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**FIRST AMENDMENT TO
PLANNED COMMUNITY DECLARATION**

for
STEARN'S CROSSING
CENTRE COUNTY RECORDER OF DEEDS

**College Township,
Centre County, Pennsylvania**

**Submitted pursuant to the provisions
of the Pennsylvania Uniform Planned Community Act,
68 Pa.S. § 5101 et seq.**

THIS FIRST AMENDMENT TO PLANNED COMMUNITY DECLARATION is made this 16th day of June, 2004 by **Stearns Boal, L.P.**, a Pennsylvania limited partnership (hereinafter referred to as "Declarant").

WHEREAS, Declarant is the developer of certain real estate located in College Township, Centre County, Pennsylvania, known as Stearns Crossing, as more particularly described in the Planned Community Declaration for Stearns Crossing dated January 15, 2004, and recorded in the office of the Recorder of Deeds of Centre County in Record Book 1650, Page 277 (hereinafter referred to as the "Original Declaration"); and

WHEREAS, the Original Declaration provides in Section 15.1 that the Declarant may add real estate, known as "Additional Real Estate", to the Planned Community; and

WHEREAS, Declarant desires to add Additional Real Estate to the Planned Community and which real estate is described in Exhibit "A" and shown on a plot plan recorded in Centre County Plat Book 71, Page 47-48, as also being subject to the covenants, restrictions, easements, charges and liens hereinafter set forth, and each and all of which is and or for the benefit of said property and each owner thereof.

NOW THEREFORE, the Declarant hereby declares that Additional Real Estate shall be added to the Planned Community of Stearns Crossing and the Planned Community Declaration for Stearns Crossing shall be amended as follows:

1. The Declarant declares that the real estate described in **Exhibit "A"** and known as **Phase IV Stearns Crossing** and as shown on a Plat Plan recorded in Centre County Plat Book 71, Page 47-48, and as attached hereto forming a part hereof and marked **Exhibit "B"**, is and shall be held, transferred, sold, conveyed and occupied subject to the terms of the Planned Community Declaration for Stearns Crossing dated January 15, 2004, and recorded in Centre County in Record Book 1650, Page 277, with the following exceptions:

A. Paragraph 3.1 shall be amended to read as follows:

3.1 **Units:** The location and dimensions of all Units comprising the Planned Community are shown on the Plans attached hereto as **Exhibit "B."** There are four planned phases for the Planned Community and Declarant is under no obligation to construct more than four (4) phases. The number of projected Units in each phase are as follows:

Phase I	11
Phase II	12
Phase III	13
Phase IV	10

Declarant reserves the right to change the total number of Units, the total number of phases, and the total number of Units per phase.

Declarant reserves the right to change or alter the location and dimensions of Units and the size of buildings or dwellings to be constructed upon a Unit in undeveloped phases provided that such change or alteration does not conflict with the architectural control and protective covenants set forth in Article VII and VIII hereof by the imposition of lesser standards. Except to the extent provided by the Declaration, each Unit Owner is responsible for the maintenance, repair and replacement of his or her Unit and improvements thereon.

B. Paragraph 1.2 shall be amended so that the following easements and licenses are added:

I. Subject to the easements, rights, conditions, and plan notes as shown on the Final Subdivision Plan for STEARNS CROSSING, Phase IV recorded in Centre County Plat Book 71, Page 47-48.

C. Paragraphs 8.24 and 8.25 shall be amended, in regard to Phase IV only, to read as follows:

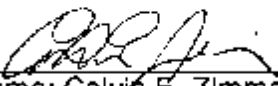
8.24. In Phase IV, minimum finished square footage of living space above grade of all dwellings, excluding basements and garages, must be at least twenty-five hundred (2,500) square feet, subject to Declarant's exclusive right to waive this provision as, in Declarant's judgment, is required by special circumstances, and such decision of waiver shall be final.

8.25. In Phase IV, each dwelling built on a Lot shall have a cost, at the time of construction, of no less than Three Hundred Thousand (\$300,000) Dollars (exclusive of Lot purchase); said amount to be increased annually in accordance with the Consumer Price Index in effect on January 15, 2004.

