

RIVER OAKS CONDOMINIUM ASSOCIATION, INC.

INFORMAL ACTION OF THE
BOARD OF DIRECTORS

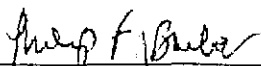
September 15, 1999

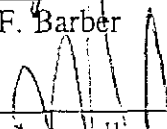
The undersigned, constituting all of the members of the Board of Directors of River Oaks Condominium Association, Inc., a Maryland incorporated condominium association (the "Corporation"), in accordance with Section 2-408 of the Corporations and Association Article of the Annotated Code of Maryland, do hereby take the actions below set forth, and to evidence their waiver of any right to dissent from such actions, do hereby consent as follows:

RESOLVED: That the Resident Agent of the Corporation in the State of Maryland be and he is hereby changed from: Joseph Zdrojewski, 10230 New Hampshire Avenue, Suite 300, Silver Spring, MD 20903, to Philip F. Barber, 10230 New Hampshire Avenue, Suite 300, Silver Spring, MD 20903, and who is a resident of the State of Maryland.

RESOLVED: That the proper officers of the Corporation be and they are hereby authorized and directed for and on behalf of the Corporation to file an appropriate certified copy of this resolution with the State Department of Assessments and Taxation and to do and perform any and all other necessary and proper acts and incidents thereto.

~~WITNESS our hands and seals the day and year first above written.~~


Philip F. Barber (SEAL)


Joseph Antonelli (SEAL)


Moe H. Jaymand (SEAL)

The undersigned hereby accepts the position of resident agent in the State of Maryland for the above Corporation.

Philip F Barber
Philip F. Barber

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(09/13/99)

The above is true and accurate copy of
the Informal Action of the Directors of
River Oaks Condominium Association, Inc.

Philip F Barber
Philip F. Barber, President

Date: Oct. 4, 1999

Department of
Assessments and Taxation

Charter Division



Parris N. Glendening
Governor

Ronald W. Wineholt
Director

Paul B. Anderson
Administrator

CORBIN, SCHAFFER, WILSMAN & AVILES, CHAR
EARL G. SCHAFFER
4 EVERGREEN RD
SEVERNA PARK MD 21146-3802

Date: 10-30-1999

This letter is to confirm acceptance of the following filing:

ENTITY NAME: . . . RIVER OAKS CONDOMINIUM ASSOCIATION, INC.
DEPARTMENT ID : D05290697
TYPE OF REQUEST : RESOLUTION
DATE FILED : 10-12-1999
TIME FILED : 09:12-AM
RECORDING FEE : 10.00
FILING NUMBER : 1000085853000000
CUSTOMER ID : 0000247844
WORK ORDER NUMBER : 0000232297

PLEASE VERIFY THE INFORMATION CONTAINED IN THIS LETTER. NOTIFY THIS DEPARTMENT IN WRITING IF ANY INFORMATION IS INCORRECT. INCLUDE THE CUSTOMER ID AND THE WORK ORDER NUMBER ON ANY INQUIRIES. EVERY YEAR THIS ENTITY MUST FILE A PERSONAL PROPERTY RETURN IN ORDER TO MAINTAIN ITS EXISTENCE EVEN IF IT DOES NOT OWN PERSONAL PROPERTY. A BLANK RETURN WILL BE MAILED BY FEBRUARY OF THE YEAR FOR WHICH THE RETURN IS DUE.

ENTITY TYPE: ORDINARY BUSINESS - NON-STOCK
STOCK: N
CLOSE: N
EFFECTIVE DATE: 10-12-1999
PRINCIPAL OFFICE: JOSEPH ZDROJEWSKI
10230 NEW HAMPSHIRE AVENUE, SUITE 300
SILVER SPRING MD 20903
RESIDENT AGENT: PHILIP F BARBER
10230 NEW HAMPSHIRE AVENUE, SUITE 300
SILVER SPRING MD 20903

BOOK 9734 PAGE 446
DECLARATION

OF

RIVER OAKS CONDOMINIUM

THIS DECLARATION made and entered into in Anne Arundel County, State of Maryland, this 24 day of April, 2000, by U.S. Home Corporation, a Delaware Corporation, hereinafter referred to as "Declarant".

WHEREAS, U.S. Home Corporation, Declarant, is the owner in fee simple of a certain parcel of ground being more particularly set forth on Exhibit "A" attached hereto and hereinafter referred to as the "Property"; and

WHEREAS, the Declarant is the owner of certain property which property is intended to constitute a condominium pursuant to Title 11, Section 11-101, et. seq., of the Real Property Article, Annotated Code of Maryland (1996 Repl. Vol.), as from time to time amended (herein referred to as the Maryland Condominium Act), and it is the desire and intention of the Declarant to divide said property and the improvements thereon into Condominium Units and Common Elements, as defined in Article I, Section 1 of this Declaration, and to sell and convey the same together with the existing and future rights, title, interests and benefits appertaining thereto, and subject to the covenants, restrictions, uses, limitations, reverters, obligations, easements, equitable servitudes, charges and liens, including the terms and provisions of the By-Laws of River Oaks Condominium Association, Inc. (hereinafter referred to as the "By-Laws"), which are declared and agreed to be in aid of a plan for the improvement of the Property all as hereinafter set forth, each of which is for the benefit of and is binding upon said Property, the subsequent owners and mortgagees thereof; and

WHEREAS, simultaneously with the recordation hereof, the Declarant is filing for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, a certain Plat dated March, 2000 entitled "Phase Plat" and "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision" (hereinafter referred to as the "Condominium Plat"), which Condominium Plat, consisting of three (3) sheets is recorded in the Land Records of Anne Arundel County, Maryland, in Plat Book 95, pages 43, 44, 45; and
PLAT No.'s E 4943 - E 4945

WHEREAS, the Declarant reserves the right to expand this Condominium by subjecting all or any part of the property as shown on the Condominium Plat as expandable phases, such expansion to take place pursuant to the provisions of Section 11-120 of the Maryland Condominium Act; and

WHEREAS, the Declarant desires and intends by the recordation of this Declaration and the aforementioned Condominium Plat to subject the Property together with the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, to the provisions of the Maryland Condominium Act as a condominium to be known as "River Oaks Condominium"; and

ANNE ARUNDEL COUNTY
CLERK OF THE CIRCUIT COURT

00 APR 28 AM 9:06

INF TO BUREAU 2.00
RECORDING FEE 75.00
TOTAL 77.00
3765
5
\$512.00

NOW, THEREFORE, the Declarant hereby declares that the Property described on Exhibit "A" attached hereto, such Property having been shown on those certain plats entitled "Phase Plat" and "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", dated March, 2000, and recorded or intended to be recorded simultaneously herewith, is submitted to the condominium regime herein established and as provided for by the Maryland Condominium Act, Section 11-101, et. seq., Real Property Article, Annotated Code of Maryland, as now in effect and as amended from time to time, which condominium regime shall be hereinafter referred to as the "Condominium". The Declarant reserves the irrevocable right for a period of eight (8) years from the date hereof to add to the said Condominium all or part of the units and common elements which are constructed and as are hereinafter more fully set forth.

The Condominium hereby submitted is located in Anne Arundel County, State of Maryland, together with all improvements heretofore or hereafter constructed thereon, and all appurtenances thereto shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and/or encumbered, together with the existing and future rights, title, interests and benefits appertaining thereto, and subject to the covenants, restrictions, uses, limitations, reverters, obligations, easements, equitable servitudes, charges and liens, hereinafter sometimes referred to as "Covenants and Restrictions" hereinafter set forth, including the provisions of the By-Laws of the Council of Unit Owners of the Condominium (attached hereto as Exhibit "B", and by this reference incorporated herein), all of which are declared and agreed to be in aid of a plan for improvement of said Property, and the division thereof into Condominium Units and Common Elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning any interest in said Property and improvements including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who holds such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Definitions. Unless the context shall plainly require otherwise, the following words when used in this Declaration and/or any and all Exhibits hereto shall have the following meaning:

a. "The Act" or "the Maryland Condominium Act" means Title 11 of the Real Property Article of the Annotated Code of Maryland, Chapter 246 of the Laws of Maryland 1981, and shall include any revisions thereof and amendments and supplements thereto which are enacted subsequent to the date of this Declaration and which are not consistent with the provisions hereof.

b. "Unit" or "Condominium Unit" means a three (3) dimensional area, as hereinafter and on the Condominium Plat is described and identified, having access to a public way or thoroughfare via the common elements and easements hereinafter granted and reserved and shall include all improvements contained within that area except those excluded in this Declaration and reserved as part of the Common Elements, and shall include such additional improvements and areas set forth in this Declaration and/or shown on the Condominium Plat.

The spaces containing the individual Condominium Units are defined in Article V, Section 5, hereof, and such definition is incorporated herein.

c. "Condominium" means the property now or hereafter subject to the condominium regime under the Maryland Condominium Act by this Declaration or any amendments hereto.

d. "Declarant" means the Developer as defined by Section 11-101(g) of the Real Property Article, as amended from time to time. The terms Declarant and Developer are used interchangeably in this Declaration. Declarant includes its successors and assigns.

e. "Unit Owner" or "Unit Co-Owner", means any person, group of persons, corporation, trust or other legal entity or any combination thereof, which owns a Condominium Unit within the Condominium; provided, however, that any person, group of persons, corporation, trust or other legal entity, or any combination thereof, which hold or holds such interest solely as security for the performance of any obligation shall not be an owner.

f. "Council of Unit Owners" is the incorporated body that governs the affairs of the Condominium and is comprised of all Unit Owners which has been incorporated by the Articles of Incorporation and is hereafter sometimes referred to in this Declaration and the By-Laws as the "Corporation".

g. "Common Elements" means both general common elements and limited common elements, as hereinafter and on the Condominium Plat are described and identified, and shall include all of the Condominium except the Condominium Units.

h. "Common Expenses and Common Profits" shall mean the expenses and profits of the Council of Unit Owners and as more fully set forth in this Declaration and the By-Laws and Percentage Interests attached hereto as Exhibit "B" and Exhibit "C", both of which are incorporated herein by reference.

i. "Maryland Contract Lien Act" means Title 14, Subtitle 2 of the Real Property Article, Annotated Code of Maryland.

j. "Mortgage" shall mean any mortgage or deed of trust encumbering any Unit, and any other security interest therein which exists by virtue of any other form of security instrument or arrangement which is used from time to time in the locality of the Condominium (including by way of example rather than of limitation, any such other form of security arrangement which arises under any deed of trust, sale and leaseback documents, lease and leaseback documents, security deed or conditional deed, or any financing statement, security agreement or other documentation used pursuant to the provisions of the Uniform Commercial Code or any successor or similar statute), provided that such mortgage, deed of trust or other form of security instrument, and an instrument evidencing any such other form of security arrangement, has been recorded among the Land Records.

k. "Phase" means each addition to the Condominium of which Phase 5 includes the land and Building number 5 as described on Exhibit "A", and Phases 1 through 4 and 6 through 25 which include the expandable land and buildings numbered 1 through 4 and 6 through 25, all to be within Section One. In addition, there may be a Section Two which may be added to the Condominium, but which Section Two is not yet subdivided. When and if Section Two is added as Expandable Phases to the Condominium, the Phases therein shall be shown on the Condominium Plat, as amended from time to time.

l. "Record" means place on record pursuant to the laws of this State and the affected political subdivision related to the recording of deeds and plats.

m. Any term to which meaning is specifically ascribed by any provisions of this Declaration, and which is used in the Maryland Condominium Act shall, whenever possible, be construed in a manner which is consistent with any construction of such term so used in the Act. Where such consistency of construction is not possible, the definitions hereinabove set forth shall govern to the extent allowed by law.

ARTICLE II

Section 1. Property Subject To Declaration. The real property which is, and shall be held, conveyed, divided or subdivided, hypothecated or encumbered, sold, leased, rented, used, occupied and improved subject to this Declaration is located in Edgewater, Anne Arundel County, State of Maryland, and is that certain parcel of ground being known and designated and described as Phase 5 on the Condominium Plat entitled "River Oaks Condominium", recorded or intended to be recorded simultaneously herewith and more particularly described in Exhibit "A" attached hereto and made a part hereof.

Section 2: Property That May In The Future Be Subjected To The Declaration.

The real property which may in the future be made a part of River Oaks Condominium, and which shall be subject to this Declaration and the By-Laws are Phases 1 through 4 and 6 through 25, respectively, and future Section Two, as generally shown on the Condominium Plat, (sometimes herein referred to as "Expandable Property"). Future Section Two has not yet been subdivided by Anne Arundel County. When it is so subdivided, it may be added, in future Phases, to the Condominium by the recordation of amendments to this Declaration and the Condominium Plats. There is no obligation to expand the Condominium to include any of the future Phases, including those in future Section Two.

Section 3. Condominium Plat/Limited Power of Attorney. The Condominium Plat is incorporated herein by this reference and is made a part of this Declaration. Future Section Two has not been subdivided as of the date of the preparation of this Declaration. In order to accommodate future Section Two, either as an expandable part of the Condominium or as a separate subdivision, it may be necessary to amend the Condominium Plat by changing the configuration of certain Phases, buildings and Units to allow for access over Tilden Way. Each

Unit Owner by acceptance of a deed to a Unit, each mortgagee, and the Association hereby vote for such amendments pursuant to Section 11-105 of the Act, and grant to the Declarant, its successors and assigns, a limited power of attorney to take all actions necessary to amend the Condominium Plat for the purposes set forth herein, execute the same in their names, which limited power of attorney shall be irrevocable and shall not be affected by the disability of a Unit Owner, and shall be binding upon the grantors personal representatives and assigns.

Section 4. The Name Of The Condominium. This Condominium shall be known as "River Oaks Condominium."

ARTICLE III

Section 1. The Condominium Project And Building. The Condominium Project hereby established shall consist of the parcel of land hereinabove described on Exhibit "A" attached hereto, and the improvements consisting of one (1) building, Building 5 consisting of Six (6) Condominium Units, all of which improvements have been constructed and are more fully described on the plats and plans incorporated herein by reference filed among the Plat Records of Anne Arundel County, Maryland, simultaneously with the recording of this Declaration. The architectural style of the townhouses is traditional.

The building in Phase 5 contains six (6) townhouse Condominium Units designated as follows:

Building 5: Units 5-14, 5-16, 5-18, 5-20, 5-22 and 5-24.

Each Condominium townhouse Unit has two (2) or three (3) floors, each Condominium Unit being two (2) or three (3) stories, all as shown on the Condominium Plat located in said building as shown thereon.

Section 2. Expansion. **Section One:** The expandable portion of **Section One** of the Condominium, shall include those Phases, buildings and Condominium Units as shown on the Condominium Plat, and amendments thereto.

Section Two: The expandable portion of **Section Two** of the Condominium, shall include those Phases, buildings and Condominium Units as shown on the Condominium Plat and amendments thereto.

The maximum number of Condominium Units in the Condominium will be two hundred and twenty-eight (228).

ARTICLE IV

Section 1. General Common Elements. The "General Common Elements" of this Condominium shall mean all of the Condominium except the Condominium Units and the Limited Common Elements, which shall be available for the use by all Unit Owners, and shall include without limitation:

a. That portion of the land described in Exhibit "A" attached hereto, which is not otherwise described or shown on the Plat or in this Declaration as a Unit or Limited Common Element.

b. The compartments or installations of central services such as power, light, gas, hot and cold water pumps and lines, sanitary and storm water systems, and the like (unless designated to serve only one (1) Condominium Unit).

c. All facilities located under the ground unless serving an individual Unit or otherwise defined by this Declaration or the Condominium Plat as part of the Units or as Limited Common Elements.

d. At the ground level and extended from there upwards, all of the area of said premises not included in the Condominium Units as hereinbefore described, or described as Limited Common Elements or so shown on the Condominium Plat as Limited Common Elements. Such General Common Elements shall include, but not be limited to, sidewalks and walkways (located on General Common Elements) other than lead walks to individual Units (which are part of the Units).

e. Fences on General Common Elements, if any.

f. Retaining walls on General Common Elements, if any.

g. Swales on the General Common Elements.

h. Tot lot shown on the Condominium Plat and equipment on the said tot lot.

i. If a central system, television antennas serving each building, and the main antenna cable (not including the antenna cable from each Condominium Unit to the main antenna cable which are parts of the Condominium Units).

j. All areas and facilities shown on the Condominium Plat hereinbefore described, including, without limitation, easements, designated streets, drives, parking areas, lawn areas other than those defined as part of the Unit or Limited Common Elements, fields, trees, shrubbery, and other landscaping, conduits, storm drains, utility lines, lighting in the general common elements, and mailbox clusters.

k. Water meters serving the General Common Elements/Water Line Parkwood United Methodist Church. It is contemplated that a water line for the benefit of Parkwood United Methodist Church will be installed on the General Common Elements. Parkwood United Methodist Church shall be solely responsible for the maintenance, repair and replacement of the said water line and not the Corporation. Parkwood United Methodist Church is hereby granted an easement necessary for access to perform maintenance, repair and replacement of the said water line. United Methodist Church shall promptly restore all areas disturbed by any maintenance, repair or replacement to their condition prior to any such disturbances.

l. A public easement shown on the plat entitled "River Oaks, A Townhouse Condominium", recorded or intended to be recorded prior hereto, is for the benefit of the owner of commercial lot 3 as shown on said plat for the installation of, and access to a water line serving commercial lot 3. The owner of commercial lot 3 is responsible for the maintenance, repair and replacement of the said water line and not the Corporation. The owner of commercial lot 3 shall promptly restore all areas disturbed by any maintenance, repair or replacement to their condition prior to any such disturbances.

m. All those areas so designated on the Condominium Plat.

n. All other elements of the Condominium rationally of common use or necessity for its existence, upkeep and safety shall be General Common Elements.

Section 2. Limited Common Elements. The "Limited Common Elements" are those designated as such on the Condominium Plat and such others as are agreed upon to be reserved for the exclusive use of one or more but less than all of the Unit Owners. All Limited Common Elements are reserved for the exclusive use of the Owners of the Condominium Unit which they serve or are adjacent or to which they are declared to be appurtenant by appropriate designation on the Condominium Plat. Except as otherwise provided by this Declaration or the Condominium By-Laws, Limited Common Elements shall be maintained and repaired as required, by the Unit Owner or Owners who have the exclusive use thereof and failure to so maintain may result in additional assessments against any such Owner or Owners. For purposes of explanation and not of limitation, the Limited Common Elements shall include:

a. Common plumbing, vent and waste lines, if any, serving more than one but less than all Units shall be Limited Common Elements reserved for such adjacent Condominium Units.

b. Rear yards, if any are so shown on the Condominium Plat as such and so designated as Limited Common Elements on the Condominium Plat.

c. All Limited Common Elements of said buildings rationally of limited common use.

ARTICLE V

Section 1. The Condominium Units. Each Condominium Unit in the Condominium shall have all of the incidents of real property.

Section 2. Undivided Percentage Interests In Common Elements. Each Unit Owner shall own an undivided percentage interest in the Common Elements of the Condominium equal to that set forth on Exhibit "C" attached hereto and by this and other reference made a part hereof. The undivided percentage interest in the Common Elements set forth on Exhibit "C" shall have a permanent character and, except as specifically provided in the Maryland Condominium Act and in this Declaration, may not be changed without the written consent of all of the Unit Owners and the holders of all mortgages on the Condominium Units. The undivided percentage interests in the Common Elements set forth on Exhibit "C" may not be separated from the Condominium Unit to which they appertain. Any instrument, matter, circumstance, action, occurrence or proceedings in any matter affecting a Condominium Unit shall also affect, in like manner, the individual percentage interest in the Common Elements appertaining to such Condominium Unit, whether or not such percentage interest is expressly described or mentioned.

In the event the Declarant, its successors or assigns, exercises its right pursuant to Article VIII hereof and expands the Condominium by subjecting all or any part of the additional property as generally described on the Condominium Plat to the condominium regime, then in that event:

a. The percentage interest in the Common Elements of the Unit Owners in the preceding Phases shall be reduced and appropriate percentage interests in the Common Elements of the expanded Phases shall vest in them;

b. Appropriate percentage interest in the Common Elements of the preceding Phases shall vest in Unit Owners in the added Phases; and

c. The interests of all Unit Owners shall be described in Exhibit "C" attached hereto as each Phase, if any, of additional land generally shown on the Condominium Plat is added.

Other than as expressly provided and set forth herein, the percentage of undivided interest in the Common Elements herein established shall not be changed without the unanimous consent of all the Unit Owners and their mortgagees evidenced by an appropriate amendment to this Declaration recorded among the Land Records of Anne Arundel County, Maryland.

Section 3. Percentage Interest In Common Expenses And Common Profits. Each Unit Owner shall have a percentage interest in the Common Expenses and Common Profits of the Condominium equal to that set forth on Exhibit "C" attached hereto and made a part hereof. The percentage interest in the Common Expenses and Common Profits set forth in Exhibit "C" shall have a permanent character and, except as specifically provided in the Maryland Condominium Act and this Declaration, may not be changed without the written consent of all of the Unit Owners and the holders of all mortgages of the Condominium Units. The percentage interests in the Common

Expenses and Common Profits set forth on Exhibit "C" may not be separated from the Condominium Unit to which they appertain. Any instrument, matter, circumstances, action, occurrence or proceeding in any manner affecting a Condominium Unit shall effect, in like manner, the percentage interests in the Common Expenses and Common Profits appertaining to such Condominium Unit whether or not such percentage interest is expressly described or mentioned.

Section 4. Voting Rights. At any meeting of the Council of Unit Owners, each Unit Owner shall be entitled to cast, on each question, the number of votes appurtenant to his or her Condominium Unit as set forth on Exhibit "C" attached hereto and by this and other reference made a part hereof. In the event the number of votes appurtenant to each Condominium Unit is not specifically set forth on Exhibit "C", then each Unit Owner shall be entitled to cast one (1) vote on each question at any meeting of the Council of Unit Owners, provided there shall be one (1) vote per each Condominium Unit regardless of the number of owners of any Condominium Unit.

Section 5. Description Of Condominium Units. Each Condominium Unit shall consist of the following:

a. The space bounded by and contained within the bottom, top and perimeters of each Unit which is shown on the Condominium Plat as being included within such Unit which said bottom, top and perimeters are, for the purposes of this Declaration hereinafter more particularly defined:

(i) The lower boundary of an Condominium Unit in the Condominium is a horizontal plane (or planes), the elevation of which coincides with one foot below the lowermost part of the footers, including the foundations, extended to intersect the lateral or perimetrical boundaries thereof.

(ii) The upper boundary of any Condominium Unit in the Condominium is a horizontal plane (or planes), the elevation of which coincides with one foot above the uppermost surface of the building, chimney or other structure, extended to intersect the lateral or perimetrical boundaries thereof.

(iii) The lateral or perimetrical boundaries of the Units consisting of the two (2) sides of the Units which are party walls shall coincide respectively with the center of each party wall so as to enclose one-half (1/2) of the thickness of such party wall and extended to intersect to the upper and lower boundaries thereof and to intersect the other lateral or perimetrical boundaries of the Condominium Unit.

(iv) The two (2) lateral or perimetrical boundaries which are not party walls shall coincide with the outermost exterior surfaces of the exterior walls including any siding, brick or other outer coverings, fireplaces, plenums, fireplace caps and chases, windows and floors within the Condominium Unit, extended to intersect the upper and lower boundaries thereof and intersect the other lateral or perimetrical boundaries of the Condominium Unit.

b. Each and every interior non-load bearing and load bearing wall, within the area described in Section 5a hereof, if any, partition, soffit, electrical device, duct, furnace, water heater, plumbing fixture, kitchen or other appliance, door knob, knocker, fireplace, fireplace flue, railing or other improvement or structure (i) which is contained within the space defined in Section 5a hereof, or (ii) which is not contained within such space but which forms a connected and integral part of, or is appended or affixed to, the improvements lying within such space and which does not form part of another Unit.

c. All exterior siding, exterior trim, soffit, fascia, gutters and downspouts.

d. All lighting facilities, including lighting fixtures on the exterior surfaces of buildings, and utilities installed to serve the Unit including water and electric meters serving the each Unit.

e. Fences on Limited Common Elements.

f. Fireplace caps and chases.

g. Roofs.

h. Patios, decks and porch slabs.

i. Balconies.

j. Any heating or air conditioning unit or compressor serving an individual Unit.

k. Pipes for water and waste water serving only one Unit.

l. All windows and doors are part of the Unit.

m. Garages and garage doors.

n. Front and side yards, lead walks, steps and stoops for ingress and egress to Units and railings.

o. Automatic fire suppression systems located within each Unit.

p. Anything contained in the foregoing provisions of this Article V, Section 5, to the contrary notwithstanding, no portion of the following shall be deemed to be part of such Unit: Any main, duct, wire, conduit, drain, pipe (except feeder drains and pipes from any fixtures), meter or other device which shall be located within the space hereinabove described, or shall otherwise be hereinafter referred to, and which shall be used in providing any utility or service to any portion of the Condominium other than, or in addition to such Unit.

9. Each Unit shall have all of the incidents of real property under applicable law. Nothing in the provisions of this Declaration shall be deemed to confer upon a Unit Owner, by virtue of his ownership of the legal title to a Unit, any interest in any other Unit.

Section 6. Individual Condominium Unit Deeds.

a. Future Interests. Each deed to a Condominium Unit shall also be deemed to include therein a provision for a future fee estate to the undivided percentage interest in the Common Elements as set forth in Article V hereof, that the Declarant has the option to add to the Condominium development, and to take effect in the event of each recording by the Declarant of an amendment to the Declaration to add Phases 1 through 4 and 6 through 25 of Section One, and future expandable Phases in future Section Two.

b. Reverter. Each deed to a Condominium Unit shall also be deemed to include therein a provision for the automatic reverter to the Declarant by the operation of law upon each recording by the Declarant of an amendment and/or amendments to add the property generally shown on the Condominium Plat of the estate of any grantee of the individual Condominium Unit deeds for that portion of the undivided interest in the Common Elements appertaining to the Condominium Unit prior to the recording of the amendment or amendments which exceeds the undivided interest in the total Common Elements appertaining to such Condominium Unit by reason of such amendment or amendments.

c. Mortgages. The estate passing to any mortgagee upon the execution of a mortgage by any grantee of any individual Condominium Unit shall include and have the benefit of the future interest and be subject to the reverter as set forth in subparagraphs a and b hereof.

ARTICLE VI

Section 1. Covenant Against Partition And Subdivision. The Common Elements, both general and limited, shall remain undivided. No owner of any Condominium Unit or any other person shall bring any action for partition or subdivision thereof except as may be provided for in the Maryland Condominium Act or the By-Laws.

Section 2. Encroachments. If any portion of the Common Elements now encroaches upon any Condominium Unit, or if any Condominium Unit now encroaches upon any Condominium Unit, or upon any portion of the Common Elements as a result of the construction or repair of the buildings, or if any such encroachment shall occur hereafter as a result of settlement or shifting of any building, or otherwise, a valid easement for the encroachment and for the maintenance of the same shall exist so long as the building is standing. In the event any building, any Condominium Unit, and adjoining Condominium Unit, or an adjoining Common Element, shall be partially or totally destroyed as a result of fire or other casualty or a result of condemnation or eminent domain proceedings, and then reconstructed as authorized by the By-Laws and the Maryland Condominium Act, encroachments on parts of the Common Elements upon any Condominium Unit or of any Condominium Unit upon any other Condominium Unit or upon any portion of the Common Elements due to such

reconstruction, shall be permitted, and valid easements for such encroachments and the maintenance thereof shall exist so long as the building shall stand.

For the purposes incident to the interpretation of deeds, the Condominium Plat and all other instruments of title relating to any Condominium Unit in the Condominium, the existing physical boundaries of any Condominium Unit constructed or reconstructed in substantial conformity with the Condominium Plat shall be conclusively presumed to be the boundaries of such Condominium Unit, regardless of the shifting, settling or lateral movement of any building and regardless of minor variations between the physical boundaries shown on the Condominium Plat and those of any Condominium Unit.

Section 3. Easements.

a. Each Condominium Unit shall be subject to an easement to the Unit Owners of all of the other Condominium Units and the occupants, buildings and/or Units located in River Oaks Condominium, as shown on the Condominium Plat recorded simultaneously herewith and as more particularly set forth in the third WHEREAS clause, to and for the unobstructed and uninterrupted use of any and all pipes, ducts, flues, chutes, conduits, cables and wire outlets and utility lines, of any kind, and other Common Elements located within or accessible only from a particular Condominium Unit and for support. Each Unit Owner shall have the right of ingress to and egress from his or her Condominium Unit, such right being perpetual and appurtenant to his or her Condominium Unit ownership.

b. The Common Elements of the Condominium shall be subject to mutual rights of support, access, use and enjoyment by all of the Unit Owners; except, however, those Limited Common Elements which are reserved for the exclusive use of the Owner or Owners of the Condominium Unit or Units to which they are adjacent or to which they are declared to be appurtenant by the condominium documents or by appropriate designation on the Condominium Plat. Easements are granted to Unit Owners to enter onto the Limited Common Elements of other Units for the maintenance, repair and replacement of water and wastewater pipes serving individual Units.

c. All General Common Elements are subject to a perpetual easement for the benefit of the Unit Owners, for ingress and egress for utilities and the maintenance thereof. The placement thereof shall be as determined by the Declarant.

d. The Council of Unit Owners, through its Board of Directors or Management Agent, shall have an irrevocable right and easement to enter the Units and Common Elements for the purpose of making repairs to the Common Elements when the repairs reasonably appear necessary for public safety or to prevent damage to other portions of the Condominium project. Except in cases involving manifest danger to public safety or property, the Council shall make a reasonable effort to give notice to the Owner of any Condominium Unit to be entered for the purposes of such repairs. No entry by the Council for the purposes specified in this section shall be considered a trespass.

