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 Fee Amt: \$47.00 Page 1 of 8
 Instr# 200600024831
 Linn County Iowa
 JOAN MCCALMANT RECORDER
 BK **6155** PG **530-537**

#47.cwpá @K#30034

THIS INSTRUMENT PREPARED BY/RETURN TO: STEPHEN C. NELSON
 * Moyer & Bergman, PLC, 2720 1st Ave. NE, PO Box 1943, Cedar Rapids, IA 52406-1943, (319) 366-7331

TWELFTH AMENDMENT TO DECLARATION OF SUBMISSION OF PROPERTY
TO HORIZONTAL PROPERTY REGIME
 FOR
PINE RIDGE, A CONDOMINIUM

JPM Enterprises, Inc., an Iowa corporation (the "Developer") executes this Twelfth Amendment to the Declaration of Submission of Property to Horizontal Property Regime for Pine Ridge, a Condominium (the "Declaration"), all pursuant to Chapter 499B, Code of Iowa, entitled Horizontal Property Regime Act (Condominiums), which Declaration was filed in the office of the Recorder of Linn County, Iowa on October 31, 2003 in Book 5462 beginning at Page 104. This Twelfth Amendment shall take effect when filed for record in the office of the Recorder of Linn County, Iowa.

Pursuant to paragraph 3 of Article XIII of the Declaration, Developer amends the Declaration by adding Building 3645 37th Avenue SW containing Units A, B and C and Building 4120 37th Avenue SW containing Units A, B, C and D as follows:

1. The following is added at the end of paragraph 2 of Article II of the
 Declaration:

Attached as Exhibits B-27 and B-28 are the Site Surveys which show the location and dimensions of the two Buildings and the Units in each Building.

2. The following is added at the end of paragraph 4 of Article II of the
 Declaration:

The complete set of plans for Building 3645 37th Avenue SW containing Units A, B and C are identical to the plans filed with the Seventh Amendment to Declaration for Building 3705 37th Avenue SW. The complete set of plans for Building 4120 37th Avenue SW containing Units A, B, C and D are identical to the plans filed with the Ninth Amendment to Declaration for Building 3720 37th Avenue SW. The approximate area of each Unit is set forth on Exhibit G-11.

4. Attached to this Twelfth Amendment are Exhibits B-27, B-28, E-11 and G-11. All references in the body of this Declaration to Exhibit G shall now be replaced and referred to as

Exhibit G-11. All references in the body of the Declaration to Exhibits B-1, B-2, B-3, B-4, B-5, B-6, B-7, B-8, B-9, B-10, B-11, B-12, B-13, B-14, B-15, B-15A, B-16, B-17, B-18, B-19, B-20, B-21, B-22, B-23, B-24, B-25, B-26, revised Exhibit B-3, revised Exhibit B-4, revised Exhibit B-5 and revised Exhibit B-6, shall now also include Exhibits B-27 and B-28. All references in the body of the Declaration to Exhibits E, E-1, E-2, E-3, E-4, E-5, E-6, E-7, E-8, E-9, E-10 shall now include E-11.

5. Except for the terms and provisions of the Declaration (including all of the exhibits) which have been modified and amended by this Twelfth Amendment to Declaration, all remaining terms and provisions of the Declaration as amended (including all exhibits) shall remain in full force and effect.

Executed this 19th day of October, 2005.

JPM ENTERPRISES, INC.
By: Peg Morris
Peg Morris, Vice President

STATE OF IOWA)
) ss:
COUNTY OF LINN)

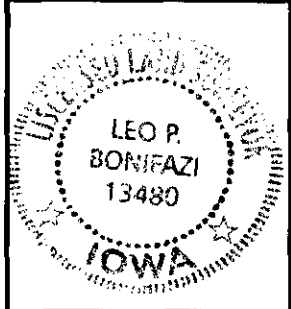
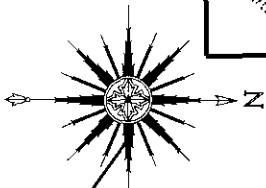
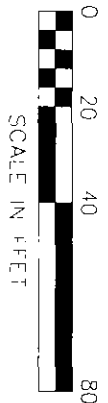
This instrument was acknowledged before me this 19 day of October 2005, by Peg Morris, Vice President of JPM Enterprises, Inc., an Iowa corporation.



