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AMENDMENT OF COVENANTS
OF
HARBOR ISLES HOMEOWNERS' ASSOCIATION
a nonprofit corporation

This document amends the covenants, conditions and restrictions in the three documents listed below:

Document 1. Declaration of Protective Covenants, Conditions and Restrictions for Lot 1, Block 1 Harbor Isles, Phase 1, Tract 1209, recorded 13 December, 1983 in Volume M83 at page 21250, Microfilm Records of Klamath County, Oregon.

Document 2. Revised Declaration of Protective Covenants, Conditions and Restrictions for Lots 2-42, inclusive, of Block 1 and Lots 1-5, inclusive, of Block 2, Harbor Isles, Phase 1, Tract 1209, recorded 25 January, 1983 in Volume M-83 at page 1299, Microfilm Records of Klamath County, Oregon.

Document 3. Declaration of Protective Covenants, Conditions and Restrictions for Lots 43-71, inclusive, of Block 1 for First Addition to Harbor Isles, Tract 1252, Recorded 6 August, 1986 in Volume M86 at page 13842, Microfilm Records of Klamath County, Oregon.

The following amendments of Declaration of Protective Covenants, Conditions and Restrictions for Harbor Isles were adopted by the shareholders on Aug. 17, 1987:

ARTICLE I

SPECIAL COVENANTS

First change:

(1) Land Use and Building Type:

Add the following as a final paragraph in Article I Section

(1) of all three documents:

"Every owner has the right and easement of enjoyment to the common area which is appurtenant to the title to the lot."

Second change:

The second paragraph of subsection (5) Condominium Owners' Association; Assessments of ARTICLE I in document 1 and the second paragraph of subsection (6) Homeowners' Association; Assessments of ARTICLE I in Documents 2 and 3 are amended as follows:

"Each lot condominium owner, his heirs, successors and assigns, in accepting a deed or contract for any lot in Harbor Isles, covenants and agrees to pay annually the pro rata share of the costs assessed against the lot owner's property by the Association to carry out the purposes specified above. Said assessment shall be paid promptly when due and in the event it is not promptly paid when due shall become a lien upon the property and may be enforced by the Association on behalf of and for the benefit of the other lot owners of Harbor Isles in the same manner as any lien foreclosure. Failure to pay said assessment will not constitute a default under an insured mortgage and any lien of assessment will be subordinate to the lien of any first mortgage. Mortgagees will not be required to collect assessments".

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Third change:

Add a new paragraph (6) to Article I of document 1 and a new paragraph (7) to Article I of documents 2 and 3 that reads as follows:

" (7) Common area mortgages. A common area cannot be mortgaged or conveyed without the consent of at least two-thirds of the members (excluding the developer). If ingress or egress to any residence is through the common area, any conveyance or encumbrance of such area is subject to the lot owner's easement".

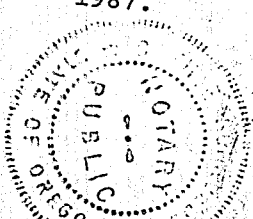
STATE OF OREGON)
County of Klamath) ss.

Personally appeared R. A. Kent, who, being duly sworn, stated that he is the President, and R. C. Wendt, who, being duly sworn, stated that he is Secretary, of HARBOR ISLES HOMEOWNERS' ASSOCIATION, and that said instrument was signed in behalf of said corporation by authority of its Board of Directors; and they acknowledged said instrument to be its voluntary act and deed.
Before me:

R. A. Kent
R. A. Kent, President

R. C. Wendt
R. C. Wendt, Secretary

SUBSCRIBED and sworn to before me this 17th day of August 1987.



Rel:
The undersigned
P.O. By 1089
Klamath Falls, Or

Cathie Schraeder
Notary Public for Oregon
My Commission expires: 5/25/87

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1302 cc

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____
of August _____ A.D., 19 87 at 11:51 o'clock A M., and duly recorded in Vol. M87
of Deeds _____ on Page 15172

FEE \$13.00

Evelyn Biehn, County Clerk
By [Signature]