Section 4. Easements To Declarant. There is hereby reserved to the Declarant, its agents, successors and assigns:

a. A non-exclusive easement over all of the Common Elements of the Condominium for purposes of access, a sales and construction trailer, the storage of building supplies, materials and equipment, the construction of appurtenances to service the Condominium, and without limitation, for any and all purposes reasonably related to the completion of the marketing, construction, rehabilitation and repair of the Condominium as it presently exists, including the completion of any amenities or any improvements to the Common Elements. Tot lots, recreation areas and open space (part of the general common elements) may not be used by the Declarant except for the purpose of developing those properties.

b. Declarant reserves unto itself, its successors and assigns, pedestrian and vehicular non-exclusive easements for ingress and egress and parking to and through the roadways, parking areas (other than those areas as may be designated as Limited Common Elements), and walkways for the benefit of the owners, users, licensees and invitees of the Property identified in Section 1 of Article II.

c. Declarant reserves unto itself, its successors and assigns, pedestrian and vehicular, non-exclusive perpetual easements for ingress and egress and parking to and through the roadways, parking areas (other than those areas as may be designated as Limited Common Elements), and walkways, and the placement and maintenance of utilities, for the benefit of the owners, users, licensees and invitees of the Expandable Property, whether or not all or a portion of the said Expandable Property is subjected to this Declaration.

d. Declarant reserves for itself, its successors and assigns the right, but not the obligation, to construct and maintain an entrance monument(s) on the Common Elements. After construction and upon the turning over of the Association to Owners other than the Declarant, the Association shall be responsible for the maintenance, repair and replacement of the monument(s).

e. Declarant further reserves an easement for the benefit of Anne Arundel County, Maryland, and its/their agencies, for the installation, use and maintenance of water meters located or which may be located within the Condominium Units or within the Common Elements.

f. Declarant further grants an easement to Parkwood United Methodist Church as set forth in Article IV, Section 1.k. of this Declaration.

Section 5. Easements For Future Section Two/Limited Power of Attorney. Future Section Two of the Condominium is not subdivided as of the date of preparation of this Declaration. As such it may or may not be included in the Condominium as part of the Expandable Property and future Phases. In the event it is not so included as part of the Expandable Property and future Phases of the Condominium, but is developed into a separate subdivision, Declarant reserves the right to grant to the owners of that future subdivision a perpetual, non-exclusive easement over Tilden Way for ingress and egress to and from Millhaven Drive, or

such other public right of way. Each Unit Owner, by acceptance of a deed to a Unit, hereby consents to the granting of the perpetual non-exclusive easement and hereby grants to the Declarant, its successors and assigns, a durable limited power of attorney to execute all such documents necessary to accomplish the grant of such perpetual non-exclusive easement. This durable limited power of attorney shall be irrevocable and shall survive the disability of the Unit Owner and shall be binding upon the grantor's personal representatives and assigns.

Section 6. Consolidation And Subdivision Of Condominium Units. Any Unit Owner who shall acquire the fee simple title in and to adjacent Condominium Units shall have the right of consolidating said Condominium Units or having consolidated two (2) Condominium Units, shall have the right to subdivide the same. For consolidation or subdivision, the Unit Owner must first procure written authorization therefor from the Council of Unit Owners and the Architectural Control Committee. Consolidation or subdivision may be through removal or installation, as the case may be, of any non-bearing partition wall separating the same or modification of a load-bearing wall provided detailed structural engineering analysis and plans are submitted assuring the structural integrity of the wall after modification. A Unit Owner so consolidating or subdividing shall thereby in the case of removal, acquire the exclusive right to use and enjoy the space previously occupied by such wall. No consolidated Condominium Unit shall lose its identity, characteristics or percentage interest factor by consolidation, and the Unit Owner of consolidated Condominium Units shall be deemed the Owner of each constituent Condominium Unit, severally and independently. While two (2) Condominium Units may be consolidated to form a larger Condominium Unit, no Condominium Unit except one previously consolidated may be subdivided into smaller Condominium Units.

ARTICLE VII

Termination And Waiver Of Regime. The Condominium established by the recordation of this Declaration and the Condominium Plat may be terminated by Agreement of Termination executed by all of the Unit Owners, and in the manner provided in Section 11-123 of the Condominium Act. Any such termination shall be effective only upon the Recordation of an Agreement of Termination among the Land Records of Anne Arundel County, Maryland. Termination shall require the approval of 67% of eligible holders of first mortgages on Units within the Condominium.

ARTICLE VIII

Section 1. Expansion -- Additional Phases.

a. Pursuant to the provisions of Section 11-120 of the Maryland Condominium Act, the Declarant, whoever is the record owner of the land, shall have the absolute right, but not the obligation, to be exercised within eight (8) years from the date of recordation of this Declaration, to annex to the land and improvements described in Article II, Section 2 hereof, and thereby to submit to each and every one of the provisions of this Declaration, the land generally shown on the original Condominium Plat, together with the improvements heretofore or hereafter constructed upon any of such land, as each parcel of land and such improvements are delineated in general terms, on the

Condominium Plat. Subject to the limitations herein and in the Maryland Condominium Act, the Declarant shall have the absolute right, but not the obligation, to annex any or all of said parcels to the land and improvements generally shown on the Condominium Plat. Any such expansion or annexation shall be accomplished by the recordation among the Land Records of Anne Arundel County, Maryland, of an amendment to this Declaration and the Condominium Plat as required by the provisions of Section 11-120 of the Maryland Condominium Act, as amended from time to time. Improvements located within expandable Phases shall be substantially completed prior to annexation, and shall be substantially consistent with the initial improvements in terms of quality of construction.

The Declarant reserves the right to annex any or all of the property generally shown on the Condominium Plat, in any order as the Declarant may choose, and reserves the right to change the building type, foot print, to consolidate or divide each parcel, provided all prior approvals have been obtained from Anne Arundel County. **Future Section Two has not received subdivision approval as of the date of this Declaration. If the subdivision approval varies the number of expandable future phases, the number of Units or buildings or the configuration of the Phases or buildings or Units, so long as Declarant owns a Unit, the Declarant shall have the right to unilaterally record an amendment to this Declaration and Exhibits consistent with the approval and each Unit Owner by accepting a deed to a Unit, and each lender, is deemed to vote for, consent to and confirm any such amendment and appoints the Declarant as his/her/its attorney-in-fact with the power to sign any and all documents, including amendments to this Declaration, necessary to successfully accomplish the changes for future expansion. This power of attorney is irrevocable and shall survive disability.**

b. Upon the recordation of an amendment to this Declaration and to the Condominium Plat for the purpose of annexing to the land and improvements comprising Phase 5 of this Condominium, the parcels of land and improvements comprising **the Expandable Property**, together with the improvements then constructed thereon, each Unit Owner, by operation of law, shall have the undivided percentage interest in the Common Elements, Common Expenses and Common Profits, and shall have the number of votes, entitled to be cast appurtenant to that Condominium Unit set forth in Exhibit "C" attached hereto and made a part hereof and upon the recordation of such amendment, reallocated as set forth in Exhibit "C". Any deed for any Condominium Unit in the Condominium shall be delivered subject to a conditional limitation that the percentage interest appurtenant to such Condominium Unit shall be automatically reallocated pro tanto upon the recordation of such amendment or amendments. Upon the expansion of the Condominium pursuant to this Article VIII, the interest of any mortgagee shall attach, by operation of law, and pursuant to Section 11-120 of the Maryland Condominium Act, to a new percentage interest in the Common Elements appurtenant to the Condominium Unit on which it has a lien.

c. There is hereby reserved unto the Declarant, its successors and assigns, an irrevocable power of attorney, coupled with an interest, for the purpose of reallocating the percentage interest and voting rights appurtenant to each of the Condominium Units in the Condominium in accordance with the provisions of this Declaration and to execute, acknowledge and deliver such further instruments as may from time to time be required in order to accomplish the purposes of this Article VIII. Each Owner, contract purchaser and each mortgagee of a Condominium Unit in the

Condominium, its mortgagee and the Council of Unit Owners of River Oaks Condominium, shall be deemed to have acquiesced in the amendments to this Declaration and in the amendments to the Condominium Plat for the purpose of adding additional Condominium Units and Common Elements to the Condominium in the manner set forth in this Article and shall be deemed to have granted unto the said Declarant, its successors or assigns, an irrevocable power of attorney, coupled with an interest, to effectuate, execute, acknowledge and deliver any such amendments and each Unit Owner and mortgagee shall be deemed to have agreed and covenants to execute such further instruments, if any, as may be required by the Declarant, its successors or assigns, to properly accomplish such amendments.

d. Upon the recordation of an amendment to this Declaration, all newly added Condominium Units and Common Elements shall automatically be subject to this Declaration and the By-Laws and other Exhibits and house rules, all as amended from time to time.

Section 2. Description of Phases. The outlines of the land, buildings and common elements of each successive Phase that may be added to the Condominium as provided for hereunder, are shown in general terms on the Condominium Plat.

Section 3. Non-Completion And/Or Non-Expansion. In the event that any improvement in any Phase of the Property is not completed, or, if the additional Phase is not added to the Condominium Regime described in the Declaration, the Declarant, its successors or assigns, shall not make any conveyance of any portion of the Expandable Property shown on the Condominium Plat not in the Condominium Regime described in the Declaration until it has taken all other actions as may be required in order to assure that all Phases of the Property are in compliance with the applicable laws and regulations of Anne Arundel County, Maryland, and of the State of Maryland. **Future Section Two may not be made a part of the Condominium, but may become a separate subdivision.**

ARTICLE IX

Section 1. Condominium Units Subject To Declaration. All present and future owners, tenants and occupants of Condominium Units shall be subject to and shall comply with the provisions of the Maryland Condominium Act, this Declaration, and the By-Laws, as they may be amended from time to time and decisions and resolutions of the Council of Unit Owners. The acceptance of a deed or conveyance or the entering into of a lease covering a Condominium Unit shall be deemed to be an affirmative acceptance of the provisions of the Maryland Condominium Act, and the provisions of this Declaration and the By-Laws, as they may be amended from time to time, and all of such provisions shall be deemed and taken to be covenants running with the land and shall bind any person having at any time any interest or estate in such Condominium Unit, as though such provisions were recited and stipulated at length in each and every deed or conveyance or lease thereof.

ARTICLE X

Section 1. Amendment of Declaration. Except for amendments to expand the Condominium and the granting of the limited powers of attorney from Unit Owners and their lenders to the Declarant pursuant to Article VIII herein, and subject to Section 11-103 of the Maryland Condominium Act, as amended from time to time, this Declaration may be amended only with the written consent of eighty percent (80%) of the Unit Owners listed on the current roster. Unit Owners and lenders are voting for (pursuant to Section 11-103 of the Act), and appointing the Declarant their attorney-in-fact to amend this Declaration to accomplish expansion of future Section Two. Any such amendment shall be effective only upon recordation of a Declaration of Amendment among the Land Records of Anne Arundel, Maryland. The Declarant reserves the right to make technical amendments pursuant to Section 11-103.1 of the Maryland Condominium Act, as amended from time to time, and each Unit Owner and its mortgagee grants to the Declarant a durable power of attorney to make said technical amendments, which power of attorney shall be irrevocable and shall survive disability.

Section 2. Amendment of Declaration, Mortgagee Approval.

a. In addition to the above, no amendment of a material nature of the Declaration may be made unless approval is obtained from eligible mortgage holders representing at least fifty-one percent (51%) of the votes of unit estates that are subject to mortgages held by eligible holders. A change to any of the following would be considered as material. Approval is deemed obtained for amendments to the Condominium Plats and Declaration and its exhibits to allow for expansion to include future Section Two.

- i. Priority of assessment liens;
- ii. Reallocation of interest in the General or Limited Common Elements, or rights to their use (other than contemplated expansion);
- iii. Redefinition of any Unit boundaries;
- iv. Convertibility of Units into Common Elements or vice versa;
- v. Expansion (other than the inclusion of additional legal phases), or contraction of the project, or the addition, annexation, or withdrawal of property to and from the project;
- vi. Any action to terminate the legal status of the project after substantial destruction or condemnation occurs.

b. When Unit Owners are considering termination of the legal status of the Condominium regime for reasons other than the substantial destruction or condemnation of the property, the eligible mortgage holders representing at least sixty-seven (67%) of the votes of the mortgaged Units must agree.

c. "Eligible mortgage holders" means those holders of a first mortgage on a Unit estate who have requested the Council of Unit Owners to notify them on any proposed action that requires the consent of a specified percentage of eligible mortgage holders.

d. If any addition or amendment is not considered as a material change--such as the correction of a technical error or the clarification of a statement--approval may be assumed when an eligible mortgage holder fails to submit a response to a written proposal for an amendment within thirty (30) days after the proposal is made, provided the notice was delivered by certified or registered mail, with a "return receipt" requested.

Section 3. Amendment of Declaration by Declarant. The provisions of Article X, Sections 1 and 2, notwithstanding, the Declarant shall have the right, but not the obligation, and without the consent of other Unit Owners or their mortgagees, to amend this Declaration for the sole purpose of meeting any requirements of any County, State or Federal agency.

ARTICLE XI

Section 1. Declarant's Right To Rent Or Sell Condominium Units. Anything contained in this Declaration or the By-Laws of the Council of Unit Owners to the contrary notwithstanding, the Declarant shall have the right to transact any business on the Property (including the Common Elements) which is necessary or desirable to consummate sales or rentals of Condominium Units owned by it, including, but not limited to, the right to maintain employees in the sales or rental office, and to show Condominium Units for sale or rent. The sales or rental office, the furniture and furnishings in the model Condominium Units, signs and all items pertaining to the sale or rental of Condominium Units by the Declarant shall not be considered Common Elements but shall remain the property of the Declarant.

ARTICLE XII

Section 1. Construction And Enforcement. The provisions hereof shall be liberally construed to effectuate the purpose of creating a uniform plan for the development and operation of a condominium. Enforcement of these covenants and restrictions shall be by any proceedings at law or in equity against any person or persons violating or attempting to violate any covenant or restriction, either to restrain or enjoin violation or to recover damages, or both, and against any Condominium Unit to enforce any lien created hereby; and the failure or forbearance by the Council of Unit Owners or the Unit Owner of any Condominium Unit to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. A Unit Owner shall have the reciprocal right to seek enforcement of this Declaration against the Council of Unit Owners.

There shall be and there is hereby created and declared to be a conclusive presumption that any violation or breach or any attempted violation or breach of any of the covenants or restrictions within cannot be adequately remedied by an action at law or exclusively by recovery of damages.

Section 2. Notice to Mortgagee Holders, Insurers, or Guarantors. The holder, insurer, or guarantor of the mortgage on any Unit shall have the right to timely written notice of:

(a) Any condemnation or casualty loss that affects either a material portion of the project or the Unit securing its mortgage.

(b) Any sixty (60) day delinquency in the payment of assessments or charges owed by the Owner of any Unit on which it holds the mortgage.

(c) A lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the Council of Unit Owners.

(d) Any proposed action that requires the consent of a specified percentage of eligible mortgage holders.

To be entitled to receive this information, the mortgage holder, insurer, or guarantor must send a written request to the Council of Unit Owners stating both its name and address and the Unit number or address of the Unit on which it has (or insures or guarantees) the mortgage.

Section 3. Subordination of Lien for Assessments. The lien established by the recordation of a Statement of Condominium Lien as outlined in the By-Laws and Maryland Law for common expense charges and assessments becoming payable on or after the date of recordation of a first mortgage, shall be subordinate to a first mortgage on a Condominium Unit. Such a lien for common expense charges and assessments shall not be affected by any sale or transfer of a Unit, except that a sale or transfer of a Unit pursuant to a foreclosure of a first mortgage shall extinguish a subordinate lien for common expense charges and assessments which become payable prior to such sale or transfer. Any such sale or transfer pursuant to a foreclosure shall not relieve the purchaser or transferee of a Unit from liability for, nor the Unit so sold or transferred from the lien of, any common expense charges thereafter becoming due.

Section 4. Power of Attorney/Insurance. Each Unit Owner hereby appoints the Council of Unit Owners (or any Insurance Trustee designated by the Council of Unit Owners) as their lawful attorney-in-fact for the purpose of purchasing and maintaining insurance required by the By-Laws of the Condominium, including the collection and appropriate disposition of the proceeds thereof; the negotiation of losses and execution of releases of liability; the execution of all documents; and the performance of all other acts necessary to accomplish such purpose. This power of attorney is irrevocable and shall survive disability.

Section 5. Assessments. Assessments payable to the Council of Unit Owners shall begin for each Unit Owner when the Condominium Unit is incorporated into the Condominium. Unpaid assessments shall be collected pursuant to the By-Laws of the Condominium and Maryland law.

Section 6. Audited Financial Statement. Upon written request from any of the agencies or corporations which has an interest or prospective interest in the Condominium, the Council of Unit Owners shall prepare and furnish within 120 days after the Council's fiscal year an audited financial statement of the Corporation for the immediately preceding fiscal year.

Section 7. Condemnation. In the event of condemnation or eminent domain of any or all of the Condominium, the provisions of Section 11-112, or any amendments thereto, of the Maryland

Condominium Act shall apply. For condemnation of Common Elements the Council of Unit Owners shall represent the Unit Owners in the proceedings or in negotiations, settlements and agreements, with the proceeds of condemnation being payable to the Council of Unit Owners to be held in trust for the Unit Owners, and Unit Owners, by virtue of taking a deed to a Unit, grant such power of attorney to the Council of Unit Owners. This power of attorney is irrevocable and shall survive disability.

Section 8. Severability. Invalidation of any one or any portion of one of these covenants or restrictions by judgment, decree or order shall in no way affect any other provisions hereof, each of which shall remain in full force and effect.

Section 9. Captions. The captions contained in this Declaration are for convenience only and are not a part of this Declaration and are not intended in any way to limit or enlarge the terms and provisions of this Declaration.

Section 10. Conservation Areas. Conservation Areas within the Condominium shall not be disturbed by the Council of Unit Owners.

IN WITNESS WHEREOF, the Declarant has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

WITNESS:

U.S. HOME CORPORATION

Jean Randlett

By: Philip F. Barber (SEAL)
Philip F. Barber, Regional President

STATE OF MARYLAND, COUNTY OF Prince George's, to wit:

I HEREBY CERTIFY, that on this 24 day of April, 2000, before me, the undersigned officer, personally appeared Philip F. Barber, who acknowledged himself to be the Regional President of U.S. Home Corporation, the Declarant herein, and that he, as such officer, being duly authorized to do so, executed the foregoing Condominium Declaration for the purposes therein contained, by signing the name of the corporation by himself as said officer.

AS WITNESS my hand and Notarial Seal

Ethel W. Jones
NOTARY PUBLIC

My Commission Expires: 2-01-03

R:917812-8.DCL
04/10/00

December 23, 1999

Exhibit "A" to Declaration
of River Oaks Condominium

PROPERTY DESCRIPTION

A parcel of land comprising Phase 5 of the River Oaks Condominium located in the First Tax Assessment District of Anne Arundel County, Maryland.

Beginning for the same on the southerly side of Millhaven Drive at a point shown and identified as Point Number 19 on a Plat entitled "Plat 3 of 4, River Oaks, a Townhouse Condominium Subdivision" as recorded in the Land Records of Anne Arundel County, Maryland as Plat No. 11266 in Book 214, Page 40; thence binding on said Drive the following:

1. Northeasterly 27.79 feet by a curve to the left, having a radius of 280.00 feet and a chord bearing North 75° 55' 03" East 27.78 feet to a point; thence leaving said Drive for all new lines of Division;
2. South 14° 39' 04" East 134.21 feet,
3. South 37° 13' 56" East 134.26 feet,
4. South 37° 09' 06" West 68.00 feet,
5. South 52° 25' 50" West 63.81 feet,
6. North 37° 34' 10" West 140.00 feet,
7. North 52° 25' 50" East 68.59 feet,
8. North 14° 39' 04" West 6.61 feet,
9. North 75° 20' 56" East 24.22 feet,
10. North 14° 39' 04" West 163.08 feet to the point of beginning,

Containing 0.5027 acres of land, more or less.



James Robert Baker
12/23/99
P.02

EXHIBIT "C"

TO THE DECLARATION OF
RIVER OAKS CONDOMINIUMPERCENTAGE INTERESTS IN COMMON
ELEMENTS AND PERCENTAGE INTERESTS
IN COMMON EXPENSES AND
COMMON PROFITS AND VOTING RIGHTS

A. Each Condominium Unit Owner shall have the percentage interest in the Common Elements and in the Common Expenses and Common Profits of the Condominium as shown on the following tables. The Phases described below are as shown on Sheet 1 of the Condominium Plat as defined in the Declaration, and includes the initial Condominium and all Phases of expansion described in the Declaration. During the initial Phase (Phase 5, Building 5), each Condominium Unit Owner of each Condominium Unit shall have an undivided percentage interest in the Common Elements, Common Profits and Common Expenses as follows:

<u>Phase 5</u>	<u>Percentage Interest Per Unit</u>
Building No. 5	
Condominium Units Numbers 5-14, 5-16, 5-18, 5-20, 5-22 and 5-24.	1/6th

B. As each subsequent Phase is added to the Condominium, the Percentage Interest in the Common Elements, Common Profits and Common Expenses shall be calculated as follows:

The Percentage Interest in the Common Elements, Common Profits and Common Expenses for each Condominium Unit shall be a fraction, the numerator of which shall always be the number one (1), and the denominator of which shall be the number of Condominium Units in all Phases that have been subjected to the Condominium Declaration including the number of Condominium Units in the Phase currently being added to the Condominium.

For example, if Phase 1, Building No. 1, with six (6) Condominium Units is the second Phase to be added to the existing Condominium of six (6) Condominium Units, for a total of twelve (12) Condominium Units, the Percentage Interest in the Common Elements, Common Profits and the Common Expenses of each Condominium Unit shall be: 1/12.

In the event all anticipated two hundred twenty-eight (228) Condominium Units are added to the Condominium, then each Condominium Unit would have a Percentage Interest in the Common Elements, Common Profits and Common Expenses of 1/228.

C. Future Phases, which may be added in any order as determined by the Declarant, shall be designated as follows:

Section One: -

- a. Phase 1, one (1) building, Building 1, with six (6) Condominium Units designated as Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70.
- b. Phase 2, one (1) building, Building 2, with five (5) Condominium Units designated as Units 2-50, 2-52, 2-54, 2-56 and 2-58.
- c. Phase 3, one (1) building, Building 3, with seven (7) Condominium Units designated as Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48.
- d. Phase 4, one (1) building, Building 4, with five (5) Condominium Units designated as Units 4-26, 4-28, 4-30, 4-32 and 4-34.
- e. Phase 6, one (1) building, Building 6, with six (6) Condominium Units designated as Units 6-2, 6-4, 6-6, 6-8, 6-10 and 6-12.
- f. Phase 7, one (1) building, Building 7, with eight (8) Condominium Units designated as Units 7-240, 7-242, 7-244, 7-246, 7-248, 7-250, 7-252 and 7-254.
- g. Phase 8, one (1) building, Building 8, with seven (7) Condominium Units designated as Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238.
- h. Phase 9, one (1) building, Building 9, with six (6) Condominium Units designated as Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224.
- i. Phase 10, one (1) building, Building 10, with six (6) Condominium Units designated as Units 10-202, 10-204, 10-206, 10-208, 10-210 and 10-212.
- j. Phase 11, one (1) building, Building 11, with six (6) Condominium Units designated as Units 11-190, 11-192, 11-194, 11-196, 11-198 and 11-200.
- k. Phase 12, one (1) building, Building 12, with seven (7) Condominium Units designated as Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188.
- l. Phase 13, one (1) building, Building 13, with eight (8) Condominium Units designated as Units 13-160, 13-162, 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174.
- m. Phase 14, one (1) building, Building 14, with seven (7) Condominium Units designated as Units 14-146, 14-148, 14-150, 14-152, 14-154, 14-156 and 14-158.
- n. Phase 15, one (1) building, Building 15, with eight (8) Condominium Units designated as Units 15-130, 15-132, 15-134, 15-136, 15-138, 15-140, 15-142 and 15-144.

- o. Phase 16, one (1) building, Building 16, with seven (7) Condominium Units designated as Units 16-116, 16-118, 16-120, 16-124, 16-126 and 16-128.
- p. Phase 17, one (1) building, Building 17, with eight (8) Condominium Units designated as Units 17-100, 17-102, 17-104, 17-106, 17-108, 17-110, 17-112 and 17-114.
- q. Phase 18, one (1) building, Building 18, with seven (7) Condominium Units designated as Units 18-253, 18-255, 18-257, 18-259, 18-261, 18-263 and 18-265.
- r. Phase 19, one (1) building, Building 19, with six (6) Condominium Units designated as Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251.
- s. Phase 20, one (1) building, Building 20, with seven (7) Condominium Units designated as Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225.
- t. Phase 21, one (1) building, Building 21, with six (6) Condominium Units designated as Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211.
- u. Phase 22, one (1) building, Building 22, with six (6) Condominium Units designated as Units 22-171, 22-173, 22-175, 21-177, 21-179 and 22-181.
- v. Phase 23, one (1) building, Building 23, with seven (7) Condominium Units designated as Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169.
- w. Phase 24, one (1) building, Building 24, with six (6) Condominium Units designated as Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135.
- x. Phase 25, one (1) building, Building 25, with seven (7) Condominium Units designated as Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121 and 25-123.

Total in Section One: 165

If the Condominium is expanded to include future Section Two as set forth below, then the following Phases in Section One will automatically be changed and added as follows:

- a. Phase 13, one (1) building, Building 13 will be changed to have six (6) Condominium Units designated as Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174.
- b. Phase 14, one (1) building, Building 14 will be changed to have five (5) Condominium Units designated as Units 14-145, 14-147, 14-149, 14-151 and 14-153.
- c. New Phase 26 will be added, one (1) building, Building 26 with four (4) Condominium Units designated as Units 26-146, 26-148, 26-150 and 26-152.

Section Two:

Section Two has not been subdivided as of the date of preparation of this Exhibit "C". When and if subdivision is granted and provided Section Two is subjected to the Declaration, future Phases, which may be added in any order as determined by the Declarant, shall be as shown on the Condominium Plat, as amended from time to time, and by amendments to the Declaration, from time to time, as each future Phase is added to the Condominium, and shall be designated as follows:

- a. Section Two, Phase 2-1, one (1) building, Building 1, with eight (8) Condominium Units designated as Units 2-1-1, 2-1-2, 2-1-3, 2-1-4, 2-1-5, 2-1-6, 2-1-7 and 2-1-8.
- b. Section Two, Phase 2-2, one (1) building, Building 2, with eight (8) Condominium Units designated as Units 2-2-1, 2-2-2, 2-2-3, 2-2-4, 2-2-5, 2-2-6, 2-2-7 and 2-2-8.
- c. Section Two, Phase 2-3, one (1) building, Building 3, with six (6) Condominium Units designated as Units 2-3-1, 2-3-2, 2-3-3, 2-3-4, 2-3-5, and 2-3-6.
- d. Section Two, Phase 2-4, one (1) building, Building 4, with five (5) Condominium Units designated as Units 2-4-1, 2-4-2, 2-4-3, 2-4-4 and 2-4-5.
- e. Section Two, Phase 2-5, one (1) building, Building 5, with six (6) Condominium Units designated as Units 2-5-1, 2-5-2, 2-5-3, 2-5-4, 2-5-5 and 2-5-6.
- f. Section Two, Phase 2-6, one (1) building, Building 6, with eight (8) Condominium Units designated as Units 2-6-1, 2-6-2, 2-6-3, 2-6-4, 2-6-5, 2-6-6, 2-6-7 and 2-6-8.
- g. Section Two, Phase 2-7, one (1) building, Building 7, with seven (7) Condominium Units designated as Units 2-7-1, 2-7-2, 2-7-3, 2-7-4, 2-7-5, 2-7-6 and 2-7-7.
- h. Section Two, Phase 2-8, one (1) building, Building 8, with seven (7) Condominium Units designated as Units 2-8-1, 2-8-2, 2-8-3, 2-8-4, 2-8-5, 2-8-6 and 2-8-7.
- i. Section Two, Phase 2-9, one (1) building, Building 9, with eight (8) Condominium Units designated as Units 2-9-1, 2-9-2, 2-9-3, 2-9-4, 2-9-5, 2-9-6, 2-9-7 and 2-9-8.

Total in Future Section Two: 63

Because the final subdivision of Section Two has not been approved as of the date of this Declaration and this Exhibit "C", should the number of Condominium Units be changed from those shown above, the changes shall be shown on the Condominium Plats and the Amendments to the Declaration, from time to time during expansion and the Percentage Interests in Common Elements

and Percentage Interests in the Common Expenses and Common Profits shall be adjusted accordingly. Each Unit Owner by virtue of taking a deed to a Unit, and each Unit Owner's Mortgagee, is hereby consenting to such amendments and changes, voting affirmatively for such amendments and changes, and granting to the Declarant, its successors and assigns, a limited durable power of attorney that is irrevocable and shall survive disability, to vote for such amendments and changes and to execute the amendments in their names and on their behalf as may be required to evidence the same.

