

An Amendment To The Sierra Cove PUD

DECLARATION

The following amendment to the Sierra Cove Homeowners Association Declaration of Covenants, Conditions and Restrictions was presented to the membership of the association on Friday, November 9, 2007 at a regular scheduled meeting. It was unanimously approved by the membership on that same day. It should be included in the formal document as "Section 7, Article 5.

Section 7. Individual Homeowner Deductible Payment Responsibility. The Sierra Cove Homeowners Association carries an insurance policy covering exterior problems arising from the aging of Sierra Cove structures or other Sierra Cove property infrastructure as well as unexpected external home or lot problems. Lot is described in Article 1 Section 6 of the homeowner's covenants (ie "Lot is defined as a separately numbered and individually described plot of land shown on the plat designated for private ownership"). Limited common areas immediately around the individual structures, individual catastrophes and utility failures are also included in the areas where individual homeowners have financial responsibility as described below.

There is a one thousand dollar (\$1,000) deductible amount for each qualifying claim that must be paid before the insurance company will cover the cost of the loss.

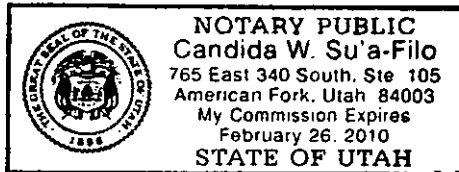
As of the date of the adoption of this policy it will be the responsibility of the individual homeowner to pay the cost of repairs or recovery required on their individual property, as described above, up to the \$1,000 deductible. Additional amounts will be covered by either the homeowners association or the insurance company at the discretion of the homeowners association.

I, David Garrick, sign my name to this instrument this 29 day of NOVEMBER, 2007, being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument under the authority of the Sierra Cove Homeowners Association, acting as the president of such association.

Signed: [Signature]
President Sierra Cove Homeowners Association

State of Utah
County of Utah

Subscribed, sworn to and acknowledged before me by David Garrick this 29th day of November, 2007. *president of the Sierra Cove Homeowners Association



[Signature]
Notary Public

My commission expires 02/26/2010

Exhibit "A"

Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, and 16, Plat "A", SIERRA COVE PLANNED UNIT DEVELOPMENT, as the same is identified in the Recorded Survey Map in Utah County, Utah, recorded October 3, 1997, as Entry No. 77852, and Map Filing No. 7270, (as said record of survey map may have heretofore been amended or supplemented) and in the Declaration of Covenants, recorded in Utah County, Utah, as Entry No. 77853, in Book 4396, at Page 616, (as said declaration may have heretofore been amended or supplemented).

Together with the nonexclusive easement interest over and rights of use and enjoyment of said Project's Common Areas as established in the Declaration of Restrictive Covenants.

Tax Parcel No.: 52-681-0001, 52-681-0002, 52-681-0003, 52-681-0004, 52-681-0005,
52-681-0006, 52-681-0007, 52-681-0008, 52-681-0009, 52-681-0010,
52-681-0011, 52-681-0012, 52-681-0013, 52-681-0014, 52-681-0015,
52-681-0016