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FIRST AMENDMENT TO DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR THE VILLAGE OF HUNTERS CROSSING

THIS FIRST AMENDMENT is made this 1st day of
October, 1987, by The Villages of Cherry Hills
Development Co., a Missouri general partnership (hereinafter
referred to as "Declarant").

RECITALS

A. Declarant has previously acquired (and is still
the owner of a large portion of) a 202+ acre tract of land
located off Old Manchester Road in St. Louis County, Missouri
(hereinafter, the "Land").

B. Declarant has heretofore subjected a portion of
the Land, to the covenants, conditions, restrictions, reserva-
tions, easements, servitudes, liens and charges (collectively,
the "Covenants and Restrictions") provided in that certain
Declaration of Covenants, Conditions and Restrictions for The
Village of Hunters Crossing dated July 27, 1987, and recorded
in the Office of the Recorder of Deeds of St. Louis County,
Missouri on July 27, 1987 in Book 8172, Pages 1005 through 1041
(the "Declaration").

C. In accordance with the Declaration, Declarant
desires to subject an additional portion of the Land to the
provisions of the Declaration.

NOW, THEREFORE, Declarant does hereby declare and
amend the Declaration as follows:

1. The Declaration is hereby amended by adding to the
real property described in Exhibit A of the Declaration the
real property described on Exhibit A(1) attached hereto.

2. The Declaration is further amended by adding to
the real property depicted on the plat attached as Exhibit B to
the Declaration the real property depicted on the plat attached
hereto as Exhibit B(1).

3. The real property described on Exhibit A(1)
attached hereto and depicted on the plat attached hereto as

STATE OF MISSOURI SS
COUNTY OF ST. LOUIS

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ST. LOUIS COUNTY, MO

102778 - HUNTERS CROSSING - PLAT TWO - 8/05/87

Exhibit B(1), and all improvements situated on said real property, shall be held, sold and conveyed subject to the terms and provisions of the Covenants and Restrictions set forth in the Declaration, all of which shall run with such real property and shall be binding on all parties having any right, title or interest in such real property or any part thereof, and their heirs, personal representatives, successors and assigns.

4. The Declaration, as amended hereby, is hereby restated and ratified in all respects.

IN WITNESS WHEREOF, Declarant has executed this First Amendment as of the date first above written.

DECLARANT:

THE VILLAGES OF CHERRY HILLS DEVELOPMENT CO., a Missouri general partnership

By: TAYLOR-MORLEY-SIMON, INC., a Missouri corporation, general partner



[Corporate seal]
By Barry Simon, Secretary

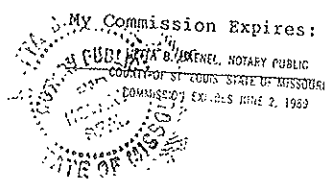
By Benton Taylor, Chairman

STATE OF MISSOURI)
COUNTY OF ST. LOUIS) SS

On this 1st day of Oct, 1987, personally appeared before me, a notary public in and for the County and State aforesaid, Benton Taylor, whose identity is well known (or satisfactorily proven) to me, and being by me duly sworn, did acknowledge before me under oath that he is the Chairman of TAYLOR-MORLEY-SIMON, INC., a Missouri corporation, a general partner of THE VILLAGES OF CHERRY HILLS DEVELOPMENT CO., a Missouri general partnership; that said instrument was signed and sealed on behalf of said partnership by authority of said partnership's agreement of general partnership and by authority of said corporation's Board of Directors, and that said instrument is the free act and deed of said partnership.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County of St. Louis, State of Missouri, the day and year first above written.

Quetta B. Hamel



(0227H)

EXHIBIT A(1)
TO
FIRST AMENDMENT TO
DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
THE VILLAGE OF HUNTERS CROSSING

A tract of land in the Eastern half of Section 12, Township 44 North, Range 3 East of the 5th Principal Meridian, St. Louis County, Missouri, and being more particularly described as follows:

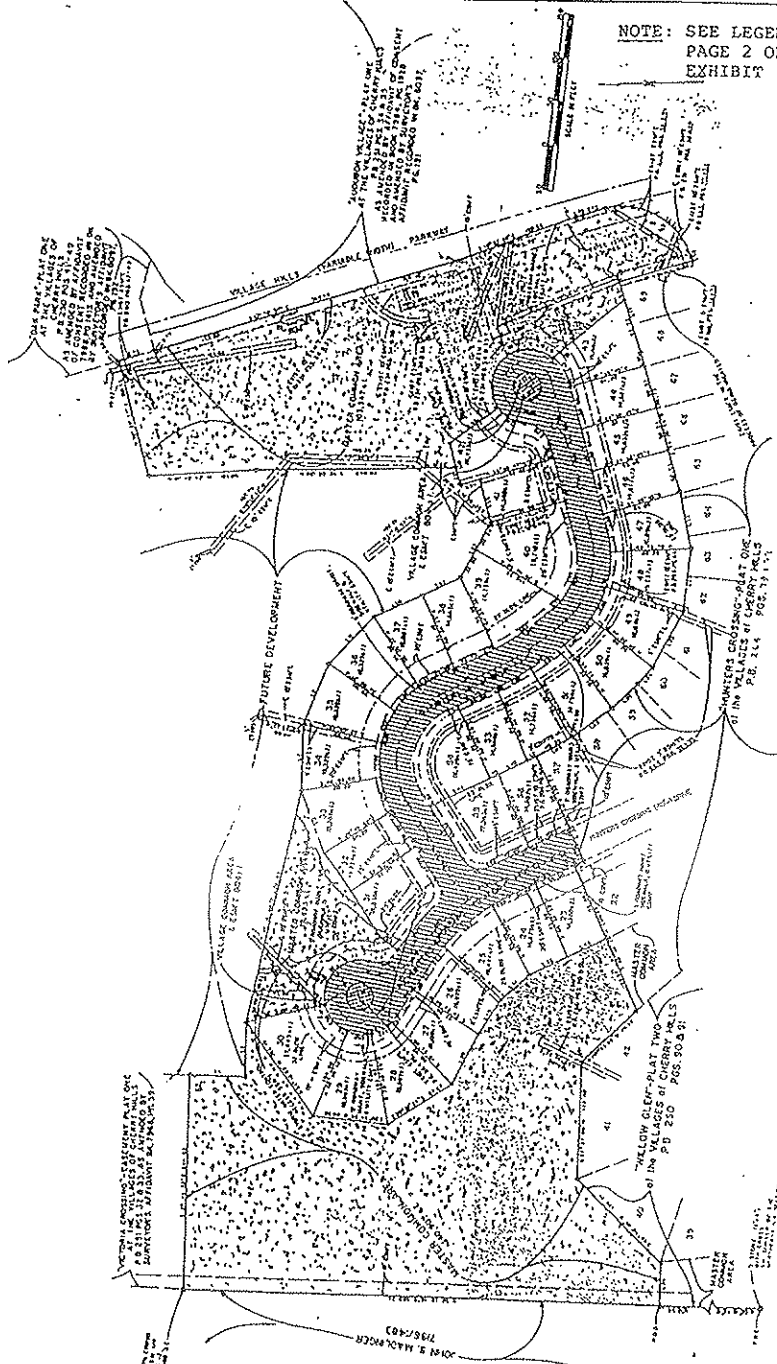
Commencing at the Southwest corner of the Northeast 1/4 of said Section 12, said point also being the Southeast corner of property now or formerly conveyed to John S. Madlinger by deed recorded in Book 7196, Page 1483 of the St. Louis County Records; thence North 02 degrees 19 minutes 42 seconds East along the Westerly line of said Northeast 1/4 of Section 12, and along the Easterly line of said John S. Madlinger property 802.54 feet to the point of Beginning of the herein described tract; thence continuing along last described course North 02 degrees 19 minutes 42 seconds East 563.51 feet to the Northwest corner of the Southwest 1/4 of the Northeast 1/4 of said Section 12, said point also being the Southwest corner of "Victoria Crossing" - Easement Plat One at The Villages of Cherry Hills, a subdivision recorded in Plat Book 251, Pages 32 and 33 and as amended by Surveyor's Affidavit recorded in Book 7966, Page 59 of the St. Louis County Records ("Victoria Crossing" - Easement Plat One"); thence departing last described course South 87 degrees 41 minutes 32 seconds East along the Northerly line of the Southwest 1/4 of the Northeast 1/4 of Section 12, and along the Southerly line of said "Victoria Crossing" - Easement Plat One, a distance of 244.62 feet; thence departing last described course South 02 degrees 18 minutes 28 seconds West 65.67 feet; thence South 87 degrees 40 minutes 18 seconds East 61.94 feet; thence South 75 degrees 16 minutes 08 seconds East 270.84 feet; thence South 87 degrees 24 minutes 29 seconds East 75.37 feet; thence South 65 degrees 48 minutes 26 seconds East 75.37 feet; thence South 44 degrees 12 minutes 24 seconds East 75.37 feet; thence South 22 degrees 34 minutes 01 seconds East 62.74 feet; thence South 23 degrees 38 minutes 00 seconds East 49.60 feet; thence South 59 degrees 50 minutes 19 seconds East 73.00 feet; thence North 75 degrees 41 minutes 13 seconds East 50.00 feet; thence North 14 degrees 18 minutes 47 seconds West 24.00 feet; thence North 75 degrees 41 minutes 13 seconds East 22.00 feet; thence North 00 degrees 20 minutes 36 seconds East 240.02 feet; thence North 01 degrees 42 minutes 43 seconds West 124.06 feet; thence North 76 degrees 27 minutes 33 seconds East 135.93 feet to a point on the Westerly line of Village Hills Parkway (variable width) as dedicated on plat of "Oak Park" - Plat One at The Villages of Cherry Hills, a subdivision recorded in Plat Book 250, Pages 47 through 49 and as amended by Affidavit of Consent recorded in Book 7988, Page 1413 and by Surveyor's Affidavit recorded in Book 8097, Page 192 of the St. Louis County Records ("Oak Park" - Plat One), said point also being on a curve to the left, said curve having a radius point bearing North 76 degrees 27 minutes 33 seconds East 2250.00 feet; thence in a Southeasterly direction along said curve and along said Westerly line of Village Hills Parkway an arc distance of 43.31 feet to the point of tangency, said point also being the "Oak Park" - Plat One at The Villages of Cherry Hills, a subdivision recorded in Plat Book 250, Pages 47 through 49 and as amended by Affidavit of Consent recorded in Book 7988, Page 1413 and by Surveyor's Affidavit recorded in Book 8097, Page 192 of the St. Louis County Records ("Oak Park" - Plat One), said point also being on a curve to the left, said curve having a radius point bearing North 76 degrees 27 minutes 33 seconds East 2250.00 feet; thence in a Southeasterly direction along said curve and