Dana S. Daves
Notary Public - State of Iowa

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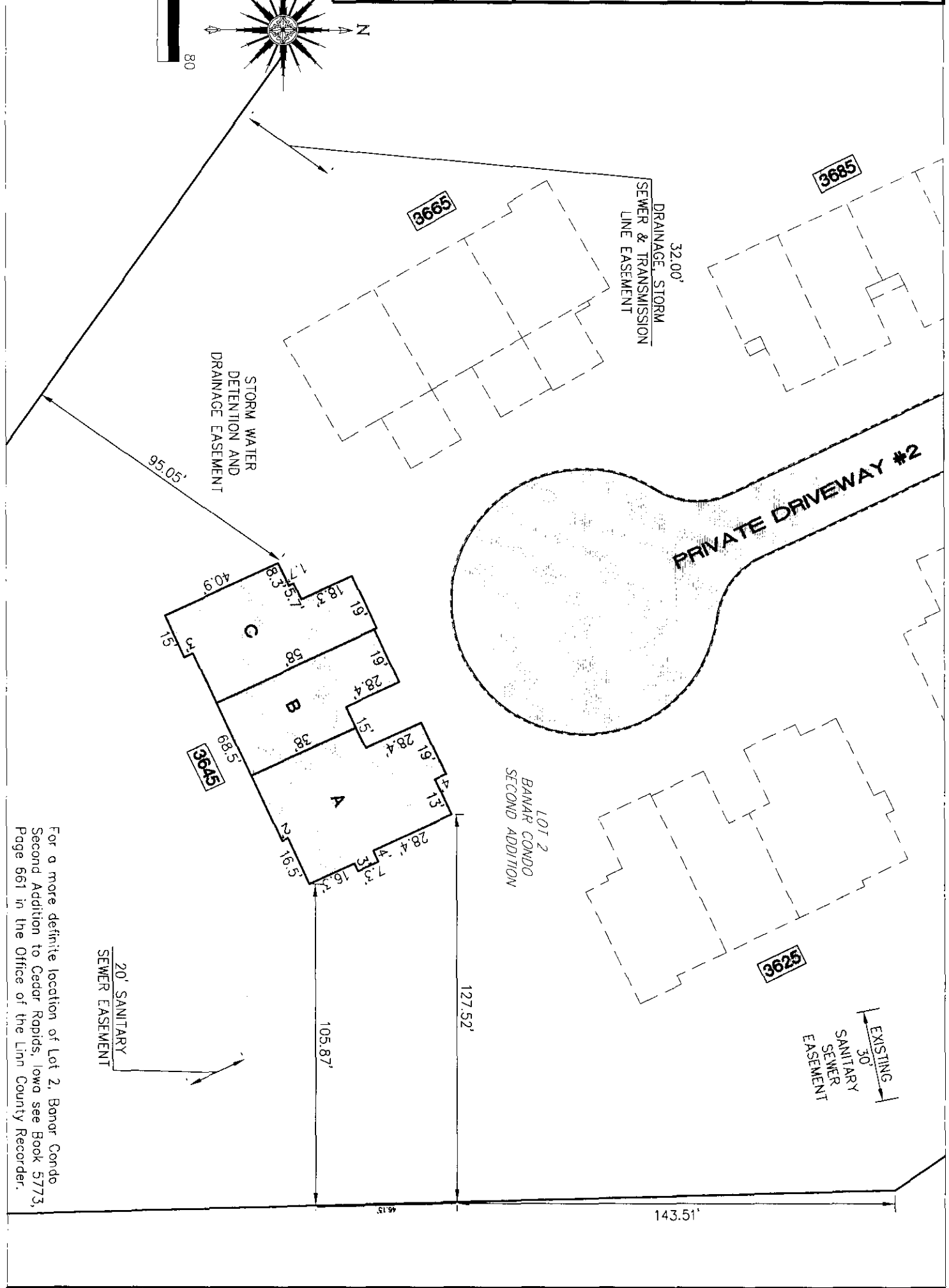
OWNER:
 JPM ENTERPRISES, INC
 ATTN: JON MORRIS
 2950 EAST POST ROAD
 MARION IA 52302
 PH 319-377-0553



I HEREBY CERTIFY THAT THIS LAND SURVEYING DOCUMENT WAS PREPARED AND THE RELATED SURVEY WORK WAS PERFORMED BY ME OR UNDER MY DIRECT PERSONAL SUPERVISION AND THAT I AM A DULY LICENSED LAND SURVEYOR UNDER THE LAWS OF THE STATE OF IOWA.