D. Each Condominium Unit Owner shall be authorized to cast one (1) vote for each Condominium Unit owned by said Unit Owner. As each new Phase is added, each Unit Owner shall continue to have one (1) vote for each Condominium Unit owned by said Unit Owner.

R:\917812-7.EXC
March 27, 2000

EASEMENT AND AGREEMENT

THIS EASEMENT AND AGREEMENT, made this 24 day of April, 2000, between U.S. HOME CORPORATION, a Delaware corporation (hereinafter referred to as "U.S. Home"), and THE COUNCIL OF UNIT OWNERS OF RIVER OAKS CONDOMINIUM ASSOCIATION, INC., a Maryland corporation (hereinafter referred to as the "Council").

EXPLANATORY STATEMENT

A. U.S. Home is the legal and equitable owner in fee simple of all that land containing 17.3950 acres of land, more or less, of which 16.3202 acres, more or less, more particularly described on Plats entitled "River Oaks, A Townhouse Condominium Subdivision", recorded among the Land Records of Anne Arundel County, Maryland, in Plat Book 214 at Pages 38-41 (Plat Nos. 11264-11269); (hereinafter referred to as the "Entire Parcel").

B. Immediately prior hereto, U.S. Home has subjected to a condominium regime (hereinafter referred to as the "Condominium Regime") all that parcel of ground and the improvements thereon containing 0.5027 acres of land, more or less, more particularly described in Exhibit "A" attached hereto and made a part hereof (hereinafter referred to as the "Phase 5 Parcel"). The Phase 5 Parcel is a part of the Entire Parcel.

C. U.S. Home has not submitted the remainder of the Entire Parcel, that is, the Entire Parcel less the Phase 5 Parcel (hereinafter referred to as the "Reserved Parcel") to the Condominium Regime, but it has reserved the right to expand the Condominium Regime, as more particularly set forth in the Condominium Regime Declaration of River Oaks Condominium, (hereinafter referred to as the "Declaration"), recorded or intended to be recorded among the Land Records of Anne Arundel County immediately prior hereto.

D. Council is the Council of Unit Owners established to administer River Oaks Condominium pursuant to the Declaration and By-Laws of the Condominium recorded or intended to be recorded among the Land Records of Anne Arundel County immediately prior hereto.

E. To provide the Phase 5 Parcel and the Reserved Parcel, including each new phase as it is added to the Condominium Regime, convenient access to and from adjacent properties, and to and from Millhaven Drive and Mayo Road, public rights-of-way, it is necessary to establish and maintain easements on, over and across the interior driveways and walkways on the Entire Parcel located within the land which will be the future general common elements of the Condominium, or upon such other land which will be the future general common elements as necessary, all as shown on the Plat of the Condominium and amendments thereto recorded among the Plat Records of Anne Arundel County, Maryland, from time to time.

F. In order to provide utility services, including drainage, to, for and between the Phase 5 Parcel and the Reserved Parcel, it is necessary to establish and maintain a mutual easement, over and across each of the parcels as hereinafter provided.

G. The parties hereto intend that at such time that the entire Reserved Parcel has been added to the Condominium, the easements hereby established shall merge and shall thereupon cease and terminate, but that until such time, the easements shall remain perpetual non-exclusive easement serving the Entire Parcel or any portion thereof, whether or not the Entire Parcel is added to the Condominium.

NOW, THEREFORE, in consideration of these presents and intending that the easements hereby granted shall be binding on the parties hereto and shall attach to and run with the Phase 5 Parcel and the Reserved Parcel and shall be for the benefit of and shall be limitations upon all future owners of said Parcels, and condominium units therein, and that the easements hereby created shall be appurtenant to the dominant estates, the parties hereto do hereby agree as follows:

1. Travel Easements.

1.1 U.S. Home and Council do hereby grant to the other, its successors, assigns, members, tenants, invitees, contractors, subcontractors, and employees, a non-exclusive, perpetual easement for use on, over and across the driveways and/or walkways and general common elements of the Phase 5 Parcel and the Reserved Parcel, including all future phases added to the Condominium Regime, for ingress and egress for vehicular and pedestrian traffic.

1.2 The owner of each Parcel shall be responsible for the cost to keep in reasonable repair and to keep the easement areas within their respective Parcel free and clear of snow, ice, litter and debris.

1.3 U.S. Home and Council jointly shall have the right to limit the use of the easement areas herein established for ingress and egress to those persons who are owners or tenants of dwellings in the Entire Parcel and bona fide guests, visitors, business invitees, contractors and subcontractors of the owner of each Parcel. U.S. Home and Council jointly may, but are not obligated to, establish a gate or guardhouse at such point or points as they deem appropriate so as to monitor and regulate traffic over the road areas of the Entire Parcel and to make such reasonable rules and regulations regarding the use of such road and parking areas as they deem appropriate. The right of U.S. Home and Council to use the easement for themselves and their successors and assigns, guests, visitors, contractors and subcontractors specifically includes, but it is not limited to, the right of use by construction vehicles for the completion of development of the Phase 5 Parcel, and for development of the Reserved Parcel, and the parts thereof.

2. Utility and Service Easements. U.S. Home and Council hereby each grant to the other perpetual easements for the benefit of their respective Parcels for the use, installation, maintenance, repair and/or replacement of such utility facilities, lines, conduits and drains, including,

but not limited to, water, sanitary and storm, as may be necessary to service the respective improvements on each Parcel.

3. **Easement Relocations.** Each of the parties hereby reserves the right to relocate the easements on its parcel hereby granted, but in the event of such relocation, the party making such relocation shall pay any costs thereof, and shall, on request, execute a new Deed of Easement extinguishing the relocated easement and substituting therefor the new easement. Such relocated or substituted easement area shall be located as reasonably determined by the party seeking relocation, with the consent of the other party, which consent shall not be unreasonably withheld, but in any event such relocated or substituted easement shall provide access from the dominant estate to public roads at least equal to the access herein provided, or providing utility services reasonably necessary for the use of the dominate estate at least equal to that herein provided.

4. **Binding Effect of Easements.** The mutual easements created by this Agreement shall be for the use of the parties hereto and their respective successors and assigns, and shall be for the benefit of the Parcels herein described. The parties hereto agree not to unreasonably withhold their consent to such changes and modifications of the easement areas as may be desirable or necessary, from time to time. As used herein, the term "owner" of a Parcel shall be deemed to include the owners of condominium units in any part of the Entire Parcel submitted to a condominium regime, but in any such Parcel, the Council of Unit Owners of that Parcel acting by and through the Board of Directors shall act on behalf of that Parcel in any action required with respect to the easements herein granted, and the Council of Unit Owners shall be and is hereby designated as the attorney-in-fact to act for each unit owner within a Parcel that has been submitted to a condominium regime for purposes of taking any action required with respect to the easements herein granted. Each unit owner by accepting a deed to a unit within a Parcel submitted to a condominium regime is deemed to have consented to and confirmed such designation of the Council of Unit Owners of such Parcel as such unit owner's attorney-in-fact hereunder. This limited power of attorney shall survive the disability of any Grantor.

5. **Termination on Merger.** The easements herein granted and the agreements made shall forthwith cease and terminate at such time that the Entire Parcel is subjected to River Oaks Condominium Regime as permitted by the Declaration therefor, but until such time, the easements shall remain perpetual non-exclusive easements serving the Entire Parcel or any portion thereof. The easements and agreements set forth in this document are in addition to such other easements, reservations and agreements contained in other documents effecting the Entire Parcel or any part thereof.

IN WITNESS WHEREOF, the parties hereto have executed the within Easement and Agreement as of the day and year first above written.

Attest:

U.S. HOME CORPORATION

9734/512

Jan Rundlett

By: Philip F. Barber (SEAL)
Philip F. Barber, Regional President

Attest:

COUNCIL OF UNIT OWNERS OF
RIVER OAKS
CONDOMINIUM ASSOCIATION,

INC.

Jan Rundlett

By: Philip F. Barber (SEAL)
President

STATE OF MARYLAND,

COUNTY, to wit:

I HEREBY CERTIFY that on this 24 day of April, 2000, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Philip F. Barber, Regional President of U.S. HOME CORPORATION, a Delaware corporation, and that he as such Vice President being so authorized to do so, executed the foregoing Easement and Agreement for the purposes therein contained, by signing in my presence, the name of the corporation by himself as such Vice President.

AS WITNESS my hand and Notarial Seal.

Edith A. Davis
Notary Public

My Commission Expires: 2-6-00

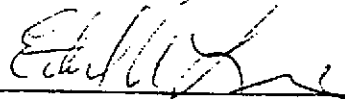
STATE OF MARYLAND,

COUNTY, to wit:

I HEREBY CERTIFY that on this 24 day of April, 2000, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared
President of THE COUNCIL OF UNIT OWNERS OF RIVER OAKS CONDOMINIUM ASSOCIATION, INC., a Maryland corporation, and that he as such President, being so authorized to do so, executed the foregoing Easement and Agreement for the purposes therein contained, by signing in my presence, his name as such President.

9734/513

AS WITNESS my hand and Notarial Seal.



Notary Public

My Commission Expires: 7-01-03

R:\917812ES.AGM
(04/11/00)

December 23, 1999

9734/514

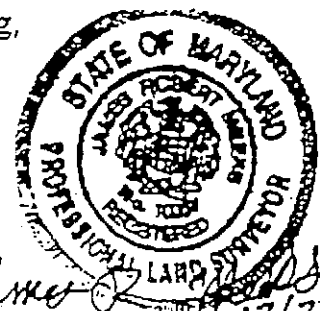
PROPERTY DESCRIPTION

A parcel of land comprising Phase 5 of the River Oaks Condominium located in the First Tax Assessment District of Anne Arundel County, Maryland.

Beginning for the same on the southerly side of Millhaven Drive at a point shown and identified as Point Number 19 on a Plat entitled "Plat 3 of 4, River Oaks, a Townhouse Condominium Subdivision" as recorded in the Land Records of Anne Arundel County, Maryland as Plat No. 11266 in Book 214. Page 40; thence binding on said Drive the following:

1. Northeasterly 27.79 feet by a curve to the left, having a radius of 280.00 feet and a chord bearing North 75° 55' 03" East 27.78 feet to a point; thence leaving said Drive for all new lines of Division;
2. South 14° 39' 04" East 134.21 feet,
3. South 37° 13' 56" East 134.26 feet,
4. South 37° 09' 06" West 68.00 feet,
5. South 52° 25' 50" West 63.81 feet,
6. North 37° 34' 10" West 140.00 feet,
7. North 52° 25' 50" East 68.59 feet,
8. North 14° 39' 04" West 6.61 feet,
9. North 75° 20' 56" East 24.22 feet,
10. North 14° 39' 04" West 163.08 feet to the point of beginning,

Containing 0.5027 acres of land, more or less.



FIRST AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

THIS FIRST AMENDMENT, made and entered into this 19th day of June, 2000, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, are hereinafter collectively referred to as the "Declaration", creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium"); and

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "First Amendment to Condominium Plat":

RECORDING FEE 2.00
REST- AA14 - REPT- 1 515.00
REC- LIC- REC- 1 45.00
JUL 19, 2000

A certain First Amendment to the Condominium Plat entitled "Phase 6, Building 6, River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 21 through 23, (Plat Nos. E4971 - E4973) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the

Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the First Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*, among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

Elfreda E. Smith

U.S. Home Corporation
Declarant

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

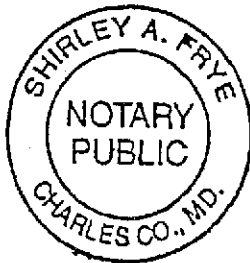
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 19th day of June, 2000, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Shirley A. Frye
Notary Public

My Commission Expires: 5/1/02
r:\917813-1.amd



"Exhibit "A"
To the first Amendment to
Declaration of River Oaks Condominium".

July 24, 2000

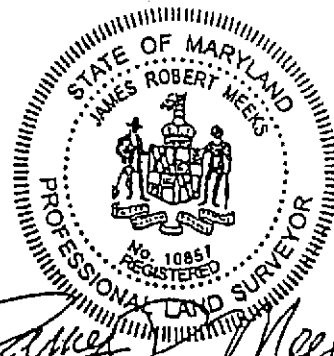
Description of Condominium Phase 6
Building #6
River Oaks

Beginning at point 19 as shown on the plat of River Oaks, recorded in Plat Book 226 at page 5, plat No. 11831, said point also being on the eastern right-of-way line of Millhaven Drive, thence leaving said Millhaven Drive and running with and binding on Phase 5, building No. 5, the following five courses and distances, viz;

- 1) South 14 degrees 39 minutes 04 seconds East 163.08 feet, thence
- 2) South 75 degrees 20 minutes 56 seconds West 24.22 feet, thence
- 3) South 14 degrees 39 minutes 04 seconds East 6.61 feet, thence
- 4) South 52 degrees 25 minutes 50 seconds West 68.59 feet, thence
- 5) South 37 degrees 34 minutes 10 seconds East 58.06 feet, thence leaving aforesaid Phase 5
- 6) South 52 degrees 25 minutes 50 seconds West 23.17 feet, thence
- 7) North 52 degrees 50 minutes 54 seconds West 156.00 feet, thence
- 8) South 37 degrees 09 minutes 06 seconds West 101.00 feet, thence
- 9) North 52 degrees 50 minutes 54 seconds West 5.00 feet, thence

- 10) With a curve to the right having a radius of 59.00 feet, an arc length of 40.27 feet, subtended by a chord bearing and chord distance of North 33 degrees 17 minutes 36 seconds West 39.50 feet, thence
- 11) North 13 degrees 40 minutes 15 seconds West 12.49 feet, thence
- 12) With a curve to the right having a radius of 59.00 feet, an arc length of 26.15 feet, subtended by a chord bearing and chord distance of North 00 degrees 58 minutes 34 seconds West 25.93 feet, to a point on the aforesaid eastern side of Millhaven Drive, thence running with and binding on said eastern right-of-way, the following four courses and distances, viz;
- 13) With a curve to the left having a radius of 69.00 feet, an arc length of 80.84 feet, subtended by a chord bearing and chord distance of North 26 degrees 09 minutes 49 seconds East 76.30 feet, thence
- 14) With a curve to the right having a radius of 48.00 feet, an arc length of 46.83 feet, subtended by a chord bearing and chord distance of North 20 degrees 32 minutes 54 seconds East 45.00 feet, thence
- 15) With a curve to the right having a radius of 270.00 feet, an arc length of 142.61 feet, subtended by a chord bearing and chord distance of North 63 degrees 37 minutes 46 seconds East 140.96 feet, thence
- 16) North 78 degrees 45 minutes 39 seconds East 57.62 feet to the point of beginning.

Containing 43,752 square feet or 1.0044 acres of land, more or less.



James R. Meeks
7/24/00

SECOND AMENDMENT TO DECLARATION OF RIVER OAKS CONDOMINIUM

THIS SECOND AMENDMENT, made and entered into this 19th day of June 2000, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium"), and a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, hereinafter collectively referred to as the "Declaration"; and

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

IMP. FD. SURT. 1 2.00
RECORDING FEE 20.00
TOTAL 22.00
RECEIVED 5/26/00
FEB 1 10 102
AUG 31 2000 01:23 PM

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording

CO AUG 31 PM 1:29

herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Second Amendment to Condominium Plat":

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- ~~96~~ Pages ~~39~~ through 41, (Plat Nos. E- ~~4989~~ - ~~4991~~) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated

herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Second Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*, and the First Amendment to Declaration, among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration and Exhibit "A" to the First Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the

number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Elfrida E. Smith

By:

Joseph Antonelli Vice, President

(SEAL)

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

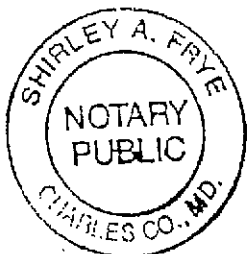
I HEREBY CERTIFY, that on this 19th day of June, 2000, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

My Commission Expires:

5/1/02
r:\917813-1.amd

Shirley A. Frye
Notary Public



The above was prepared by an attorney licensed to practice law in the State of Maryland by the Courts of Appeal.

Earl G. Schaffer, Esq.
Earl G. Schaffer, Esq

"Exhibit "A"
to the Second Amendment to
Declaration of River Oaks Condominium"

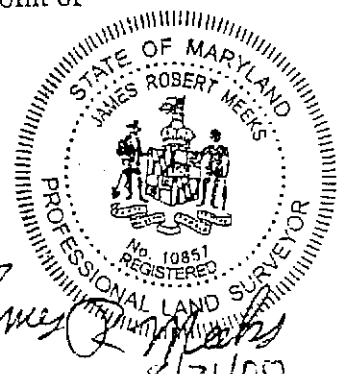
August 30, 2000

Description of Condominium Phase 4,
Building 4
River Oaks

Beginning at a point, said point being distant South 31 degrees 42 minutes 53 seconds East 270.36 feet from point 19 as shown on the plat of River Oaks, recorded in Plat Book 226 at page 5, plat No. 11831, thence

- 1) South 52 degrees 50 minutes 54 seconds East 49.03 feet, thence
- 2) South 37 degrees 09 minutes 06 seconds West 18.00 feet, thence
- 3) South 52 degrees 50 minutes 54 seconds East 25.00 feet, thence
- 4) South 37 degrees 09 minutes 06 seconds West 42.00 feet, thence
- 5) South 52 degrees 50 minutes 54 seconds East 54.00 feet, thence
- 6) South 37 degrees 09 minutes 06 seconds West 71.00 feet, thence
- 7) North 52 degrees 50 minutes 54 seconds West 50.00 feet, thence
- 8) South 37 degrees 09 minutes 06 seconds West 19.30 feet, thence
- 9) North 52 degrees 50 minutes 54 seconds West 180.00 feet, thence
- 10) North 37 degrees 09 minutes 06 seconds East 20.00 feet, thence
- 11) North 52 degrees 25 minutes 50 seconds East 23.16 feet, thence
- 12) South 37 degrees 34 minutes 10 seconds East 81.95 feet, thence
- 13) North 52 degrees 25 minutes 50 seconds East 63.81 feet, thence
- 14) North 37 degrees 09 minutes 06 seconds East 68.00 feet to the point of beginning.

Containing 18,139 square feet or 0.4164 acres of land, more or less.



THIRD AMENDMENT TO DECLARATION OF RIVER OAKS CONDOMINIUM

THIS THIRD AMENDMENT, made and entered into this 22 day of September, 2000, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"), and a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on , 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which

IMP FD SURF \$	2.00
CONVEYANCE FEE	30.00
TOTAL	32.00
Rest AM14	Rest f 30076
KPD LOG	NRK f 1577
Set 27, 2000	00:51 am

Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Third Amendment to Condominium Plat":

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established), Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- ~~96~~ Pages 42 through 44, (Plat Nos.E- 4992 - 4994) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Third Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; the First Amendment to Declaration, and the Second Amendment to Declaration, among the Land Records of Anne Arundel County, Maryland, and to the provisions

of the Condominium Act. In accordance with the provisions of said Declaration and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration, and Exhibit "A" to the Second Amendment to Declaration, by operation of law.

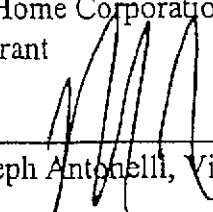
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Elfreda E. Smith

By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 22nd day of September 2000, before me, the undersigned

subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

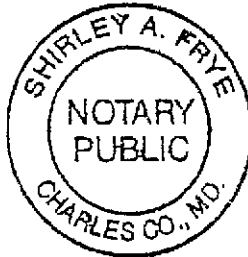
WITNESS my hand and Notarial Seal the day and year last above written.

Shirley A. Frye
Notary Public

My Commission Expires:

917812-3-.amd

5/1/02



The undersigned certifies that the above instrument was prepared by an attorney licensed to the practice of law in the State of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

September 25, 2000

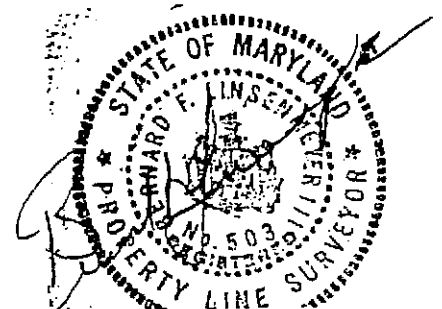
Exhibit "A"
to the Third Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 3

Beginning at a point, said point being point 25 on a plat entitled "AMENDED PLAT 3 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 07, Plat Number 11833, thence with the outline of Lot 1 of said plat

- 1) S 37° 09' 06" W 169.74 feet, thence for new lines of division across Lot 1,
- 2) N 52° 50' 54" W 113.00 feet, thence
- 3) S 37° 30' 11" W 5.00 feet to the end of the fifth line of River Oaks Condominium Phase 4 as described in the Second Amendment to River Oaks Condominium, said Second Amendment recorded among the aforesaid Land Records in Book 9925, Page 266, thence with the outline of said Phase 4
- 4) N 52° 50' 54" W 54.00 feet, thence
- 5) N 37° 09' 06" E 42.00 feet, thence
- 6) N 52° 50' 54" W 25.00 feet, thence
- 7) N 37° 09' 06" E 18.00 feet, thence
- 8) N 52° 50' 54" W 49.03 feet, thence leaving the outline of said Phase 4 for new lines of division across said Lot 1
- 9) N 41° 38' 56" E 56.83 feet, thence
- 10) S 48° 26' 45" E 69.70 feet, thence
- 11) N 41° 33' 15" E 23.00 feet, thence
- 12) S 48° 26' 45" E 8.99 feet, thence
- 13) N 41° 33' 15" E 80.45 feet to intersect the 161.64 foot line of the outline of said Lot 1, thence running with said outline
- 14) S 31° 32' 15" E 107.37 feet, thence
- 15) S 52° 50' 54" E 50.15 feet to the point of beginning.

Containing 34,445 square feet or 0.791 acres of land, more or less.



FOURTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

THIS FOURTH AMENDMENT, made and entered into this 14th day of November, 2000, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to

Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"), and a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

IMP. FD. SURE. 3.00
RECORDING FEE- 28.00
TOTAL 31.00
Rest: AA15 Ref: 45326
SEP 27 2000 2:27
NOV 22 2000 0:153 PM

CLERK OF THE CIRCUIT COURT
ANNE ARUNDEL COUNTY

00 NOV 22 PM 1:54

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Fourth Amendment to Condominium Plat":

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257; 18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 22 through 24, (Plat Nos.E- 5022 - 5024) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the

Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits

the real property described on Exhibit "A" attached to this Amendment, and as shown on the Fourth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration, and Exhibit "A" to the Third Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Elfreda E. Smith

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

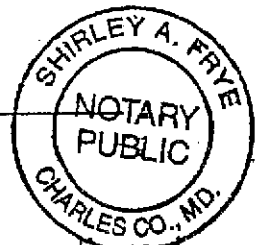
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 14th day of November, 2000, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

My Commission Expires: 5/1/02

Shirley A. Frye
Notary Public



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

[Signature]
Earl G. Schaffer, Esq.

November 20, 2000

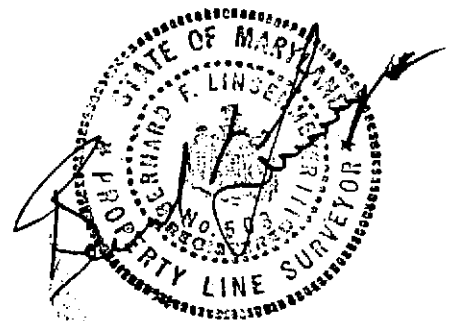
Exhibit "A"
to the Fourth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 18

Beginning at a point on the southerly side of Millhaven Drive, said point being located southeasterly 75.28 feet along the arc of a curve to the left having a radius of 69.00 feet from point 15 on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11833, thence with the southerly right of way line of Millhaven Drive

- 1) With a curve to the left having a radius of 69.00 feet, an arc length of 38.64 feet, subtended by a chord bearing and distance of N 75° 46' 44" E 38.13 feet, thence running with and binding reversely on Phase 6 as described in the First Amendment to River Oaks Condominium, said First Amendment recorded among the aforesaid Land Records in Book 9870, Page 304, the following four courses and distances, viz;
- 2) With a curve to the left having a radius of 59.00 feet, an arc length of 26.15 feet, subtended by a chord bearing and chord distance of S 00° 58' 34" E 25.93 feet, thence
- 3) S 13° 40' 15" E 12.49 feet, thence
- 4) With a curve to the left having a radius of 59.00 feet, an arc length of 40.27 feet, subtended by a chord bearing and chord distance of S 33° 17' 36" E 39.50 feet, thence
- 5) S 52° 50' 54" E 5.00 feet, thence leaving the outline of said Phase 6 for new lines of division across Lot 1,
- 6) S 52° 50' 54" E 154.00 feet, thence
- 7) S 37° 09' 06" W 121.00 feet, thence
- 8) N 52° 50' 54" W 79.84 feet, thence
- 9) N 31° 02' 46" W 21.54 feet, thence
- 10) N 52° 50' 54" W 71.16 feet, thence
- 11) N 37° 09' 06" E 75.00 feet, thence
- 12) N 52° 50' 54" W 28.00 feet, thence
- 13) N 37° 09' 06" E 6.86 feet, thence
- 14) N 10° 19' 32" W 63.39 feet to the point of beginning

Containing 22,922 square feet or 0.5262 acres of land more or less.



**FIFTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

THIS FIFTH AMENDMENT, made and entered into this 11th day of December, 2000, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office

IMP FD SURE \$	5.00
RECORDING FEE	25.00
TOTAL	25.00
Rest: AA13	Acpt: \$ 471.50
RFD: SKB	31k: \$ 21.63
Dec 18, 2000	98:30

CIRCUIT COURT, A.A. COUNTY

20 DEC 18 AM 8:22

of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established), Units 3-36; 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established), Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Fifth Amendment to Condominium Plat":

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established), Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of

3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-~~233~~ Pages 23 through 25, (Plat Nos. E- 12199 - 12201) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning

an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Fifth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration, and Exhibit "A" to the Fourth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the

Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

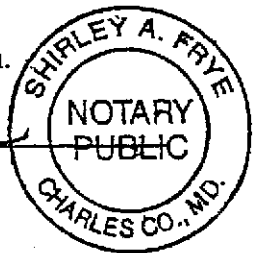
By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 11th day of December 2000, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

[Signature: Shirley A. Frye]
Notary Public



My Commission Expires: 5/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

[Signature: Earl G. Schaffer]
Earl G. Schaffer, Esq.

December 12, 2000

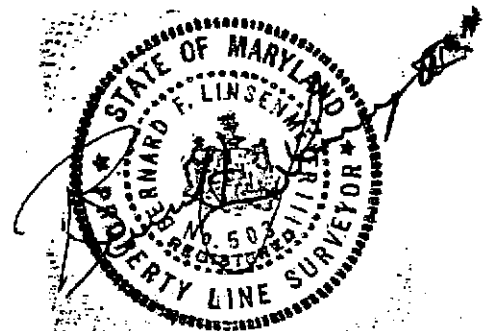
Exhibit "A"
to the Fifth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 17

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being point 15 on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, thence leaving the outline of Lot 1 of said plat and with the southerly right of way line of Millhaven Drive

- 1) With a curve to the left having a radius of 69.00 feet, an arc length of 75.28 feet, subtended by a chord bearing and distance of S 56° 55' 28" E 71.60 feet, thence leaving Millhaven Drive and running with and binding reversely on Phase 18 as described in the Fourth Amendment to the Declaration of River Oaks Condominium, said Fourth Amendment recorded among the aforesaid Land Records in Book 10052, Page 604, the following four courses and distances, viz;
- 2) S 10° 19' 32" E 63.39 feet, thence
- 3) S 37° 09' 06" W 6.86 feet, thence
- 4) S 52° 50' 54" E 28.00 feet, thence
- 5) S 37° 09' 06" W 75.00 feet, thence leaving the outline of said Phase 18 for new lines of division across Lot 1
- 6) S 37° 09' 06" W 91.35 feet, thence
- 7) N 52° 50' 54" W 123.33 feet to intersect the aforesaid boundary line of Lot 1, River Oaks, thence running with said boundary line
- 8) N 38° 33' 35" E 211.04 feet to the point of beginning

Containing 29,062 square feet or 0.6672 acres of land more or less.



**SIXTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

THIS SIXTH AMENDMENT, made and entered into this 9th day of January, 2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"), and a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, ("Fifth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively

RIVER OAKS
 RECORDING FEE 3.00
 TOTAL 20.00
 Paid 2/21/01 25.00
 RCD ROB RCD 1/13/01
 Feb 20, 2001 00:56 at

referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the

recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Sixth Amendment to Condominium Plat":

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248;7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2 through 4, (Plat Nos.E- 5052 - 5054) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference

incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Sixth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration, and Exhibit "A" to the Fifth Amendment to Declaration, by operation of law.