EXHIBIT A(1) Continued

along said Westerly line of Village Hills Parkway an arc distance of 43.31 feet to the point of tangency, said point also being the Northwest corner of "Audubon Village" - Plat One at The Villages of Cherry Hills, a subdivision recorded in Plat Book 251, Pages 34 and 35 and as amended by Affidavit of Consent recorded in Book 7984, Page 1928 and by Surveyor's Affidavit recorded in Book 8097, Page 191 of the St. Louis County Records ("Audubon Village" - Plat One"); thence along the Westerly line of said "Audubon Village" - Plat One and continuing along said Westerly line of said Village Hills Parkway the following courses and distances; thence South 14 degrees 38 minutes 37 seconds East 369.44 feet; thence South 18 degrees 27 minutes 28 seconds East 150.33 feet; thence South 14 degrees 38 minutes 37 seconds East 7.87 feet to a point on a curve to the right, said curve having a radius point bearing South 75 degrees 21 minutes 23 seconds West 2015.00 feet; thence in a Southeasterly direction along said curve an arc distance of 29.39 feet to a point of compound curvature, said curve having a radius point bearing South 76 degrees 11 minutes 31 seconds West 85.00 feet; thence departing said Westerly line of Village Hills Parkway, and said Westerly line of "Audubon Village" - Plat One in a Southeasterly direction along said curve an arc distance of 128.52 feet; thence South 72 degrees 49 minutes 29 seconds West 2.99 feet; thence North 14 degrees 18 minutes 47 seconds West 91.00 feet; thence South 72 degrees 49 minutes 29 seconds West 84.44 feet; thence South 74 degrees 39 minutes 01 seconds West 165.72 feet; thence South 79 degrees 15 minutes 36 seconds West 64.49 feet; thence North 81 degrees 58 minutes 20 seconds West 73.09 feet; thence North 59 degrees 52 minutes 58 seconds West 72.63 feet; thence North 47 degrees 21 minutes 37 seconds West 25.10 feet; thence North 40 degrees 45 minutes 25 seconds West 41.86 feet; thence North 34 degrees 22 minutes 57 seconds West 56.16 feet; thence North 27 degrees 24 minutes 47 seconds West 49.00 feet; thence South 65 degrees 36 minutes 24 seconds West 130.74 feet to a point on a curve to the right, said curve having a radius point bearing North 65 degrees 36 minutes 24 seconds East 580.00 feet; thence in a Northwesterly direction along said curve an arc distance of 9.44 feet; thence departing last said curve North 23 degrees 27 minutes 41 seconds West 3.00 feet; thence South 66 degrees 32 minutes 19 seconds West 180.57 feet; thence North 40 degrees 33 minutes 28 seconds West 89.39 feet; thence North 87 degrees 27 minutes 09 seconds West 132.40 feet; thence South 43 degrees 58 minutes 39 seconds West 136.31 feet; thence North 87 degrees 40 minutes 18 seconds West 50.00 feet to the Point of Beginning and containing 497,276 Square Feet or 11.416 Acres, more or less.

