

stewart title®

Property Profile Report

1/21/2026

4101 & 4061 El Taino, Wasilla, AK 99623

Purported owner of Record: Randall L Irvin

Prepared by:

Erin Hodgson
Stewart Title of Fairbanks
714 Gaffney Rd
Fairbanks, AK 99701
(907) 456-3474
listingpackages@stewart.com

Prepared for:

***Executive Transaction
Management***

Report Provided by:

Stewart Title of Fairbanks
714 Gaffney Rd
Fairbanks, AK 99701
(907) 456-3474
www.stewart.com/fairbanks

- | | |
|--|--|
| <input checked="" type="checkbox"/> Tax Report | <input checked="" type="checkbox"/> Plat Map |
| <input type="checkbox"/> BEES Certificate | <input checked="" type="checkbox"/> No As-Built |
| <input type="checkbox"/> Summary of Bldg Insp | <input type="checkbox"/> As-Built Attached |
| <input checked="" type="checkbox"/> Vesting Deed | <input type="checkbox"/> As-Built Requested/Will forward if rcvd |
| <input type="checkbox"/> Deed of Trust | <input type="checkbox"/> Other |
| <input checked="" type="checkbox"/> CC&R's | <input type="checkbox"/> Notice of Default |

Disclaimer

This property report is provided "as is" without warranty of any kind, either express or implied, including without limitations any warranties of merchantability or fitness for a particular purpose. There is no representation of warranty that this information is complete or free from error, and the provider does not assume, and expressly disclaims, any liability to any person or entity for loss or damage caused by errors or omissions in this property report without a title insurance policy.

The information contained in this property report is delivered from your Title Company, who reminds you that you have the right as a consumer to compare fees and serviced levels for Title, Escrow, and all other services associated with property ownership, and to select providers accordingly. Your home is the largest investment you will make in your lifetime and you should demand the very best.



MATANUSKA-SUSITNA BOROUGH

Real Property Detail for Account: 51364B01L005

Site Information

Account Number	51364B01L005	Subdivision	ISLAND LK
Parcel ID	74736	City	None
TRS	S18N02W28	Map HO07	Tax Map
Abbreviated Description (Not for Conveyance)	ISLAND LK BLOCK 1 LOT 5		

Site Address 4061 N El Taino Dr

Ownership

Owners	IRVIN RANDALL L	Buyers	
Primary Owner's Address	PMB 460 7362 W PARKS HWY WASILLA AK 99623-9300	Primary Buyer's Address	

Appraisal Information

Appraisal				Assessment			
Year	Land Appraised	Bldg. Appraised	Total Appraised	Year	Land Assessed	Bldg. Assessed	Total Assessed ¹
2025	\$15,000.00	\$0.00	\$15,000.00	2025	\$15,000.00	\$0.00	\$15,000.00
2024	\$15,000.00	\$0.00	\$15,000.00	2024	\$15,000.00	\$0.00	\$15,000.00
2023	\$15,000.00	\$0.00	\$15,000.00	2023	\$15,000.00	\$0.00	\$15,000.00

Building Information

Building Item Details

Building Number	Description	Area	Percent Complete
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Tax/Billing Information

Year	Certified	Zone	Mill	Tax Billed	Date	Type	Recording Info (offsite link to DNR)
2025	Yes	0038	13.516	\$202.75	2/3/2004	WARRANTY DEED (ALL TYPES)	Palmer 2004-002878-0
2024	Yes	0038	13.91	\$208.65	10/21/1991	WARRANTY DEED (ALL TYPES)	Palmer Bk: 665 Pg: 695
2023	Yes	0038	13.683	\$205.25			

Tax Account Status ²

Status	Tax Balance	Farm	Disabled Veteran	Senior	Total ³	LID Exists
PLEASE CALL	\$221.56		\$0.00	\$0.00	\$0.00	\$0.00 No

Land and Miscellaneous

Gross Acreage	Taxable Acreage	Assembly District	Precinct	Fire Service Area	Road Service Area
1.09	1.09	Assembly District 007	27-415	136 WEST LAKES FSA	027 Meadow Lakes RSA

¹ Total Assessed is net of exemptions and deferrals, rest, penalties, and other charges posted after Last Update Date are not reflected in balances.

Last Updated: 1/21/2026 1:00:01 PM

² If account is in foreclosure, payment must be in certified funds.

³ If you reside within the city limits of Palmer or Houston, your exemption amount may be different.



