50(0m

RATIFICATION OF COVENANTS AND CONDITIONS

1. Bruce R. Kasten and Valerie H. Kasten (hereinafter referred to as "Kasten") are the owners of the real property described as follows:

All of the following described land lying above contour elevation 662 feet: All that part of Lots 97 and 98 of the AMENDED PLAT OF BIG ISLAND tangent line of said curve, a distance of 14.57 feet to the point of beginning; thence departing said tangent line, South 70 degrees 21 minutes 18 seconds West 23.49 feet to an existing 3/8 inch iron pin; thence South 74 degrees 37 minutes 29 seconds West 166.60 feet to a point on the shoreline of the Lake of the Ozarks; thence run along said shoreline in a Northwesterly, Northerly, and Northeasterly direction, a distance of 130 feet, more or less, to a point which bears North 61 degrees 00 minutes 00 seconds West, seconds East 30.40 feet to the point of beginning.

LAKE SITES, FIRST ADDITION, a subdivision of record in Camden County, Missouri, described as follows: Commencing at an existing 3/8 inch iron pin at the Southerly most comer of Lot 100 of said subdivision; thence run North 57 degrees 22 minutes 57 seconds East 153.26 feet (plat -North 57 degrees 18 minutes East 153.1 feet) along the line between Lot 100 and Lot 101, to an existing 3/8 inch iron pin at the lot corner between said Lot 100 and Lot 101 on the West right of way line of the roadway shown on the recorded plat of said subdivision; thence continue North 57 degrees 22 minutes 57 seconds East 22.72 feet to a point on the centerline of said roadway; thence run along said centerline North 61 degrees 00 minutes West 55.32 feet to the point of beginning of a 47 degree curve to the right; thence continue North 61 degrees 00 minutes West, along the 30.40 feet, North 20 degrees 30 minutes 00 seconds West, 49.77 feet, and South 85 degrees 58 minutes 30 seconds West, 20.49 feet and South 80 degrees 21 minutes 48 seconds West, 153.83 feet from the point of beginning; thence departing said shoreline North 80 degrees 21 minutes 48 seconds East 153.83 feet to an existing 3/8 inch iron pin; thence North 85 degrees 58 minutes 30 seconds East 20.49 feet to a point on the centerline of said roadway; thence run along said centerline and tangent lines as follows: South 20 degrees 30 minutes 00 seconds East 49.77 feet to the P.I. of said 47 degree curve; thence South 61 degrees 00 minutes 00

2. Folsom Ridge, LLC, a Colorado corporation, certified to do business in Missouri, recorded a Declaration of Covenants and Conditions (the "Covenants) dated

Covenants shall bind the real property owned by them described above, and shall inure to the benefit of, and be binding on the undersigned, their heirs, successors and assigns.

"Kasten"

or accept these covenants and it attend the meeting. These ar too many questions to accept these. We do

710 .9

TEL:573 346 6390

STATE OF) ss. COUNTY OF)

The foregoing instrument was acknowledged before me this 21 day of ______, 2000 by Bruce R. Kasten and Valerie H. Kasten.

My commission expires: 9-29-00

Witness my hand and official seal.

Delita Tigothoff
Notary Public

OFFICIAL SEAL
DEBRA L TEGETHOFF
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:09/28/00

participating and expect our prepaid money now held by the bank to maintain our position at the first price agreed upon, We also expect our votes to count.