SIGNATURE: *[Signature]* DATE: 9-28-05
 LEO P. BONIFAZI
 LICENSE NO. 13480
 SHEETS COVERED BY THIS SEAL: 1-OF-1

MY LICENSE RENEWAL DATE IS DECEMBER 31, 2005



For a more definite location of Lot 2, Banar Condo Second Addition to Cedar Rapids, Iowa see Book 5773, Page 661 in the Office of the Linn County Recorder.

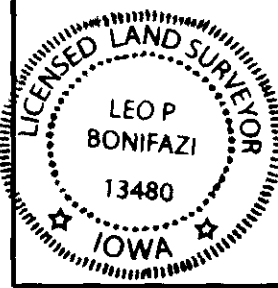
1 OF 1

EXHIBIT B-27
BUILDING NO. 3645
 BANAR CONDO SECOND ADDITION
 CEDAR RAPIDS, IOWA

DRAWN: SKF
 APPROVED: LPB
 ISSUED FOR: REVIEW
 DATE: 09/19/05
 PROJECT NO.: 0401

SCHNOOR-BONIFAZI
 ENGINEERING & SURVEYING, LC
 320 11TH AVENUE SE, STE. 223
 CEDAR RAPIDS, IA 52401
 (319) 298-8888 (PHONE)
 (319) 298-8889 (FAX)
 s-b-engineering.com

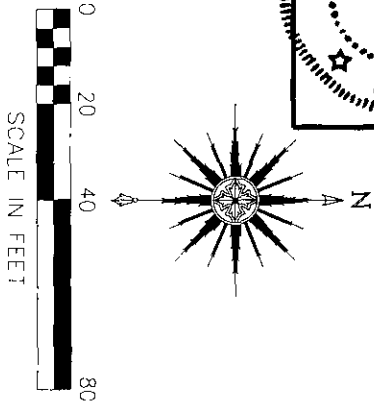




I HEREBY CERTIFY THAT THIS LAND SURVEYING DOCUMENT WAS PREPARED AND THE RELATED SURVEY WORK WAS PERFORMED BY ME OR UNDER MY DIRECT PERSONAL SUPERVISION AND THAT I AM A DULY LICENSED LAND SURVEYOR UNDER THE LAWS OF THE STATE OF IOWA.

