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J. MICHAEL BARDIM J.

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Steve Miner PO Box 9 Kalama, WA 98625

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# First Amendment to Swift Cove West Covenants, Conditions and Restrictions

This document is the First Amendment to the Swift Cove West Covenants, Conditions and Restrictions (hereinafter "CC&R's"), as originally filed on 16 January 2003, Book 235, Page 680, Skamania County, Washington. The purpose of these revisions is to correct various omissions and errors contained in the original document and also to modify certain voting margins described in that document.

Revisions are as follows:

Title of Document: The Title to the CC&Rs shall be:

Swift Cove
Covenants, Conditions and Restrictions

#### Section 1- General Definitions

The following Section 1.2.1 is hereby added to the CC&R's:

1.2.1 Amendments — Effective on the date hereof, any amendment(s), approved by a vote of the Owners as provided for in Section 1.2 of these CC&R's, shall be valid and binding once the appropriate number of Owners' original signatures, equal to the required number of votes required for passage, provided that all such Owners are in good standing, are collected and notarized upon attached signature page(s) and then recorded, along with the approved amendment(s), with the Skamania County, Washington, Clerk's office.

### 3. Section 3 - Association Activities and Fees

The following Section 3.1 hereby replaces Section 3.1 of the original CC&R's in its entirety:

3.1. <u>Organization of Association:</u> Owners representing a majority of the lots in the Development shall create a corporation and adopt Bylaws to create Swift Cove Homeowners Association ("Association") to administer the provisions of these CC&R's. The Articles of Incorporation and or Bylaws shall provide for directors, officers and at least one annual meeting and such other meetings as for which prior notice is required.

There shall be a board of directors of between three and five persons whose terms shall run two years, and a President, two Vice-Presidents, Secretary and Treasurer, each of which has a two year term and whom may also be a Board member. Board members and officers shall be elected at each annual meeting of the Association, or any special meeting called for that purpose.

The following Section 3.4 hereby replaces Section 3.4 of the original CC&R's in its entirety:

3.4 <u>Dues /Payment:</u> The Association shall collect maintenance fees of \$300.00 per lot annually, starting 1 July 2002, and each July thereafter, for roads, common areas, trails, etc. This money will be placed in a general fund with a maximum cap of approximately \$5,000.00, to cover estimated costs of Association operating expenses, and maintenance and repairs as needed. At such time as the general fund exceeds \$5,000.00 no annual payments will be required, until such time as the general fund diminishes or is projected to diminish below \$3,000.00. The estimated cost shail be divided equally between all of the lots, regardless of the size of the lots.

a. The Board shall generate a budget each year.

 The Board shall review proposed budget with lot owners at the annual meeting.

c. Any budget line item can be challenged by any lot owner at the annual meeting, at which time that line item shall be put to a vote by the membership. Passage of any challenged line item requires a super majority of 60% of the lot owners.

d. If no challenges are issued to any line items, or for the balance of the budget that goes unchallenged, then the budget may be passed in its entirety by the required super majority of 60% of the lot owners.

The Board, by simple majority vote, may issue a special assessment of up to \$1200 total (\$100 per lot) per occurrence for emergencies without requiring a vote of the membership.

f. If the estimated cost of operation and maintenance for the balance of a fiscal year is projected to be or actually will diminish the general fund to an amount less than the minimum \$3,000 balance in the general fund, the Directors, by a simple majority vote, shall direct each Owner to immediately pay their share of the necessary amount.

The following Section 3.4.1 is hereby added to the CC&R's:

#### ROOK 253 PAGE 420

3.4.1 <u>Special Assessments</u>: Special assessments for other type of expenditures not outlined in Section 3.4 and whose total expense exceeds \$500 per calendar year in non-budgeted expenses, shall be payable by all Owners within 30 days, if Owners representing a super majority of 60% of the lots, approve such expenses.

The following Section 3.5 hereby replaces Section 3.5 of the original CC&R's in its entirety:

3.5 <u>Failure to Pay:</u> In the event that an Owner shall fail to pay any of the above amounts, when due, the Association shall have a lien, as described below in Section 3.6, for the unpaid amount. The Association shall also have an action for damages against any nonpaying Owner for any unpaid amount. In any action for the collection of such amount, the substantially prevailing party shall be entitled to an award for such party's reasonable attorney's fees and costs.

The following Section 3.6 hereby replaces Section 3.6 of the original CC&R's in its entirety:

3.6 Lien: The lien referred to above in Section 3.5 shall be calculated and perfected as follows. The Association shall be entitled to the actual amount unpaid plus interest thereon at twelve percent per annum. A notice of lien signed by the Association, shall be recorded in the real property records of Skamania County so as to become a lien of record against the lot of any Owner who has not paid. Said notice of lien shall include at least a description of the defaulting Owner's property, a reference by recording number to these CC&R's; the amount due including interest and attorneys fee and all costs for the preparation and recording of the lien, and an expected schedule of attorneys fees projected prior to the commencement of any judicial foreclosure; the name of the Association; and an address and phone number through which others interested in the lot may communicate with the Association. Said lien may be enforced by foreclosure through the same manner of judicial proceedings as labor and material men's liens are then foreclosed in the state of Washington, except that there shall a time limit for the filing of the lien or the initiation of any judicial proceeding thereafter as set forth in the Association Bylaws, and in addition to the principal and interest due, reasonable time and expenses in recording the lien, the Association shall be entitled to all costs of such foreclosure action and such reasonable attorneys fees as the Court shall fix for the foreclosure action and any collection efforts preceding the foreclosure.

