

Return Recorded Document To:
Don L. Hanson
Cedar Springs Homeowners Association
1806 Cedar Springs Lane
Anacortes WA 98221



201006040030

Skagit County Auditor

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SECOND AMENDMENT TO DECLARATION
FOR
CEDAR SPRINGS PLANNED UNIT DEVELOPMENT

Original Declaration: 20011080126

First Amendment of Declaration: 200610240160

Grantor: Cedar Springs Homeowners Association

Grantee: The Public

Abbreviated Legal Description: Cedar Springs Planned United Development, Portion
Northeast Quarter, Southwest Quarter, S25, T35N, R1E.

Purpose: Additional language added to 13.1.1 regarding homeowner's responsibility
regarding claims occurring within a homeowner's residence.

THIS AMENDMENT is made this 4th day of June, 2010, by the Cedar
Springs Homeowners Association.

WHEREAS, a Declaration of Covenants, Conditions, Restrictions, Easements, and
Reservations for Cedar Springs PUD located in Anacortes, Washington, was recorded at
Auditor's File No. 20011080126 among the land records of Skagit County, Washington, and said
Declaration has previously been amended by Amended Declaration recorded at Auditor's File
No. 200610240160;

WHEREAS, pursuant to Article 22 of the Declaration, the Declaration may be amended by consent of seventy-five percent (75%) of the members of the Association;

WHEREAS, by a duly held affirmative vote of the Association on January 30, 2010, more than seventy-five percent (76%) of the members of the Association voted to clarify the homeowner's responsibility regarding claims occurring within a homeowner's residence;

NOW, THEREFORE, pursuant to Article 22 of the Declaration, the Association hereby amended the Declaration as followings:

1. Article 13.1.1 is hereby amended to read as follows:

13.1.1 Fire insurance, with an extended coverage endorsement (including vandalism, malicious mischief, sprinkler leakage, debris removal, cost of demolition, windstorm and water damage), in an amount as near as practicable to the full insurable replacement value (without deduction for depreciation) of the Common and Limited Common Areas and the Buildings with the Board named as insured as trustee for the benefit of the Owners and Mortgagees as their interest may appear, or such other fire and casualty insurance as the Board shall determine to give substantially equal or greater protection insuring the Owners and their Mortgages as their interest may appear. Said policy or policies shall provide for separate protection for each Unit to the full insurable replacement value thereof (limited as above provided), and a separate loss payable endorsement, in favor of the Mortgagee(s) of each Lot, if any, and further, a separate loss payable clause in favor of the Mortgagee of the Planned Unit Development, if any. All insurance shall be obtained from an insurance carrier rated Triple A (and rated as in Class XI or better financial condition) by Best's Insurance Reports or equivalent rating service, and licensed to do business in the State of Washington. **For any claim within a homeowner's residence, the homeowner shall be responsible for a portion of the Homeowners Association insurance policy. Should damage occur in multiple units, the individual homeowner shall be responsible for a portion of the deductible which reflects the percentage of that unit's claim.**

DATED this 4th day of June, 2010.

DECLARANT: Cedar Springs Homeowners Association

By: Don L. Hanson
Don L. Hanson
Its President



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STATE OF WASHINGTON

County of

Skagit

SS. (INDIVIDUAL ACKNOWLEDGEMENT)

I certify that I know or have satisfactory evidence that Don. Hanson is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated this 4th day of June, 2010.

Print Name

Notary Public in and for the State of WA

My appointment expires:

March 4, 2012

STATE OF WASHINGTON

County of _____

SS. (CORPORATE ACKNOWLEDGMENT)

On this _____ day of _____, _____ personally appeared before me _____ to me known to be the _____ of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed, of said corporation, for the uses and purposes therein mentioned, and on oath stated that he authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

IN WITNESS Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.

Print Name _____

Notary Public in and for the State of _____

My appointment expires: _____



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Skagit County Auditor