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GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
JAMES R. BLAKESLEY
2595 E 3300 S
SLC UT 84109
BY: TRP, DEPUTY - WI 8 P.

**SECOND AMENDMENT
TO
AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS AND
RESTRICTIONS FOR MONTE CRISTO CONDOMINIUM**

This Second Amendment to Amended and Restated Declaration of Covenants, Conditions and Restrictions for Monte Cristo Condominium is made and executed by the Monte Cristo Homeowners Association, of 6332 S. Seville Road, Salt Lake City, UT 84121 (the "Association").

RECITALS

A. The Amended and Restated Declaration of Covenants, Conditions and Restrictions for Monte Cristo Condominium was recorded in the office of the County Recorder of Salt Lake County, Utah on March 6, 1997 as Entry No. 6587122 of the official records (the "Declaration").

B. The Association is the managing agent of the owners of the real property located in Salt Lake County, Utah, described with particularity on Exhibit "A," attached hereto and incorporated herein by this reference (the "Property").

C. The Property is subject to the Declaration.

D. The Association desires to amend the Declaration to satisfy the requirements of FHA for certification and to clarify the rental restrictions.

E. All of the voting requirements to amend the Declaration have been satisfied.

NOW, THEREFORE, for the reasons recited above, and for the benefit of the Property and the owners thereof, the Association hereby executes this Amendment to the Declaration.

1. Section 5 of Article XXII of the Declaration, entitled "Permission of Management Committee" is hereby deleted in its entirety to eliminate screening and the following language and heading are substituted in lieu thereof:

5. Permission to Rent Unit. Because there are owner occupancy and rental restrictions to qualify for some conventional and government financing, no Unit may be rented without notice to

and the prior express written consent of the Management Committee. Written notice of an Owner's intent to rent his or her unit together with the name and contact information for the prospective renter must be given to the Management Committee prior to the commencement of the rental agreement and delivery of possession of the unit to the renter.

2. Section 8.3 of Article XXII of the Declaration, entitled "Approval of Hardship Application" is hereby deleted in its entirety and the following language is substituted in lieu thereof in order to clarify the initial term of any approval and the renewal process:

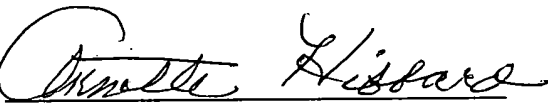
8.3 Approval of Hardship Application. Those Owners who have demonstrated that the inability to rent their Unit would result in undue hardship and have obtained the requisite approval of the Management Committee may rent their Units for such duration as the Management Committee reasonably determines is necessary to prevent undue hardship; provided, however, an approval may not exceed a period of twelve (12) months, unless renewed. Regarding renewals, an application and renewal are required at least every twelve (12) months on or before the anniversary date of the initial approval.

3. In the event of any conflict, incongruity or inconsistency between the provisions of the Declaration and this Amendment, the latter shall in all respects govern and control.

4. The effective date of this Amendment is the date it is recorded in the office of the County Recorder of Salt Lake County, Utah.

IN WITNESS WHEREOF, the Association has executed this instrument the ___ day of February, 2014.

MONTE CRISTO HOMEOWNERS ASSOCIATION

By: 

Name: Annette Hibbard

Title: President

ACKNOWLEDGMENT

STATE OF UTAH)
)ss:
COUNTY OF SALT LAKE)

On the 17 day of February, 2014, personally appeared before me ANNETTE HIBBARD, who by me being duly sworn, did say that she is the President of the MONTE CRISTO HOMEOWNERS ASSOCIATION, and that the within and foregoing instrument was signed in behalf of said Association by authority of its Amended and Restated Declaration of Covenants, Conditions and Restrictions for Monte Cristo Condominium and a resolution of its Board of Directors, and said ANNETTE HIBBARD duly acknowledged to me that said Association executed the same.