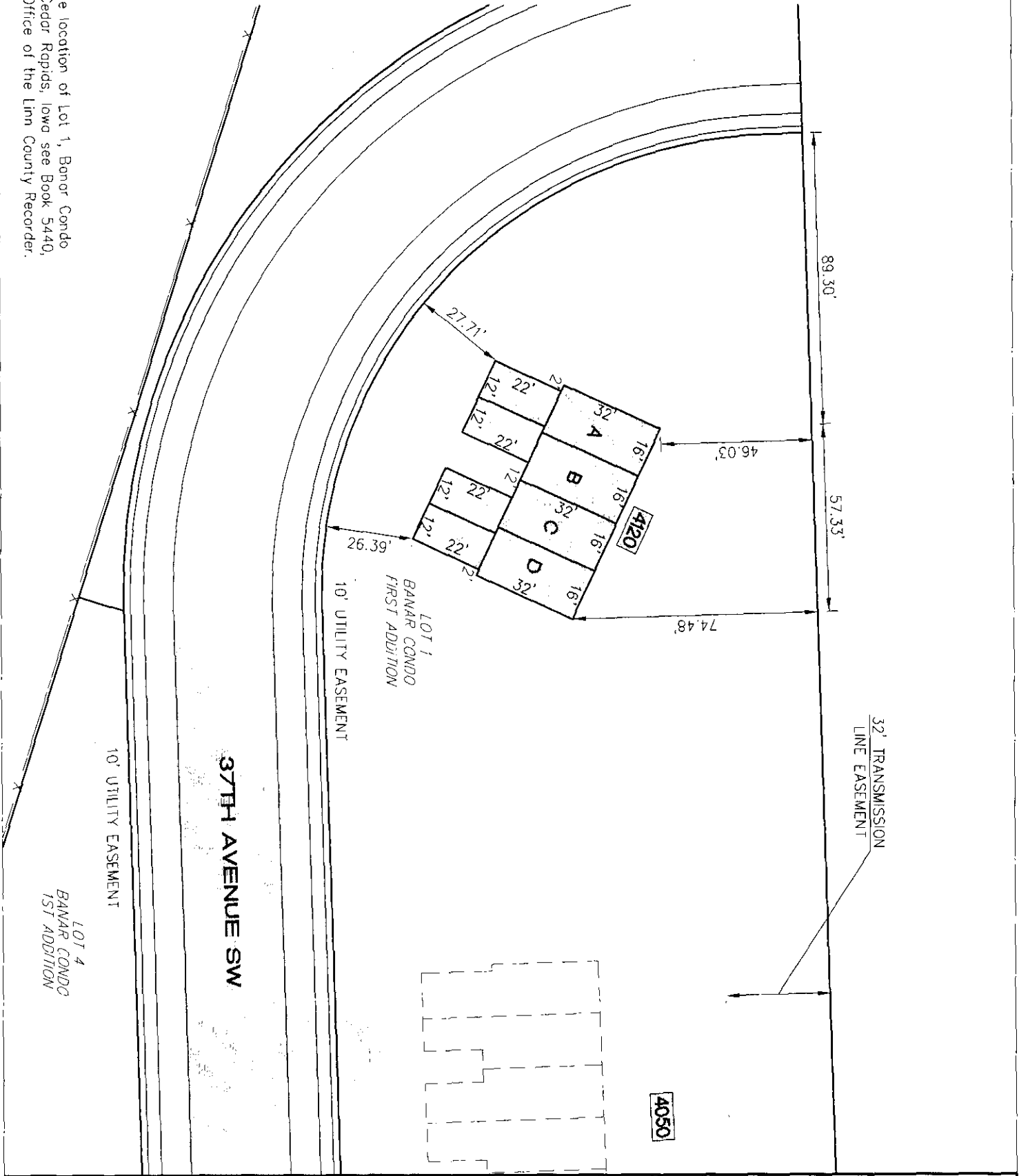
SIGNATURE: *[Signature]* DATE: 10-17-05
 LEO P. BONIFAZI
 LICENSE NO. 13480
 SHEETS COVERED BY THIS SEAL: 1-OF-1

MY LICENSE RENEWAL DATE IS DECEMBER 31, 2005



OWNER:
 JPM ENTERPRISES, INC
 ATTN: JON MORRIS
 2950 EAST POST ROAD
 MARION IA 52302
 PH 319-377-0553

For a more definite location of Lot 1, Banar Condo First Addition to Cedar Rapids, Iowa see Book 5440, Page 389 in the Office of the Linn County Recorder.



1 OF 1

EXHIBIT B-28
BUILDING NO. 4120
 BANAR CONDO FIRST ADDITION
 CEDAR RAPIDS, IOWA

DRAWN: SKF
 APPROVED: LPB
 ISSUED FOR: REVIEW
 DATE: 10/14/05
 PROJECT NO.: 0401

SCHNOOR-BONIFAZI
 ENGINEERING & SURVEYING, LC
 320 11TH AVENUE SE, STE. 223
 CEDAR RAPIDS, IA 52401
 (319) 298-8888 (PHONE)
 (319) 298-8889 (FAX)
 s-b-engineering.com

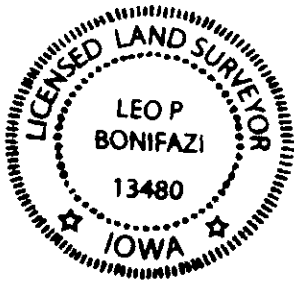


SURVEYOR'S CERTIFICATE

I hereby certify that the revised Site Plan, identified as Exhibit A-6, and the Site Surveys, identified as Exhibit B-27 and B-28, which are attached to this Twelfth Amendment to the Declaration of Submission of Property to Horizontal Property Regime for Pine Ridge, a Condominium, relating to Building 3645 containing Units A, B and C, and Building 4120 containing Units A, B, C and D, which depict and describe the location of the Buildings, the common area to which each Unit has access and the location of all common elements that afford access to each Unit, all as they now exist as of this date.

