

INSTR. NO. 04 03334

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JAN BORTSCHELLER
RECORDER
DICKINSON COUNTY, IOWA

FEE \$ 161⁰⁰

Preparer Information David J. Stein, Sr., P.O. Box 537, 926 Okoboji Avenue, Milford, Iowa 51351, (712) 338-2431

Individual's Name Street Address City Phone
David J. Stein Sr. ISBA # 05281

SPACE ABOVE THIS LINE FOR RECORDER

SECOND AMENDMENT TO AND RATIFICATION OF SUBMISSION OF PROPERTY TO HORIZONTAL PROPERTY REGIME FOR VILLAS OF WEST OKOBOJI MEADOWS CONDOMINIUMS

This Second Amendment to and Ratification of Submission of Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums ("Second Amendment") is executed on the date and time indicated below, by the Oaks Development Company ("the Developer") and the current titleholders of property in the Villas of West Okoboji Meadows Condominiums ("Owners") shown below (also referred to jointly as "parties"):

WHEREAS, the Declaration of the Establishment of Villas of West Okoboji Meadows Condominiums as a Horizontal Property Regime (Condominium) filed in the Dickinson County Recorder's Office on July 5, 2000, in Book 15, Page 87 as Instrument No. 003408 (hereinafter the "Declaration") showed the legal description of the property submitted to the Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums to be Lots 21, 22, 23, 24 and 25 in West Okoboji Meadows, an Official Plat, now included in and forming a part of the City of West Okoboji, Dickinson County, Iowa (Paragraph 2 of the Declaration's Recitals); AND

WHEREAS, the Developer filed the First Amendment to and Ratification of Submission of Property to Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums, in the Dickinson County Recorder's Office on August 1, 2000 in Book 15, Page 211 as Instrument No. 004000 (hereinafter the "First Amendment") which corrected among other things, the legal description of said property submitted to the Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums to Lots 21, 22, 23, 24 and 25 in West Okoboji Meadows, an Official Plat, now included in and forming a part of the City of Okoboji, Dickinson County, Iowa (Paragraph 2 of the First Amendment); AND

WHEREAS, the parties by this Second Amendment amended the legal description of the property submitted to Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums by removing Lot 21 of the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa ("Lot 21") from the legal description contained in the Declaration's Recitals and First Amendment and delete it from said Horizontal Property Regime and accordingly, so amend the legal description and the undivided ownership interest and votes of the owners of Villas of West Okoboji Meadows Condominiums; AND

WHEREAS, the legal description upon which the Villas of West Okoboji Meadows Condominiums is located shall from hereinafter be shown to be located is: Lots 22, 23, 24 and 25 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa; AND

WHEREAS, although the Site Plan for said Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums attached to the Declaration as Exhibit A filed in the Dickinson County Recorder's Office on July 5, 2000, in Book 15, Page 87 as Instrument No. 003408 which showed improvements to be made on said Lot 21, said improvements (with the exception of utilities) have not taken place. Attached hereto and marked Exhibit A is the revised Site Plan for said Villas of West Okoboji Meadows Condominiums, Okoboji, Iowa showing the constructed improvements. The owners of property in the Villas of West Okoboji Meadows Condominiums retain easements for utilities across Lot 21 as shown in the attached amended Exhibit A, Site Plan. Contemporaneously with the execution of this Second Amendment, each of

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9150a
May 21, 04

the current property owners in the Villas of West Okoboji Meadows Condominiums will execute a Quit Claim Deed conveying all their right, title, and interest in said Lot 21 to Dennis A. LeVett and reserving easement rights across Lot 21 as show in the attached revised Exhibit A. Dennis A. LeVett is the grantee in the Warranty Deed by West Okoboji, L.C., an Iowa Limited Liability Company to DENNIS A. LEVETT, dated November 14, 2003 and filed January 5, 2004 in TLD Book 164, Page 396, as Instrument # 04 004; AND

WHEREAS, the Developer and the Owners are the sole titleholders of the Property which has been subjected to the Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums; AND

WHEREAS, by this Second Amendment, the Villas of West Okoboji Condominiums shall comprise two buildings of ten (10) two-bedroom units.

NOW, THEREFORE, in consideration of the premises, the Developer and Owners hereby amend the Declaration and First Amendment as follows (the italicized materials indicated the added provisions and the strikethrough materials indicate the deleted provisions):

1. Lot 21 is removed from the legal description of the property submitted to the Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums so that the legal description of the property submitted to the Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums is hereby amended to be as follows: **Lots 22, 23, 24 and 25 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa;**