In all other respects the original CC&R's recorded on 16 January 2003, as Book 235, page 680, remain in full force and effect.

Dated: 21 October, 2003

## FIRST AMENDMENT TO SWIFT COVE WEST COVENANTS CONTITIONS AND RESTRICTIONS

Lot Owners' Signatures

Property Owner, Swift Cove West	Property Owner, Swift Cove West
Short Plat, Lot 1:	Short Plat, Let 2:
Lan Creage	L. SOR
(Printed Name)	(Printed Name)
Brenda (Jeagan),	Lath D. But
Printed Name)	Faith DeBuhy (Printed Name)
Property Owner, Swift Cove West Short Plat, Lot 3:	Property Owner, Glacier View
- Fligobeth Orlea	- The same
(Printed Name)	Hamela L. Fastman (Printed Name)
arth J. Simons	Daniel Take
(Printed Name)	(Printed Name)
Property Owner, Glacier View Short Plat, Lot 2:	Property Owner, Glacier View Short Plat, Lot 3:
Lawling_	Just Walder
(Printed Name)	Printed Name)
Grenda (Keagan)	Stacey S. Waddell
BRENDA CREAGAN (Printed Name)	(Printed Name)

#### Lot Owners' Signatures (continued)

Property Owner, Glacier View Short Plat, Lot 4:	Property Owner, Lot 4 20 Acre Parcel:
A:U. V.	Stephen & Mines
(Printed Name)	STEPHEN J. MINER (Printed Name)
Janette Kingsu	Karen Mener
(Printed Name)	(Printed Name)
Property owner Lot 5	Property Owner, Lot 6 20 Acre Parcel:
Dodginstem phil (Printed Name)	Laura Turner (Printed Name)
Peggy Hemphill	( Telegoratio)
(Printed Name)	(Printed Name)
State of Washington County of Clark	
On this day personally appeared before me to me known to be the individual described in and foregoing instrument, and acknowledged that he/s his/her/their free and voluntary act and deed, for the mentioned	Ologo Michael and a second and
Given under my hand and seal this and day of	De La berranding 2003
Wenckelen Wedelewood  Notary Public residing at Eaffe Ground, wo  My Commission Expires: 9   20   06	HOTAN OF
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State of Washington County of	
On this day personally appeared before me Stroy W to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she/they signed his/her/their free and voluntary act and deed, for the uses and purmentioned.  Given under my hand and seal this 2 day of Octoor	he within and
Notary Public residing at Baffle Ground	
STOR KA	Notary Public e of Washington RI M. HOEFLER
State of Washington County of Clark	Pent Expires Aug. 1, 2005
On this day personally appeared before me to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she/they signed this/her/their free and voluntary act and deed, for the uses and purmentioned.  Given under my hand and seal this day of Other	No. 18
Notary Public residing at _RH Butte Grand	
	Notary Public the of Washington ARI M. HOEFLER Iment Expires Aug. 1, 2005
On this day personally appeared before me to me known to be the individual described in and who executed the	Kiyasu,
foregoing instrument, and acknowledged that he/she/they signed the his/her/their free and voluntary act and deed, for the uses and purp mentioned.	
Given under my hand and seal this 2 day of	, 2003.
Notary Public residing at	
Notary P State of Wa KARI M. H. My Appointment Exp	shington OFFLER

Page 7 - First Amendment to Swift Cove West Covenants, Conditions and Restrictions

	State of Washington County of
	On this day personally appeared before me <u>GLi3abth</u> Le to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.  Given under my hand and seal this <u>2</u> day of <u>OCTORY</u> , 2003.
(	- Kin-
	Notary Public residing at Daffle Ground
	My Commission Expires: Notary Public Notary Public
	State of Washington
	State of Washington MyAppointment Expires Aug. 1, 2005
	County of Llank
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	to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as
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	Notary Public residing at Battle trumd
	My Commission Expires: X///X Notary Public
	State of Washington KARI M. HOEFLER
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	State of Washington County of
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7	his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.
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_	Sun
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	KARI M. HOEFLER My Appointment Expires Aug. 1, 2005
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Notary Public residing at My Commission Expires:	National
	Notary Public State of Washington KARI M. HOEFLER
State of Washington County of	My Appointment Expires Aug. 1, 2005
On this day personally appeared before me	Dave Oreigan
to me known to be the individual described in and foregoing instrument, and acknowledged that he/si his/her/their free and voluntary act and deed, for the	e/they signed the same as
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