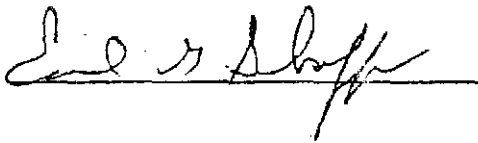
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the

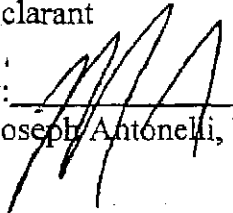
common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant



By:  (SEAL)
Joseph Antonelli, Vice, President

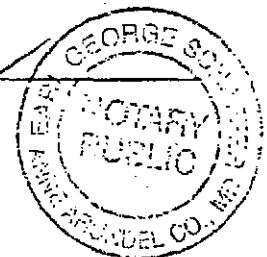
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 9th day of January, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:\917812-6.AMD
January 8, 2001

February 12, 2001

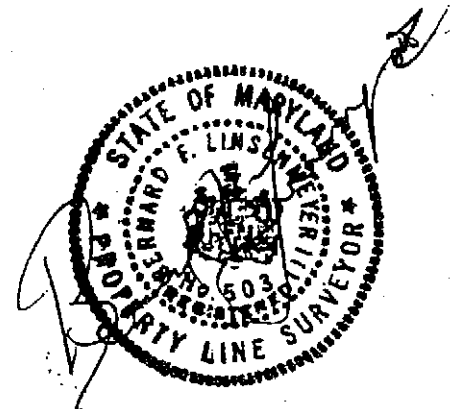
Exhibit "A"
to the Sixth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 7

Beginning at the end of the South 37° 09' 06" West 101.00 foot line of River Oaks Condominium Phase 6 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 96, Page 21, Plat Number E-4971, said line being the eighth described line in "Exhibit "A" to the First Amendment to Declaration of River Oaks Condominium recorded among the aforesaid Land Records in Liber 9870, Folio 304, thence running with and binding reversely on Phase 6 the following two courses and distances

- 1) North 37° 09' 06" East 101.00 feet, thence
- 2) South 52° 50' 54" East 156.00 feet, thence leaving the outline of Phase 6 and running with and binding reversely on the outline of Phase 4 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 96, Page 39, Plat Number E-4989, the following two courses and distances
- 3) South 37° 09' 06" West 20.00 feet, thence
- 4) South 52° 50' 54" East 180.00 feet, thence leaving the outline of Phase 4 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 5) South 37° 09' 06" West 109.00 feet, thence
- 6) North 52° 50' 54" West 182.00 feet to intersect the South 37° 09' 06" West 121.00 foot line of Phase 18 as shown on the plat recorded among the aforesaid Land Records in Plat Book 97, Page 22, Plat Number E-5022, thence running with and binding reversely on the outline of Phase 18
- 7) North 37° 09' 06" East 28.00 feet, thence
- 8) North 52° 50' 54" West 154.00 feet to the point of beginning

Containing 35,433 square feet or 0.8134 acres of land, more or less.



SEVENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

THIS SEVENTH AMENDMENT, made and entered into this 20th day of February, 2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, ("Fifth Amendment to Declaration"), and a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on

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CIRCUIT COURT FOR ANNE ARUNDEL COUNTY

RECORDING FEE 20.00
BOOK 10236 PAGE 438
MAR 13 2001

February 20, 2001 at Book 10190, page 184, ("Sixth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36,3-38,3-40,3-42,3-44,3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 2 through 4, (Plat Nos. E-5052-5054) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Seventh Amendment to Condominium Plat":

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 11 through 13, (Plat Nos. E- 5061 - 5063) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and

liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Seventh Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration, and Exhibit

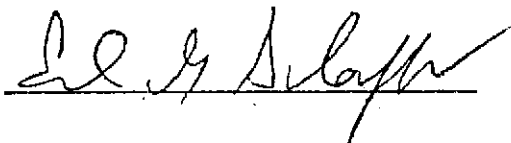
"A" to the Sixth Amendment to Declaration, by operation of law.

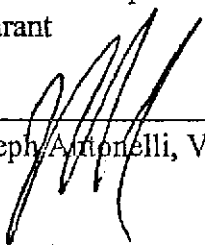
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant



By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 20th day of Feb, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was

executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written

Earl G. Schaffer
Notary Public



My Commission Expires: 9/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

R:917812-7.AMD
January 9, 2001

March 6, 2001

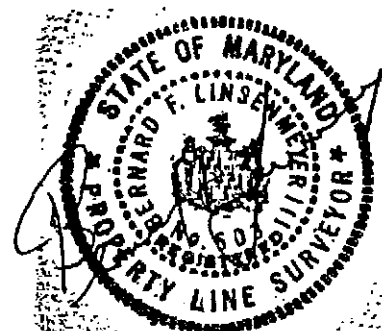
Exhibit "A"
to the Seventh Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 25

Beginning at a point on the North 52° 50' 54" West 123.33 foot line of River Oaks Condominium Phase 17 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 97, Page 35, Plat Number E-5035, said point being located 95.33 feet from the end of the seventh described line in "Exhibit "A" to the Fifth Amendment to Declaration of River Oaks Condominium recorded among the aforesaid Land Records in Liber 10088, Folio 209, thence running with and binding reversely on Phase 17 the following two courses and distances

- 1) South 52° 50' 54" East 28.00 feet, thence
- 2) North 37° 09' 06" East 91.35 feet, thence leaving the outline of Phase 17 and running with and binding reversely on the outline of Phase 18 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 97, Page 24, Plat Number E-5024, the following three courses and distances
- 3) South 52° 50' 54" East 71.16 feet, thence
- 4) South 31° 02' 46" East 21.54 feet, thence
- 5) South 52° 50' 54" East 48.84 feet, thence leaving the outline of Phase 18 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 6) South 37° 09' 13" West 160.20 feet, thence
- 7) North 52° 50' 54" West 168.00 feet, thence
- 8) North 37° 09' 06" East 76.85 feet to the point of beginning

Containing 25,229 square feet or 0.5792 acres of land, more or less.



EIGHTH AMENDMENT TO DECLARATION OF RIVER OAKS CONDOMINIUM

THIS EIGHTH AMENDMENT, made and entered into this 27th day of March

,2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on

RECORDED
CIRCUIT COURT, A.A. COUNTY

February 20, 2001 at Book 10190, page 184, ("Sixth Amendment to Declaration"), and a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, ("Seventh Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-

110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111; 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Eighth Amendment to Condominium Plat":

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98 Pages 39 through 41, (Plat Nos.E- 5089 - 5091) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in

part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Eighth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland,

and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration, and Exhibit "A" to the Seventh Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

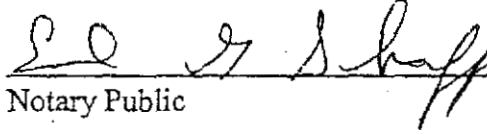
Barbara A. McQuinn H

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

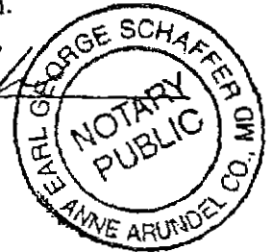
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 27 day of March, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

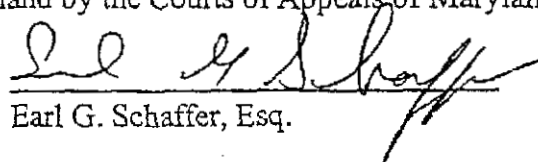
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

April 6, 2001

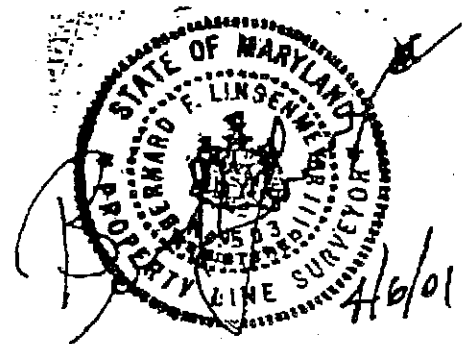
Exhibit "A"
to the Eighth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 16

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being located South 38° 33' 35" West 211.04 feet from point 15 on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, thence leaving the outline of Lot 1 and binding reversely on Phase 17 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 97, Page 35, Plat Number E-5035, the following

- 1) South 52° 50' 54" East 123.33 feet, thence leaving the outline of said Phase 17 and binding reversely on Phase 25 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 98, Page 13, Plat Number E-5063, the following two courses and distances
- 2) South 37° 09' 06" West 78.65 feet, thence
- 3) South 52° 50' 54" East 28.00 feet, thence leaving the outline of said Phase 25 for new lines of division across Lot 1
- 4) South 37° 09' 06" West 91.00 feet, thence
- 5) North 52° 50' 54" West 155.50 feet to intersect the aforesaid boundary line of Lot 1, River Oaks, thence running with said boundary line
- 6) North 38° 33' 35" East 169.70 feet to the point of beginning

Containing 23,824 square feet or 0.5469 acres of land more or less.



NINTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

THIS NINTH AMENDMENT, made and entered into this 8 day of May
,2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

IMP FD SURE	\$	5.00
RECORDING FEE		25.00
TOTAL		30.00
Rest # AA15	Rec'd # 55107	
RPD 001	Blk # 1973	
Mar 17, 2001	20:15	at

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on

February 20, 2001 at Book 10190, page 184, ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, ("Seventh Amendment to Declaration"), and An Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, ("Eighth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through

24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Ninth Amendment to Condominium Plat":

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106 - 5108) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit

"A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Ninth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration, and Exhibit "A" to the Eighth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

Section 3. Correction of Typographical Errors on Prior Plats. The following

typographical errors made on Plat 3 of 3 of the Amendment to Condominium Plat for Phase 17, recorded at Plat Book 97, pages 35 (Plat Nos. E-5035 are hereby corrected as follows: the Units shown on the floor plans which are labeled "10-104" and "10-108" on the first, second and third floors should have been "17-104" and "17-108" as shown elsewhere on the Plat; the square footage of the second floor of Unit 17-114 is 841 and not 481.

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Laurie Danner

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

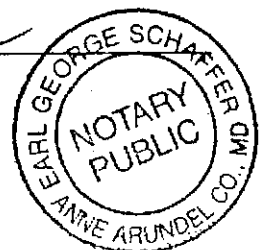
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 8th day of May, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

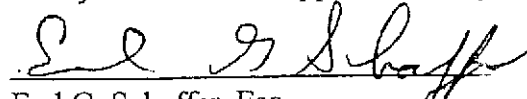
WITNESS my hand and Notarial Seal the day and year last above written.

[Signature]
Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

RA917812-9.AMD
April 26, 2001

May 7, 2001

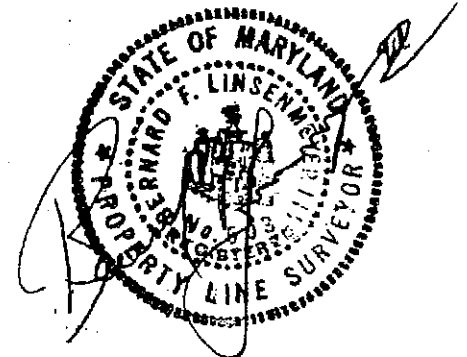
Exhibit "A"
to the Ninth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 19

Beginning at the end of the South 37° 09' 06" West 121.00 foot line of River Oaks Condominium Phase 18 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 97, Page 24, Plat Number E-5024, said line being the seventh described line in "Exhibit "A" to the Fourth Amendment to Declaration of River Oaks Condominium recorded among the aforesaid Land Records in Liber 10052, Folio 609, thence running with and binding reversely on Phase 18

- 1) North 37° 09' 06" East 93.00 feet, thence leaving the outline of Phase 18 and running with and binding reversely on the outline of Phase 7 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 98, Page 4, Plat Number E-5054
- 2) South 52° 50' 54" East 150.00 feet, thence leaving the outline of Phase 7 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 3) South 37° 09' 06" West 81.00 feet, thence
- 4) North 52° 50' 54" West 81.00 feet, thence
- 5) South 37° 09' 06" West 12.00 feet, thence
- 6) North 52° 50' 54" West 69.00 feet to the point of beginning

Containing 12,978 square feet or 0.2979 acres of land, more or less.



**TENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

THIS TENTH AMENDMENT, made and entered into this 11th day of May

,2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on

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BOOK 10428 PAGE 339

February 20, 2001 at Book 10190, page 184, ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, ("Eighth Amendment to Declaration"), and a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, ("Ninth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos. E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building #3, (Fourth Phase Established), Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos. E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253;18-255;18-257;18-259;18-261;18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111,25-113,25-115,25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Tenth Amendment to Condominium Plat":

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109 - 5111) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the

Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Tenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, and Exhibit "A" to the Ninth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the

common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Laurie Danner

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

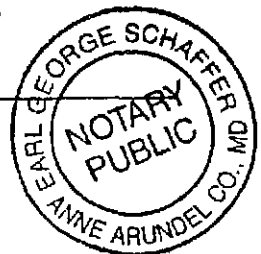
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 11th day of May, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

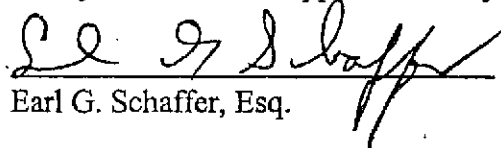
WITNESS my hand and Notarial Seal the day and year last above written.

[Signature]
Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:91781210.AMD
April 26, 2001

May 11, 2001

Exhibit "A"
to the Tenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 2

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being point 27 on a plat entitled "AMENDED PLAT 3 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 07, Plat Number 11833, thence with the outline of Lot 1 of said plat

- 1) South 31° 32' 15" East 54.27 feet, thence leaving the boundary line of said Lot 1 and running with and binding reversely on the outline of Phase 3 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 96, Page 44, Plat Number E-4994, the following five courses and distances, viz;
- 2) South 41° 33' 15" West 80.45 feet, thence
- 3) North 48° 26' 45" West 8.99 feet, thence
- 4) South 41° 33' 15" West 23.00 feet, thence
- 5) North 48° 26' 45" West 69.70 feet, thence
- 6) South 41° 38' 56" West 56.83 feet, thence leaving the outline of Phase 3 and running with and binding reversely on the outline of Phase 5 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 95, Page 45, Plat Number E-4945
- 7) North 37° 13' 56" West 134.26 feet, thence
- 8) North 14° 39' 04" West 55.23 feet, thence leaving the outline of said Phase 5 for new lines of division across Lot 1
- 9) South 48° 26' 45" East 166.40 feet, thence
- 10) North 41° 33' 15" East 18.00 feet, thence
- 11) North 48° 26' 45" West 47.00 feet, thence
- 12) North 41° 33' 15" East 99.20 feet to intersect the aforesaid boundary line of Lot 1, River Oaks, thence running with said boundary line
- 13) South 49° 49' 05" East 85.08 feet to the point of beginning

Containing 21,257 square feet or 0.4880 acres of land more or less.



**ELEVENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 20)

THIS ELEVENTH AMENDMENT, made and entered into this 30th day of May, 2001,
by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

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dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), and a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Eleventh Amendment to Condominium Plat":

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 20 through 22, (Plat Nos.E- 5120 5122) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and

liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Eleventh Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A"

to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration, and Exhibit "A" to the Tenth Amendment to Declaration, by operation of law.

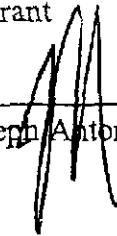
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Laurie Ann Damon


By:  (SEAL)
Joseph Antonelli, Vice, President

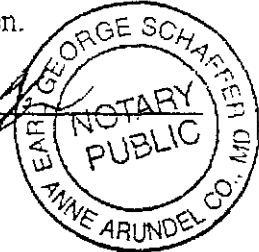
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 30 day of May, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the

person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

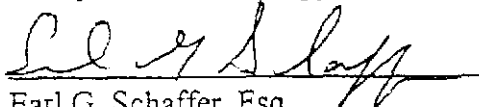
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public



My Commission Expires: 5/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

RA91781211.AMD
May 30, 2001

June 14, 2001

Exhibit "A"
to the Eleventh Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 20

Beginning at a point, said point being located at the end of the South 37° 09' 13" West 160.20 foot line of River Oaks Condominium Phase 25 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 98, Page 13, Plat Number E-5063, said line being the sixth described line in "Exhibit "A" to the Seventh Amendment to Declaration of River Oaks Condominium recorded among the aforesaid Land Records in Liber 10236, Folio 444, thence running with and binding reversely on Phase 25 the following

- 1) North 37° 09' 13" East 160.20 feet, thence leaving the outline of Phase 25 and running with and binding reversely on the outline of Phase 18 and Phase 19 of the River Oaks Condominium as shown on the plats recorded among the aforesaid Land Records in Plat Book 97, Page 24, Plat Number E-5024 and in Plat Book 99, Page 8, Plat Number E-5108 respectively the following
- 2) South 52° 50' 54" East 100.00 feet, thence
- 3) North 37° 09' 06" East 12.00 feet, thence
- 4) South 52° 50' 54" East 81.00 feet, thence
- 5) North 37° 09' 06" East 81.00 feet, thence leaving the outline of Phase 19 and running with and binding reversely on the outline of Phase 7 of the aforesaid Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 98, Page 4, Plat Number E-5054
- 6) South 52° 50' 54" East 26.00 feet, thence leaving the outline of Phase 7 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 7) South 37° 09' 06" West 253.20 feet, thence
- 8) North 52° 50' 54" West 207.00 feet to the point of beginning

Containing 36,552 square feet or 0.8391 acres of land, more or less.

**TWELFTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 8)**

THIS TWELFTH AMENDMENT, made and entered into this 26th day of June, 2001, by
U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"), and an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34

(5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247,

19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twelfth Amendment to Condominium Plat":

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 32 through 34, (Plat Nos.E- 5132 - 5134) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

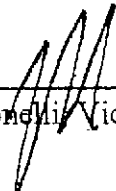
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twelfth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said

Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration, and Exhibit "A" to the Eleventh Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

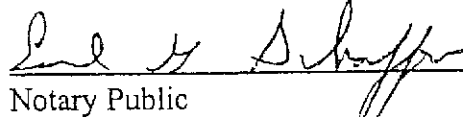
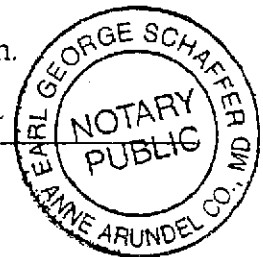
ATTEST:

U.S. Home Corporation
DeclarantBy:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

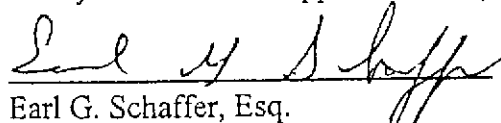
I HEREBY CERTIFY, that on this 26th day of June, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.



Earl G. Schaffer, Esq.

June 21, 2001

Exhibit "A"
to the Twelfth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 8

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being located South 37° 09' 06" West 169.74 feet from point 25 on a plat entitled "AMENDED PLAT 3 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 07, Plat Number 11833, thence with the outline of Lot 1 of said plat

- 1) South 37° 09' 06" West 290.30 feet, thence for new lines of division across Lot 1,
- 2) North 52° 50' 54" West 149.00 feet, thence
- 3) South 37° 09' 06" West 32.00 feet, thence
- 4) North 52° 50' 54" West 20.03 feet to intersect the South 37° 09' 06" West 253.20 foot line of Phase 20 as shown on the plat recorded among the aforesaid Land Records in Plat Book 99, Page 22, Plat Number E-5122, thence running with and binding reversely on the outline of Phase 20
- 5) North 37° 09' 06" East 118.00 feet, thence leaving the outline of Phase 20 and running with and binding reversely on the outline of Phase 7, Phase 4, and Phase 3 of the River Oaks Condominium as shown on the plats recorded among the aforesaid Land Records in Plat Book 98, Page 4, Plat Number E-5054; Plat Book 96, Page 41, Plat Number E-4991 and in Plat Book 96, Page 44, Plat Number E-4994 respectively the following
- 6) South 52° 50' 54" East 6.00 feet, thence
- 7) North 37° 09' 06" East 128.30 feet, thence
- 8) South 52° 50' 54" East 50.00 feet, thence
- 9) North 37° 09' 06" East 71.00 feet, thence
- 10) North 37° 30' 11" East 5.00 feet, thence
- 11) South 52° 50' 54" East 113.00 feet to the point of beginning

Containing 44,685 square feet or 1.0258 acres of land more or less

THIRTEENTH AMENDMENT TO DECLARATION OF RIVER OAKS CONDOMINIUM

(PHASE 1)

THIS THIRTEENTH AMENDMENT, made and entered into this 13th day of July, 2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

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dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"), and a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through

23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid

Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Thirteenth Amendment to Condominium Plat":

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E- 5142 - 5144) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit

"A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Thirteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration, and Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the

percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Louise Ann Damon

By: *[Signature]* (SEAL)
Joseph Antonelli, Vice, President

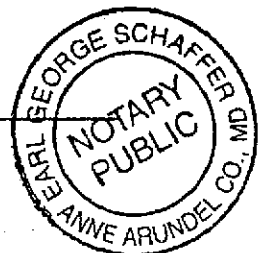
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 13th day of July, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

[Signature]
Notary Public

My Commission Expires: 5/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

[Signature]
Earl G. Schaffer, Esq.

July 10, 2001

Exhibit "A"
to the Thirteenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 1

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being point 29 on a plat entitled "AMENDED PLAT 3 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 07, Plat Number 11833, thence with the outline of Lot 1 of said plat

- 1) South $49^{\circ} 49' 05''$ East 154.50 feet, thence leaving the boundary line of said Lot 1 and running with and binding reversely on the outline of Phase 2 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 99, Page 11, Plat Number E-5111, the following four courses and distances
- 2) South $41^{\circ} 33' 15''$ West 99.20 feet, thence
- 3) South $48^{\circ} 26' 45''$ East 47.00 feet, thence
- 4) South $41^{\circ} 33' 15''$ West 18.00 feet, thence
- 5) North $48^{\circ} 26' 45''$ West 166.40 feet, thence leaving the outline of said Phase 2 and running with and binding reversely on the outline of Phase 5 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 95, Page 45, Plat Number E-4945
- 6) North $14^{\circ} 39' 04''$ West 78.98 feet to intersect the southerly right-of-way line of Millhaven Drive, sixty-feet wide, thence with said right-of-way line
- 7) With a curve to the left having a radius of 280.00 feet, an arc length of 76.22 feet, subtended by a chord bearing and distance of North $65^{\circ} 16' 31''$ East 75.99 feet to the point of beginning

Containing 19,496 square feet or 0.4476 acres of land more or less.

FOURTEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 21)

THIS FOURTEENTH AMENDMENT, made and entered into this 24 day of July, 2001,

by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

IMP FD SURE \$	5.00
RECORDING FEE	20.00
TOTAL	25.00
Reg# 4413	Rec# 61593
RPD 007	BLK # 1744
SEP 14, 2001	00:37 am

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to

01 SEP 14 AM 8:40

Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"), and a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-

122, 16-124, 16-126 and 16-128; (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Fourteenth Amendment to Condominium Plat":

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205,

21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 4, (Plat Nos. E- 5152 - 5154) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property

and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Fourteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law, and Exhibit "A" to the Thirteenth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit

in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Laurie Ann Danner

By: *[Signature]* (SEAL)
Joseph Antonelli, Vice, President

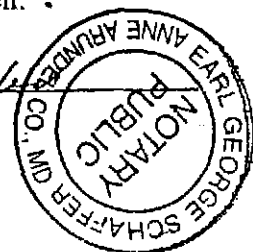
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 24 day of July, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

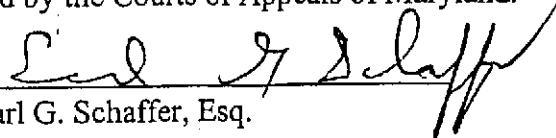
WITNESS my hand and Notarial Seal the day and year last above written.

[Signature]
Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:\91781214.AMD
June 25, 2001

September 10, 2001

Exhibit "A"
to the Seventh Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 21

Beginning at a point, said point being the end of the North 52° 50' 54" West 207.00 foot line of River Oaks Condominium Phase 20 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 99, Page 22, Plat Number E-5122, said point also being the end of the end of the South 37° 09' 13" West 160.20 foot line of Phase 25 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 98, Page 13, Plat Number E-5063, thence running with and binding reversely on Phase 20

- 1) South 52° 50' 54" East 207.00 feet, thence leaving the outline of Phase 18 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 2) South 37° 09' 06" West 151.80 feet, thence
- 3) North 52° 50' 54" West 207.00 feet, thence
- 4) North 37° 09' 06" East 151.80 feet to the point of beginning

Containing 31,424 square feet or 0.7214 acres of land, more or less.

**FIFTEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 9)

THIS FIFTEENTH AMENDMENT, made and entered into this 25th day of September, 2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"); and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

INF. FD. SUR. \$	5.00
RECORDING FEE	20.00
TOTAL	25.00
REG. #	6312
RPT. #	365
SKB	01
01	03

CIRCUIT COURT, A.A. COUNTY

dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat

Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205,

21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 2 through 4, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Fifteenth Amendment to Condominium Plat":

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 16 through 18, (Plat Nos.E- 5166 -5168) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration,

including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Fifteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration;

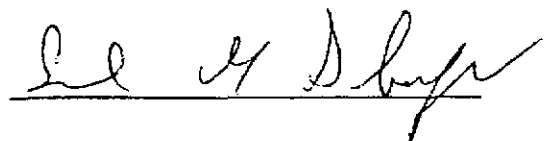
Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration, and Exhibit "A" to the Fourteenth Amendment to Declaration, by operation of law.

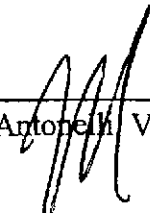
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant



By:  (SEAL)
Joseph Antonelli Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:


I HEREBY CERTIFY, that on this 25 day of Sept, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/11/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:91781215.AMD
July 23, 2001

September 23, 2001

Exhibit "A"
to the Fifteenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 9

Beginning at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the South 37 09' 06" West 290.30 foot line of Condominium Phase 8 as shown on the plat recorded among the aforesaid Land Records in Plat Book 99, Page 34, Plat Number E-5134, thence with the outline of said Lot 1

- 1) South 37 09' 06" West 150.00 feet, thence leaving the outline of Lot 1 for a new line of division across Lot 1
- 2) South 52 50' 54" East 169.00 feet to intersect the South 37 09' 06" West 253.20 foot line of Condominium Phase 20 as shown on the plat recorded among the aforesaid Land Records in Plat Book 99, Page 22, Plat Number E-5122, thence binding reversely on said Phase 25
- 3) North 37 09' 06" East 118.00 feet, thence leaving the outline of said Phase 25 and binding reversely on the aforesaid Condominium Phase 8 the following
- 4) South 52 50' 54" East 20.03 feet, thence
- 5) North 37 09' 06" East 32.00 feet, thence
- 6) South 52 50' 54" East 149.00 feet to the point of beginning

Containing 24,711 square feet or 0.5673 acres of land more or less.

RETURN ORIGINAL TO:
Earl G. Schaffer, Esq.
Cordin Schaffer & Aviles Chartered
4 Evergreen Road
Severna Park, Md. 21146
410-544-0314

**SIXTEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 22)**

THIS SIXTEENTH AMENDMENT, made and entered into this 18th day of September, 2001, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

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RECORDING FEE	25.00
TOTAL	26.00
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Nov 15, 2001	11:37 am

dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"), and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 0765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office

of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44,

(Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Sixteenth Amendment to Condominium Plat":

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- ~~100~~, Pages ~~22~~ through ~~22~~, (Plat Nos.E- ~~5177-5179~~) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Sixteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said

Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration, and Exhibit "A" to the Fifteenth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and

delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

[Signature]

By: *[Signature]* (SEAL)
Joseph Antonelli, Vice, President

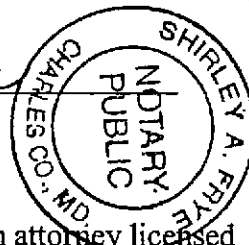
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 18th day of September, 2001, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

My Commission Expires: 5/1/02

Shirley A. Frye
Notary Public



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

R:\91781216.AMD
September 13, 2001

November 12, 2001

Exhibit "A"
to the Sixteenth Amendment to
Declaration of River Oaks Condominium
Description of Condominium Phase 22

Beginning at a point, said point being the end of the South 37 09' 06" West 151.80 foot line of River Oaks Condominium Phase 21 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 100, Page 4, Plat Number E-5154, thence leaving the outline of Phase 21 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the aforesaid Land Records in Plat Book 226, Page 08, Plat Number 11834

- 1) South 37 09' 06" West 114.00 feet, thence
- 2) North 52 50' 54" West 171.40 feet, thence
- 3) North 37 09' 06" East 114.00 feet to intersect the North 52 50' 54" West 207.00 foot line of the aforesaid Phase 21, thence running with and binding reversely on the outline of Phase 21
- 4) South 52 50' 54" East 171.40 feet to the point of beginning

Containing 19,540 square feet or 0.4486 acres of land, more or less.

SEVENTEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

(PHASE 10)

THIS SEVENTEENTH AMENDMENT, made and entered into this ^{4th} day of February

, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium

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 TOTAL 23.00
 RECEIVED 10/11/02
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dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"), and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"), and a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"), the original

Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248;

7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Seventeenth Amendment to Condominium Plat":

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215 - 5217) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the

Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the

real property described on Exhibit "A" attached to this Amendment, and as shown on the Seventeenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; and Exhibit "A" to the Sixteenth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated

therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation
Declarant

Danw

By: *[Signature]* (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 4th day of February 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

[Signature]
Notary Public

My Commission Expires: 7/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

[Signature]
Earl G. Schaffer, Esq.

February 8, 2002

Exhibit "A"
to the Seventeenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 10

Beginning at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the South 37° 09' 06" West 150.00 foot line of Condominium Phase 9 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 18, Plat Number E-5168, thence with the outline of said Lot 1

- 1) South 37° 09' 06" West 148.00 feet, thence leaving the outline of Lot 1 for new lines of division across Lot 1
- 2) North 52° 50' 54" West 150.00 feet, thence
- 3) North 37° 09' 06" East 20.00 feet, thence
- 4) North 52° 50' 54" West 19.00 feet to intersect the South 37° 09' 06" West 151.80 foot line of Condominium Phase 21 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 4, Plat Number E-5154, thence binding reversely on the outline of said Phase 21 and Condominium Phase 20; said Phase 20 as shown on the plat recorded among the aforesaid Land Records in Plat Book 99, Page 22, Plat Number E-5122
- 5) North 37° 09' 06" East 128.00 feet, thence leaving the outline of said Phase 20 and binding reversely on the aforesaid Condominium Phase 9
- 6) South 52° 50' 54" East 169.00 feet to the point of beginning

Containing 24,632 square feet or 0.5655 acres of land more or less.

Return to:
Earl G. Schaffer, Esq.
Corbin, Schaffer & Aviles Chartered
4 Evergreen Road
Severna Park, MD 21146
Phone: 410-544-0314

**EIGHTEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 11 and PHASE 24)

THIS EIGHTEENTH AMENDMENT, made and entered into this 5th day of March, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"); and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

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Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"), and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"), and a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat

Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Eighteenth Amendment to Condominium Plat":

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 29 through 32, (Plat Nos.E- 5229 - 5232) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Eighteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to

Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration, and Exhibit "A" to the Seventeenth Amendment to Declaration, by operation of law.

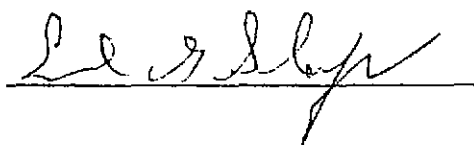
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant



By:  (SEAL)

Joseph Antonelli, Vice, President

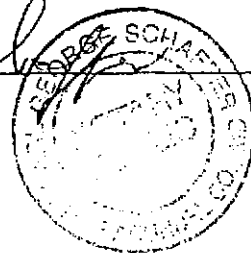
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 5th day of March, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

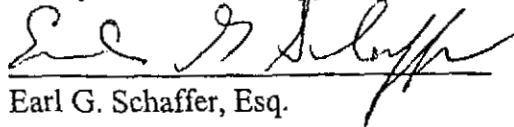
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/1/02



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:\91781218.AMD
2/19/2

March 18, 2002

Exhibit "A"
to the Eighteenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 11 and Condominium Phase 24

Beginning for Phase 11 at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the South 37° 09' 06" West 148.00 foot line of Condominium Phase 10 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 17, Plat Number E-5217, thence with the outline of said Lot 1

- 1) South 37° 09' 06" West 147.01 feet, thence leaving the outline of Lot 1 for new lines of division across Lot 1
- 2) North 52° 50' 54" West 150.00 feet, thence
- 3) North 37° 09' 06" East 49.00 feet, thence
- 4) North 52° 50' 54" West 19.00 feet to intersect the South 37° 09' 06" West 114.00 foot line of Condominium Phase 22 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 29, Plat Number E-5179, thence binding reversely on the outline of said Phase 22 and Condominium Phase 21; said Phase 21 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 4, Plat Number E-5154
- 5) North 37° 09' 06" East 118.01 feet, thence leaving the outline of said Phase 21 and binding reversely on the aforesaid Condominium Phase 10
- 6) South 52° 50' 54" East 19.00 feet, thence
- 7) South 37° 09' 06" West 20.00 feet, thence
- 8) South 52° 50' 54" East 150.00 feet to the point of beginning

Containing 24,293 square feet or 0.5577 acres of land more or less.

March 18, 2002

Beginning for Phase 24 at a point, said point being the beginning of the North 52° 50' 54" West 168.00 foot line of River Oaks Condominium Phase 25 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 98, Page 13, Plat Number E-5063, thence running with and binding on Phase 25

- 1) North 52° 50' 54" West 168.00 feet to intersect the South 37° 09' 06" West 78.65 foot line of Condominium Phase 16 as shown on the plat recorded among the aforesaid Land Records in Plat Book 98, Page 41, Plat Number E-5091, thence running with the outline of said Phase 16
- 2) South 37° 09' 06" West 1.80 feet, thence
- 3) South 52° 50' 54" East 28.00 feet, thence
- 4) South 37° 09' 06" West 91.00 feet, thence
- 5) North 52° 50' 54" West 28.00 feet, thence leaving the outline of Phase 16 for new lines of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 6) South 37° 09' 06" West 61.00 feet, thence
- 7) South 52° 50' 54" East 115.00 feet, thence
- 8) North 37° 09' 06" East 2.00 feet, thence
- 9) South 52° 50' 54" East 53.00 feet to intersect the beginning of the North 37° 09' 06" East 151.80 foot line of Condominium Phase 21 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 4, Plat Number E-5154, thence running with the outline of said Phase 21
- 10) North 37° 09' 06" East 151.80 feet to the point of beginning

Containing 23,186 square feet or 0.5323 acres of land, more or less.

Return to:
Earl G. Schaffer, Esq.
Corbin, Schaffer & Aviles, Ch.
4 Evergreen Road
Severna Park, MD 21146
410-544-0314

**NINETEENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 15)

THIS NINETEENTH AMENDMENT, made and entered into this 30th day of April, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"); and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

5.00
RECORDING FEE 20.00
TOTAL 25.00
Rest # 83126
BIR # 879
10:47

02 MAY -3 AM 10:46

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"), and a Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6,

River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of

3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium

Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Nineteenth Amendment to Condominium Plat":

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241 - 5243) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

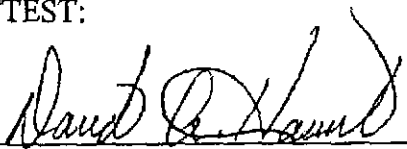
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Nineteenth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland,

and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration, and Exhibit "A" to the Eighteenth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



U.S. Home Corporation

Declarant

By:  (SEAL)

Joseph Antonelli, Vice, President

Baltimore.
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 30 day of April, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Lise Rochwood
Notary Public

My Commission Expires:

My Commission Expires 10/01/05

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

AA91781219.AMD
4/26/2

April 22, 2001

Exhibit "A"
to the Nineteenth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 15

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being located South 38 33' 35" West 380.74 feet from point 15 on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, thence leaving the outline of Lot 1 and binding reversely on Phase 16 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 98, Page 41, Plat Number E-5091, the following

- 1) South 52 50' 54" East 127.50 feet, thence leaving the outline of said Phase 16 and binding on Phase 24 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 32, Plat Number E-5232, the following two courses and distances
- 2) South 37 09' 06" West 61.00 feet, thence
- 3) South 52 50' 54" East 28.00 feet, thence leaving the outline of said Phase 24 for new lines of division across Lot 1
- 4) South 37 09' 06" West 129.00 feet, thence
- 5) North 52 50' 54" West 160.17 feet to intersect the aforesaid boundary line of Lot 1, River Oaks, thence running with said boundary line
- 6) North 38 33' 35" East 190.06 feet to the point of beginning

Containing 28,280 square feet or 0.6492 acres of land more or less.

Plat#s	Book	Page
E5241	101	41
E5242		42
E5243		43

Phase 15 Rec. Fee

Circuit Court for
ANNE ARUNDEL COUNTY
Clerk of the Court.
ROBERT P. DUCKWORTH
LAND RECORDS DEPARTMENT
P.O. BOX 71
ANNAPOLIS, MD 21401-0071
(410) 222-1425

Transaction Block:	870
COVENANT 20	AMOUNT
IMP FD SURE \$5	5.00
RECORDING FEE 20	20.00
SUBTOTAL:	25.00
Transaction Block:	871
PHOTOCOPY	AMOUNT
PHOTOCOPY-A	4.50
SUBTOTAL:	4.50
Transaction Block:	872
PLATS	AMOUNT
PLAT FEE-A	7.50
PLAT-FEE-B	67.50
SUBTOTAL:	75.00
TOTAL CHARGES:	104.50
PAYMENTS	
CHECK	104.50
TOTAL TENDERED:	104.50

Cashier: JF Reg # AA11
Rcpt # 83126
Date: May 03, 2002 Time: 10:49 am

**TWENTIETH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 23)

THIS TWENTIETH AMENDMENT, made and entered into this 23 day of May, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 6), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through

45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid

Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twentieth Amendment to Condominium Plat":

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E-5240 - E5250) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation,

partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twentieth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration, and Exhibit "A" to the Nineteenth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the

percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant

Earl G. Schaffer

By: *[Signature]* (SEAL)

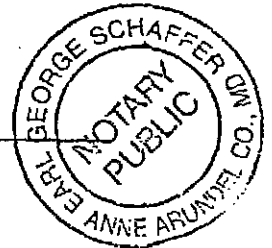
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 23 day of May, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U.S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer
Notary Public



My Commission Expires: 7/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

R:\917812XX.AMD
5/3/2

May 23, 2002

Exhibit "A"
To the Twentieth Amendment to
Declaration of River Oaks Condominium
Description of Condominium Phase 23

Beginning at a point, said point being the beginning of the South 52° 50' 54" East 87.00 foot line of River Oaks Condominium Phase 24 as shown on the plat recorded among the Land Records of Anne Arundel County in Plat Book 101, Page 32, Plat Number E-5232, thence binding on and running with said Phase 24 and thence with Phases 21 and 22 of the aforesaid River Oaks Condominium, said plats recorded among the Land Records in Plat Book 100, Page 4, Plat Number E-5254 and in Plat Book 100, Page 29, Plat Number E-5179 respectively the following

- 1) South 52° 50' 54" East 87.00 feet, thence
- 2) North 37° 09' 06" East 2.00 feet, thence
- 3) South 52° 50' 54" East 88.60 feet, thence
- 4) South 37° 09' 06" West 114.00 feet, thence for a new line of division across Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834
- 5) North 52° 50' 54" West 175.60 feet to intersect the outline of Phase 15 of the aforesaid River Oaks Condominium, said Phase 15 recorded among the Land Records in Plat Book 101, Page 43, Plat Number E-5243
- 6) North 37° 09' 06" East 112.00 feet to the point of beginning

Containing 19,844 square feet or 0.4556 acres of land, more or less.

Return to:
Earl G. Schaffer, Esq.
Corbin, Schaffer & Aviles, Ch.
4 Evergreen Road
Severna Park, MD 21146
410-544-0314

**TWENTY-FIRST AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 12)**

THIS TWENTY-FIRST AMENDMENT, made and entered into this 3rd day of June, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19),("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2),("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20),("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8),("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1),("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21),("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9),("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22),("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10),("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24),("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15),("Nineteenth Amendment to Declaration"), and a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524 , page 107, (Phase 23),("Twentieth Amendment to Declaration"), the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

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A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat

Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205,

21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243,

among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-First Amendment to Condominium Plat":

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255 - 5257) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the

Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-First Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration, and Exhibit "A" to the Twentieth Amendment to Declaration, by

operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant

By: _____

Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 3rd day of June, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Notary Public

My Commission Expires: 9/1/02

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer, Esq.

June 6, 2002

Exhibit "A"
to the Twenty-First Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 12

Beginning for Phase 12 at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the South 37° 09' 06" West 147.01 foot line of Condominium Phase 11 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 31, Plat Number E-5231, thence with the outline of said Lot 1

- 1) South 37° 09' 06" West 109.03 feet, thence
- 2) North 54° 10' 47" West 260.07 feet, thence leaving the outline of Lot 1 for new a line of division across Lot 1
- 3) North 37° 09' 06" East 127.08 feet, to intersect the North 52° 50' 54" West 171.40 foot line of Condominium Phase 22 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 29, Plat Number E-5179, thence binding reversely on the outline of said Phase 22
- 4) South 52° 50' 54" East 91.00 feet, thence
- 5) North 37° 09' 06" East 37.00 feet, thence leaving the outline of said Phase 22 and binding reversely on the aforesaid Phase 11
- 6) South 52° 50' 54" East 19.00 feet, thence
- 7) South 37° 09' 06" West 49.00 feet, thence
- 8) South 52° 50' 54" East 150.00 feet to the point of beginning

Containing 31,157 square feet or 0.7153 acres of land more or less.

**TWENTY-SECOND AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 13)**

THIS TWENTY-SECOND AMENDMENT, made and entered into this 27 day of August, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19),("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2),("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20),("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8),("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1),("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21),("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9),("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22),("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10),("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24),("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15),("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524 , page 107, (Phase 23),("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12),("Twenty-First Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office

of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium

Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

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A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

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A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium",

consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Second Amendment to Condominium Plat":

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102,Pages 48 through 50, (Plat Nos.E- 5298 - ~~5299~~ 5300) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on

Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Second Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh

Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration, and Exhibit "A" to the Twenty-First Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant

By: _____ (SEAL)

Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 27 day of August, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer
Notary Public



My Commission Expires: 9/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

R:\MAY02\91781222.AMD
8/19/2

August 14, 2002

Exhibit "A"
to the Twenty-Second Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 13

Beginning for Phase 13 at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the North 54° 10' 47" West 260.07 foot line of Condominium Phase 12 as shown on the plat recorded among the aforesaid Land Records in Plat Book 102, Page 7, Plat Number E-5257, thence with the outline of said Lot 1

- 1) North 54° 10' 47" West 148.30 feet, thence leaving the outline of Lot 1 for a new line of division across Lot 1
- 2) North 37° 09' 06" East 130.53 feet, to intersect the North 52° 50' 54" West 175.60 foot line of Condominium Phase 23 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 50, Plat Number E-5250, thence binding reversely on the outline of said Phase 23 and continuing reversely on the outline of Phase 22 as shown on the plat recorded among the aforesaid Land Records in Plat Book 100, Page 29, Plat Number E-5179
- 3) South 52° 50' 54" East 148.26 feet, thence leaving the outline of said Phase 22 and binding reversely on the aforesaid Phase 12
- 4) South 37° 09' 06" West 127.08 feet to the point of beginning

Containing 19,096 square feet or 0.4384 acres of land more or less.

**TWENTY-THIRD AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 14)**

THIS TWENTY-THIRD AMENDMENT, made and entered into this 1st day of October, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19),("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2),("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20),("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8),("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1),("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21),("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9),("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22),("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10),("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24),("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15),("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524 , page 107, (Phase 23),("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12),("Twenty-First Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 12025, page 262 (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental

Amendment"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248;

7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to

Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 29 through 32, (Plat Nos. E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records.

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records.

An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book 103, pages 6 through 7, (Plat Nos. ~~E-5306~~ through E-5307 (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Third Amendment to Condominium Plat":

A certain Twenty-Third Amendment to the Condominium Plat entitled "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153 (5 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308 - E-5310) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Third Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration, Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration and Exhibit "A" to the Twenty-Second Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall

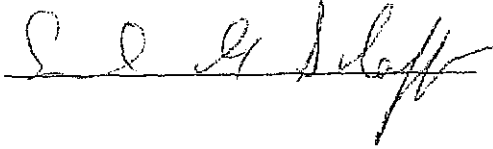
be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant



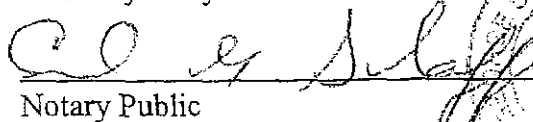
By:  (SEAL)

Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 18 day of October, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

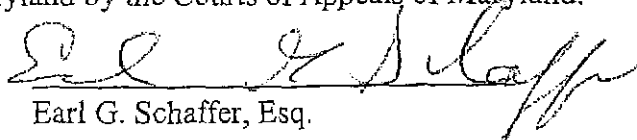
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public



My Commission Expires: 7/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

October 18, 2002

Exhibit "A"
to the Twenty-Third Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 14

Beginning for Phase 14 at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the North 54° 10' 47" West 148.30 foot line of Condominium Phase 13 as shown on the plat recorded among the aforesaid Land Records in Plat Book 102, Page 50, Plat Number E-5300, thence with the outline of said Lot 1

- 1) North 54° 10' 47" West 135.78 feet, thence leaving the outline of Lot 1 for a new line of division across Lot 1
- 2) North 37° 09' 06" East 116.68 feet, to intersect the North 52° 50' 54" West 160.17 foot line of Condominium Phase 15 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 43, Plat Number E-5243, thence binding reversely on the outline of said Phase 15
- 3) South 52° 50' 54" East 28.00 feet, thence
- 4) North 37° 09' 06" East 17.00 feet, thence leaving the outline of said Phase 15 and binding reversely on the outline of Phase 23 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 50, Plat Number E-5250
- 5) South 52° 50' 54" East 107.74 feet, thence leaving the outline of said Phase 23 and binding reversely on the aforesaid Phase 13
- 6) South 37° 09' 06" West 130.53 feet to the point of beginning

Containing 17,456 square feet or 0.4007 acres of land more or less.

Return original to:
Earl G. Schaffer, esq.
Corbin, Schaffer & Aviles Ch.
4 Evergreen Road
Severna Park, MD 21146
Ph. 410-544-0314

**TWENTY-FOURTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 26)

THIS TWENTY-FOURTH AMENDMENT, made and entered into this 6th day of November, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"); and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19),("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2),("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20),("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8),("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1),("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21),("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9),("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22),("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10),("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24),("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15),("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524 , page 107, (Phase 23),("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12),("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, ("Twenty-Second Amendment to Declaration") a Supplemental Declaration of River Oaks

Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), and a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, ("Twenty-Third Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos. E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building #3, (Fourth Phase Established), Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos. E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building #18, (Fifth Phase Established), Units 18-253; 18-255; 18-257; 18-259; 18-261; 18-263 and 18-265 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos. E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building #17, (Sixth Phase Established), Units 17-100; 17-102; 17-104; 17-106; 17-108; 17-

110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium

Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and 15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records.

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records.

An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium.

A certain Twenty-Third Amendment to the Condominium Plat entitled "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Fourth Amendment to Condominium Plat":

A certain Twenty-Fourth Amendment to the Condominium Plat entitled "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 20 through 22, (Plat Nos.E- 5320 - E-5322) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said

property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Fourth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

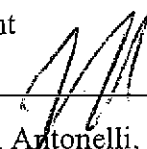
IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



U.S. Home Corporation

Declarant


By:  (SEAL)

Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

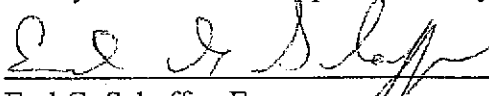
I HEREBY CERTIFY, that on this 6th day of NOVEMBER, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires: 9/13/2006

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:91781224.AMD11/6/2

November 4, 2002

Exhibit "A"
to the Twenty-Fourth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 26

PART I

Beginning for Part I of Phase 26 at a point on the boundary line of Lot 1, River Oaks as shown on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being the end of the North 54° 10' 47" West 135.78 foot line of Condominium Phase 14 as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 10, Plat Number E-5310, thence with the outline of said Lot 1 the following

- 1) North 54° 10' 47" West 135.14 feet, thence
- 2) North 38° 33' 36" East 19.07 feet, thence
- 3) North 38° 33' 35" East 100.78 feet to the end of the North 52° 50' 54" West 160.17 foot line of Condominium Phase 15 as shown on the plat recorded among the aforesaid Land Records in Plat Book 101, Page 43, Plat Number E-5243, thence leaving the outline of Lot 1 and binding reversely on the outline of said Phase 15
- 4) South 52° 50' 54" East 132.17 feet, thence leaving the outline of said Phase 15 and binding reversely on the outline of aforesaid Phase 14
- 5) South 37° 09' 06" West 116.68 feet to the point of beginning

Containing 15,801 square feet or 0.3627 acres of land more or less.

PART II

Part II of Phase 26 being all of the area identified as Recreation Area "A", Passive Recreation as shown on a plat entitled "AMENDED PLAT 3 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 07, Plat Number 11833

Containing 46,193 square feet or 1.0604 acres of land more or less.

Return original to:
Earl G. Schaffer, esq.
Corbin, Schaffer & Aviles Ch.
4 Evergreen Road
Severna Park, MD 21146
Ph. 410-544-0314

**TWENTY-FIFTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 27)**

THIS TWENTY-FIFTH AMENDMENT, made and entered into this 6th day of November, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks

Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19),("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2),("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20),("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8),("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1),("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21),("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9),("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22),("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10),("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24),("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15),("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23),("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12),("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, ("Twenty-Second Amendment to Declaration") a Supplemental Declaration of River Oaks

Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, ("Twenty-Fourth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15

units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records.

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records.

An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled "Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the

Expandable Land and constituting Section Two of River Oaks Condominium.

A certain Twenty-Third Amendment to the Condominium Plat entitled "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records.

A certain Twenty-Fourth Amendment to the Condominium Plat entitled "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Fifth Amendment to Condominium Plat":

A certain Twenty-Fifth Amendment to the Condominium Plat entitled "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328 - E-5330) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or

subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

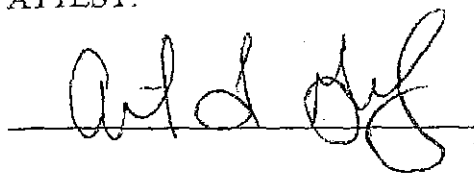
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Fifth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth

Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration, Exhibit "A" to the Twenty-Fourth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



U.S. Home Corporation

Declarant

By:  (SEAL)

Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 6th day of November, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Jaqueline L. Lounie
Notary Public

My Commission Expires: 9/13/2006

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

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November 19, 2002

Exhibit "A"
to the Twenty-Fifth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 27

Beginning at a point on the boundary line of Lot 1, River Oaks; said point being located South 54° 10' 47" East 135.23 feet from point 6 on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point also being at the end of the North 54° 10' 47" East 135.78 foot line of Phase 14 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 10, Plat Number E-5310, thence with the outline of Lot 1 and binding reversely on said Phase 14.

- 1) South 54° 10' 47" East 200.42 feet, thence leaving the outline of said Lot 1 for new lines of division across River Oaks Section Two, said Section Two being shown on a plat entitled "PLAT TWO OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the aforesaid Land Records in Plat Book 244, Page 12, Plat Number 12739
- 2) South 36° 14' 10" West 131.72 feet, thence
- 3) North 53° 45' 50" West 200.41 feet, thence
- 4) North 36° 14' 10" East 130.27 feet to the point of beginning

Containing 26,254 square feet or 0.6027 acres of land more or less.

**TWENTY-SIXTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 28)**

THIS TWENTY-SIXTH AMENDMENT, made and entered into this 12 day of February, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River

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Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, ("Twenty-Second Amendment to Declaration") a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, ("Twenty-Fourth Amendment to Declaration"), a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, ("Twenty-Fifth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through

23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

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A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid

Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which

Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157,23-159,23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E-5255-5257) among the aforesaid Plat Records.

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E-5298-5300) among the aforesaid Plat Records.

An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium.

A certain Twenty-Third Amendment to the Condominium Plat entitled "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records.

A certain Twenty-Fourth Amendment to the Condominium Plat entitled "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322) among the aforesaid Plat Records.

A certain Twenty-Fifth Amendment to the Condominium Plat entitled "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E-5328-5330) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording

herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Sixth Amendment to Condominium Plat":

A certain Twenty-Sixth Amendment to the Condominium Plat entitled "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. ¹⁰³~~109~~ Pages ⁴⁹~~51~~ through ⁵⁰~~52~~, (Plat Nos.E- 5349 - E 5351) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the

real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Sixth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration; Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

Earl G. Schaffer

U.S. Home Corporation, Declarant

By: [Signature] (SEAL)

Joseph Antonelli, Vice, President

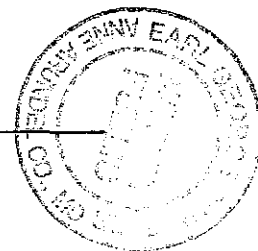
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 12th day of February, 2008³, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer

Notary Public

My Commission Expires: 9/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer

Earl G. Schaffer, Esq.

R:\91781226.AMD
11/21/2

February 10, 2003

Exhibit "A"
to the Twenty-Sixth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 28

Beginning at a point on the boundary line of Lot 1, River Oaks; on a plat entitled "AMENDED PLAT 4 OF 4, RIVER OAKS, A TOWNHOUSE CONDOMINIUM SUBDIVISION", said plat recorded among the Land Records of Anne Arundel County in Plat Book 226, Page 08, Plat Number 11834, said point being at the end of the South 54° 10' 47" East 200.42 foot line of Phase 27 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 30, Plat Number E-5330, thence with the outline of Lot 1

- 1) South 54° 10' 47" East 156.00 feet, thence leaving the outline of said Lot 1 for new lines of division across River Oaks Section Two, said Section Two being shown on a plat entitled "PLAT TWO OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the aforesaid Land Records in Plat Book 244, Page 12, Plat Number 12739
- 2) South 36° 14' 10" West 132.85 feet, thence
- 3) North 53° 45' 50" West 156.00 feet to intersect the outline of said Phase 27, thence binding on and running reversly with the outline of said Phase 27
- 4) North 36° 14' 10" East 131.72 feet to the point of beginning

Containing 20,637 square feet or 0.4738 acres of land more or less.

**TWENTY-SEVENTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 29)

THIS TWENTY-SEVENTH AMENDMENT, made and entered into this 21 day of April, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"), and a Fourteenth Amendment to Declaration of River

Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); and a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"), and a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, ("Twenty-Second Amendment to Declaration") a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, ("Twenty-Fifth Amendment to Declaration"), a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, ("Twenty-Sixth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records.

A certain First Amendment to Condominium Plat entitled "Phase 6, Building 6,

River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-96, Pages 31 through 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records.

A certain Second Amendment to the Condominium Plat entitled "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records.

A certain Third Amendment to the Condominium Plat entitled "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994) among the aforesaid Plat Records.

A certain Fourth Amendment to the Condominium Plat entitled "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records.

A certain Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035) among the aforesaid Plat Records.

A certain Sixth Amendment to the Condominium Plat entitled "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054) among the aforesaid Plat Records.

A certain Seventh Amendment to the Condominium Plat entitled "Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063) among the aforesaid Plat Records.

A certain Eighth Amendment to the Condominium Plat entitled "Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium" consisting of

3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091) among the aforesaid Plat Records.

A certain Ninth Amendment to the Condominium Plat entitled "Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108) among the aforesaid Plat Records.

A certain Tenth Amendment to the Condominium Plat entitled "Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records.

A certain Eleventh Amendment to the Condominium Plat entitled "Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122) among the aforesaid Plat Records.

A certain Twelfth Amendment to the Condominium Plat entitled "Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134) among the aforesaid Plat Records.

A certain Thirteenth Amendment to the Condominium Plat entitled "Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records.

A certain Fourteenth Amendment to the Condominium Plat entitled "Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154) among the aforesaid Plat Records.

A certain Fifteenth Amendment to the Condominium Plat entitled "Condominium

Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-100, Pages 16 through 18, (Plat Nos.E- 5166-5168) among the aforesaid Plat Records.

A certain Sixteenth Amendment to the Condominium Plat entitled "Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179) among the aforesaid Plat Records.

A certain Seventeenth Amendment to the Condominium Plat entitled "Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium" consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records.

A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration.

A certain Eighteenth Amendment to the Condominium Plat entitled "Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium" consisting of 4 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records.

A certain Nineteenth Amendment to the Condominium Plat entitled "Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records.

A certain Twentieth Amendment to the Condominium Plat entitled "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in

Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records.

A certain Twenty-First Amendment to the Condominium Plat entitled "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records.

A certain Twenty-Second Amendment to the Condominium Plat entitled "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records.

An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium.

A certain Twenty-Third Amendment to the Condominium Plat entitled "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records.

A certain Twenty-Fourth Amendment to the Condominium Plat entitled "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322) among the aforesaid Plat Records.

A certain Twenty-Fifth Amendment to the Condominium Plat entitled "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328-5330) among the aforesaid Plat Records.