2. Units 1209-1 through 1209-5 are removed from Exhibit C attached to the Declaration of the Establishment of Horizontal Property Regime known as Villas of West Okoboji Meadows Condominiums are amended to provide the Villas of West Okoboji Meadows Condominiums Undivided Ownership Interest and Votes are as follows:

| Street Address | Unit Number | Ownership Interest | Undivided Number of Votes |
|----------------------|-------------|--------------------|---------------------------|
| 1201-1 Eloise Street | 1201-1 | 1/20 | 1 |
| 1201-2 Eloise Street | 1201-2 | 1/20 | 1 |
| 1201-3 Eloise Street | 1201-3 | 1/20 | 1 |
| 1201-4 Eloise Street | 1201-4 | 1/20 | 1 |
| 1201-5 Eloise Street | 1201-5 | 1/20 | 1 |
| 1203-1 Eloise Street | 1203-1 | 1/20 | 1 |
| 1203-2 Eloise Street | 1203-2 | 1/20 | 1 |
| 1203-3 Eloise Street | 1203-3 | 1/20 | 1 |
| 1203-4 Eloise Street | 1203-4 | 1/20 | 1 |
| 1203-5 Eloise Street | 1203-5 | 1/20 | 1 |
| 1205-1 Eloise Street | 1205-1 | 1/20 | 1 |
| 1205-2 Eloise Street | 1205-2 | 1/20 | 1 |
| 1205-3 Eloise Street | 1205-3 | 1/20 | 1 |
| 1205-4 Eloise Street | 1205-4 | 1/20 | 1 |
| 1205-5 Eloise Street | 1205-5 | 1/20 | 1 |
| 1207-1 Eloise Street | 1207-1 | 1/20 | 1 |
| 1207-2 Eloise Street | 1207-2 | 1/20 | 1 |
| 1207-3 Eloise Street | 1207-3 | 1/20 | 1 |
| 1207-4 Eloise Street | 1207-4 | 1/20 | 1 |
| 1207-5 Eloise Street | 1207-5 | 1/20 | 1 |

3. Paragraph B Declaration of the Establishment of Horizontal Property Regime known as Villas of West Okoboji Meadows Condominiums is amended as follows: The Villas of West Okoboji Meadows Condominiums shall consist of the Land (described in Number 1 above)

and three two Buildings thereon which are each two-story wood frame buildings with brick veneer in front on the columns framing the sides of the garage door and asphalt shingles on the roof, with two Buildings being comprised of 10 two bedroom Units and one Building being comprised of 5 two bedroom Units. Each Unit shall include an attached garage. Developer by this Declaration intends to make the Villas of West Okoboji Meadows Condominiums a condominium defined in Chapter 499B, Code of Iowa, and pursuant to this Declaration.

4. Attached hereto and marked Exhibit A is the revised Site Plan for said Villas of West Okoboji Meadows Condominiums, Okoboji, Iowa.

5. Exhibit B, the Floor Plans for Buildings and Units, which attached to the Declaration for said Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums filed in the Dickinson County Recorder's Office on July 5, 2000, in Book 15, Page 87 as Instrument No. 003408 is amended to eliminate all references to the floor plans for the building and the five units originally shown to be constructed and located on said Lot 21.

6. Exhibit C, the Villas of West Okoboji Meadows Condominiums Undivided Ownership Interest and Votes, which was attached to the Declaration for said Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums filed in the Dickinson County Recorder's Office on July 5, 2000, in Book 15, Page 87 as Instrument No. 003408 is amended as set out in Paragraph Number 2 above.

7. Exhibit D, the Articles of Incorporation of Villas of West Okoboji Meadows Owners Association, Inc. which was attached to the Declaration for said Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums filed in the Dickinson County Recorder's Office on July 5, 2000, in Book 15, Page 87 as Instrument No. 003408 is also hereby amended to delete all references to said Lot 21 being part of said Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums as in any other reference to Lot 21 in the above described Submission to Horizontal Property Regime and First Amendment thereto.

8. Except as amended, the Declaration as previously filed remains unchanged and in full force and effect.

IN WITNESS WHEREOF, this Second Amendment to and Ratification of Submission of Horizontal Property Regime for Villas of West Okoboji Meadows Condominiums has been executed on this ____ day of March, 2004.

Developer, THE OAKS DEVELOPMENT COMPANY, an Iowa General Partnership, By: John C. Kline, Inc., General Partner

By: [Signature] John C. Kline, President DATE 4-6-04

STATE OF IOWA, COUNTY OF Polk, ss:

On this 6th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN C. KLINE to me personally known, who being by me duly sworn, did say that he is the President of John C. Kline, Inc., a general partner of Oaks Development Co., the partnership executing the within and foregoing instrument; that said instrument was signed on behalf of the partnership by authority of its Board of Directors as a general partner of said partnership; and that John C. Kline as such officer acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, and of the partnership, by it and by him voluntarily executed.

[Signature]
Notary Public in and for said State



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WEST OKOBOJI, I.C.:

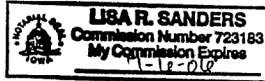
[Signature]
By: John C. Kline, Manager
duly authorized representative of Company

4-6-04
DATE

STATE OF IOWA, COUNTY OF Polk, ss:

On this 6th day of April, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared JOHN C. KLINE to me personally known, who being by me duly sworn, did say that he/she/they is/are an authorized representative of the corporation/limited liability company/partnership; that the instrument was signed on behalf of the corporation/limited liability company/partnership by authority of the Board of Directors/Managers/Partners; that he/she/they acknowledged the execution of the instrument to be the voluntary act and deed of corporation/limited liability company/partnership, by it and by him voluntarily executed.

