels or chattels may be allowed if specifically approved in writing by the Declarant on a case-by-case basis and, if allowed, shall be subject to the rules and regulations promulgated by the Declarant and revocation of approval in Declarant's discretion. All Owners of all Lots, their invitees, licensees, heirs, successors and assigns, shall be bound to comply with reasonable rules and regulations, and any amendments thereto, promulgated by the legal title holder, its lessees, successors or assigns, of the lake within the Iron Horse subdivision.

II. By deleting therefrom Paragraph 26 of Article I and adding in its place and stead the following:

26. Unless specifically approved in writing by Declarant and in compliance with rules and regulations promulgated by Declarant, no motorized boats or crafts or large sailing vessels of any kind whatsoever shall be stored or utilized in any way on, in, over or across any Lot in the Iron Horse subdivision. No paddle boat, sailing vessel, fishing vessel or equipment or other personal property shall be stored or maintained on any Lot in the Iron Horse subdivision, unless hidden from view.

All other terms of said Declaration shall remain in full force and effect.

7281

Dated this 31st day of October 2001.

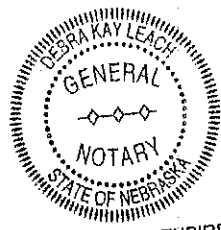
IRON HORSE DEVELOPMENT, L.L.C., a Nebraska limited liability company,

By: *Timothy W. Young*
TIMOTHY W. YOUNG, Managing Member

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

On this 31st day of October 2001, the foregoing instrument was acknowledged before me, a Notary Public, by Timothy W. Young, Managing Member of Iron Horse Development, L.L.C., a Nebraska limited liability company, acting on behalf of said limited liability company.

Debra Kay Leach
Notary Public



MY COMMISSION EXPIRES:
May 28, 2002