

When Recorded Mail To:  
Ignacio Creek Homeowners' Assn.  
300 Indian Way  
Novato, CA 94949-4927

91-080447 | Rec. Fee 8.00  
Recorded | Cash 8.00  
Official Records |  
County of |  
MARIN |  
JAMES DAL BOM |  
Recorder |  
11:45am 23-Dec-91 | • BG 2

## AMENDMENT

### DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS FOR IGNACIO CREEK

#### ARTICLE IX

#### OBLIGATION TO REBUILD

Section 1. Residence Insurance. The Association shall have the duty to purchase, carry and at all times to maintain in force fire insurance with extended coverage endorsement covering all of the Residence lots, the improvements thereon and appurtenant thereto, but such coverage will not include the elements of a Residence lot within the boundaries of the unit. The boundaries of each unit shall be the following: the interior unfinished surface (exclusive of paint, shingles, siding or other finishes) of the floors, ceilings, interior beams and columns, perimeter walls, bearing walls, door, doorframes, and trim, and the interior unfinished surfaces and/or exposed surfaces of the fireplaces, if any, of said unit. The unit shall include all load bearing walls and all walls containing any utility conduit to the unfinished surfaces of any such walls. Such fire insurance shall be carried for the interest of the Association and of all owners and their mortgagees, as their interests may appear, in such amounts and with such endorsements and coverage as shall be considered good sound insurance coverage for properties similar in construction, location and use. Such insurance will be in an amount which shall be equal to the maximum insurable replacement value, excluding foundation and excavation costs, as determined annually by the insurance carrier.

Ernie Klawnski  
signature

Treasurer  
title

12/20/91  
date

INDIVIDUAL ACKNOWLEDGEMENT

State of California,  
County of Marin

On this 20th day of December, in the year 1991, before me,  
Elatne Pasquini, Notary Public in and for  
Marin County, personally appeared  
Irving B. Hamlin, personally know to me, (or proved to me on the basis of  
satisfactory evidence) to be the person (s) whose name is subscribed to this instrument, and  
acknowledged that he executed it.

(Seal)



Witness my hand and Official Seal,

Elaine Pasquini  
Notary Public in and for the County  
of Marin, state  
of California. My commission  
Expires October 16, 1992