

Instrument # 661091

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SECOND AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS, AND
RESTRICTIONS, AND PARTY WALL AGREEMENT
FOR THE
VILLAS AT THE CROSSING TOWNHOUSE DEVELOPMENT

This is the Second Amendment (the "Amendment") to the DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, AND PARTY WALL AGREEMENT FOR THE VILLAS AT THE CROSSING TOWNHOUSE DEVELOPMENT, recorded April 30, 1995, as Instrument No. 426844, in the real property records of Blaine County, Idaho, and which was also amended as Instrument No. 436144, recorded February 2, 2000, which essentially, reduced the number of Townhouses from six to four and removed property that was not part of the below-named Plat (collectively the "Declaration"). VILLAS AT THE CROSSING TOWNHOUSE OWNERS ASSOCIATION, INC., an Idaho nonprofit corporation and homeowners association (the "Association") is seeking to amend the Declaration to clarify the authority in the Declaration for insurance of improvements and attempt to adequately insure those improvements.

As required by paragraph 15.2 of the Declaration, this Amendment has been voted upon and approved by the holders of not less than a 75% of the voting rights in the Association, in which each Member is entitled to one vote per Lot and there are four Lots.

The Declaration and the Amendment are covenants and restrictions that run with the land and bind real property, located in the City of Ketchum, Blaine County, State of Idaho, and contained within the following plat (the "Plat"):

Sublots 2A, 2B, 3A and 3B, VILLAS AT THE CROSSING PHASE I, a Townhome Subdivision Plat, being a replat of Lots 2B and 3B of THE CROSSING AMENDED: RESUBDIVISION OF LOTS 1A & 2A creating Sublots 1 - 4, according to the official plat recorded in the real property records of Blaine County, Idaho, April 30, 1999, as Instrument No. 426843.

SECOND AMENDMENT TO THE COVENANTS, CONDITIONS AND RESTRICTIONS, AND PARTY
WALL AGREEMENT FOR THE VILLAS AT THE CROSSING TOWNHOUSE DEVELOPMENT