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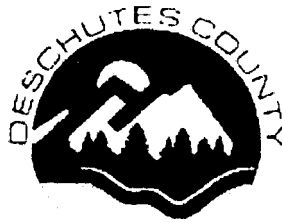
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DESCHUTES COUNTY CLERK

CERTIFICATE PAGE



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RETURN TO:
RIVER'S EDGE INVESTMENTS
3075 N. HWY 97
BEND, OR. 97701
ATTN: GARY COX

PLANNED COMMUNITY SUBDIVISION

**SUPPLEMENTAL DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS SUBMITTING
RIVER'S EDGE VILLAGE PHASE X TO THE
DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
OF GOLF PALISADES**

By instrument dated April 16, 2002, and recorded April 29, 2002, in Book 2002 at Page 23531, Official Records of Deschutes County, Oregon, RIVER'S EDGE DEVELOPMENT, L.L.C., an Oregon limited liability company, established the Declaration of Covenants, Conditions and Restrictions for Golf Palisades (the "Declaration").

The Declaration for Golf Palisades contemplated that developer would, at any time during the term of the Declaration, add all or a portion of any land now or hereafter owned by Declarant to the Property which was covered by said Declaration.

River's Edge Investments, L.L.C. is the successor in interest to The Riverhouse Partnership and is hereinafter referred to as "Declarant".

Declarant now wishes to subject the area known as River's Edge Village Phase X to the Declarations of Covenants, Conditions and Restrictions for Golf Palisades, to annex such Property to Golf Palisades and to make provisions for the conditions upon which such Property may be used.

NOW, THEREFORE, Declarant does hereby declare and provide as follows:

SECTION 1. DEFINITIONS

1.1 INCORPORATION BY REFERENCE: Each of the terms defined in Article 1 of the Declaration for Golf Palisades shall have the meanings set forth in such Article 1.

1.2 The "Property" shall mean River's Edge Village Phase X, City of Bend, Deschutes County, Oregon, according to the official plat thereof.

1.3 Declaration of Covenants, Conditions and Restrictions for Golf Palisades shall mean that certain document entitled "Declaration of Covenants, Conditions and Restrictions for Golf Palisades dated April 16, 2002, recorded April 29, 2002, in Book 2002, Page 23531, Official Records of Deschutes County, Oregon.

1.4 "River's Edge Village Phase X" shall mean the area described in Paragraph 1.2 above.

SECTION 2. SUBJECTION OF RIVER'S EDGE VILLAGE PHASE X, TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR GOLF PALISADES

2.1 ANNEXATION: Declarant hereby declares that River's Edge Village Phase X shall be part of that certain residential community known as Golf Palisades, as referred to in the Declaration of Covenants, Conditions and Restrictions for Golf Palisades.

2.2 DECLARATION OF RESTRICTIONS: The covenants and conditions set forth in Articles I through XIII, inclusive, of the Declaration of Covenants, Conditions and Restrictions for Golf Palisades shall be applicable within the Property except as may be restricted in this instrument. The Property shall be held, conveyed, hypothecated, encumbered, used, occupied and improved only in accordance with the provisions made in this instrument and the Declaration for Golf Palisades.

SECTION 3. MISCELLANEOUS

3.1 AMENDMENT AND REPEAL: Any provision of this Supplemental Declaration at any time may be amended or repealed. The provision may be added by any of the methods provided in the Declaration for Golf Palisades.

3.2 DURATION: The covenants and provisions contained herein shall continue to remain in full force and effect in accordance with the Declaration for Golf Palisades.

3.3 ATTORNEY FEES: In the event any party shall bring any suit or action to enforce this Declaration, or to collect any money due hereunder or to foreclose a lien, the party not prevailing shall pay to the prevailing party all costs and expenses incurred by it in connection with such suit or action, such amount as the court may determine to be reasonable as attorneys' fees at trial and upon any appeal or petition for review thereof or other proceedings, including any bankruptcy or arbitration proceeding.

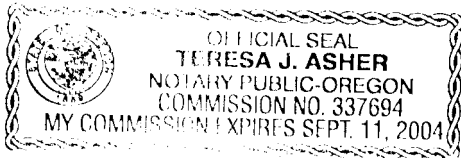
IN WITNESS WHEREOF, RIVER'S EDGE INVESTMENTS, L.L.C., has executed this Supplemental Declaration this 7th day of APRIL, 2004.

RIVER'S EDGE INVESTMENTS, L.L.C.,
Successor in Interest to
The Riverhouse Partnership

By: *Wayne Purcell*
Its: MEMBER

STATE OF OREGON, County of Deschutes, ss:

The foregoing instrument was acknowledged before me this 7 day of April, 2004 by WAYNE PURCELL, who stated that HE is the MEMBER of River's Edge Investments, L.L.C. and is authorized to execute the foregoing instrument on behalf of the limited liability company.



Teresa J. Asher
Notary Public for Oregon
My Commission Expires: 9/11/04