[Signature]
Notary Public in and for said State



VILLAS OF WEST OKOBOJI MEADOWS CONDOMINIUMS OWNERS ASSOCIATION: The undersigneds, on behalf and as representatives of the foregoing Association hereby waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

BY: *Warren Melles* 4-12-04
Interim Chairman, Warren Melles Date

STATE OF ^{Florida} ~~IOWA~~, COUNTY OF Collier, ss:

On this 12 day of April, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared WARREN MELLES to me personally known, who being by me duly sworn, did say that he/she/they is/are an authorized representative of the corporation/limited liability company/partnership; that the instrument was signed on behalf of the corporation/limited liability company/partnership by authority of the Board of Directors/Managers/Partners; that he/she/they acknowledged the execution of the instrument to be the voluntary act and deed of corporation/limited liability company/partnership, by it and by him voluntarily executed.

Garrett Anthony
Notary Public in and for said State



Garrett M. Anthony
MY COMMISSION # DD064089 EXPIRES
October 10, 2005
BONDED BY TROY HAIN INSURANCE, INC.

GARRETT ANTHONY

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I/We Unit 1201-2 and Unit 1203-2 Owner(s)/Titleholder(s) and Mortgagee(s) (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Richard O. Wikert
RICHARD O. WIKERT (Signature)

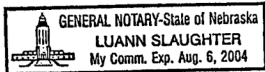
4/12/04
DATE

Martha E. Wikert
(Signature of Spouse of RICHARD O. WIKERT) DATE 4-12-04

STATE OF Nebraska, COUNTY OF Dodge, ss:

On this 12 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **RICHARD O. WIKERT**, and his spouse MARTHA E. WIKERT (if applicable) or ~~SINGLE (strike which does not apply)~~ to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

Luann Slaughter
Notary Public in and for said State



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STEIN LAW OFFICE

712-338-2432

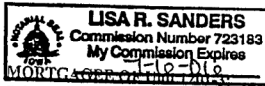
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I/We Unit 1201-3 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Robert D Jones
ROBERT D. JONES (Signature) 04/26/04
DATE

~~(Spoken of ROBERT D. JONES)~~ DATE

On this 26th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared ROBERT D. JONES, ~~and his spouse~~ (if applicable) or SINGLE (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Lisa Sanders
Notary Public in and for said State

Print Name of Bank/Financial Institution: CITY STATE BANK
The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, do hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by ROBERT D. JONES AND _____, Single/Husband and Wife, (strike which does not apply) dated November 18, 2002, recorded November 20, 2002 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 223, Page 405 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: _____, 2004
By (Signature of Corporate Officer) By (Signature of Corporate Office)

PRINT NAME & TITLE OF OFFICER PRINT NAME & TITLE OF OFFICER
STATE OF _____, COUNTY OF _____, ss:

On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the _____ and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Notary Public in and for said State

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I/We Unit 1201-3 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

ROBERT D. JONES (Signature)

DATE

On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared ROBERT D. JONES, SINGLE to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

Notary Public in and for said State

MORTGAGEE OF Unit 1201-3:

Print Name of Bank/Financial Institution: CITY STATE BANK
The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, do hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by ROBERT D. JONES, a Single Person, dated November 18, 2002, recorded November 20, 2002 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 223, Page 405 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4-29, 2004

Richard A. Marshall
By (Signature of Corporate Officer)

Donald H. Evans
By (Signature of Corporate Office)

Richard A. Marshall, VP
PRINT NAME & TITLE OF OFFICER

Donald H. Evans, Sr. VP
PRINT NAME & TITLE OF OFFICER

STATE OF Iowa, COUNTY OF Boone, ss:

On this 29th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Richard A. Marshall and Donald H. Evans to me personally known, who, being by me duly sworn, did say that he/she/they is/are the VP and Sr VP of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Janet Pearson
Notary Public in and for said State



I/We Unit 1201-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

[Signature] 04/21/04
JOSEPH O. GAMBLE (Signature) DATE

(Spouse of JOSEPH OF GAMBLE, if applicable) DATE

On this 21 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared JOSEPH O. GAMBLE and his spouse [Signature] (if applicable) or SINGLE (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

[Signature] 04/21/04
SHELAGH J. MCDONALD (Signature) DATE

[Signature]
Notary Public for said State

LORI J. HALE
Commission Number 718806
MY COMMISSION EXPIRES
SEPTEMBER 30, 2005

(Spouse of SHELAGH J. MCDONALD, if applicable) DATE

On this 21st day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared SHELAGH J. MCDONALD and his/her spouse [Signature] (if applicable) or SINGLE (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

[Signature]
Notary Public for said State

LORI J. HALE
Commission Number 718806
MY COMMISSION EXPIRES
SEPTEMBER 30, 2005

MORTGAGEE OF Unit 1201-4:
Print Name of Bank/Financial Institution: BANK MIDWEST, MINNESOTA, IOWA N.A.
The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by JOSEPH OF GAMBLE AND [Signature], (Single/Husband and Wife, (strike which does not apply) AND SHELAGH J. MCDONALD, (Single/Husband and Wife, (strike which does not apply) dated December 31, 2003, recorded January 5, 2004 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 749 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4-22-04, 2004

[Signature]
By (Signature of Corporate Officer)

[Signature]
By (Signature of Corporate Officer)

Angela Langholz RAE
PRINT NAME & TITLE OF OFFICER

Curt Johnson
PRINT NAME & TITLE OF OFFICER

On this ___ day of ___, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Angela Langholz and Curt Johnson to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Retail Account Executive and Sr. Vice President of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

[Signature]
Notary Public in and for said State

LORI J. HALE
Commission Number 718806
MY COMMISSION EXPIRES
SEPTEMBER 30, 2005

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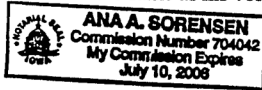
I/We Unit 1201-5 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Roger E. Smith
ROGER E. SMITH (Signature)

4-8-04
DATE

STATE OF IOWA, Dickinson COUNTY:

On this 7th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **ROGER E. SMITH** to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he executed the same as his voluntary act and deed.