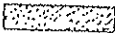
TO
FIRST AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR THE VILLAGE OF HUNTERS CROSSING

NOTE: SEE LEGEND ON
PAGE 2 OF THIS
EXHIBIT

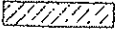


A large facsimile of this Exhibit is available in the Recorder of Deeds Office for St. Louis County as "Hunters Crossing" - Plat Two at The Villages of Cherry Hills.

EXHIBIT B(1) Continued



MASTER COMMON AREA.



MASTER COMMON AREA UNTIL SUCH TIME AS PUBLIC RIGHT-OF-WAY IS ACCEPTED BY ST. LOUIS COUNTY, NOTWITHSTANDING SUCH ACCEPTANCE BY ST. LOUIS COUNTY:

(I) THE VILLAGES OF CHERRY HILLS MASTER HOMEOWNERS' ASSOCIATION SHALL REMOVE ANY SNOW, ICE AND DEBRIS FROM (BUT SHALL NOT BE OBLIGATED TO REPAIR, RESTORE OR REPLACE) ALL SIDEWALKS LOCATED IN VILLAGE HILLS PARKWAY OR LOCATED WITHIN ANY ROADWAY MAINTENANCE, SIDEWALK OR UTILITY EASEMENT AREA THAT BORDERS VILLAGE HILLS PARKWAY; AND

(II) THE VILLAGES OF CHERRY HILLS MASTER HOMEOWNERS' ASSOCIATION SHALL MAINTAIN ALL GRASSY STRIPS LOCATED IN VILLAGE HILLS PARKWAY OR LOCATED WITHIN ANY ROADWAY MAINTENANCE, SIDEWALK OR UTILITY EASEMENT AREA THAT BORDERS VILLAGE HILLS PARKWAY IN THE SAME MANNER AS SUCH ASSOCIATION MAINTAINS THE GRASSY AREAS COMPRISING THE MASTER COMMON AREA; PROVIDED, HOWEVER, THAT EACH OWNER OF A LOT (AS THOSE TERMS ARE USED AND DEFINED IN THE MASTER AND VILLAGE DECLARATIONS AS AMENDED, FROM TIME TO TIME) SHALL MAINTAIN ALL GRASSY STRIPS WHICH ARE LOCATED IN THE PUBLIC RIGHT-OF-WAYS AND WHICH ARE CONTIGUOUS TO THE SIDEWALKS LOCATED ON SUCH OWNER'S LOT IN THE SAME MANNER AS SUCH OWNER IS REQUIRED TO MAINTAIN THE LAWNS ON SUCH OWNER'S LOT.



VILLAGE COMMON AREA.

THE VILLAGE OF HUNTERS CROSSING HOMEOWNERS' ASSOCIATION SHALL REPAIR, RESTORE AND REPLACE ALL SIDEWALKS LOCATED WITHIN HUNTERS CROSSING DRIVE, AND HUNTERS SPUR OR LOCATED WITHIN ANY ROADWAY MAINTENANCE, SIDEWALK AND UTILITY EASEMENT AREA THAT BORDERS HUNTERS CROSSING DRIVE OR HUNTERS SPUR, AND SHALL REMOVE ANY SNOW, ICE AND DEBRIS FROM ANY OF SUCH SIDEWALKS NOT LOCATED ON AN OWNER'S LOT. EACH OWNER OF A LOT SHALL REMOVE ANY SNOW, ICE AND DEBRIS FROM THE SIDEWALKS LOCATED ON SUCH OWNER'S LOT.