A certain Twenty-Sixth Amendment to the Condominium Plat entitled "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No.103, Pages 49 through 50, and Book 104, Page 1(Plat Nos.E-5349-5351) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Seventh Amendment to Condominium Plat":

A certain Twenty-Seventh Amendment to the Condominium Plat entitled "Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established),Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284 (6 units), River Oaks Condominium", consisting of 3 sheets, which Amendment to Condominium Plat is recorded in Condominium Plat Book No. 104, Pages 10 through 12, (Plat Nos.E- 5360 - 5362) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the

Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

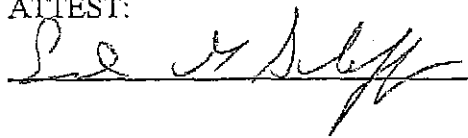
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Seventh Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration; Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration; Exhibit "A" to the Twenty-Sixth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated

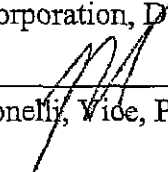
therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



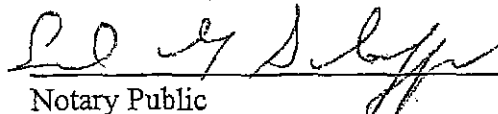
U.S. Home Corporation, Declarant

By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 21 day of April, 2003, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

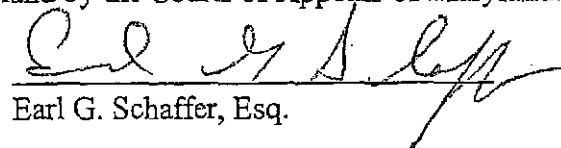
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public



My Commission Expires:

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

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April 24, 2003

Exhibit "A"
to the Twenty-Seventh Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 29

Beginning at the northeast corner of Parcel 'A' as shown on a plat entitled "PLAT TWO OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 243, Page 18, Plat Number 12695, thence with the southeasterly outline of Parcel 'A'

- 1) South 36° 33' 26" West 134.22 feet, thence leaving the outline of Parcel 'A' for a new line of division across Parcel 'A'
- 2) North 53° 45' 50" West 186.97 feet to intersect the outline of Phase 28 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 48, Plat Number E-5349, thence with the outline of Phase 28
- 3) North 36° 14' 10" East 132.85 feet, thence with the outline of said Parcel 'A'
- 4) South 54° 10' 47" East 187.72 feet to the Point of Beginning.

Containing 25,016 square feet or 0.5743 Acres \pm .

**TWENTY-EIGHTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 30)**

THIS TWENTY-EIGHTH AMENDMENT, made and entered into this 21 day of July, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"); a Fourteenth Amendment to Declaration of River Oaks

Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"); a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, (Phase 13), ("Twenty-Second Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"); a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, (Phase 14), ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, (Phase 26), ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, (Phase 27), ("Twenty-Fifth Amendment to Declaration"); a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, (Phase 28), ("Twenty-Sixth Amendment to Declaration"); a Twenty-Seventh Amendment to Declaration of River Oaks Condominium dated April 21, 2003, recorded on April 25, 2003 at Book 12596, Page 602, (Phase 29), ("Twenty-Seventh Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

*A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records;

- *A First Amendment to Condominium Plat,"Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", recorded in Condominium Plat Book E-96, Pages 31- 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records;
- *A Second Amendment to the Condominium Plat,"Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records;
- *A Third Amendment to the Condominium Plat,"Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E- _96, Pages 42 through 44, (Plat Nos.E- 4992 -4994);
- *A Fourth Amendment to the Condominium Plat,"Condominium Phase18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records;
- *A Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035);
- *A certain Sixth Amendment to the Condominium Plat,"Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054);
- *A Seventh Amendment to the Condominium Plat,"Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063);
- *An Eighth Amendment to the Condominium Plat,"Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091);
- *A Ninth Amendment to the Condominium Plat,"Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- _99, Pages 6 through 8, (Plat Nos.E- 5106-5108);
- *A Tenth Amendment to the Condominium Plat,"Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 09_through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records;
- *An Eleventh Amendment to the Condominium Plat,"Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122);
- *A Twelfth Amendment to the Condominium Plat,"Condominium Phase 8-

Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134);

*A Thirteenth Amendment to the Condominium Plat,"Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records;

*A Fourteenth Amendment to the Condominium Plat,"Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154);

*A Fifteenth Amendment to the Condominium Plat,"Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168);

*A Sixteenth Amendment to the Condominium Plat,"Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179);

*A Seventeenth Amendment to the Condominium Plat,"Condominium Phase 10 Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records

*A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration;

*An Eighteenth Amendment to the Condominium Plat,"Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium",consisting of 4 sheets, recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records;

*A Nineteenth Amendment to the Condominium Plat,"Condominium Phase 15-Building#15,(Twenty-First Phase Established),Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records;

*A Twentieth Amendment to the Condominium Plat,"Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records;

*A Twenty-First Amendment to the Condominium Plat, "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E-5255-5257) among the aforesaid Plat Records;

*A Twenty-Second Amendment to the Condominium Plat, "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium",recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E-5298-5300) among the aforesaid Plat Records;

* An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium;

*A Twenty-Third Amendment to the Condominium Plat,"Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-103, Pages 8 through10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records;

*A Twenty-Fourth Amendment to the Condominium Plat, "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322);

*A Twenty-Fifth Amendment to the Condominium Plat, "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328-5330);

*A Twenty-Sixth Amendment to the Condominium Plat, "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 49 through 50, and Book 104, Page 1(Plat Nos.E-5349-5351) among the aforesaid Plat Records.

*A Twenty-Seventh Amendment to the Condominium Plat,"Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established),Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 10 through 12, (Plat Nos.E-5360-5362.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Eighth Amendment to Condominium Plat":

A Twenty-Eighth Amendment to the Condominium Plat,"Condominium Phase 30-

Building#30,(Thirtieth Phase Established),Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-282 and 30-285(7 units), River Oaks Condominium", recorded in Condominium Plat Book No. 104, Pages 30 through 32, (Plat Nos.E- 5380 - 5382) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

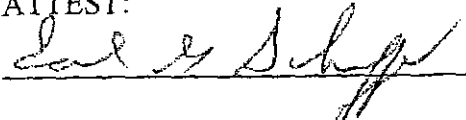
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Eighth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said

Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration; Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration; Exhibit "A" to the Twenty-Sixth Amendment to Declaration; Exhibit "A" to the Twenty-Seventh Amendment to Declaration, by operation of law.

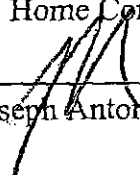
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



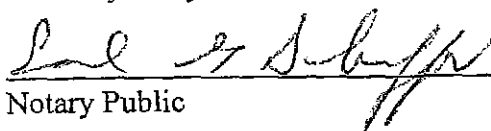
U.S. Home Corporation, Declarant

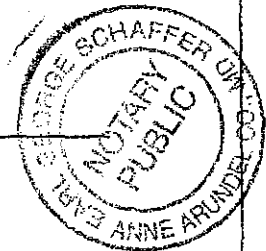
By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 21 day of July, 2003, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

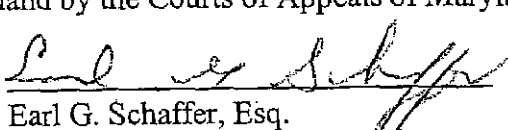
WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

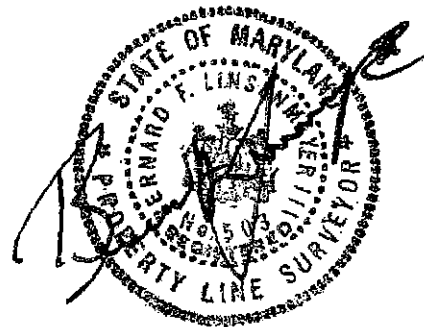


My Commission Expires: 7/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:\APR03\91781228.AMD
5/1/3



**TWENTY-NINTH AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM**

(PHASE 31)

THIS TWENTY-NINTH AMENDMENT, made and entered into this 20 day of August, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"); a Fourteenth Amendment to Declaration of River Oaks

RECEIVED FOR RECORD
CIRCUIT COURT, A.A. COUNTY

Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"); a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, (Phase 13), ("Twenty-Second Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"); a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, (Phase 14), ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, (Phase 26), ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, (Phase 27), ("Twenty-Fifth Amendment to Declaration"); a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, (Phase 28), ("Twenty-Sixth Amendment to Declaration"); a Twenty-Seventh Amendment to Declaration of River Oaks Condominium dated April 21, 2003, recorded on April 25, 2003 at Book 12596, Page 602, (Phase 29), ("Twenty-Seventh Amendment to Declaration"); a Twenty-Eighth Amendment to Declaration of River Oaks Condominium dated July 21, 2003, recorded on July 22, 2003 at Book 13400, Page 627, (Phase 30), ("Twenty-Eighth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

*A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River

Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records;

*A First Amendment to Condominium Plat,"Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", recorded in Condominium Plat Book E-96, Pages 31- 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records;

*A Second Amendment to the Condominium Plat,"Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records;

*A Third Amendment to the Condominium Plat,"Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994);

*A Fourth Amendment to the Condominium Plat,"Condominium Phase18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records;

*A Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035);

*A certain Sixth Amendment to the Condominium Plat,"Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054);

*A Seventh Amendment to the Condominium Plat,"Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063);

*An Eighth Amendment to the Condominium Plat,"Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091);

*A Ninth Amendment to the Condominium Plat,"Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108);

*A Tenth Amendment to the Condominium Plat,"Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 09_ through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records;

*An Eleventh Amendment to the Condominium Plat,"Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-

221, 20-223 and 20-225 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 20 through 22, (Plat Nos.E- 5120-5122);

*A Twelfth Amendment to the Condominium Plat,"Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134);

*A Thirteenth Amendment to the Condominium Plat,"Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records;

*A Fourteenth Amendment to the Condominium Plat,"Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154);

*A Fifteenth Amendment to the Condominium Plat,"Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168);

*A Sixteenth Amendment to the Condominium Plat,"Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179);

*A Seventeenth Amendment to the Condominium Plat,"Condominium Phase 10 Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records

*A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration;

*An Eighteenth Amendment to the Condominium Plat,"Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium",consisting of 4 sheets, recorded in Condominium Plat Book No. E-101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records;

*A Nineteenth Amendment to the Condominium Plat,"Condominium Phase 15-Building#15,(Twenty-First Phase Established), Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records;

*A Twentieth Amendment to the Condominium Plat,"Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-

163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records;

*A Twenty-First Amendment to the Condominium Plat, "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records;

*A Twenty-Second Amendment to the Condominium Plat, "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium",recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records;

* An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium;

*A Twenty-Third Amendment to the Condominium Plat,"Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-103, Pages 8 through10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records;

*A Twenty-Fourth Amendment to the Condominium Plat, "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322);

*A Twenty-Fifth Amendment to the Condominium Plat, "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328-5330);

*A Twenty-Sixth Amendment to the Condominium Plat, "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 49 through 50, and Book 104, Page 1(Plat Nos.E-5349-5351) among the aforesaid Plat Records.

*A Twenty-Seventh Amendment to the Condominium Plat,"Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established),Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 10 through 12, (Plat Nos.E-5360-5362.

*A Twenty-Eighth Amendment to the Condominium Plat,"Condominium Phase 30-Building#30,(Thirtieth Phase Established),Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-282 and 30-285(7 units), River Oaks Condominium", recorded in

Condominium Plat Book No.104, Pages 30 through 32, (Plat Nos.E-5380-5382) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Twenty-Ninth Amendment to Condominium Plat":

A Twenty-Ninth Amendment to the Condominium Plat, "Condominium Phase 31-Building#31,(Thirty-First Phase Established),Units 31-257, 31-259, 31-261, 31-263, 31-265, 31-267, 31-269 and 31-271(8 units), River Oaks Condominium", recorded in Condominium Plat Book No. 104, Pages 43 through 45, (Plat Nos.E- 5393 - 5395) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Twenty-Ninth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration; Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration; Exhibit "A" to the Twenty-Sixth Amendment to Declaration; Exhibit "A" to the Twenty-Seventh Amendment to Declaration, and Exhibit "A" to the Twenty-Eighth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall

be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

Earl G. Schaffer

U.S. Home Corporation, Declarant

By: [Signature] (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 20 day of August, 2003, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer
Notary Public

My Commission Expires: 9/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

RA91781229.AMD
7/11/3

August 20, 2003

Exhibit "A"
to the Twenty-Ninth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 31

Beginning at a point North $53^{\circ}45'50''$ West 238.39 feet distant from the southeast corner of Parcel 'A' as shown on a plat entitled "PLAT TWO OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 243, Page 18, Plat Number 12695, thence with the outline of Parcel 'A';

- 1) North $53^{\circ}45'50''$ West 203.91 feet, thence leaving the outline of Parcel 'A' for a new line of division across Parcel 'A';
- 2) North $36^{\circ}14'10''$ East 102.00 feet to intersect the outline of Phase 27 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 30, Plat Number E-5330, thence with said outline;
- 3) South $53^{\circ}45'50''$ East 203.91 feet, thence with the outline of Phase 30 of the River Oaks Condominium as shown on the Plat referenced among the aforesaid Land Records in Plat Book 104, page 32, Plat No. E-5382;
- 4) South $36^{\circ}14'10''$ West 102.00 feet to the point of beginning.

Containing 20,799 square feet or 0.4775 acres of land, more or less.

THIRTIETH AMENDMENT TO DECLARATION OF RIVER OAKS CONDOMINIUM

(PHASE 32)

THIS THIRTIETH AMENDMENT, made and entered into this 17 day of September, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"); a Fourteenth Amendment to Declaration of River Oaks

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Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"); a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, (Phase 13), ("Twenty-Second Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, (Phase 14), ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, (Phase 26), ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, (Phase 27), ("Twenty-Fifth Amendment to Declaration"); a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, (Phase 28), ("Twenty-Sixth Amendment to Declaration"); a Twenty-Seventh Amendment to Declaration of River Oaks Condominium dated April 21, 2003, recorded on April 25, 2003 at Book 12596, Page 602, (Phase 29), ("Twenty-Seventh Amendment to Declaration"); a Twenty-Eighth Amendment to Declaration of River Oaks Condominium dated July 21, 2003, recorded on July 22, 2003 at Book 13400, Page 627, (Phase 30), ("Twenty-Eighth Amendment to Declaration"); a Twenty-Ninth Amendment to Declaration of River Oaks Condominium dated August 20, 2003, recorded on August 22, 2003 at Book 13610, page 594, (Phase 31), ("Twenty-Ninth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter

referred to as the "Condominium Plat":

*A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records;

*A First Amendment to Condominium Plat, "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", recorded in Condominium Plat Book E-96, Pages 31- 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records;

*A Second Amendment to the Condominium Plat, "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos. E- 4989-4991) among the aforesaid Plat Records;

*A Third Amendment to the Condominium Plat, "Condominium Phase 3-Building#3, (Fourth Phase Established), Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos. E- 4992 -4994);

*A Fourth Amendment to the Condominium Plat, "Condominium Phase 18-Building#18, (Fifth Phase Established), Units 18-253; 18-255; 18-257; 18-259; 18-261; 18-263 and 18-265 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos. E- 5022 -5024) among the aforesaid Plat Records;

*A Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17, (Sixth Phase Established), Units 17-100; 17-102; 17-104; 17-106; 17-108; 17-110; 17-112 and 17-114 (8 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos. E- 5033-5035);

*A certain Sixth Amendment to the Condominium Plat, "Condominium Phase 7-Building#7, (Seventh Phase Established), Units 7-240; 7-242; 7-244; 7-246; 7-248; 7-250; 7-252 and 7-254 (8 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 2 through 4, (Plat Nos. E- 5052-5054);

*A Seventh Amendment to the Condominium Plat, "Condominium Phase 25-Building#25, (Eighth Phase Established), Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos. E- 5061-5063);

*An Eighth Amendment to the Condominium Plat, "Condominium Phase 16-Building#16, (Ninth Phase Established), Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos. E- 5089-5091);

*A Ninth Amendment to the Condominium Plat, "Condominium Phase 19-Building#19, (Tenth Phase Established), Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos. E- 5106-5108);

*A Tenth Amendment to the Condominium Plat, "Condominium Phase 2-Building#2, (Eleventh Phase Established), Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99,

Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records;

*An Eleventh Amendment to the Condominium Plat,"Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122);

*A Twelfth Amendment to the Condominium Plat,"Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134);

*A Thirteenth Amendment to the Condominium Plat,"Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records;

*A Fourteenth Amendment to the Condominium Plat,"Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154);

*A Fifteenth Amendment to the Condominium Plat;"Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168);

*A Sixteenth Amendment to the Condominium Plat,"Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179);

*A Seventeenth Amendment to the Condominium Plat,"Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records

*A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration;

*An Eighteenth Amendment to the Condominium Plat,"Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium",consisting of 4 sheets, recorded in Condominium Plat Book No. E- 101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records;

*A Nineteenth Amendment to the Condominium Plat,"Condominium Phase 15-Building#15,(Twenty-First Phase Established), Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E-

5241-5243, among the aforesaid Plat Records;

*A Twentieth Amendment to the Condominium Plat, "Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records;

*A Twenty-First Amendment to the Condominium Plat, "Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records;

*A Twenty-Second Amendment to the Condominium Plat, "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium",recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records;

* An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled . "Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium;

*A Twenty-Third Amendment to the Condominium Plat,"Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records;

*A Twenty-Fourth Amendment to the Condominium Plat, "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322);

*A Twenty-Fifth Amendment to the Condominium Plat, "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328-5330);

*A Twenty-Sixth Amendment to the Condominium Plat, "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 49 through 50, and Book 104, Page 1(Plat Nos.E-5349-5351) among the aforesaid Plat Records.

*A Twenty-Seventh Amendment to the Condominium Plat,"Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established),Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 10 through 12, (Plat Nos.E-5360-5362.

*A Twenty-Eighth Amendment to the Condominium Plat, "Condominium Phase 30-Building#30,(Thirtieth Phase Established),Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-282 and 30-285(7 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 30 through 32, (Plat Nos.E-5380-5382) among the aforesaid Plat Records.

*A Twenty-Ninth Amendment to the Condominium Plat, "Condominium Phase 31-Building#31,(Thirty-First Phase Established),Units 31-257, 31-259, 31-261, 31-263, 31-265, 31-267, 31-269 and 31-271(8 units), River Oaks Condominium", recorded in Condominium Plat Book No.104,Pages 43 through 45, (Plat Nos.E-5393-5395) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Thirtieth Amendment to Condominium Plat":

A Thirtieth Amendment to the Condominium Plat, "Condominium Phase 32-Building#32,(Thirty-Second Phase Established),Units 32-241, 32-243, 32-245, 32-247, 32-249, 32-251, 32-253 and 32-255(8 units), River Oaks Condominium", recorded in Condominium Plat Book No. 105, Pages 6 through 8, (Plat Nos.E- 5406 - 5408) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be

deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Thirtieth Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration; Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration; Exhibit "A" to the Twenty-Sixth Amendment to Declaration; Exhibit "A" to the Twenty-Seventh Amendment to Declaration; Exhibit "A" to the Twenty-Eighth Amendment to Declaration, and Exhibit "A" to the Twenty-Ninth Amendment to Declaration, by operation of law.

Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit

in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

Earl G. Schaffer

U.S. Home Corporation, Declarant

By: *Joseph Antonelli* (SEAL)
Joseph Antonelli, Vice, President

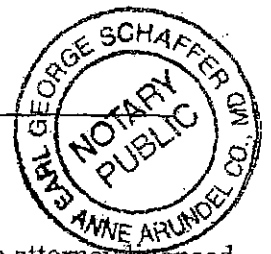
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 17 day of September, 2003, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer
Notary Public

My Commission Expires: 9/1/06



The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

R:\91781230.AMD
8/22/3

September 18, 2003

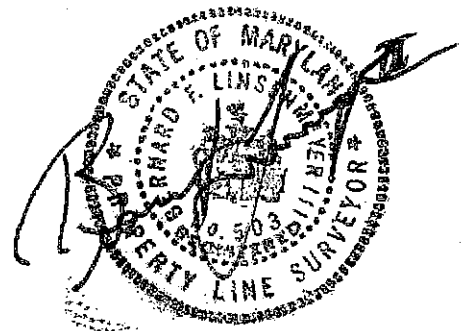
Exhibit "A"
to the Thirtieth Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 32

Beginning at a point North 53°45'50" West 442.30 feet distant from the southeast corner of Parcel 'A' as shown on a plat entitled "PLAT TWO OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 243, Page 18, Plat Number 12695, thence with the outline of Parcel 'A';

- 1) North 53°45'50" West 235.02 feet, thence leaving the outline of Parcel 'A' for a new line of division across Parcel 'A';
- 2) North 38°33'34" East 231.55 feet, thence binding on the outline of the aforesaid Parcel 'A';
- 3) South 54°10'47" East 125.13 feet to intersect the outline of Phase 27 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 103, Page 30, Plat Number E-5330, thence with said outline, the following two (2) courses and distances:
- 4) South 36°14'10" West 130.27 feet, thence;
- 5) South 53°45'50" East 100.51 feet, thence with the outline of Phase 31 of the River Oaks Condominium as shown on the Plat referenced among the aforesaid Land Records in Plat Book 104, page 45, Plat No. E-5395;
- 6) South 36°14'10" West 102.00 feet to the point of beginning.

Containing 40,344 square feet or 0.9261 acres of land, more or less.



THIRTY-FIRST AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM

(PHASES 33 and 34)

THIS THIRTY-FIRST AMENDMENT, made and entered into this 29th day of OCTOBER, 2003, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"), and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"), a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"), a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase 8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"); a Fourteenth Amendment to Declaration of River Oaks

Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10990, page 726 (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth

Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"); a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, (Phase 13), ("Twenty-Second Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"); a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, (Phase 14), ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, (Phase 26), ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, (Phase 27), ("Twenty-Fifth Amendment to Declaration"); a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, (Phase 28), ("Twenty-Sixth Amendment to Declaration"); a Twenty-Seventh Amendment to Declaration of River Oaks Condominium dated April 21, 2003, recorded on April 25, 2003 at Book 12596, Page 602, (Phase 29), ("Twenty-Seventh Amendment to Declaration"); a Twenty-Eighth Amendment to Declaration of River Oaks Condominium dated July 21, 2003, recorded on July 22, 2003 at Book 13400, Page 627, (Phase 30), ("Twenty-Eighth Amendment to Declaration"); a Twenty-Ninth Amendment to Declaration of River Oaks Condominium dated August 20, 2003, recorded on August 22, 2003 at Book 13610, page 594, (Phase 31), ("Twenty-Ninth Amendment to Declaration"); a Thirtieth Amendment to Declaration of River Oaks Condominium dated September 17, 2003, recorded on September 25, 2003 at Book 13801, page 128, (Phase 32), ("Thirtieth Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

*A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which

~~Consists of 3 sheets, which~~
45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records;

*A First Amendment to Condominium Plat, "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", recorded in Condominium Plat Book E-96, Pages 31- 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records;

*A Second Amendment to the Condominium Plat, "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records;

*A Third Amendment to the Condominium Plat, "Condominium Phase 3-Building#3,(Fourth Phase Established), Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994);

*A Fourth Amendment to the Condominium Plat, "Condominium Phase 18-Building#18,(Fifth Phase Established), Units 18-253; 18-255; 18-257; 18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records;

*A Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established), Units 17-100; 17-102; 17-104; 17-106; 17-108; 17-110; 17-112 and 17-114(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035);

*A certain Sixth Amendment to the Condominium Plat, "Condominium Phase 7-Building#7,(Seventh Phase Established), Units 7-240; 7-242; 7-244; 7-246; 7-248; 7-250; 7-252 and 7-254(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 2 through 4, (Plat Nos.E- 5052-5054);

*A Seventh Amendment to the Condominium Plat, "Condominium Phase 25-Building#25,(Eighth Phase Established), Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063);

*An Eighth Amendment to the Condominium Plat, "Condominium Phase 16-Building#16,(Ninth Phase Established), Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091);

*A Ninth Amendment to the Condominium Plat, "Condominium Phase 19-Building#19,(Tenth Phase Established), Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 6 through 8, (Plat Nos.E- 5106-5108);

*A Tenth Amendment to the Condominium Plat, "Condominium Phase 2-

Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 09 through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records;

*An Eleventh Amendment to the Condominium Plat,"Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122);

*A Twelfth Amendment to the Condominium Plat,"Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134);

*A Thirteenth Amendment to the Condominium Plat,"Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records;

*A Fourteenth Amendment to the Condominium Plat,"Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154);

*A Fifteenth Amendment to the Condominium Plat,"Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168);

*A Sixteenth Amendment to the Condominium Plat,"Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179);

*A Seventeenth Amendment to the Condominium Plat,"Condominium Phase 10-Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records

*A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration;

*An Eighteenth Amendment to the Condominium Plat,"Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium",consisting of 4 sheets, recorded in Condominium Plat Book No. E- 101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records;

*A Nineteenth Amendment to the Condominium Plat,"Condominium Phase 15-Building#15,(Twenty-First Phase Established), Units 15-130, 15-132, 15-134,15-

136, 15-138, 15-140, 15-142 and 15-144 (8 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos. E- 5241-5243, among the aforesaid Plat Records;

*A Twentieth Amendment to the Condominium Plat, "Condominium Phase 23-Building#23,(Twenty-Second Phase Established), Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos. E- 5248- 5250) among the aforesaid Plat Records;

*A Twenty-First Amendment to the Condominium Plat, "Condominium Phase 12-Building#12,(Twenty-Third Phase Established), Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos. E- 5255-5257) among the aforesaid Plat Records;

*A Twenty-Second Amendment to the Condominium Plat, "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established), Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos. E- 5298-5300) among the aforesaid Plat Records;

* An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled "Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium;

*A Twenty-Third Amendment to the Condominium Plat, "Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established), Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-103, Pages 8 through 10, (Plat Nos. E-5308-5310), among the aforesaid Plat Records;

*A Twenty-Fourth Amendment to the Condominium Plat, "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established), Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 20 through 22, (Plat Nos. E- 5320-5322);

*A Twenty-Fifth Amendment to the Condominium Plat, "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established), Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos. E- 5328-5330);

*A Twenty-Sixth Amendment to the Condominium Plat, "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established), Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 49 through 50, and Book 104, Page 1 (Plat Nos. E-5349-5351) among the aforesaid Plat Records.

*A Twenty-Seventh Amendment to the Condominium Plat, "Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established), Units 29-274, 29-276, 29-278, 29-

280, 29-282 and 29-284 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 10 through 12, (Plat Nos.E-5360-5362).

*A Twenty-Eighth Amendment to the Condominium Plat,"Condominium Phase 30-Building#30,(Thirtieth Phase Established),Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-282 and 30-285(7 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 30 through 32, (Plat Nos.E-5380-5382) among the aforesaid Plat Records.

*A Twenty-Ninth Amendment to the Condominium Plat,"Condominium Phase 31-Building#31,(Thirty-First Phase Established),Units 31-257, 31-259, 31-261, 31-263, 31-265, 31-267, 31-269 and 31-271(8 units), River Oaks Condominium", recorded in Condominium Plat Book No.104,Pages 43 through 45, (Plat Nos.E-5393-5395) among the aforesaid Plat Records.

*A Thirtieth Amendment to the Condominium Plat,"Condominium Phase 32-Building#32,(Thirty-Second Phase Established),Units 32-241, 32-243, 32-245, 32-247, 32-249, 32-251, 32-253 and 32-255(8 units), River Oaks Condominium", recorded in Condominium Plat Book No.105, Pages 6 through 7, (Plat Nos.E-5406-5408) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Thirty-First Amendment to Condominium Plat":

A Thirty-First Amendment to the Condominium Plat,"Condominium Phase 33-Building#33, and Phase 34-Building #34, (Thirty-Third Phase Established),Units 33-223, 33-225, 33-227, 33-229, 33-231, 33-233, 33-235 and 33-237(8 units), and Units 34-209, 34-211, 34-213, 34-215, 34-217, 34-219 and 34-221 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. 105, Pages 26 through 29, (Plat Nos.E- 5426 - 5429) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or

subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Thirty-First Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A" to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to

Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration, Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration, Exhibit "A" to the Twenty-Sixth Amendment to Declaration, Exhibit "A" to the Twenty-Seventh Amendment to Declaration; Exhibit "A" to the Twenty-Eighth Amendment to Declaration; ~~Exhibit "A" to the Twenty-Ninth Amendment to Declaration,~~ and Exhibit "A" to the Thirtieth Amendment to Declaration, by operation of law.

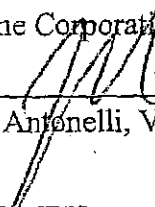
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



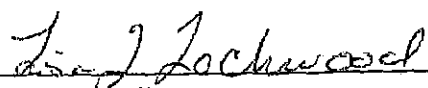
U.S. Home Corporation, Declarant

By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this _____ day of _____, 2003, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.


WITNESS my hand and Notarial Seal the day and year last above written.


Notary Public

My Commission Expires:

My Commission Expires 10/01/05

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:91781231.AMD
10/16/3

Exhibit "A"
to the Thirty-First Amendment to
Declaration of River Oaks Condominium

PART I

Description of Condominium Phase 33

Beginning at a point North 53°45'50" West 25.02 feet distant from the southeast corner of Parcel 'B' as shown on a plat entitled "PLAT THREE OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 244, Page 13, Plat Number 12740, thence with the outline of Parcel 'B';

- 1) North 53°45'50" West 191.76 feet, thence leaving the outline of Parcel 'B' for new lines of division the following three (3) courses and distances:
- 2) North 36°14'10" East 130.00 feet to a point; thence,
- 3) Northwesterly 37.06 feet by a curve to the right, having a radius of 24.02 feet and a chord bearing North 08°00'17" West 33.49 feet to a point; thence,
- 4) North 36°14'10" East 94.69 feet to a point, thence binding upon the northerly outline of the aforesaid Plat, the following three (3) courses and distances:
- 5) South 54°12'04" East 215.28 feet to a point; thence,
- 6) South 38°33'36" West 19.07 feet to a point; thence,
- 7) South 54°10'47" East 10.02 feet to intersect the outline of Phase 32 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 105, Page 8, Plat Number E-5408, thence with said outline,

Containing 51,598 square feet or 1,1845 square feet, more or less.