[Signature]
Notary Public in and for said State

Harriet Danielson, Wife of Roger E. Smith

DATE

STATE OF IOWA, _____ COUNTY:

On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **Harriet Danielson, Spouse of Roger E. Smith**, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.

Notary Public in and for said State

I/We Unit 1201-5 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Roger E. Smith
ROGER E. SMITH (Signature)

4-10-04
DATE

STATE OF IOWA, Dickinson COUNTY:

On this 10th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **ROGER E. SMITH** to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he executed the same as his voluntary act and deed.



[Signature]
Notary Public in and for said State

Harriet Danielson
Harriet Danielson, Wife of Roger E. Smith

4-10-04
DATE

STATE OF IOWA, Dickinson COUNTY:

On this 10th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **Harriet Danielson, Spouse of Roger E. Smith**, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.



[Signature]
Notary Public in and for said State

I/We Unit 1203-1 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

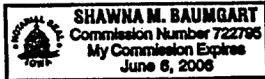
[Signature]
BRIAN M. HAGAN (Signature)

4/05/04
DATE

[Signature] n/a
(Spouse of BRIAN M. HAGAN)

4/05/04
DATE

On this 29th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared BRIAN M. HAGAN, and his spouse (if applicable) or SINGLE (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Shawna M. Baumgart
Notary Public in and for said State

MORTGAGEE OF Unit 1203-1:

Print Name of Bank/Financial Institution: NORTHWEST FEDERAL SAVINGS BANK

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by BRIAN M. HAGAN AND (n/a), (Single/Husband and Wife, (strike which does not apply)) dated October 10, 2002, recorded October 15, 2002 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 220, Page 95 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 5/3/2004, 2004

[Signature]
By (Signature of Corporate Officer)

[Signature]
By (Signature of Corporate Office)

Senior Vice President
PRINT NAME & TITLE OF OFFICER

Joseph Conover Commercial Lender
PRINT NAME & TITLE OF OFFICER

STATE OF Iowa, COUNTY OF Clay, ss:

On this 3rd day of May, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Lee A. Schoenewe and Joseph Conover to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Sr. Vice President and Commercial Lender of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.



Rhonda K. Helm
Notary Public in and for said State

I/We Unit 1203-2 & Unit 1207-2 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

KRAUSEWA, L.C.:

W.A. Krause

4-26-4

By: (Signature of duly authorized representative of Company) DATE

W.A. Krause

PRINT NAME & TITLE (I.E. MANAGER/PARTNER) OF REPRESENTATIVE

By: (Signature of duly authorized representative of Company) DATE

PRINT NAME & TITLE (I.E. MANAGER/PARTNER) OF REPRESENTATIVE

STATE OF IOWA, COUNTY OF POLK, ss:

On this 26TH day of APRIL, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared W.A. KRAUSE AND _____, to me personally known, who being by me duly sworn, did say that he/she/they is/are an authorized representative of the corporation/limited liability company/partnership; that the instrument was signed on behalf of the corporation/limited liability company/partnership by authority of the Board of Directors/Managers/Partners; that he/she/they acknowledged the execution of the instrument to be the voluntary act and deed of corporation/limited liability company/partnership, by it and by him voluntarily executed.

NOTARIZE

James J. Brandt
Notary Public for said State

JAMES J. BRANDT
COMMISSION NO. 144058
MY COMMISSION EXPIRES
7/30/05

689

I/We Unit 1203-3 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

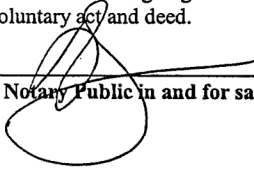
Michael Tangney
MICHAEL TANGNEY (Signature)

Apr-14-04
DATE

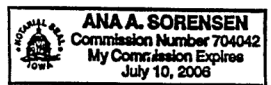
not applicable
(Spouse of MICHAEL TANGNEY) DATE

State of Iowa, Dickinson Co., ss:

On this 14th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared MICHAEL TANGNEY, ~~and his spouse~~ (if applicable) or (SINGLE) (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Notary Public in and for said State



I/We Unit 1203-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Clay L. Cook
CLAY L. COOK (Signature)

5/12/04
DATE

Theresa Cook
THERESA COOK (Signature)

5/12/04
DATE

On this 12th day of May, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **CLAY L. COOK AND THERESA COOK, HUSBAND AND WIFE**, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Mary Jo. St. Clair
Notary Public in and for said State

MORTGAGEE OF Unit 1203-4:

