1999 APR 16 10:57 AM FEE \$12000 BY VAJ FOR: HUGHES & READ SECOND AND ENDUM TO DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS OF VISTA RIDGE ESTATES APLANNED UNIT DEVELOPMENT A COMMUNITY INTENDED FOR AMEMANAGED FOR HOUSING OF OLDER REKSONS (AMENDS ADDENDUM TO DECLARATION OF COVENANTS. CONDITIONS AND RESTRICTIONS OF VISTA RIDGE ESTATES) This Declaration of Covenants, Conditions and Restrictions, hereafter Declaration," is made and executed in St. George, Washington County, State of Utah, this 7th day of April, 1999, by Vista Ridge Estates Homeowners' Association, hereinafter called "Declarant". The previous Addenging to Declaration of Covenants, Conditions and Restrictions of Wista Ridge Estates is still valid and correct in all respects with the exception to the following three amendments: 1. Page 2; Second NOW, THEREFORE paragraph; the last sentence should read: Association shall maintain a policy of prohibiting residence of person under 55 years of age as permitted by the Fair Housing Act. Page 6; Section 3; Number should read: A live-in Home Wealth Aide who has been approved for residency by the Board of Trustees) In addition rental agreements and deeds of trust shall provide that ailure by the lessee or trustor to comply with the terms of the Amended Declaration, the Articles of Incorporation Bylaws and Rules and Regulation of the Homeowners Association shall be in default under the agreement. 3. Page (5) Section 13 should read: Leases. Any lease agreement between a townhome owner and a lessee shall be required to provide that the terms of Rage 1 of 2