I hereby certify that Exhibit B-27 and B-28 were prepared and the related survey work was performed by me or under my direct personal supervision and that I am a duly licensed surveyor under the laws of the State of Iowa.

Dated this 19 day of October, 2005.



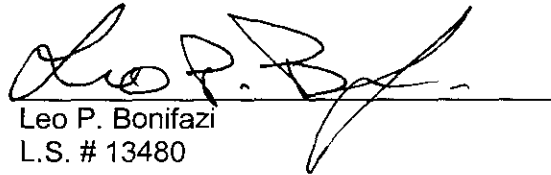

Leo P. Bonifazi
L.S. # 13480

EXHIBIT E-11

PINE RIDGE, A CONDOMINIUM

<u>Address of Unit</u>	<u>Unit Type</u>	<u>Fractional Interest</u>	<u>Approximate Area</u>
4010 37 th Ave. SW	Unit A	1/113	1,024 sq. ft.
4010 37 th Ave. SW	Unit B	1/113	1,048 sq. ft.
4010 37 th Ave. SW	Unit C	1/113	1,040 sq. ft.
4010 37 th Ave. SW	Unit D	1/113	1,040 sq. ft.
4010 37 th Ave. SW	Unit E	1/113	1,048 sq. ft.
4010 37 th Ave. SW	Unit F	1/113	1,024 sq. ft.
3940 37 th Ave. SW	Unit A	1/113	1,760 sq. ft.
3940 37 th Ave. SW	Unit B	1/113	1,400 sq. ft.
3940 37 th Ave. SW	Unit C	1/113	1,400 sq. ft.
3940 37 th Ave. SW	Unit D	1/113	1,760 sq. ft.
4030 37 th Ave. SW	Unit A	1/113	1,024 sq. ft.
4030 37 th Ave. SW	Unit B	1/113	1,048 sq. ft.
4030 37 th Ave. SW	Unit C	1/113	1,040 sq. ft.
4030 37 th Ave. SW	Unit D	1/113	1,040 sq. ft.
4030 37 th Ave. SW	Unit E	1/113	1,048 sq. ft.
4030 37 th Ave. SW	Unit F	1/113	1,024 sq. ft.
4001 37 th Ave. SW	Unit A	1/113	1,720 sq. ft.
4001 37 th Ave. SW	Unit B	1/113	1,360 sq. ft.
4001 37 th Ave. SW	Unit C	1/113	1,360 sq. ft.
4001 37 th Ave. SW	Unit D	1/113	1,720 sq. ft.
3945 37 th Ave. SW	Unit A	1/113	1,039 sq. ft.
3945 37 th Ave. SW	Unit B	1/113	1,760 sq. ft.
3945 37 th Ave. SW	Unit C	1/113	1,720 sq. ft.
3945 37 th Ave. SW	Unit D	1/113	1,039 sq. ft.
3920 37 th Ave. SW	Unit A	1/113	1,240 sq. ft.
3920 37 th Ave. SW	Unit B	1/113	1,193 sq. ft.
3920 37 th Ave. SW	Unit C	1/113	1,447 sq. ft.
3925 37th Ave. SW	Unit A	1/113	1,240 sq. ft.
3925 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3925 37th Ave. SW	Unit C	1/113	1,447 sq. ft.
3905 37th Ave. SW	Unit A	1/113	1,760 sq. ft.
3905 37th Ave. SW	Unit B	1/113	1,360 sq. ft.
3905 37th Ave. SW	Unit C	1/113	1,360 sq. ft.
3905 37th Ave. SW	Unit D	1/113	1,720 sq. ft.