Print Name of Bank/Financial Institution: AEGIS FUNDING CORPORATION

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by **CLAY L. COOK AND THERESA COOK, HUSBAND AND WIFE**, dated February 23, 2004 recorded February 25, 2004 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 260, Page 293 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: _____, 2004

By (Signature of Corporate Officer)

By (Signature of Corporate Office)

PRINT NAME & TITLE OF OFFICER

PRINT NAME & TITLE OF OFFICER

STATE OF _____, COUNTY OF _____, ss:
On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the _____ and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Notary Public in and for said State

691

I/We Unit 1203-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

[Signature] 4/21/04
CLAY L. COOK (Signature) DATE

[Signature] 4/21/04
THERESA COOK (Signature) DATE

On this 22 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared CLAY L. COOK AND THERESA COOK, HUSBAND AND WIFE, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



[Signature]
Notary Public in and for said State

MORTGAGEE OF Unit 1203-4:

Print Name of Bank/Financial Institution: AEGIS FUNDING CORPORATION
The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by CLAY L. COOK AND THERESA COOK, HUSBAND AND WIFE, dated February 23, 2004 recorded February 25, 2004 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 260, Page 293 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: _____, 2004

By (Signature of Corporate Officer)

By (Signature of Corporate Office)

PRINT NAME & TITLE OF OFFICER

PRINT NAME & TITLE OF OFFICER

STATE OF _____, COUNTY OF _____, ss:
On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the _____ and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Notary Public in and for said State

I/We Unit 1203-5 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

[Signature]
DOUG REICHARDT (Signature)

April 21 04
DATE

[Signature]
DEBORAH J. REICHARDT (Signature)

4/24/04
DATE

On this 21 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared DOUG REICHARDT and DEBORAH J. REICHARDT, Husband and Wife, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

[Signature]
Notary Public in and for said State



I/We Unit 1205-1 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Camille E. Tech
CAMILLE E. TECH (Signature)

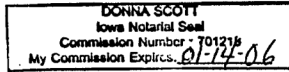
4/26/2004
DATE

Dennis L. Tech
SPOUSE OF CAMILLE E. TECH

4/26/2004
DATE

On this 26 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared CAMILLE E. TECH, and her spouse Dennis L. Tech (if applicable) or ~~SINGLE (strike which does not apply)~~ to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

Donna Scott
Notary Public in and for said State



I/We Unit 1205-2 & 1205-3 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

THE OAKS DEVELOPMENT COMPANY:

By: [Signature] 4-6-04
DATE
By: Randal Walters, Partner, and
duly authorized representative

STATE OF IOWA, COUNTY OF Polk, ss:

On this 6th day of April, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared RANDAL WALTERS, PARTNER to me personally known, who being by me duly sworn, did say that he/she/they is/are an authorized representative of the corporation/limited liability company/partnership; that the instrument was signed on behalf of the corporation/limited liability company/partnership by authority of the Board of Directors/Managers/Partners; that he/she/they acknowledged the execution of the instrument to be the voluntary act and deed of corporation/limited liability company/partnership, by it and by him voluntarily executed.



[Signature]
Notary Public in and for said State

MORTGAGEE OF Unit 1205-2 & 1205-3:

Print Name of Bank/Financial Institution: UNITED COMMUNITY BANK

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by THE OAKS DEVELOPMENT COMPANY, dated October 30, 2003 recorded November 4, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 254, Page 125 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4-16, 2004

[Signature]
By (Signature of Corporate Officer)

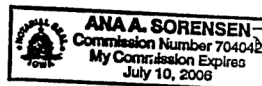
[Signature]
By (Signature of Corporate Office)

STEVE G. FELD
PRINT NAME & TITLE OF OFFICER

Todd N. Johnson, V.P.
PRINT NAME & TITLE OF OFFICER

STATE OF IOWA, COUNTY OF Dickinson, ss:

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared TODD N. JOHNSON and STEVE G. FELD to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Vice-President and Senior Vice-President of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.



[Signature]
Notary Public in and for said State

4 2.9.5.

I/We Unit 1205-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive-notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

John A. Schutty
JOHN A. SCHUTTY (Signature)

4/16/04
DATE

Judy Schutty
JUDY SCHUTTY (Signature)

4/16/04
DATE

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Robin Heck
Notary Public in and for said State

MORTGAGEE OF Unit 1205-4:

Print Name of Bank/Financial Institution: WELLS FARGO HOME MORTGAGE, INC.