MATANUSKA-SUSITNA BOROUGH

Real Property Detail for Account: 51364B01L006

Site Information

Account Number	51364B01L006	Subdivision	ISLAND LK
Parcel ID	50054	City	None
TRS	S18N02W28	Map HO07	Tax Map
Abbreviated Description (Not for Conveyance)	ISLAND LK BLOCK 1 LOT 6		

Site Address 4101 N El Taino Dr

Ownership

Owners	IRVIN RANDALL L	Buyers	
Primary Owner's Address	PMB 460 7362 W PARKS HWY WASILLA AK 99623-9300	Primary Buyer's Address	

Appraisal Information

Appraisal Information				Assessment			
Year	Land Appraised	Bldg. Appraised	Total Appraised	Year	Land Assessed	Bldg. Assessed	Total Assessed ¹
2025	\$15,000.00	\$0.00	\$15,000.00	2025	\$15,000.00	\$0.00	\$15,000.00
2024	\$15,000.00	\$0.00	\$15,000.00	2024	\$15,000.00	\$0.00	\$15,000.00
2023	\$15,000.00	\$0.00	\$15,000.00	2023	\$15,000.00	\$0.00	\$15,000.00

Building Information

Building Item Details

Building Number	Description	Area	Percent Complete
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Tax/Billing Information

Year	Certified	Zone	Mill	Tax Billed	Date	Type	Recording Info (offsite link to DNR)
2025	Yes	0038	13.516	\$202.75	2/3/2004	WARRANTY DEED (ALL TYPES)	Palmer 2004-002878-0
2024	Yes	0038	13.91	\$208.65	10/21/1991	WARRANTY DEED (ALL TYPES)	Palmer Bk: 665 Pg: 695
2023	Yes	0038	13.683	\$205.25	5/16/1986	QUITCLAIM DEED (ALL TYPE)	Palmer Bk: 467 Pg: 347

Tax Account Status ²

Status	Tax Balance	Farm	Disabled Veteran	Senior	Total ³	LID Exists
PLEASE CALL	\$221.56		\$0.00	\$0.00	\$0.00	\$0.00 No

Land and Miscellaneous

Gross Acreage	Taxable Acreage	Assembly District	Precinct	Fire Service Area	Road Service Area
1.09	1.09	Assembly District 007	27-415	136 WEST LAKES FSA	027 Meadow Lakes RSA

¹ Total Assessed is net of exemptions and deferrals, rest, penalties, and other charges posted after Last Update Date are not reflected in balances.

Last Updated: 1/21/2026 1:00:01 PM

² If account is in foreclosure, payment must be in certified funds.

³ If you reside within the city limits of Palmer or Houston, your exemption amount may be different.



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A



MS60296

WARRANTY DEED
A.S. 34.15.030

The GRANTORS,

LOUIS ZIELINSKI and ALISON ZIELINSKI, (husband and wife), whose mailing address is 51678 East End Road, Homer, AK 99603, for and in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid, the receipt of which is hereby acknowledged, convey and warrant to GRANTEE,

RANDALL L. IRVIN, (a single person), whose mailing address is:

P O Box 3777, Palmer AK 99645

all of their interest in and to the following described real estate located in the Palmer Recording District, Third Judicial District, State of Alaska:

Lots 5 and 6, Block 1, Island Lake Subdivision, according to Plat No. 77-144, located in the Palmer Recording District, Third Judicial District, State of Alaska,

SUBJECT TO reservations of all oil, gas and minerals rights, recorded May 25, 1964 in Book 52 at Page 180,

FURTHER SUBJECT TO selection by the State of Alaska of all mineral rights previously reserved as disclosed by U.S. Patent, recorded December 18, 1968 in Book 73D at Page 280,

FURTHER SUBJECT TO Release of General Right of Way Easement, including terms and provisions thereof, recorded September 1, 1978 in Book 173 at Page 583, including but not limited to the following Note: "Said instrument contains the following provision: the owner agrees by accepting or recording this release, and as part of the consideration hereof, that he will on demand, furnish the Association with another specific easement for existing facilities of the Association or for future installation of the Association's facilities now being planned",

FURTHER SUBJECT TO section line easements, as may be established by Federal and/or State Patent(s), (affects the East 33 feet),

FURTHER SUBJECT TO reservations and exceptions in U.S. Patent, and in Acts authorizing the issuance thereof; easements, slope easements, right-of-ways, covenants, conditions, reservations, exceptions, easements dedicated or delineated and notes on the plat, and other restrictions of record, if any.