4021 37th Ave. SW	Unit A	1/113	1,720 sq. ft.
4021 37th Ave. SW	Unit B	1/113	1,360 sq. ft.
4021 37th Ave. SW	Unit C	1/113	1,360 sq. ft.
4021 37th Ave. SW	Unit D	1/113	1,720 sq. ft.
4050 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
4050 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
4050 37th Ave. SW	Unit C	1/113	1,040 sq. ft.
4050 37th Ave. SW	Unit D	1/113	1,040 sq. ft.
4050 37th Ave. SW	Unit E	1/113	1,048 sq. ft.
4050 37th Ave. SW	Unit F	1/113	1,024 sq. ft.
3900 37th Ave. SW	Unit A	1/113	1,240 sq. ft.
3900 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3900 37th Ave. SW	Unit C	1/113	1,447 sq. ft.
3820 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3820 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3820 37th Ave. SW	Unit C	1/113	1,048 sq. ft.
3820 37th Ave. SW	Unit D	1/113	1,024 sq. ft.
3840 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3840 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3840 37th Ave. SW	Unit C	1/113	1,040 sq. ft.
3840 37th Ave. SW	Unit D	1/113	1,040 sq. ft.
3840 37th Ave. SW	Unit E	1/113	1,048 sq. ft.
3840 37th Ave. SW	Unit F	1/113	1,024 sq. ft.
3860 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3860 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3860 37th Ave. SW	Unit C	1/113	1,040 sq. ft.
3860 37th Ave. SW	Unit D	1/113	1,040 sq. ft.
3860 37th Ave. SW	Unit E	1/113	1,048 sq. ft.
3860 37th Ave. SW	Unit F	1/113	1,024 sq. ft.
3845 37th Ave. SW	Unit A	1/113	1,760 sq. ft.
3845 37th Ave. SW	Unit B	1/113	1,760 sq. ft.
3845 37th Ave. SW	Unit C	1/113	1,760 sq. ft.
3845 37th Ave. SW	Unit D	1/113	1,760 sq. ft.
3865 37th Ave. SW	Unit A	1/113	1,720 sq. ft.
3865 37th Ave. SW	Unit B	1/113	1,360 sq. ft.
3865 37th Ave. SW	Unit C	1/113	1,360 sq. ft.
3865 37th Ave. SW	Unit D	1/113	1,720 sq. ft.
3765 37th Ave. SW	Unit A	1/113	1,447 sq. ft.
3765 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3765 37th Ave. SW	Unit C	1/113	1,240 sq. ft.

3705 37th Ave. SW	Unit A	1/113	1,240 sq. ft.
3705 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3705 37th Ave. SW	Unit C	1/113	1,447 sq. ft.
3740 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3740 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3740 37th Ave. SW	Unit C	1/113	1,040 sq. ft.
3740 37th Ave. SW	Unit D	1/113	1,040 sq. ft.
3740 37th Ave. SW	Unit E	1/113	1,048 sq. ft.
3740 37th Ave. SW	Unit F	1/113	1,024 sq. ft.
3720 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3720 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3720 37th Ave. SW	Unit C	1/113	1,048 sq. ft.
3720 37th Ave. SW	Unit D	1/113	1,024 sq. ft.
3725 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
3725 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
3725 37th Ave. SW	Unit C	1/113	1,048 sq. ft.
3725 37th Ave. SW	Unit D	1/113	1,024 sq. ft.
3745 37th Ave. SW	Unit A	1/113	1,240 sq. ft.
3745 37th Ave. SW	Unit B	1/113	1,240 sq. ft.
3685 37th Ave. SW	Unit A	1/113	1,760 sq. ft.
3685 37th Ave. SW	Unit B	1/113	1,760 sq. ft.
3685 37th Ave. SW	Unit C	1/113	1,760 sq. ft.
3685 37th Ave. SW	Unit D	1/113	1,760 sq. ft.
3665 37th Ave. SW	Unit A	1/113	1,240 sq. ft.
3665 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3665 37th Ave. SW	Unit C	1/113	1,240 sq. ft.
3605 37th Ave. SW	Unit A	1/113	1,447 sq. ft.
3605 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3605 37th Ave. SW	Unit C	1/113	1,240 sq. ft.
3625 37th Ave. SW	Unit A	1/113	1,447 sq. ft.
3625 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3625 37th Ave. SW	Unit C	1/113	1,240 sq. ft.
3645 37th Ave. SW	Unit A	1/113	1,447 sq. ft.
3645 37th Ave. SW	Unit B	1/113	1,193 sq. ft.
3645 37th Ave. SW	Unit C	1/113	1,240 sq. ft.
4120 37th Ave. SW	Unit A	1/113	1,024 sq. ft.
4120 37th Ave. SW	Unit B	1/113	1,048 sq. ft.
4120 37th Ave. SW	Unit C	1/113	1,048 sq. ft.
4120 37th Ave. SW	Unit D	1/113	1,024 sq. ft.

EXHIBIT G-11