PART II**Description of Condominium Phase 34**

Beginning at a point North 53°45'50" West 216.78 feet distant from the southeast corner of Parcel 'B' as shown on a plat entitled "PLAT THREE OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 244, Page 13, Plat Number 12740, thence with the outline of said Plat the following three (3) courses and distances:

- 1) North 53°45'50" West 179.38 feet to a point; thence,
- 2) North 37°52'14" East 48.78 feet to a point; thence,
- 3) North 50°10'44" West 132.24 feet to a point; thence,
- 4) North 36°34'15" East 72.97 feet to a point; thence leaving the outline of the aforesaid Plat for new lines of division the following two (2) courses and distances:
- 5) South 53°45'50" East 309.55 feet to a point; thence,
- 6) South 36°14'10" West 130.00 feet to the point of beginning.

Containing 33,334 square feet or 0.7652 acres of land, more or less.

**THIRTY-SECOND AMENDMENT TO DECLARATION OF
RIVER OAKS CONDOMINIUM
(PHASE 35, Final Phase)**

THIS THIRTY-SECOND AMENDMENT, made and entered into this 7 day of January, 2004, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime; and

WHEREAS, the Declarant recorded among the said Land Records a First Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on July 26, 2000 among the Land Records at Book 9870, page 304, (Phase 6), ("First Amendment to Declaration"); a Second Amendment to Declaration of River Oaks Condominium dated June 19, 2000, recorded on August 31, 2000 among the said Land Records at Book 9925, page 262, (Phase 4), ("Second Amendment to Declaration"); a Third Amendment to Declaration of River Oaks Condominium dated September 22, 2000, recorded on September 27, 2000 at Book 9963, page 491, (Phase 3), ("Third Amendment to Declaration"); and a Fourth Amendment to Declaration of River Oaks Condominium dated November 14, 2000, recorded on November 22, 2000 at Book 10052, page 604, (Phase 18), ("Fourth Amendment to Declaration"); a Fifth Amendment to Declaration of River Oaks Condominium dated December 11, 2000, recorded on December 18, 2000 at Book 10088, page 209, (Phase 17), ("Fifth Amendment to Declaration"); a Sixth Amendment to Declaration of River Oaks Condominium dated January 9, 2001, recorded on February 20, 2001 at Book 10190, page 184, (Phase 7), ("Sixth Amendment to Declaration"); a Seventh Amendment to Declaration of River Oaks Condominium dated February 20, 2001, recorded on March 13, 2001 at Book 10236, page 438, (Phase 25), ("Seventh Amendment to Declaration"); an Eighth Amendment to Declaration of River Oaks Condominium dated March 27, 2001, recorded on April 12, 2001 at Book 10311, page 037, (Phase 16), ("Eighth Amendment to Declaration"); a Ninth Amendment to Declaration of River Oaks Condominium dated May 8, 2001, recorded on May 17, 2001 at Book 10405, page 193, (Phase 19), ("Ninth Amendment to Declaration"); a Tenth Amendment to Declaration of River Oaks Condominium dated May 11, 2001, recorded on May 29, 2001 at Book 10428, page 338, (Phase 2), ("Tenth Amendment to Declaration"); an Eleventh Amendment to Declaration of River Oaks Condominium dated May 30, 2001, recorded on June 22, 2001 at Book 10507, page 065, (Phase 20), ("Eleventh Amendment to Declaration"); a Twelfth Amendment to Declaration of River Oaks Condominium dated June 26, 2001, recorded on June 27, 2001 at Book 10519, page 590, (Phase

8), ("Twelfth Amendment to Declaration"); a Thirteenth Amendment to Declaration of River Oaks Condominium dated July 13, 2001, recorded on July 18, 2001 at Book 10579, page 768, (Phase 1), ("Thirteenth Amendment to Declaration"); a Fourteenth Amendment to Declaration of River Oaks Condominium dated July 24, 2001, recorded on September 14, 2001 at Book 10732, page 023, (Phase 21), ("Fourteenth Amendment to Declaration"); a Fifteenth Amendment to Declaration of River Oaks Condominium dated September 25, 2001, recorded on September 27, 2001 at Book 10765, page 731, (Phase 9), ("Fifteenth Amendment to Declaration"); a Sixteenth Amendment to Declaration of River Oaks Condominium dated September 18, 2001, recorded on November 15, 2001 at Book 10900, page 736, (Phase 22), ("Sixteenth Amendment to Declaration"); a Seventeenth Amendment to Declaration of River Oaks Condominium dated February 4, 2002, recorded on February 19, 2002 at Book 11217, page 128, (Phase 10), ("Seventeenth Amendment to Declaration"); an Eighteenth Amendment to Declaration of River Oaks Condominium dated March 5, 2002, recorded on March 21, 2002 at Book 11322, page 253, (Phases 11 and 24), ("Eighteenth Amendment to Declaration"); a Nineteenth Amendment to Declaration of River Oaks Condominium dated April 30, 2002, recorded on May 3, 2002 at Book 11456, page 357, (Phase 15), ("Nineteenth Amendment to Declaration"); a Twentieth Amendment to Declaration of River Oaks Condominium dated May 23, 2002, recorded on May 28, 2002 at Book 11524, page 107, (Phase 23), ("Twentieth Amendment to Declaration"); a Twenty-First Amendment to Declaration of River Oaks Condominium dated June 3, 2002, recorded on June 3, 2002 at Book 11596, page 151, (Phase 12), ("Twenty-First Amendment to Declaration"); a Twenty-Second Amendment to Declaration of River Oaks Condominium dated August 27, 2002, recorded on September 6, 2002 at Book 11831, page 092, (Phase 13), ("Twenty-Second Amendment to Declaration"); a Supplemental Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 23, 2002 at Book 1202, page 262, (Subjecting Section Two to the Expandable Land and referred to as the "Supplemental Amendment"), a Twenty-Third Amendment to Declaration of River Oaks Condominium dated October 18, 2002, recorded on October 24, 2002 at Book 12032, page 005, (Phase 14), ("Twenty-Third Amendment to Declaration"); a Twenty-Fourth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 8, 2002 at Book 12095, Page 450, (Phase 26), ("Twenty-Fourth Amendment to Declaration"); a Twenty-Fifth Amendment to Declaration of River Oaks Condominium dated November 6, 2002, recorded on November 21, 2002 at Book 12159, Page 093, (Phase 27), ("Twenty-Fifth Amendment to Declaration"); a Twenty-Sixth Amendment to Declaration of River Oaks Condominium dated February 12, 2003, recorded on February 21, 2003 at Book 12586, Page 628, (Phase 28), ("Twenty-Sixth Amendment to Declaration"); a Twenty-Seventh Amendment to Declaration of River Oaks Condominium dated April 21, 2003, recorded on April 25, 2003 at Book 12596, Page 602, (Phase 29), ("Twenty-Seventh Amendment to Declaration"); a Twenty-Eighth Amendment to Declaration of River Oaks Condominium dated July 21, 2003, recorded on July 22, 2003 at Book 13400, Page 627, (Phase 30), ("Twenty-Eighth Amendment to Declaration"); a Twenty-Ninth Amendment to Declaration of River Oaks Condominium dated August 20, 2003, recorded on August 22, 2003 at Book 13610, page 594, (Phase 31), ("Twenty-Ninth Amendment to Declaration"); a Thirtieth Amendment to Declaration of River

Oaks Condominium dated September 17, 2003, recorded on September 25, 2003 at Book 13801, page 128, (Phase 32), (Thirtieth Amendment to Declaration"); a Thirty-First Amendment to Declaration of River Oaks Condominium dated October 29, 2003, recorded on October 31, 2003 at Book 14004, page 476, (Phases 33 & 34), ("Thirty-First Amendment to Declaration"), and the original Declaration and all amendments hereinafter collectively referred to as the "Declaration"; and

WHEREAS, prior to the recordation hereof, the Declarant has filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Condominium Plat":

*A certain Condominium Plat entitled "Phase Plat" and, "Phase 5, Building 5, River Oaks, A Townhouse Condominium Subdivision", consisting of 3 sheets, which Condominium Plat is recorded in Condominium Plat Book E-95, Pages 43 through 45 (Plat Nos. E-4943 - 4945) among the aforesaid Plat Records;

*A First Amendment to Condominium Plat, "Phase 6, Building 6, River Oaks, A Townhouse Condominium Subdivision", recorded in Condominium Plat Book E-96, Pages 31- 23 (Plat Nos. E- 4971- 4973) among the aforesaid Plat Records;

*A Second Amendment to the Condominium Plat, "Condominium Phase 4-Building #4, (Third Phase Established), Units 4-26, 4-28, 4-30, 4-32 & 4-34 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-96, Pages 39 through 41, (Plat Nos.E- 4989-4991) among the aforesaid Plat Records;

*A Third Amendment to the Condominium Plat, "Condominium Phase 3-Building#3,(Fourth Phase Established),Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 96, Pages 42 through 44, (Plat Nos.E- 4992 -4994);

*A Fourth Amendment to the Condominium Plat, "Condominium Phase 18-Building#18,(Fifth Phase Established),Units 18-253; 18-255; 18-257;18-259; 18-261; 18-263 and 18-265(7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-97, Pages 22 through 24, (Plat Nos.E- 5022 -5024) among the aforesaid Plat Records;

*A Fifth Amendment to the Condominium Plat entitled "Condominium Phase 17-Building#17,(Sixth Phase Established),Units 17-100;17-102;17-104;17-106;17-108;17-110;17-112 and 17-114(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 97, Pages 33 through 35, (Plat Nos.E- 5033-5035);

*A certain Sixth Amendment to the Condominium Plat, "Condominium Phase 7-Building#7,(Seventh Phase Established),Units 7-240;7-242; 7-244; 7-246;7-248; 7-250;7-252 and 7-254(8units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 98, Pages 2through 4, (Plat Nos.E- 5052-5054);

*A Seventh Amendment to the Condominium Plat,"Condominium Phase 25-Building#25,(Eighth Phase Established),Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121, 25-123; (7units) River Oaks Condominium", recorded in Condominium Plat Book No. E-98, Pages 11 through 13, (Plat Nos.E- 5061-5063);

*An Eighth Amendment to the Condominium Plat,"Condominium Phase 16-Building#16,(Ninth Phase Established),Units 16-116, 16-118, 16-120, 16-122, 16-124, 16-126 and 16-128; (7units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 98, Pages 39 through 41, (Plat Nos.E- 5089-5091);

*A Ninth Amendment to the Condominium Plat,"Condominium Phase 19-Building#19,(Tenth Phase Established),Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- _99, Pages 6 through 8, (Plat Nos.E- 5106-5108);

*A Tenth Amendment to the Condominium Plat,"Condominium Phase 2-Building#2,(Eleventh Phase Established),Units 2-50, 2-52, 2-54, 2-56 and 2-58 (5 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 09_through 11, (Plat Nos.E- 5109-5111) among the aforesaid Plat Records;

*An Eleventh Amendment to the Condominium Plat,"Condominium Phase 20-Building#20,(Twelfth Phase Established),Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225 (7 units) River Oaks Condominium",recorded in Condominium Plat Book No. E- 99,Pages 20 through 22, (Plat Nos.E- 5120-5122);

*A Twelfth Amendment to the Condominium Plat,"Condominium Phase 8-Building#8,(Thirteenth Phase Established),Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238 (7 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-99, Pages 32 through 34, (Plat Nos.E- 5132-5134);

*A Thirteenth Amendment to the Condominium Plat,"Condominium Phase 1-Building#1,(Fourteenth Phase Established),Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 99, Pages 42 through 44, (Plat Nos.E-5144-5144) among the aforesaid Plat Records;

*A Fourteenth Amendment to the Condominium Plat,"Condominium Phase 21-Building#21,(Fifteenth Phase Established),Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E-100, Pages 2 through 6, (Plat Nos.E- 5152-5154);

*A Fifteenth Amendment to the Condominium Plat,"Condominium Phase 9-Building#9,(Sixteenth Phase Established),Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 16 through 18, (Plat Nos.E- 5166-5168);

*A Sixteenth Amendment to the Condominium Plat,"Condominium Phase 22-Building#22,(Seventeenth Phase Established),Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 100, Pages 27 through 29, (Plat Nos.E- 5177-5179);

*A Seventeenth Amendment to the Condominium Plat,"Condominium Phase 10 Building#10,(Eighteenth Phase Established),Units 10-202, 10-204; 10-206; 10-208; 10-210 and 10-212 (6 units) River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 15 through 17, (Plat Nos.E- 5215-5217) among the aforesaid Plat Records

*A Second Amendment to a Portion of Plat 4 of 4, River Oaks, A Townhouse Subdivision, dated February 5, 2002, recorded among the Plat Records at Plat Book 243, page 18 (Plat No. 12695), in which a portion of Tilden Way is renamed Milhaven Drive and to change the street addresses accordingly, and to replace the 15 units in future Phases 13 and 14 with 15 units in future Phases 13, 14 and 26 all as set forth in the Declaration;

*An Eighteenth Amendment to the Condominium Plat,"Condominium Phase 11-Building#11,(Nineteenth Phase Established),Units 11-190, 11-192; 11-194; 11-196; 11-198 and 11-200 (6 units), and Phase 24-Building#24, (Twentieth Phase Established), Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135 (6 units), River Oaks Condominium",consisting of 4 sheets, recorded in Condominium Plat Book No. E- 101,Pages 29 through 32, (Plat Nos.E- 5227-5232) among the aforesaid Plat Records;

*A Nineteenth Amendment to the Condominium Plat,"Condominium Phase 15-Building#15,(Twenty-First Phase Established), Units 15-130, 15-132, 15-134,15-136, 15-138, 15-140,15-142 and15-144 (8 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 101, Pages 41 through 43, (Plat Nos.E- 5241-5243, among the aforesaid Plat Records;

*A Twentieth Amendment to the Condominium Plat,"Condominium Phase 23-Building#23,(Twenty-Second Phase Established),Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-101, Pages 48 through 50, (Plat Nos.E- 5248- 5250) among the aforesaid Plat Records;

*A Twenty-First Amendment to the Condominium Plat,"Condominium Phase 12-Building#12,(Twenty-Third Phase Established),Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. E-102, Pages 5 through 7, (Plat Nos.E- 5255-5257) among the aforesaid Plat Records;

*A Twenty-Second Amendment to the Condominium Plat, "Condominium Phase 13-Building#13,(Twenty-Fourth Phase Established),Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174 (6 units), River Oaks Condominium",recorded in

Condominium Plat Book No. E- 102, Pages 48 through 50, (Plat Nos.E- 5298-5300) among the aforesaid Plat Records;

* An amendment to the Condominium Phase Plat of River Oaks dated May 21, 2002, entitled ."Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat" showing in general terms the additional phases that are included as part of the Expandable Land and constituting Section Two of River Oaks Condominium;

*A Twenty-Third Amendment to the Condominium Plat,"Condominium Phase 14-Building#14,(Twenty-Fifth Phase Established),Units 14-145, 14-147, 14-149, 14-151 and 14-153, (5 units), River Oaks Condominium", recorded in Condominium Plat Book No. E- 103, Pages 8 through 10, (Plat Nos.E-5308-5310), among the aforesaid Plat Records;

*A Twenty-Fourth Amendment to the Condominium Plat, "Condominium Phase 26-Building#26,(Twenty-Sixth Phase Established),Units 26-146, 26-148, 26-150, 26-152, (4 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 20 through 22, (Plat Nos.E- 5320-5322);

*A Twenty-Fifth Amendment to the Condominium Plat, "Condominium Phase 27-Building#27,(Twenty-Seventh Phase Established),Units 27-250, 27-252, 27-254, 27-256, 27-258, 27-260 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No. 103, Pages 28 through 30, (Plat Nos.E- 5328-5330);

*A Twenty-Sixth Amendment to the Condominium Plat, "Condominium Phase 28-Building#28,(Twenty-Eighth Phase Established),Units 28-262, 28-264, 28-266, 28-268, 28-270, 28-272 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.103, Pages 49 through 50, and Book 104, Page 1(Plat Nos.E-5349-5351) among the aforesaid Plat Records.

*A Twenty-Seventh Amendment to the Condominium Plat,"Condominium Phase 29-Building#29,(Twenty-Ninth Phase Established),Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284 (6 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 10 through 12, (Plat Nos.E-5360-5362.

*A Twenty-Eighth Amendment to the Condominium Plat,"Condominium Phase 30-Building#30,(Thirtieth Phase Established),Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-282 and 30-285(7 units), River Oaks Condominium", recorded in Condominium Plat Book No.104, Pages 30 through 32, (Plat Nos.E-5380-5382) among the aforesaid Plat Records.

*A Twenty-Ninth Amendment to the Condominium Plat,"Condominium Phase 31-

Building#31,(Thirty-First Phase Established),Units 31-257, 31-259, 31-261, 31-263, 31-265, 31-267, 31-269 and 31-271(8 units), River Oaks Condominium", recorded in Condominium Plat Book No.104,Pages 43 through 45, (Plat Nos.E-5393-5395) among the aforesaid Plat Records.

*A Thirtieth Amendment to the Condominium Plat,"Condominium Phase 32-Building#32,(Thirty-Second Phase Established),Units 32-241, 32-243, 32-245, 32-247, 32-249, 32-251, 32-253 and 32-255(8 units), River Oaks Condominium", recorded in Condominium Plat Book No.105, Pages 6 through 7, (Plat Nos.E-5406-5408) among the aforesaid Plat Records.

*A Thirty-First Amendment to the Condominium Plat,"Condominium Phase 33-Building#33, and Phase 34-Building #34, (Thirty-Third Phase Established),Units 33-223, 33-225, 33-227, 33-229, 33-231, 33-233, 33-235 and 33-237(8 units), and Units 34-209, 34-211, 34-213, 34-215, 34-217, 34-219 and 34-221 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No.105, Pages 26 through 29, (Plat Nos.E- 5426-5429) among the aforesaid Plat Records.

WHEREAS, immediately prior to the recording hereto or simultaneously with the recording herewith, the Declarant has filed or intends to file for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, Maryland, the following, hereinafter referred to as the "Thirty-Second Amendment to Condominium Plat":

A Thirty-Second Amendment to the Condominium Plat,"Condominium Phase 35-Building#35, (Thirty-Fifth Phase Established),Units 35-202, 35-204, 35-206, 35-208, 35-210, 35-212 and 35-214 (7 units), River Oaks Condominium", recorded in Condominium Plat Book No. 106, Pages 3 through 5, (Plat Nos.E-5453 E5454 - E5455) among the aforesaid Plat Records.

The Declarant retained in the aforesaid Declaration the absolute right, to be exercised prior to 8 years from the date of the Declaration, to annex the land and improvements described on Exhibit "A", attached to said Declaration, and thereby to submit to each and every of the provisions of the Declaration and of the Condominium Act the land generally described on the Condominium Plat, together with the improvements theretofore and thereafter constructed on any of such land, and the Declarant intends by the execution and recordation hereof, together with the execution and recordation of the Amendment to the Condominium Plat aforementioned, to exercise that right in part.

NOW, THEREFORE, the Declarant hereby declares that all of the property described on Exhibit "A" attached to this Amendment, together with all of the improvements heretofore or hereafter constructed thereon, and all appurtenances thereto, shall be held, conveyed, divided or

subdivided, leased, rented and occupied, improved, hypothecated and encumbered, subject to the covenants, restrictions, uses, limitations, obligations, easements, equitable servitudes, charges and liens (hereinafter referred to as "Covenants and Restrictions") set forth in the aforesaid Declaration, including (without limitation) the provisions of the By-Laws of the Council of Unit Owners of the Condominium, attached to said Declaration as Exhibit "B", and by this reference incorporated herein, all of which are declared and agreed to be in aid of a plan for the improvement of said property, and the division thereof into condominium units and common elements, and shall be deemed to run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, its successors and assigns, and any person acquiring or owning an interest in said property and improvements, including, without limitation, any person, group of persons, corporation, partnership, trust or other legal entity, or any combination thereof, who hold such interest solely as security for the performance of an obligation.

ARTICLE I

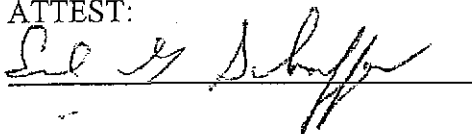
Section 1. Incorporation by Reference of Declaration. The Declarant hereby submits the real property described on Exhibit "A" attached to this Amendment, and as shown on the Thirty-Second Amendment to Condominium Plat, to each and every of the provisions of the Declaration made by the Declarant on the 24th day of April, 2000, as the same was recorded on the 28th day of April, 2000, in Book 9734, pages 446, *et. seq.*; among the Land Records of Anne Arundel County, Maryland, and to the provisions of the Condominium Act. In accordance with the provisions of said Declaration, and of the Condominium Act, the real property described on Exhibit "A" attached to this Amendment is hereby merged with the real property described on Exhibit "A" of said Declaration; Exhibit "A" to the First Amendment to Declaration; Exhibit "A" to the Second Amendment to Declaration; Exhibit "A" to the Third Amendment to Declaration; Exhibit "A" to the Fourth Amendment to Declaration; Exhibit "A" to the Fifth Amendment to Declaration; Exhibit "A" to the Sixth Amendment to Declaration; Exhibit "A" to the Seventh Amendment to Declaration; Exhibit "A" to the Eighth Amendment to Declaration; Exhibit "A" to the Ninth Amendment to Declaration; Exhibit "A" to the Tenth Amendment to Declaration; Exhibit "A" to the Eleventh Amendment to Declaration; Exhibit "A" to the Twelfth Amendment to Declaration, by operation of law; Exhibit "A" to the Thirteenth Amendment to Declaration; Exhibit "A" to the Fourteenth Amendment to Declaration; Exhibit "A" to the Fifteenth Amendment to Declaration; Exhibit "A" to the Sixteenth Amendment to Declaration; Exhibit "A" to the Seventeenth Amendment to Declaration; Exhibit "A" to the Eighteenth Amendment to Declaration; Exhibit "A" to the Nineteenth Amendment to Declaration; Exhibit "A" to the Twentieth Amendment to Declaration; Exhibit "A"

to the Twenty-First Amendment to Declaration; Exhibit "A" to the Twenty-Second Amendment to Declaration; Exhibit "A" to the Twenty-Third Amendment to Declaration, Exhibit "A" to the Twenty-Fourth Amendment to Declaration; Exhibit "A" to the Twenty-Fifth Amendment to Declaration, Exhibit "A" to the Twenty-Sixth Amendment to Declaration, Exhibit "A" to the Twenty-Seventh Amendment to Declaration; Exhibit "A" to the Twenty-Eighth Amendment to Declaration; Exhibit "A" to the Twenty-Ninth Amendment to Declaration; Exhibit "A" to the Thirtieth Amendment to Declaration, and Exhibit "A" to the Thirty-First Amendment to Declaration, by operation of law.

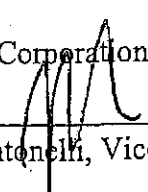
Section 2. Reallocation of Percentage Interests and Votes. Upon the recordation of this Amendment to the Declaration, and the Amendment to the Plat, each Owner of a Condominium Unit in the Condominium, by operation of law, shall have the undivided percentage interest in the common elements, common expenses and common profits of the Condominium, and shall have the number of votes set forth on Exhibit "C", attached to the aforesaid Declaration and incorporated therein and herein by this and other references, and upon the recordation of this Amendment, the percentage interest and voting rights heretofore established as provided for in the Declaration shall be reallocated automatically and *pro tanto* as set forth in said Exhibit "C".

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:



U.S. Home Corporation, Declarant

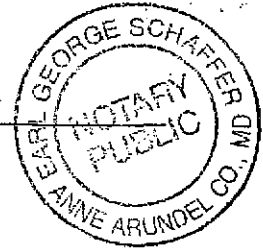
By:  (SEAL)
Joseph Antonelli, Vice, President

STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 7 day of January, 2004, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written.

Earl G. Schaffer
Notary Public



My Commission Expires: 9/1/06

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.

Earl G. Schaffer
Earl G. Schaffer, Esq.

RA91781232.AMD

January 5, 2004

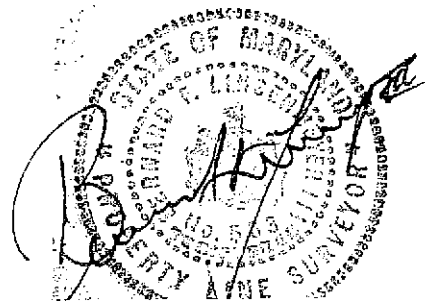
Exhibit "A"
to the Thirty-Second Amendment to
Declaration of River Oaks Condominium

Description of Condominium Phase 35

Beginning at a point at the northwest corner of the land as shown on a plat entitled "PLAT THREE OF THREE, RIVER OAKS SECTION TWO, A TOWNHOUSE CONDOMINIUM DEVELOPMENT", said plat recorded among the Land Records of Anne Arundel County in Plat Book 244, Page 13, Plat Number 12740, thence with the outline of said land,

- 1) South 54°12'04" East 285.51 feet to a point; thence leaving the outline of said land for new lines of division the following two (2) courses and distances:
- 2) South 36°14'10" West 94.69 feet to a point; thence,
- 3) Southeasterly 37.06 feet by a curve to the left, having a radius of 24.02 feet and a chord bearing South 08°00'17" East 33.49 feet to a point; thence binding on the outline of Phase 34 of the River Oaks Condominium as shown on the plat recorded among the aforesaid Land Records in Plat Book 105, Page 26, Plat Number E-5429,
- 4) North 53°45'50" West 309.55 feet to a point, thence binding on the outline of the firstly mentioned Plat,
- 5) North 36°34'15" East 116.53 feet to the point of beginning.

Containing 33,742 square feet or 0.7746 acres of land, more or less.



AMENDED EXHIBIT "C"

TO THE DECLARATION OF
RIVER OAKS CONDOMINIUMPERCENTAGE INTERESTS IN COMMON
ELEMENTS AND PERCENTAGE INTERESTS
IN COMMON EXPENSES AND
COMMON PROFITS AND VOTING RIGHTS

A. Each Condominium Unit Owner shall have the percentage interest in the Common Elements and in the Common Expenses and Common Profits of the Condominium as shown on the following tables. The Phases described below are as shown on Sheet 1 of the Condominium Plat as defined in the Declaration, and includes the initial Condominium and all Phases of expansion described in the Declaration. During the initial Phase (Phase 5, Building 5), each Condominium Unit Owner of each Condominium Unit shall have an undivided percentage interest in the Common Elements, Common Profits and Common Expenses as follows:

<u>Phase 5</u>	<u>Percentage Interest Per Unit</u>
Building No. 5	
Condominium Units Numbers 5-14, 5-16, 5-18, 5-20, 5-22 and 5-24.	1/6th

B. As each subsequent Phase is added to the Condominium, the Percentage Interest in the Common Elements, Common Profits and Common Expenses shall be calculated as follows:

The Percentage Interest in the Common Elements, Common Profits and Common Expenses for each Condominium Unit shall be a fraction, the numerator of which shall always be the number one (1), and the denominator of which shall be the number of Condominium Units in all Phases that have been subjected to the Condominium Declaration including the number of Condominium Units in the Phase currently being added to the Condominium.

For example, if Phase 1, Building No. 1, with six (6) Condominium Units is the second Phase to be added to the existing Condominium of six (6) Condominium Units, for a total of twelve (12) Condominium Units, the Percentage Interest in the Common Elements, Common Profits and the Common Expenses of each Condominium Unit shall be: 1/12.

In the event all anticipated two hundred twenty-eight (228) Condominium Units are added to the Condominium, then each Condominium Unit would have a Percentage Interest in the Common Elements, Common Profits and Common Expenses of 1/228.

