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CERTIFIED-FILED FOR RECORD
Barbara J. Hall
Recorder of Deeds
St. Charles County, Missouri
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COVER PAGE

TITLE OF DOCUMENT: AMENDMENT TO THE DECLARATIONS OF COVENANTS AND
RESTRICTIONS FOR WATERFORD VILLAS

DATE OF DOCUMENT: November 11th, 2015

GRANTOR(S): The Owners of Waterford Villas

GRANTEE(S): None

MAILING ADDRESS: C/O DNI Properties, Inc, 662 Office Parkway, St. Louis, MO 63141

LEGAL DESCRIPTION:

REFERENCE BOOK AND PAGE: Book 2174 Pages 23-46

**AMENDMENT TO THE DECLARATIONS OF COVENANTS AND
RESTRICTIONS FOR WATERFORD VILLAS**

THIS AMENDMENT TO THE DECLARATIONS OF COVENANTS AND RESTRICTIONS FOR WATERFORD VILLAS (hereafter "Amendment") is made to The Declarations Of Covenants And Restrictions For Waterford Villas file in Book 2174 Page 23 of the St. Charles Recorder of Deeds on December 14th, 1998, as Amended (hereafter "Covenants") and entered into as of 1st of November, 2015, by the Owners of The Waterford Villas Homeowners Association (hereafter "Owners").

WITNESSETH:

WHEREAS, the original Declaration of Covenants and Restrictions for Waterford Villas was filed at Book 2174 Page 23 through Page 46 of the records of the Recorder of Deeds of St. Charles County on or about December 14, 1998; and

WHEREAS, The first Amendment to the original Declarations was filed at Book 2564, Page 245 through Page 246 of the records of the Recorder of Deeds of St. Charles County on or about April 25, 2001 ; and

WHEREAS, The second Amendment to the original Declarations was filed at Book DE4369, Page 453 through Page 486 of the records of the Recorder of Deeds of St. Charles County on or about December 12,2005;and

WHEREAS, the third Amendment to the original Declarations was Book DE4886, Page 707 of the records of the Recorder of Deeds of St. Charles County on or about December 03, 2007;and

WHEREAS, Article XIV Section 4 of the Covenants allows for Amendment of the Covenants by 2/3 of all Owners; and

WHEREAS, the requisite number of Owners voted to approve this Amendment and agree to be bound by the Amendment; and

WHEREAS, the Board of Directors hereby file the following amendments as required by Article XIV Section 4;

NOW, THEREFORE, be it known as follows:

1. That Article XIV Section 4 shall be amended by striking the following language:

"Until all Lots authorized to be developed in the Property have been sold and conveyed for residential use, the provisions of this Declaration may only be amended, modified or changed by First Party by recording an instrument of amendment in the

Office of the Recorder of Deeds for St. Charles County, Missouri. Thereafter, the provisions hereof may only be amended, modified or changed by the written consent of two-thirds (2/3rds) of all the Owners”

And replacing it with the following language:

“the provisions hereof may only be amended, modified or changed by the affirmative vote of not less than two-thirds (2/3) of all valid ballots cast by a quorum representing 50% of the eligible members of the Association,”

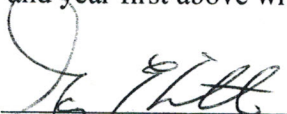
2. That Article X Section 3a shall be amended by striking the following language:

“The maximum deductible to be maintained under this insurance, with the exception of earthquake is \$10,000 per occurrence. The Association may choose to maintain a deductible of less than \$10,000.”

And replacing it with the following language:

“If the deductible to be maintained under this insurance, with the exception of earthquake, would exceed \$10,000 per occurrence, the deductible level must be approved by the Board of Directors.”

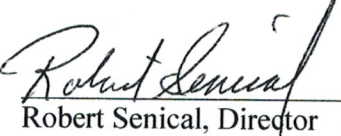
IN WITNESS WHEREOF, the parties hereto have executed this amendment as of the day and year first above written.



Gary E. Smith, Director



Wayne Paluczak, Director



Robert Senical, Director



Ron Bricker, Director



Glen Thornell, Director



Carmen Braeuninger, Director

Being all of the Board of Directors of The Waterford Villas Homeowners Association

STATE OF MISSOURI)
) ss.
COUNTY OF ST. CHARLES)

On this 11th day of November, 2015, before me, the undersigned, a Notary Public in and for said state, personally appeared, Gary E. Smith, Wayne Paluczak, Robert Senical, Ron Bricker, Glen Thornell, and Carmen Braeuninger known to me to be the person or persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed, as the party or parties of the first part.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the City or County and State aforesaid, on the day and year above written.

Bart Witt

NOTARY PUBLIC