2. In all other respects, the Planned Community Declaration for Stearns Crossing shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused this First Amendment to be executed the day and year first above written.

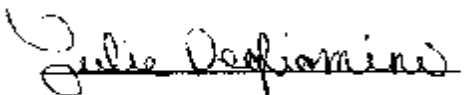
STEARNS BOAL, L. P., by its general partner,
Stearns Boal, LLC

By: 
Name: Calvin E. Zimmerman
Title: Manager

COMMONWEALTH OF PENNSYLVANIA }
COUNTY OF CENTRE } SS:

On this, the 17th day of June, 2004, before me, the undersigned officer, personally appeared Calvin E. Zimmerman, who acknowledged himself to be the Manager of Stearns Boal, LLC, general partner of Stearns Boal, L.P., and as such manager, he being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.



Notarial Seal
Julie DeFiorino, Notary Public
State College Road, Centre County
My Commission Expires Oct. 17, 2006

Phase IV Perimeter

ALL THAT CERTAIN tract of land situated in College Township, Centre County, Pennsylvania, being Phase IV Perimeter, as shown on a Plan entitled, "Stearns Crossing, Single Family Residential Subdivision, Final Subdivision Plan, Phase IV Subdivision, Panel 1," dated April 7, 2004, by PennTerra Engineering, Inc., State College, Pennsylvania, being bounded and described as follows:

Beginning at an iron pin, lying in a northerly line of lands owned now or formerly by Antioch International Church, Inc. (Tax Parcel 19-4-36B, RB 1438 Pg. 919) and lying in a southerly line of Lot No. 273; thence traversing through said lot and Ivy Hill Drive (50'R/W), N28°34'35W, passing over an iron pin at 38.00 feet, for a total distance of 88.00 feet to an iron pin, lying in a northerly line of said R/W and being an easterly corner of Holly Ridge Drive (50'R/W); thence along said R/W, the following bearings and distances: along a curve to the right, having a chord bearing of N73°34'35W, a chord distance of 14.14 feet, a radius of 10.00 feet and an arc length of 15.71 feet to a point; thence N28°34'35W, 5.86 feet to a point; thence along a curve to the right, having a chord bearing of N26°50'58"W, a chord distance of 34.66 feet, a radius of 575.00 feet and an arc length of 34.66 feet to a point; thence N25°07'22"W, 73.96 feet to an iron pin, lying in an easterly line of said R/W and being a southerly corner of Lot No. 262; thence along said lot, N43°31'22"E, 202.32 feet to an iron pin, being an easterly corner of said lot and a southerly corner of Lot No. 261; thence along said lot and along Lot No.'s 260, 259, 258 and 257, N48°09'36"E, 563.28 feet to an iron pin, being an easterly corner of Lot No. 257 and a southerly corner of Lot No. 256; thence along said lot and along Lot No. 255, N77°28'50"E, 371.89 feet to an iron pin, being an easterly corner of Lot No. 255, a southerly corner of Lot No. 254 and lying in a westerly line of lands owned now or formerly by Dr. Gerald F. and Susan W. Clair (Tax Parcel 19-4-12, RB 661 Pg. 225); thence along said lands, S12°31'10E, passing over an iron pin at 237.77 feet, for a total distance of 313.10 feet to an iron pin, being a southerly corner of said lands and lying in a northerly line of lands owned now or formerly by Robert T. and Elizabeth W. B. Gretzler (Tax Parcel 19-4A-5, RB 960 Pg. 588); thence along said lands, lands owned now or formerly by Stewart J. and Rebecca M. Smith (Tax Parcel 19-4A-13, RB 1139 Pg. 275), lands owned now or formerly by Dorsey I. Houtz (Tax Parcel 19-4A-14, RB 1119 Pg. 322) and along lands owned now or formerly by Antioch International Church, Inc. (Tax Parcel 19-4-36B, RB 1438, Pg. 919), S61°25'25"W, 1007.05 feet to an iron pin, being the place of beginning, containing 7.936 acres.