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife, dated December 16, 2003 recorded December 19, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 37 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: _____, 2004

By (Signature of Corporate Officer)

By (Signature of Corporate Office)

PRINT NAME & TITLE OF OFFICER

PRINT NAME & TITLE OF OFFICER

STATE OF _____, COUNTY OF _____, ss:

On this _____ day of _____, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the _____ and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Notary Public in and for said State

4 29 04
I/We Unit 1205-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

John A. Schutty
JOHN A. SCHUTTY (Signature)

4/16/04
DATE

Judy Schutty
JUDY SCHUTTY (Signature)

4/16/04
DATE

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

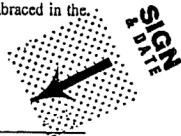


Robin Heck
Notary Public in and for said State

MORTGAGEE OF Unit 1205-4:

Print Name of Bank/Financial Institution: WELLS FARGO HOME MORTGAGE, INC.
The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife, dated December 16, 2003 recorded December 19, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 37 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: MAY 6, 2004



G. E. Klein
By (Signature of Corporate Officer)
G. E. Klein

By (Signature of Corporate Office)

AUTHORIZED SIGNER
PRINT NAME & TITLE OF OFFICER

PRINT NAME & TITLE OF OFFICER

STATE OF OREGON, COUNTY OF Washington:
On this 6 day of MAY, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared G. E. Klein and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the AUTHORIZED SIGNER and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Paula Luttrell
Notary Public in and for said State



697

4 2.9.5.

I/We Unit 1205-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

John A. Schutty
 JOHN A. SCHUTTY (Signature)

4/16/04
 DATE

Judy Schutty
 JUDY SCHUTTY (Signature)

4/16/04
 DATE

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Robin Heck
 Notary Public in and for said State

MORTGAGEE OF Unit 1205-4:

Print Name of Bank/Financial Institution: WELLS FARGO HOME MORTGAGE, INC.
 The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife, dated December 16, 2003 recorded December 19, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 37 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: May 4, 2004

GE CAPITAL MORTGAGE SERVICES, INC.

Robert Sotomayor
 By (Signature of Corporate Officer)

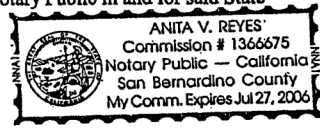
Renee Gilmer
 By (Signature of Corporate Office)

ROBERT SOTOMAYOR
ASST. VICE PRESIDENT
 PRINT NAME & TITLE OF OFFICER

RENEE GILMER
ASST. SECRETARY
 PRINT NAME & TITLE OF OFFICER

STATE OF CALIFORNIA, COUNTY OF SAN BERNARDINO, ss:
 On this 4 day of May, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Robert Sotomayor and RENEE GILMER to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Asst. Vice President and ASST. SECRETARY of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Anita V. Reyes
 Notary Public in and for said State



Apr 29 04 09:37a

STEIN LAW OFFICE

712-338-2432

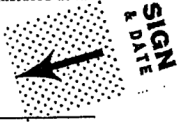
P. 7

MORTGAGEE OF Unit 1205-4:

Print Name of Bank/Financial Institution: WELLS FARGO BANK N.A.

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa is hereby released from the lien of the real estate mortgage, executed by JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife, dated December 16, 2003 recorded December 19, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 59 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: MAY 6, 2004



G. Klein
By (Signature of Corporate Officer)

By (Signature of Corporate Office)

STATE OF OREGON, COUNTY OF WASHINGTON:

On this 6 day of MAY, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared GIE KLEIN and _____ to me personally known, who, being by me duly sworn, did say that he/she/they is/are the AUTHORIZED SIGN and _____ of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Paula Luttrell
Notary Public in and for said State



299

MORTGAGEE OF Unit 1205-4:

Print Name of Bank/Financial Institution: WELLS FARGO BANK, N.A.

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by **JOHN A. SCHUTTY and JUDY SCHUTTY, Husband and Wife**, dated December 16, 2003 recorded December 19, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 257, Page 59 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: May 4 2004 **GE CAPITAL MORTGAGE SERVICES, INC.**

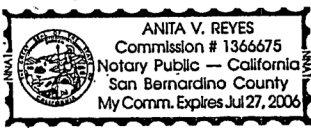
[Signature]
By (Signature of Corporate Officer) Robert Stromayer **Asst. Vice President**
[Signature]
By (Signature of Corporate Office) RENEE GILMER **ASST. SECRETARY**

STATE OF California COUNTY OF San Bernardino

On this 4 day of May, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Robert Stromayer and RENEE GILMER to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Asst. Vice President and ASST. SECRETARY of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

NOTARIZE

Anita V. Reyes
Notary Public in and for said State



SIGN & DATE

I/We Unit 1205-5 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

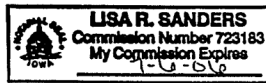
[Signature]
RANDAL L. WALTERS (Signature)

4-6-04
DATE

Christine A. Walters
CHRISTINE A. WALTERS (Signature)

4-6-04
DATE

On this 6th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **RANDAL L. WALTERS AND CHRISTINE A. WALTERS, HUSBAND AND WIFE**, to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



[Signature]
Notary Public in and for said State

MORTGAGEE OF Unit 1205-5:

Print Name of Bank/Financial Institution: **UNITED COMMUNITY BANK**

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by **RANDAL L. WALTERS AND CHRISTINE A. WALTERS, HUSBAND AND WIFE**, dated July 15, 2002 recorded July 19, 2002 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 214, Page 181 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4-16, 2004

[Signature]
By (Signature of Corporate Officer)

[Signature]
By (Signature of Corporate Office)

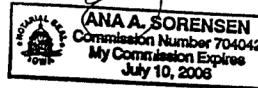
STEVE G. FELD
PRINT NAME & TITLE OF OFFICER

Tedd N. Johnson, VP
PRINT NAME & TITLE OF OFFICER

STATE OF IOWA, COUNTY OF DICKINSON, ss:

