Dick Foust
709 Anderson St.
Manchester, IA 52057

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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by & Return to: Carr & Carr Attorneys,
117 S. Franklin St., PO Box 333, Manchester, Iowa 52057 (563) 927-4164
Grantor: Richard J. Foust
Grantee: Dianne K. Foust
Anderson Street Estates
Original Declaration of Submission recorded in Book 2005 Page 3520

Amendment to Declaration of Submission to a Horizontal Property Regime and of Easements, Restrictions and Covenants for Anderson Street Estates Manchester, Iowa

Paragraph 2.01b of Article 2 of the By Laws of Anderson Street Estates is amended to read as follows:

2.01b **Insurance – Property.** A policy or policies of fire insurance, with extended coverage, vandalism and malicious mischief endorsements, for the full insurable replacement cost of all improvements on the Property, including the Units and all personal property included within the Property, except such personal property as may be owned by the Owners, and such other insurance policies as shall afford coverage against such other risks as from time to time customarily shall be covered with respect to buildings similar in construction and use. Such insurance shall be in a form and amount satisfactory to the first mortgagee of each Unit. Such insurance shall be written for the benefit of the then Association, the Owners, and the respective mortgagees as their interest may appear and shall provide for the issuance of certificates and mortgage endorsements to the holders of mortgages on the Units. Such insurance policies shall provide that all proceeds payable as a result of casualty losses shall be paid to the association and shall be held and disbursed by the Association as defined in Article VIII of the Declaration. Each owner may obtain insurance, at his own expense, affording coverage against loss of his personal property and against personal liability. All original policies of casualty insurance purchased by the Association shall be delivered into the possession of the Association. The Association shall upon request certify to any Owner, to any prospective purchaser of a Unit and to any mortgagee or prospective mortgagee of a Unit, a complete statement as to the insurance policies held by it showing the identity of the policies, the expiration dates thereof, and the amount and type of insurance. A uniform fee approved by the Association may be charged by the Association for each such certificate furnished.

WITNESS WHEREOF, Richard J. Foust and Dianne K. Foust have caused their names to be signed this 13 day of October, 2005.

Richard J. Foust

Richard J. Foust

Dianne K. Foust

Dianne K. Foust

State of Iowa)
) ss:
County of Delaware)

This instrument was acknowledged before me on this 13 day of October, 2005 by Richard J. Foust and Dianne K. Foust.

Steven E Carr

Notary Public in the State of Iowa

NOTARIAL SEAL IOWA

STEVEN E. CARR
COMMISSION NO. 713328
MY COMMISSION EXPIRES
10-30-07