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AFTER RECORDING PLEASE RETURN TO:

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ENT 37822:2004 PG 1 of 3
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2004 Apr 05 11:09 am FEE 50.00 BY SB
RECORDED FOR FILLMORE BELLISTON

**CONSENT
TO SECOND SUPPLEMENTAL
DECLARATION OF PROTECTIVE EASEMENTS,
COVENANTS, CONDITIONS AND RESTRICTIONS**

THE CEDARS TOWNHOMES

(A Planned Residential Development)

Cedar Hills, Utah County, Utah

This Consent to Second Supplemental Declaration of Protective Easements, Covenants, Conditions and Restrictions ("**Consent**") is made as of this 2nd day of February, 2004, by **Central Bank** ("**Lienholder**") pursuant to the following:

RECITALS:

A. On or about August 22, 2002, Declarant caused to be recorded as Entry 97325:2002, Pages 1 through 30, in the Public Records, that certain Declaration of Protective Easements, Covenants, Conditions and Restrictions of The Cedars Townhomes (A Planned Residential Development) (the "**Declaration**") relating to The Cedars Townhomes (A Planned Residential Development) (the "**Development**").

B. Pursuant to the provisions of Section 3.03 of the Declaration, Declarant is permitted to annex into the Development created by the Declaration additional real property ("**Additional Land**") as set forth and described in the Declaration (including any Exhibit thereto) for purposes of development into additional Lots and Units consistent with the pre-existing Phases of the Development and with the Declaration.

C. Declarant desires to annex the Additional Land described in **Exhibit A** hereto (the "**Designated Additional Land**") to the Development to become Phase 3 of the Development pursuant to a Second Supplemental Declaration of Protective Easements, Covenants, Conditions and Restrictions (the "**Second Supplemental Declaration**") recorded with respect to the Designated Additional Land.

D. Pursuant to Section 3.04(c) of the Declaration, the holder of each mortgage, deed of trust, or other security device affecting the annexed Additional Land must consent to the recordation of the Second Supplemental Declaration and the Plat to which the Second Supplemental Declaration relates.

E. Lienholder has a mortgage, deed of trust, or other security device affecting the Designated Additional Land.

Therefore, Lienholder hereby declares, consents, and agrees, as follows:


1. All defined terms as used throughout this Consent not otherwise defined herein shall have the same meanings as those set forth and defined in the Declaration.

2. Lienholder hereby consents to (a) the submission and subjection of the Designated Additional Land to the Declaration; (b) the annexation of the Designated Additional Land into the Development to be held, transferred, sold, conveyed and occupied as a part thereof, and (c) the recordation in the Public Records of the Second Supplemental Declaration and the Plat to which the Second Supplemental Declaration relates.

3. Lienholder hereby subordinates its mortgage, deed of trust, or other security interest affecting the Designated Additional Land to the Declaration, the Second Supplemental Declaration, and the Plat to which the Declaration and this Second Supplemental Declaration relate.

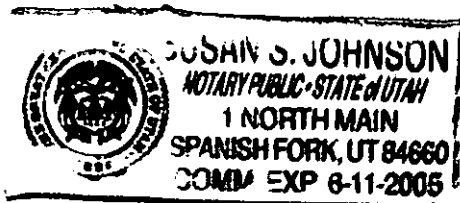
Lienholder has executed this Consent as of the day and year first above set forth.

Central Bank

By: 
Name Camilla Simonson
Office Spanish Fork

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 2 day of February, 2003, by Camilla Simonson in the capacity indicated.




NOTARY PUBLIC

Exhibit A
CONSENT
TO SECOND SUPPLEMENTAL
DECLARATION OF PROTECTIVE EASEMENTS,
COVENANTS, CONDITIONS AND RESTRICTIONS

THE CEDARS TOWNHOMES
(A Planned Residential Development)

The following described real property situated in Cedar Hills, Utah County, Utah:

BEGINNING AT A POINT LOCATED SOUTH 55.01 FEET AND WEST 381.07 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 32, TOWNSHIP 4 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE N.82°49'11"W. 312.17 FEET; THENCE N49°05'44"W 62.00 FEET AND PASSING AN ANGLE POINT IN THE EASTERLY LINE OF THE CEDARS TOWNHOMES, PLANNED RESIDENTIAL DEVELOPMENT, PHASE 2; THENCE ALONG THE EASTERLY BOUNDARY LINE OF SAID THE CEDAR TOWNHOMES, PLANNED RESIDENTIAL DEVELOPMENT, PHASE 2 THE FOLLOWING TWO (2) COURSES: N.13°58'40"W. 397.48 FEET; THENCE N.26°38'49"W. 224.68 FEET TO THE MOST SOUTHERLY CORNER OF THE CEDARS TOWNHOMES, PHASE 1; THENCE ALONG THE SOUTHERLY LINE OF SAID PHASE 1, N.52°47'59"E. 394.00 FEET TO A POINT ON THE WESTERLY LINE OF THE CEDARS AT CEDAR HILLS, PLAT "G", A RECORDED PLANNED RESIDENTIAL DEVELOPMENT FOUND IN THE OFFICE OF THE UTAH COUNTY RECORDER, ENTRY NO. 21553:2001, BOOK 8971, PAGE 102 OF OFFICIAL RECORDS; THENCE ALONG SAID WESTERLY LINE THE FOLLOWING THREE (3) COURSES: S.42°47'17"E. 232.06 FEET; THENCE S.08°49'47"E. 542.02 FEET; THENCE S.00°22'40"W. 198.46 FEET TO THE POINT OF BEGINNING. CONTAINS 7.398 ACRES.