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared TODD N. JOHNSON and STEVE G. FELD to me personally known, who, being by me duly sworn, did say that he/she/they is/are the VICE-PRESIDENT and SENIOR-VICE PRESIDENT of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

[Signature]
Notary Public in and for said State



I/We Unit 1207-1 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Debra S. Kress
DEBRA S. KRESS (Signature)

4-10-04
DATE

(Signature of Spouse of DEBRA KRESS)

DATE

On this 10th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared DEBRA S. KRESS, and her spouse ~~(if applicable)~~ or SINGLE ~~(strike which does not apply)~~ to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

Karen Hankins
Notary Public in and for said State



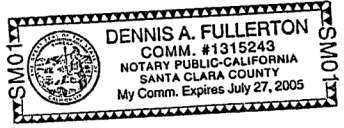
I/We Unit 1207-3 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

[Signature] _____ DATE Apr 19, 04

N/A _____ DATE _____
(Signature of Spouse of DENNIS A. LEVETT)

On this 20th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared DENNIS A. LEVETT, and ~~his spouse~~ (if applicable) or SINGLE (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

[Signature]
Notary Public in and for said State



I/We Unit 1207-4 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

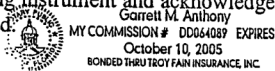
Warren H. Melles
WARREN H. MELLES (Signature)

4-11-04
DATE

Jean L. Melles
JAN L. MELLES (Signature)

4-11-04
DATE

On this 12 day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **WARREN H. MELLES and JAN L. MELLES, Husband and Wife** to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.



Garrett M. Anthony
Notary Public in and for said State
GARRETT ANTHONY

MORTGAGEE OF Unit 1207-4:

Print Name of Bank/Financial Institution: LIBERTY BANK, FSB

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by **WARREN H. MELLES and JAN L. MELLES, Husband and Wife**, dated November 20, 2003 recorded December 8, 2003 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 256, Page 135 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4/19, 2004

Steve Lindenberg
By (Signature of Corporate Officer)

Dawn Henss
By (Signature of Corporate Office)

Steve Lindenberg, Market Manager
PRINT NAME & TITLE OF OFFICER

Dawn Henss Branch Mgr
PRINT NAME & TITLE OF OFFICER

STATE OF Iowa, COUNTY OF Dickinson, ss:

On this 10th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Steve Lindenberg and Dawn Henss to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Market Manager and Branch Manager of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Angela Kuchel
Notary Public in and for said State



I/We Unit 1207-5 Owner(s)/Titleholder(s) and Mortgagee (if applicable) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

Christine A. Hinkeldey
CHRISTINE A. HINKELDEY (Signature)

4/16/04
DATE

(Signature of Spouse of CHRISTINE A. HINKELDEY)

DATE

On this 16th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared **CHRISTINE A. HINKELDEY**, and his/her spouse _____ (if applicable) or **SINGLE** (strike which does not apply) to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as their voluntary act and deed.

Margie Ann Hunkeler
Notary Public in and for said State



MORTGAGEE OF Unit 1207-5:

Print Name of Bank/Financial Institution: LIBERTY BANK, FSB

The undersigned(s), the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, hereby consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums and do hereby acknowledge that the following described real estate situated in Dickinson County, Iowa, to wit: **Lot 21 in the Plat of West Okoboji Meadows, in the City of Okoboji, Dickinson County, Iowa** is hereby released from the lien of the real estate mortgage, executed by **CHRISTINE A. HINKELDEY**, and his/her spouse _____ (if applicable) or **(SINGLE)** (strike which does not apply), dated October 25, 2002, recorded October 28, 2002 in the records of the Office of the Recorder of the County of Dickinson, State of Iowa, in Book 220, Page 935 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Date: 4/19, 2004

Steve Lindenberg
By (Signature of Corporate Officer)

Dawn Henss
By (Signature of Corporate Office)

Steve Lindenberg Market Manager
PRINT NAME & TITLE OF OFFICER

Dawn Henss Br. Mgr.
PRINT NAME & TITLE OF OFFICER

STATE OF Iowa, COUNTY OF Dickinson ss:
On this 19th day of April, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared Steve Lindenberg and Dawn Henss to me personally known, who, being by me duly sworn, did say that he/she/they is/are the Market Manager and Branch Manager of said corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he/she/they acknowledged the execution of said instrument to be the voluntary act and deed of the corporation by it and by him/her/them voluntarily executed.

Angela Kuchel
Notary Public in and for said State



I/We Unit 1209-1, 1209-2, 1209-3, 1209-4, 1209-5 Owner(s)/Titleholder(s) waive notice of meeting and consent to the Second Amendment to Declaration of Horizontal Property Regime of Villas of West Okoboji Meadows Condominiums.

WEST OKOBOJI, L.C.:

[Signature] 4-6-04
By: John C. Kline, Manager DATE
duly authorized representative of Company

STATE OF IOWA, COUNTY OF Polk, ss:

On this 6th day of April, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared JOHN C. KLINE to me personally known, who being by me duly sworn, did say that he/she/they is/are an authorized representative of the corporation/limited liability company/partnership; that the instrument was signed on behalf of the corporation/limited liability company/partnership by authority of the Board of Directors/Managers/Partners; that he/she/they acknowledged the execution of the instrument to be the voluntary act and deed of corporation/limited liability company/partnership, by it and by him voluntarily executed.