BEING known as Centre County Uniform Parcel Identifier Tax Parcel Number

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Exhibit "A"

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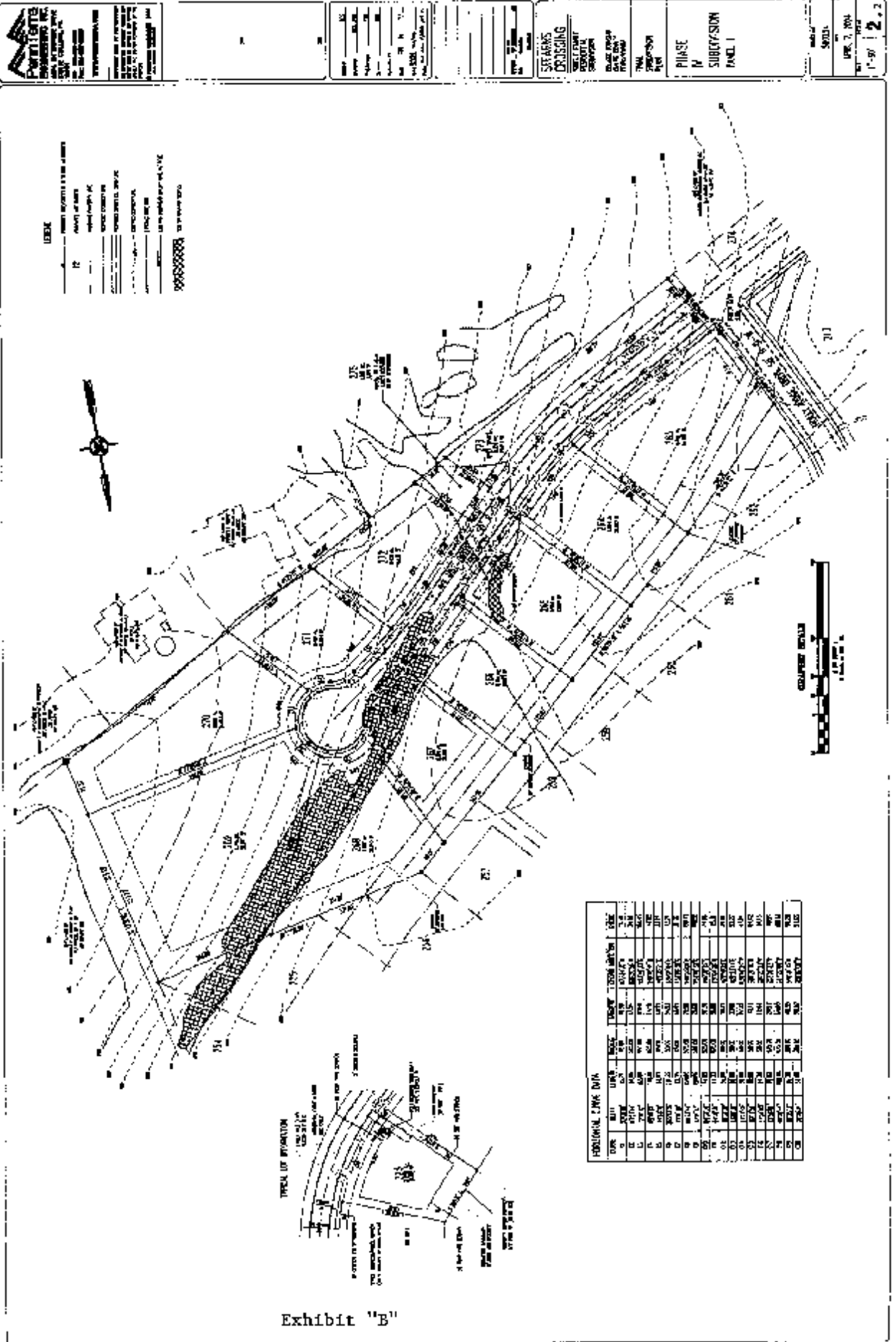


Exhibit "B"