C. Future Phases, which may be added in any order as determined by the Declarant, shall be designated as follows:

Section One:

- a. Phase 1, one (1) building, Building 1, with six (6) Condominium Units designated as Units 1-60, 1-62, 1-64, 1-66, 1-68 and 1-70.
- b. Phase 2, one (1) building, Building 2, with five (5) Condominium Units designated as Units 2-50, 2-52, 2-54, 2-56 and 2-58.
- c. Phase 3, one (1) building, Building 3, with seven (7) Condominium Units designated as Units 3-36, 3-38, 3-40, 3-42, 3-44, 3-46 and 3-48.
- d. Phase 4, one (1) building, Building 4, with five (5) Condominium Units designated as Units 4-26, 4-28, 4-30, 4-32 and 4-34.
- e. Phase 6, one (1) building, Building 6, with six (6) Condominium Units designated as Units 6-2, 6-4, 6-6, 6-8, 6-10 and 6-12.
- f. Phase 7, one (1) building, Building 7, with eight (8) Condominium Units designated as Units 7-240, 7-242, 7-244, 7-246, 7-248, 7-250, 7-252 and 7-254.
- g. Phase 8, one (1) building, Building 8, with seven (7) Condominium Units designated as Units 8-226, 8-228, 8-230, 8-232, 8-234, 8-236 and 8-238.
- h. Phase 9, one (1) building, Building 9, with six (6) Condominium Units designated as Units 9-214, 9-216, 9-218, 9-220, 9-222 and 9-224.
- i. Phase 10, one (1) building, Building 10, with six (6) Condominium Units designated as Units 10-202, 10-204, 10-206, 10-208, 10-210 and 10-212.
- j. Phase 11, one (1) building, Building 11, with six (6) Condominium Units designated as Units 11-190, 11-192, 11-194, 11-196, 11-198 and 11-200.
- k. Phase 12, one (1) building, Building 12, with seven (7) Condominium Units designated as Units 12-176, 12-178, 12-180, 12-182, 12-184, 12-186 and 12-188.
- l. Phase 13, one (1) building, Building 13 with six (6) Condominium Units designated as Units 13-164, 13-166, 13-168, 13-170, 13-172 and 13-174.
- m. Phase 14, one (1) building, Building 14 with five (5) Condominium Units designated as Units 14-145, 14-147, 14-149, 14-151 and 14-153.
- n. Phase 15, one (1) building, Building 15, with eight (8) Condominium Units designated as Units 15-130, 15-132, 15-134, 15-136, 15-138, 15-140, 15-142 and 15-144.

o. Phase 16, one (1) building, Building 16, with seven (7) Condominium Units designated as Units 16-116, 16-118, 16-120, 16-124, 16-126 and 16-128.

p. Phase 17, one (1) building, Building 17, with eight (8) Condominium Units designated as Units 17-100, 17-102, 17-104, 17-106, 17-108, 17-110, 17-112 and 17-114.

q. Phase 18, one (1) building, Building 18, with seven (7) Condominium Units designated as Units 18-253, 18-255, 18-257, 18-259, 18-261, 18-263 and 18-265.

r. Phase 19 one (1) building, Building 19, with six (6) Condominium Units designated as Units 19-241, 19-243, 19-245, 19-247, 19-249 and 19-251.

s. Phase 20, one (1) building, Building 20, with seven (7) Condominium Units designated as Units 20-213, 20-215, 20-217, 20-219, 20-221, 20-223 and 20-225.

t. Phase 21, one (1) building, Building 21, with six (6) Condominium Units designated as Units 21-201, 21-203, 21-205, 21-207, 21-209 and 21-211.

u. Phase 22, one (1) building, Building 22, with six (6) Condominium Units designated as Units 22-171, 22-173, 22-175, 22-177, 22-179 and 22-181.

v. Phase 23, one (1) building, Building 23, with seven (7) Condominium Units designated as Units 23-157, 23-159, 23-161, 23-163, 23-165, 23-167 and 23-169.

w. Phase 24, one (1) building, Building 24, with six (6) Condominium Units designated as Units 24-125, 24-127, 24-129, 24-131, 24-133 and 24-135.

x. Phase 25, one (1) building, Building 25, with seven (7) Condominium Units designated as Units 25-111, 25-113, 25-115, 25-117, 25-119, 25-121 and 25-123.

aa. Phase 26 will be added, one (1) building, Building 26 with four (4) Condominium Units designated as Units 26-146, 26-148, 26-150 and 26-152.

Total in Section One: 165

Section Two:

a. Section Two, Phase 27, one (1) building, Building 27, with six (6) Condominium Units designated as Units 27-250, 27-252, 27-254, 27-256, 27-258 and 27-260.

b. Section Two, Phase 28, one (1) building, Building 28, with six (6) Condominium Units designated as Units 28-262, 28-264, 28-266, 28-268, 28-270 and 28-272.

c. Section Two, Phase 29, one (1) building, Building 29, with six (6) Condominium Units designated as Units 29-274, 29-276, 29-278, 29-280, 29-282 and 29-284.

d. Section Two, Phase 30, one (1) building, Building 30, with seven (7) Condominium Units designated as Units 30-273, 30-275, 30-277, 30-279, 30-281, 30-283 and 30-285.

e. Section Two, Phase 31, one (1) building, Building 31, with eight (8) Condominium Units designated as Units 31-257, 31-259, 31-261, 31-263, 31-265, 31-267, 31-269 and 31-271.

f. Section Two, Phase 32, one (1) building, Building 32, with eight (8) Condominium Units designated as Units 32-241, 32-243, 32-245, 32-247, 32-249, 32-251, 32-253 and 32-255.

g. Section Two, Phase 33, one (1) building, Building 33, with eight (8) Condominium Units designated as Units 33-223, 33-225, 33-227, 33-229, 33-231, 33-233, 33-235 and 33-237.

h. Section Two, Phase 34, one (1) building, Building 34, with seven (7) Condominium Units designated as Units 34-209, 34-211, 34-213, 34-215, 34-217, 34-219 and 34-221.

i. Section Two, Phase 35, one (1) building, Building 35, with seven (7) Condominium Units designated as Units 35-202, 35-204, 35-206, 35-208, 35-210, 35-212 and 35-214.

Total in Future Section Two: 63

Total number of Units in Sections One and Two: 228

D. Each Condominium Unit Owner shall be authorized to cast one (1) vote for each Condominium Unit owned by said Unit Owner. As each new Phase is added, each Unit Owner shall continue to have one (1) vote for each Condominium Unit owned by said Unit Owner.

**SUPPLEMENTAL DECLARATION OF
RIVER OAKS CONDOMINIUM**

THIS SUPPLEMENTAL DECLARATION TO THE DECLARATION OF RIVER OAKS CONDOMINIUM, made and entered into this 18 day of October, 2002, by U. S. Home Corporation, hereinafter referred to as "Declarant".

WHEREAS, prior to the recordation hereof, namely, on the 28th day of April, 2000, the Declarant filed for record in the Office of the Clerk of the Circuit Court for Anne Arundel County, State of Maryland, a certain Declaration of River Oaks Condominium with Exhibits, which Declaration and Exhibits are dated April 24, 2000, among the Land Records of Anne Arundel County in Book 9734, Pages 446, *et. seq.*, creating the condominium regime entitled "River Oaks Condominium", (Phase 5), (hereinafter referred to as the "Condominium").

WHEREAS, the Condominium is an expandable regime, expandable up to a total of 165 Condominium Units in Section One as described in Exhibit "C" attached to the Declaration; and

WHEREAS, the Declarant has recorded among the said Land Records numerous Amendments to the Declaration of River Oaks Condominium expanding the Condominium (the original Declaration and all amendments thereto being known as the "Declaration of River Oaks Condominium")

WHEREAS, the Declarant filed for recordation among the Plat records of Anne Arundel County, Maryland a Condominium Plat entitled, "Condominium Phase Plat", and Townhome Condominium Phase 5-Building #5, (First Phase Established), Units 5-14, 5-18, 5-20, 5-22 and 5-24 (6 Units)", recorded among the Plat Records of Anne Arundel County at Plat Book 95, pages 43, 44 and 45, (Plat Nos. E-4943, E-4944 and E-4945); and

WHEREAS, the Declarant has filed for recordation among the Plat records of Anne Arundel County, Maryland, numerous Amendments to the Condominium Plat representing the expansion of the Condominium, (the original Phase Plat and each individual plat showing the improvements for each expandable phase are collectively called the "Condominium Plat"); and

WHEREAS, Article II, Section 2 of the Declaration provides that the Condominium may be expanded to include a future Section Two with up to 63 additional Condominium Units, (which together with the 165 Condominium Units in Section One brings the maximum number of Condominium Units to a total of 228 Condominium Units), located adjacent to the expandable

Condominium and which is shown in general terms on the Condominium Phase Plat portion of the Condominium Plat recorded among the Plat Records of Anne Arundel County at Plat Book 95, pages 43 and 44, (Plat Nos. E-4943 and E-4944); and

WHEREAS, the future Section Two had not been approved for subdivision at the time of the preparation of the Declaration and was so noted on the said Condominium Phase Plat; and

WHEREAS, future Section Two has been approved for subdivision by Anne Arundel County as shown on a plat entitled "Plat One of Three, River Oaks, Section Two, A Townhouse Development", recorded among the Plat Records of Anne Arundel County at Plat Book 244, pages 11 through 13, (Plat Nos. 12738 through 12740), ("Section Two Record Plat"), consisting of 6.34 acres, more or less; and

WHEREAS, future Section Two has been acquired by the Declarant by deed dated March 27, 2002, recorded among the Land Records of Anne Arundel County at Book 11382, page 764; and

WHEREAS, pursuant to Article II, Sections 2 and 3; Article III, Section 2; Article VIII, Section 1.a.; Article X, Section 1, all of the Declaration, the Declarant does hereby declare that the land shown on the Section Two Record Plat and Amended Phase Plat as future expandable land that may be made subject to the terms and conditions of the Declaration as a continuation of the expansion of River Oaks Condominium thereby increasing the maximum number of future Condominium Units that may be included within River Oaks Condominium to 228.

WHEREAS, Declarant has caused to be recorded, (or intended to be so recorded), among the Plat Records of Anne Arundel County, amendments to the Condominium Plats dated May 21, 2002, entitled "Plat 1 of 2" and "Plat 2 of 2", "Amended Phase Plat, River Oaks, A Townhouse Condominium Subdivision", recorded, among the Plat Records of Anne Arundel County at Plat Book E-103, pages 6 through 7, (Plat Nos. E-5306 through E-5307, (sometimes herein referred to as the "Amended Phase Plat", and being part of the Condominium Plats; and

WHEREAS, the Declarant reserves the right to continue to expand the Condominium to include future Section Two by the recordation among the Land Records of Anne Arundel County of additional amendments to the Declaration and additional amendments to the Condominium Plat.

NOW, THEREFORE, the Declarant hereby declares as follows:

Section 1. The WHEREAS Clauses set forth above are incorporated herein by reference.

Section 2. The real property described on the Amended Phase Plat Plat, (generally described in the Declaration as future Section Two), is hereby declared to be part of the Expandable Land that may be made subject to the Declaration and included in River Oaks Condominium upon the recordation among the Land Records of Anne Arundel County of Amendments to the Declaration and amendments to the Condominium Plat as provided by Article VIII, Section 1 of the Declaration and Section 11-120 of the Real Property Article, Annotated Code of Maryland, (1996 Volume).

Section 3. Amended Exhibit "C" to the Declaration is attached hereto and made a part hereof.

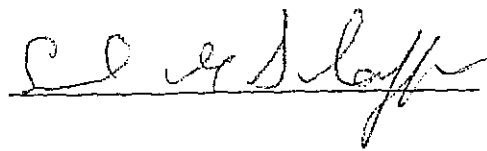
Section 4. All other provisions of the Declaration, including all amendments thereto, shall remain in full force and effect.

IN WITNESS WHEREOF, the said U.S. Home Corporation, has caused these presents to be executed in its name by its Vice President who has caused this writing to be executed and delivered in its name on its behalf on the day and year first above written.

ATTEST:

U.S. Home Corporation

Declarant



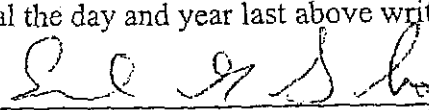
By:  (SEAL)

Joseph Antonelli, Vice, President

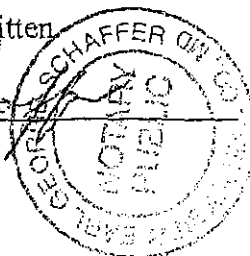
STATE OF MARYLAND, ANNE ARUNDEL COUNTY, to wit:

I HEREBY CERTIFY, that on this 18 day of October, 2002, before me, the undersigned subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Joseph Antonelli, Vice President of U. S. Home Corporation, Declarant, personally known to me to be the person who executed the foregoing Amendment to Declaration on behalf of the Corporation, and who acknowledged the same to be the act and deed of the said Declarant, and that the same was executed for the purposes therein contained.

WITNESS my hand and Notarial Seal the day and year last above written

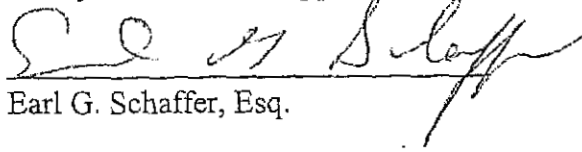

Notary Public

My Commission Expires: 9/1/06



BOOK 12025 PAGE 265

The undersigned hereby certifies that the above instrument was prepared by an attorney licensed in the practice of law in the State of Maryland by the Courts of Appeals of Maryland.


Earl G. Schaffer, Esq.

R:\91781220.AMD
9/27/2

EASEMENT AND AGREEMENT

THIS EASEMENT AND AGREEMENT, made this 24 day of April, 2000, between U.S. HOME CORPORATION, a Delaware corporation (hereinafter referred to as "U.S. Home"), and THE COUNCIL OF UNIT OWNERS OF RIVER OAKS CONDOMINIUM ASSOCIATION, INC., a Maryland corporation (hereinafter referred to as the "Council").

EXPLANATORY STATEMENT

A. U.S. Home is the legal and equitable owner in fee simple of all that land containing 17.3950 acres of land, more or less, of which 16.3202 acres, more or less, more particularly described on Plats entitled "River Oaks, A Townhouse Condominium Subdivision", recorded among the Land Records of Anne Arundel County, Maryland, in Plat Book 214, at Pages 38-41 (Plat Nos. 11264-11269); (hereinafter referred to as the "Entire Parcel").

B. Immediately prior hereto, U.S. Home has subjected to a condominium regime (hereinafter referred to as the "Condominium Regime") all that parcel of ground and the improvements thereon containing 0.5027 acres of land, more or less, more particularly described in Exhibit "A" attached hereto and made a part hereof (hereinafter referred to as the "Phase 5 Parcel"). The Phase 5 Parcel is a part of the Entire Parcel.

C. U.S. Home has not submitted the remainder of the Entire Parcel, that is, the Entire Parcel less the Phase 5 Parcel (hereinafter referred to as the "Reserved Parcel") to the Condominium Regime, but it has reserved the right to expand the Condominium Regime, as more particularly set forth in the Condominium Regime Declaration of River Oaks Condominium, (hereinafter referred to as the "Declaration"), recorded or intended to be recorded among the Land Records of Anne Arundel County immediately prior hereto.

D. Council is the Council of Unit Owners established to administer River Oaks Condominium pursuant to the Declaration and By-Laws of the Condominium recorded or intended to be recorded among the Land Records of Anne Arundel County immediately prior hereto.

E. To provide the Phase 5 Parcel and the Reserved Parcel, including each new phase as it is added to the Condominium Regime, convenient access to and from adjacent properties, and to and from Millhaven Drive and Mayo Road, public rights-of-way, it is necessary to establish and maintain easements on, over and across the interior driveways and walkways on the Entire Parcel located within the land which will be the future general common elements of the Condominium, or upon such other land which will be the future general common elements as necessary, all as shown on the Plat of the Condominium and amendments thereto recorded among the Plat Records of Anne Arundel County, Maryland, from time to time.

F. In order to provide utility services, including drainage, to, for and between the Phase 5 Parcel and the Reserved Parcel, it is necessary to establish and maintain a mutual easement, over and across each of the parcels as hereinafter provided.

G. The parties hereto intend that at such time that the entire Reserved Parcel has been added to the Condominium, the easements hereby established shall merge and shall thereupon cease and terminate, but that until such time, the easements shall remain perpetual non-exclusive easement serving the Entire Parcel or any portion thereof, whether or not the Entire Parcel is added to the Condominium.

NOW, THEREFORE, in consideration of these presents and intending that the easements hereby granted shall be binding on the parties hereto and shall attach to and run with the Phase 5 Parcel and the Reserved Parcel and shall be for the benefit of and shall be limitations upon all future owners of said Parcels, and condominium units therein, and that the easements hereby created shall be appurtenant to the dominant estates, the parties hereto do hereby agree as follows:

1. **Travel Easements.**

1.1 U.S. Home and Council do hereby grant to the other, its successors, assigns, members, tenants, invitees, contractors, subcontractors, and employees, a non-exclusive, perpetual easement for use on, over and across the driveways and/or walkways and general common elements of the Phase 5 Parcel and the Reserved Parcel, including all future phases added to the Condominium Regime, for ingress and egress for vehicular and pedestrian traffic.

1.2 The owner of each Parcel shall be responsible for the cost to keep in reasonable repair and to keep the easement areas within their respective Parcel free and clear of snow, ice, litter and debris.

1.3 U.S. Home and Council jointly shall have the right to limit the use of the easement areas herein established for ingress and egress to those persons who are owners or tenants of dwellings in the Entire Parcel and bona fide guests, visitors, business invitees, contractors and subcontractors of the owner of each Parcel. U.S. Home and Council jointly may, but are not obligated to, establish a gate or guardhouse at such point or points as they deem appropriate so as to monitor and regulate traffic over the road areas of the Entire Parcel and to make such reasonable rules and regulations regarding the use of such road and parking areas as they deem appropriate. The right of U.S. Home and Council to use the easement for themselves and their successors and assigns, guests, visitors, contractors and subcontractors specifically includes, but it is not limited to, the right of use by construction vehicles for the completion of development of the Phase 5 Parcel, and for development of the Reserved Parcel, and the parts thereof.

2. **Utility and Service Easements.** U.S. Home and Council hereby each grant to the other perpetual easements for the benefit of their respective Parcels for the use, installation, maintenance, repair and/or replacement of such utility facilities, lines, conduits and drains, including,

but not limited to, water, sanitary and storm, as may be necessary to service the respective improvements on each Parcel.

3. **Easement Relocations.** Each of the parties hereby reserves the right to relocate the easements on its parcel hereby granted, but in the event of such relocation, the party making such relocation shall pay any costs thereof, and shall, on request, execute a new Deed of Easement extinguishing the relocated easement and substituting therefor the new easement. Such relocated or substituted easement area shall be located as reasonably determined by the party seeking relocation, with the consent of the other party, which consent shall not be unreasonably withheld, but in any event such relocated or substituted easement shall provide access from the dominant estate to public roads at least equal to the access herein provided, or providing utility services reasonably necessary for the use of the dominate estate at least equal to that herein provided.

4. **Binding Effect of Easements.** The mutual easements created by this Agreement shall be for the use of the parties hereto and their respective successors and assigns, and shall be for the benefit of the Parcels herein described. The parties hereto agree not to unreasonably withhold their consent to such changes and modifications of the easement areas as may be desirable or necessary, from time to time. As used herein, the term "owner" of a Parcel shall be deemed to include the owners of condominium units in any part of the Entire Parcel submitted to a condominium regime, but in any such Parcel, the Council of Unit Owners of that Parcel acting by and through the Board of Directors shall act on behalf of that Parcel in any action required with respect to the easements herein granted, and the Council of Unit Owners shall be and is hereby designated as the attorney-in-fact to act for each unit owner within a Parcel that has been submitted to a condominium regime for purposes of taking any action required with respect to the easements herein granted. Each unit owner by accepting a deed to a unit within a Parcel submitted to a condominium regime is deemed to have consented to and confirmed such designation of the Council of Unit Owners of such Parcel as such unit owner's attorney-in-fact hereunder. This limited power of attorney shall survive the disability of any Grantor.

5. **Termination on Merger.** The easements herein granted and the agreements made shall forthwith cease and terminate at such time that the Entire Parcel is subjected to River Oaks Condominium Regime as permitted by the Declaration therefor, but until such time, the easements shall remain perpetual non-exclusive easements serving the Entire Parcel or any portion thereof. The easements and agreements set forth in this document are in addition to such other easements, reservations and agreements contained in other documents effecting the Entire Parcel or any part thereof.

IN WITNESS WHEREOF, the parties hereto have executed the within Easement and Agreement as of the day and year first above written.

Attest:

U.S. HOME CORPORATION

9734/512

Jean Rundlett

By: Philip F. Barber (SEAL)
Philip F. Barber, Regional President

Attest:

COUNCIL OF UNIT OWNERS OF
RIVER OAKS
CONDOMINIUM ASSOCIATION,

INC.

Jean Rundlett

By: Philip F. Barber (SEAL)
, President

STATE OF MARYLAND,

COUNTY, to wit:

I HEREBY CERTIFY that on this 24 day of April, 2000, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Philip F. Barber, Regional President of U.S. HOME CORPORATION, a Delaware corporation, and that he as such Vice President being so authorized to do so, executed the foregoing Easement and Agreement for the purposes therein contained, by signing in my presence, the name of the corporation by himself as such Vice President.

AS WITNESS my hand and Notarial Seal.

E. H. [Signature]
Notary Public

My Commission Expires: 2-01-03

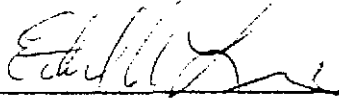
STATE OF MARYLAND,

COUNTY, to wit:

I HEREBY CERTIFY that on this 24 day of April, 2000, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared
, President of THE COUNCIL OF UNIT OWNERS OF RIVER OAKS CONDOMINIUM ASSOCIATION, INC., a Maryland corporation, and that he as such President, being so authorized to do so, executed the foregoing Easement and Agreement for the purposes therein contained, by signing in my presence, his name as such President.

9734/513

AS WITNESS my hand and Notarial Seal.



Notary Public

My Commission Expires: 2-01-03

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(04/11/00)

December 23, 1999

9734/514

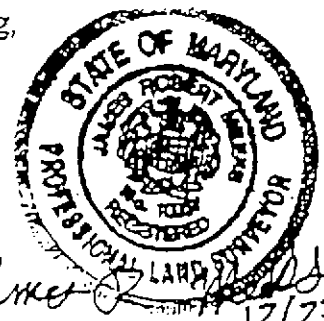
PROPERTY DESCRIPTION

A parcel of land comprising Phase 5 of the River Oaks Condominium located in the First Tax Assessment District of Anne Arundel County, Maryland.

Beginning for the same on the southerly side of Millhaven Drive at a point shown and identified as Point Number 19 on a Plat entitled "Plat 3 of 4, River Oaks, a Townhouse Condominium Subdivision" as recorded in the Land Records of Anne Arundel County, Maryland as Plat No. 11266 in Book 214, Page 40; thence binding on said Drive the following:

1. Northeasterly 27.79 feet by a curve to the left, having a radius of 280.00 feet and a chord bearing North 75° 55' 03" East 27.78 feet to a point; thence leaving said Drive for all new lines of Division;
2. South 14° 39' 04" East 134.21 feet,
3. South 37° 13' 56" East 134.26 feet,
4. South 37° 09' 06" West 68.00 feet,
5. South 52° 25' 50" West 63.81 feet,
6. North 37° 34' 10" West 140.00 feet,
7. North 52° 25' 50" East 68.59 feet,
8. North 14° 39' 04" West 6.61 feet,
9. North 75° 20' 56" East 24.22 feet,
10. North 14° 39' 04" West 163.08 feet to the point of beginning,

Containing 0.5027 acres of land, more or less.



ARCHITECTURAL RULES AND REGULATIONS

RIVER OAKS CONDOMINIUM ASSOCIATION, INC.

RULES ESTABLISHED _____

A. DECKS

Construction materials must be of natural hued, pressure treated wood. Maximum width of deck will be 20 feet wide with a minimum of 1 foot width on either side in from the sides of townhome unit. Decks shall not extend further than twelve (12) feet from the rear foundation of the house. Maximum width shall allow for a one (1) foot easement on each side of the deck. End unit owners may bring their decks to the end of the house, at the open end only. Steps must be contained within the 12 x 20 footprint.

New or replacement decks shall be constructed of pressure-treated wood and shall meet minimum standards for structural integrity.

No building request will be considered unless accompanied by an Anne Arundel County building permit. The County permit must be turned into the River Oaks Condominium Association, Inc. (ROCA) Architectural Committee before a Certificate of Compliance is issued by the Board of Directors. All pertinent Anne Arundel County deck guidelines must be adhered to.

Any stains or wood treatments to newly constructed or completed decks must be colorless.

No privacy barriers connected to a deck shall be allowed to be constructed.

Complete building specifications, including materials to be used, must be submitted to the ROCA Architectural Committee and approved by ROCA Architectural Committee and/or ROCA Board of Directors before any construction is to begin.

B. FENCES

In addition to River Oaks Condominium Association, Inc. Architectural Rules and Regulations all pertinent guidelines for River Oaks Condominium Association, Inc. fence regulations must be followed.

- Finished side of fence must face the perimeter of property.
- Fences will not project beyond the side line of any adjacent residence
- Height shall be six (6) feet
- The gate hardware shall be black cast iron
- No chain link fence will be approved
- No pointed fence posts and/or fence tops shall be approved

Construction materials must be of natural hued, pressure treated wood. Fence shall be constructed on property line to the full length and width of property line. End units shall have the option of constructing to property line or to the end of the townhome unit.

No front yard fences will be approved.

No building request will be considered unless accompanied by an Anne Arundel County building permit. The County permit must be turned in to the River Oaks Condominium Association, Inc. (ROCA) Architectural Committee before a Certificate of Compliance is issued by the Board of Directors. All pertinent Anne Arundel County deck guidelines must be adhered to.

Complete building specifications, including materials to be used, must be submitted to the ROCA Architectural Committee and approved by ROCA Architectural Committee and/or ROCA Board of Directors before any construction is to begin.

C. REAR PATIO

Maximum size of patio shall be twenty (20) feet wide with a minimum of one (1) foot width on either side in from the side of townhome unit.

Anne Arundel County building permit must be obtained before construction begins. The County permit must be turned in to the River Oaks Condominium Association, Inc. (ROCA) Architectural Committee before a Certificate of Compliance is issued by the Board of Directors. All pertinent Anne Arundel County deck guidelines must be adhered to.

Complete building specifications, including materials to be used, must be submitted to the ROCA Architectural Committee and approved by ROCA Architectural Committee and/or ROCA Board of Directors before any construction is to begin.

D. STORM DOORS

Storm doors will be allowed on the front of the townhome unit providing they meet the following guidelines. Trim color must match the color of the existing door frame (white or almond) or the existing Sherwin-Williams approved US Home door construction color. Front of door must be full view glass, no crossbuck pattern, scalloped or grill style doors are acceptable.

E. GARDENING AND LANDSCAPING

In general all planting of small shrubs and flower gardens are acceptable. However, the following restrictions apply:

1. Vegetable gardens are limited to fenced rear yards and may not extend beyond the end of the fence bordering the rear yard and may not extend over the top of the fence.
2. Hedges, shrubs, trees, etc. that give the appearance of a fence, or serve as a fence are prohibited.
3. Ground covers (other than grass) or flower gardens may not extend more than 4 feet from the townhome unit wall. Any exceptions must have Architectural Committee and/or Board of Directors approval.

4. Trellises used on the front or side yard are prohibited. When used in the rear of a townhome unit the trellises may not extend higher than a fence line (6 feet).
5. Lawn ornaments, figurines, fountains, birdbaths, may be placed only inside totally fenced back yards. These ornamentation's are prohibited in front yards.
6. Any lawn or garden border and all other landscape changes must have approval of Architectural Committee and/or Board of Directors before planting and/or modification is made.
7. Ivy is not to be used in any landscaping modification or in any flower bed that is not totally self contained.
8. Lawn furniture is allowed only in rear of unit.
9. With the sole exception of annual and perennial flowers, all planting of trees and shrubs must have approval by Architectural Committee and/or Board of Directors before planting.

F. EXTERIOR DOORS

No changes in existing color or style will be approved. Doors must meet Anne Arundel County fire code regulations for townhouses. All exterior doors shall be repainted in the existing shade of approved US Home constructed Sherwin-Williams paint color.

G. PAINT/SIDING

No changes in color of trim or siding of individual townhome unit will be approved. Any repainting must be in approved US Home Construction Sherwin-Williams building color. Siding must be replaced with same color and style as original material. The painting of any brick surfaces is prohibited.

H. SHUTTERS

No changes in color of shutters will be approved. Repainting must be in same color as original shutters in approved US Home construction Sherwin-Williams color.

I. COPPER ROOF MAINTENANCE

Painting of copper roof is prohibited. Cleaning with approved commercial cleaner is permitted as is coating the cleaned copper with clear polyurethane.

J. FIREWOOD/FUEL STORAGE

Only natural/wood burning firewood will be allowed and must be stored outside at the farthest point back from the rear of the unit lot. A maximum of one cord of wood can be stored. The wood storage will not exceed 4 ft height by 4 ft wide by 8 ft long. The wood must be stacked on cinder block turned on a 12 inch horizontal to be topped with a platform of pressure treated wood. The firewood must be stored in a crisscross pattern to enable air circulation.

It would be advantageous for the homeowner to burn only hard woods. This will lessen creosote build up in the chimney flue. Hard wood also burn more efficiently.

All residents with wood burning fireplaces must have their chimney cleaned a minimum of once a year. Certificate of cleaning is to be submitted to Architectural Control Committee by June 1st of each year.

K. GAS GRILLS

No open fire or charcoal grills will be allowed.

Portable propane grills will be allowed in the rear of townhome units on decks or grounds level. Grill will not be placed within 1 foot of the house frame, deck or side wall.

It is recommended when utilizing propane grills that an approved portable fire extinguisher be accessible.

NOTE: Charcoal grills, hibachi or other flame grills are not allowed because of material increase in hazard created by these types of grills.

L. WINDOW DRESSING REGULATIONS

According to the By-Laws of this community, "Any window drapes or curtains hung over windows within Condo Units shall be lined with white or off white lining or shall be white or off white in color so that if any window drapes or curtains are visible from the outside of a Unit, the viewer shall see the color white or off white. This regulation has not been imposed by the Board of Directors or the Architectural Committee. It is written in the By-Laws, and by law you received a copy before closing on your unit.

ENFORCEMENT OF RULES AND REGULATIONS

There will be fines assessed for homeowners in violation. Fines will be determined by the severity of the offense at the sole discretion of the Board of Directors.