

AMENDMENT TO RESTRICTIVE COVENANTS

The undersigned, voting for amendment, constitute a majority of the owners of the 19 Lots in Kephart's Addition to St. Charles, Iowa, a subdivision, and as such do hereby approve the following Amendment to the Restrictive Covenants for Kephart's Addition to St. Charles, Iowa, a subdivision, dated 29 Sep 1978.

Paragraph 10 thereof shall be deleted and stricken. Substituted therefore is new Paragraph 10, to-wit:

10. Each dwelling and/or structure built within the addition shall, at a minimum, conform to the requirements imposed by the Farmers Home Administration (United States Department of Agriculture) for single family dwellings, in force and effect at the time construction for such dwelling and/or structure is commenced.

It is the intent of the undersigned, voting for amendment, to facilitate the construction and sale of single family dwellings within the addition that qualify for and are approved by the Farmers Home Administration.

Date	Lot #	Owner	Signature	Vote For Amendment	Vote Against Amendment
7/2/89	1	ROLLAND CANNON	<i>Rolland Cannon</i>	X	
6-25-89	2	WALTER JACOBS	<i>Walter Jacobs</i>	X	
6-24-89	3	ARTHUR SHREVES	<i>Arthur Shreves</i>	X	
6-25-89	4	JOHN AYERS	<i>John Ayers</i>	X	
6-25-89	5	JOHN AYERS	<i>John Ayers</i>	X	
6/24/89	6	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	7	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	8	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	9	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	10	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	11	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	12	DALE KEPHART	<i>Dale Kephart</i>	X	
6/24/89	13	DALE KEPHART	<i>Dale Kephart</i>	X	
7/14/89	14	LLOYD BENEDICT	<i>Lloyd Benedict</i>	X	
6/30/89	15	WINSTON CANNON	<i>Winston Cannon</i>	X	
6/28/89	16	CLINT KEPHART	<i>Clint Kephart</i>	X	
	17	TOM BROMMEL			
	18	TOM BROMMEL			
	19	THORMAN CAMPBELL			

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MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
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