[Signature]
Notary Public in and for said State

Jacobson-Westergard & ASSOC., INC. 105 S 6th ESTHERVILLE, IOWA 51334 (712) 362-2647

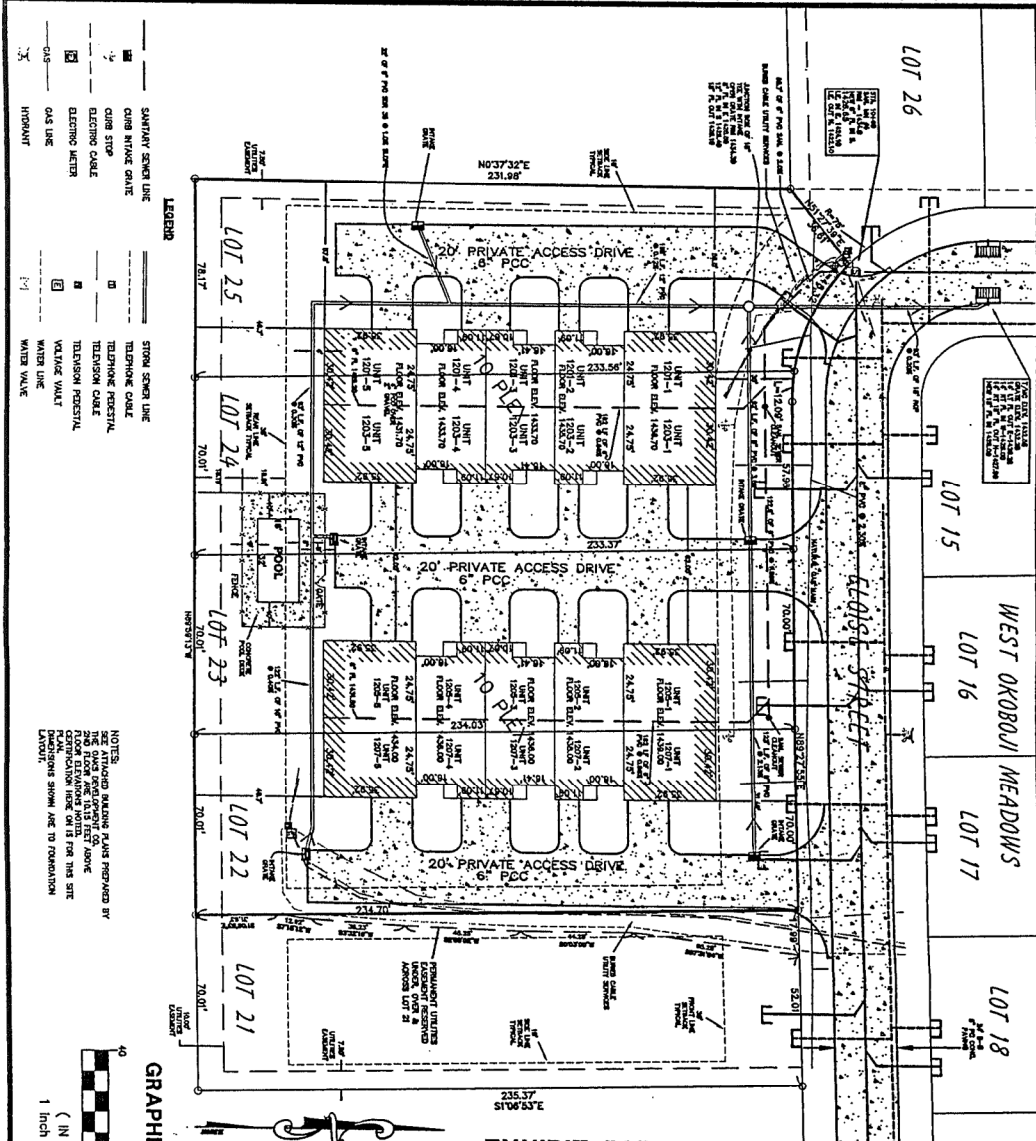


EXHIBIT "A"
 REVISED SITE PLAN OF THE SECOND AMENDMENT TO
 VILLAS OF WEST OKOBOJI
 MEADOWS CONDOMINIUMS
 A HORIZONTAL PROPERTY REGIME
 OKOBOJI, IOWA

R14\PROJ\E99307\POS\11X17-02.DWG

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|-----------------------|------------------------------|----------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Drawn CJH | Checked By RVB | CLIENT: THE OAKS DEVELOPMENT CO 3424 E.P. TRUE PARKWAY #200 WEST DES MOINES, IA 50265 | | I hereby certify that this land surveying document was prepared and the field survey work was performed by me or under my direct personal supervision and that I am a duly licensed Land Surveyor under the laws of the State of Iowa. R. V. Bendixen Robert V. Bendixen, L.S. License Number 9017 My license renewed date is December 31, 2004 Pages or sheets covered by this seal: 1 |
| Date 4-1-04 | Project No. E99307 | | | |

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