Tracy Thorup
NOTARY PUBLIC

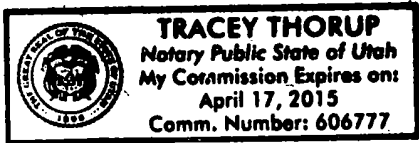


EXHIBIT "A"
LEGAL DESCRIPTION

The Property described in the foregoing document is located in Salt Lake County, Utah and is described more particularly as follows:

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Lot and Parcel Numbers for MONTE CRISTO PH 1 CONDO

Block / Building	Type	Lot / Quarter	Parcel Number	Obsolete?
	U	AREA	22-21-231-001-0000	N
A	U	1	22-21-231-002-0000	N
A	U	2	22-21-231-003-0000	N
A	U	3	22-21-231-004-0000	N
A	U	4	22-21-231-005-0000	N
A	U	5	22-21-231-006-0000	N
A	U	6	22-21-231-007-0000	N
A	U	7	22-21-231-008-0000	N
B	U	8	22-21-231-009-0000	N
B	U	9	22-21-231-010-0000	N
B	U	10	22-21-231-011-0000	N
B	U	11	22-21-231-012-0000	N
B	U	12	22-21-231-013-0000	N
B	U	13	22-21-231-014-0000	N
F	U	14	22-21-231-015-0000	N
F	U	15	22-21-231-016-0000	N
F	U	16	22-21-231-017-0000	N
F	U	17	22-21-231-018-0000	N
G	U	18	22-21-231-019-0000	N
G	U	19	22-21-231-020-0000	N
G	U	20	22-21-231-021-0000	N
G	U	21	22-21-231-022-0000	N

**Lot and Parcel Numbers for MONTE CRISTO PH 3 CONDO**

Block / Building	Type	Lot / Quarter	Parcel Number	Obsolete?
	U	AREA	22-21-231-001-0000	N
C	U	22	22-21-229-002-0000	N
C	U	23	22-21-229-003-0000	N
C	U	24	22-21-229-004-0000	N
C	U	25	22-21-229-005-0000	N
C	U	26	22-21-229-006-0000	N
C	U	27	22-21-229-007-0000	N
D	U	28	22-21-229-008-0000	N
D	U	29	22-21-229-009-0000	N
D	U	30	22-21-229-010-0000	N
D	U	31	22-21-229-011-0000	N
D	U	32	22-21-229-012-0000	N
D	U	33	22-21-229-013-0000	N


Lot and Parcel Numbers for MONTE CRISTO PH 2 CONDO

Block / Building	Type	Lot / Quarter	Parcel Number	Obsolete?
	U	AREA	22-21-231-001-0000	N
H	U	34	22-21-230-002-0000	N
H	U	35	22-21-230-003-0000	N
H	U	36	22-21-230-004-0000	N
H	U	37	22-21-230-005-0000	N
I	U	38	22-21-230-006-0000	N
I	U	39	22-21-230-007-0000	N
I	U	40	22-21-230-008-0000	N
I	U	41	22-21-230-009-0000	N
L	U	58	22-21-230-020-0000	N
L	U	59	22-21-230-021-0000	N
L	U	60	22-21-230-022-0000	N
L	U	61	22-21-230-023-0000	N
L	U	62	22-21-230-024-0000	N
L	U	63	22-21-230-025-0000	N
L	U	64	22-21-230-026-0000	N
L	U	65	22-21-230-027-0000	N
M	U	48	22-21-230-010-0000	N
M	U	49	22-21-230-011-0000	N
M	U	50	22-21-230-012-0000	N
M	U	51	22-21-230-013-0000	N
M	U	52	22-21-230-014-0000	N
M	U	53	22-21-230-015-0000	N
M	U	54	22-21-230-016-0000	N
M	U	55	22-21-230-017-0000	N
M	U	56	22-21-230-018-0000	N
M	U	57	22-21-230-019-0000	N



Lot and Parcel Numbers for MONTE CRISTO PH 4 CONDO

Block / Building	Type	Lot / Quarter	Parcel Number	Obsolete?
	U	AREA	22-21-231-001-0000	N
J	U	66	22-21-228-008-0000	N
J	U	67	22-21-228-009-0000	N
J	U	68	22-21-228-010-0000	N
J	U	69	22-21-228-011-0000	N
J	U	70	22-21-228-012-0000	N
J	U	71	22-21-228-013-0000	N
J	U	72	22-21-228-014-0000	N
J	U	73	22-21-228-015-0000	N
J	U	74	22-21-228-016-0000	N
K	U	42	22-21-228-002-0000	N
K	U	43	22-21-228-003-0000	N
K	U	44	22-21-228-004-0000	N
K	U	45	22-21-228-005-0000	N
K	U	46	22-21-228-006-0000	N
K	U	47	22-21-228-007-0000	N