PRICE & PRICE
COUNSELORS & ATTORNEYS AT LAW
951 EAST BOGARD ROAD, SUITE 100
WASILLA, ALASKA 99654
PH. (907) 376-5294 • FAX (907) 376-1237

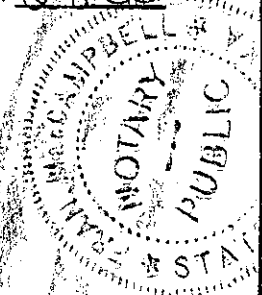
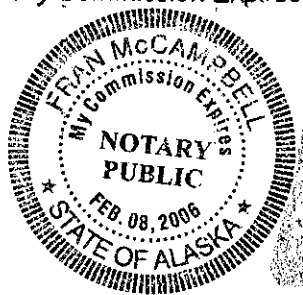
GRANTOR:

Alison Zielinski
ALISON ZIELINSKI

STATE OF ALASKA)
THIRD JUDICIAL DISTRICT) ss.

JAN. The foregoing instrument was acknowledged before me this 28th day of 2004 by ALISON ZIELINSKI.

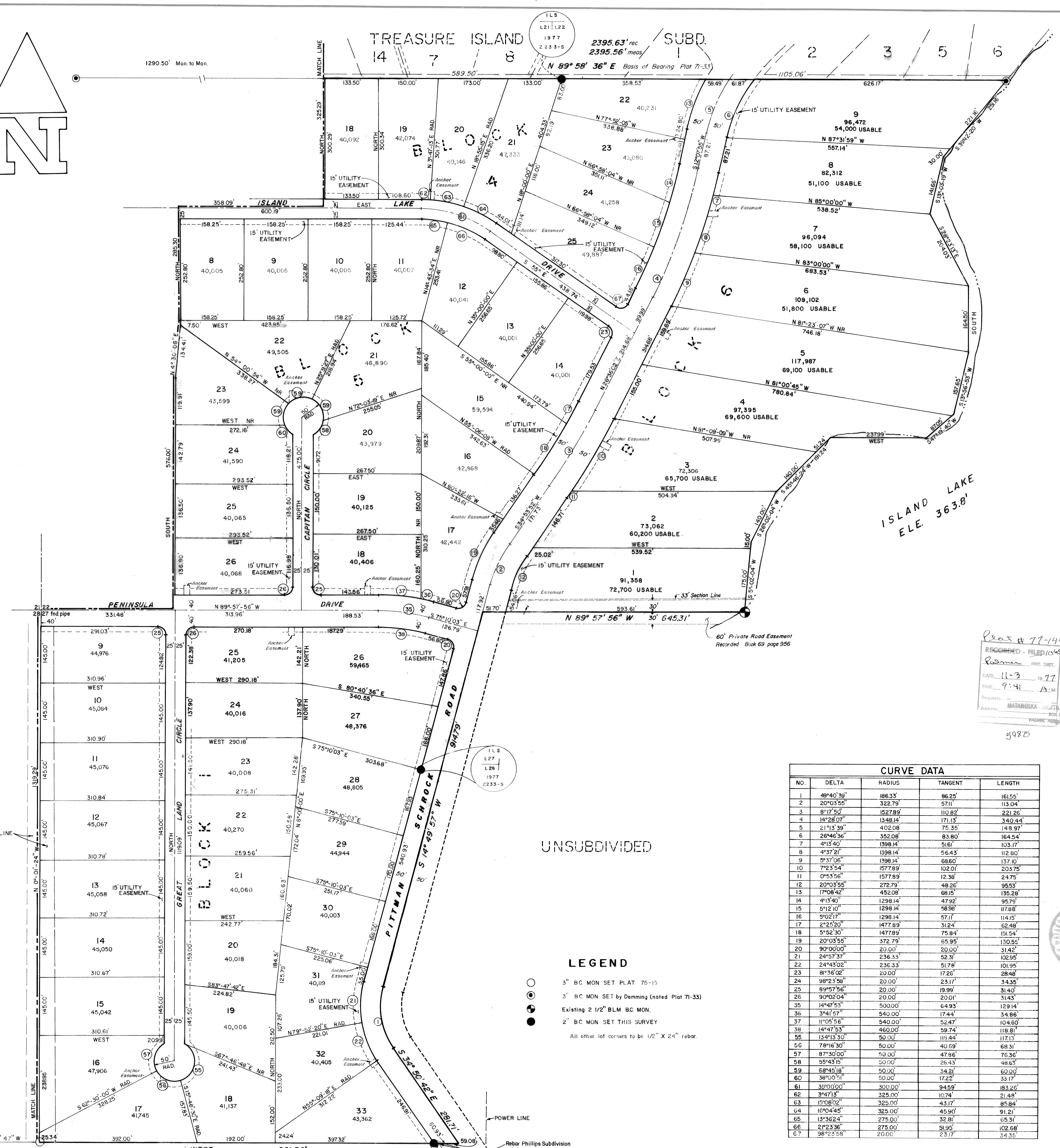
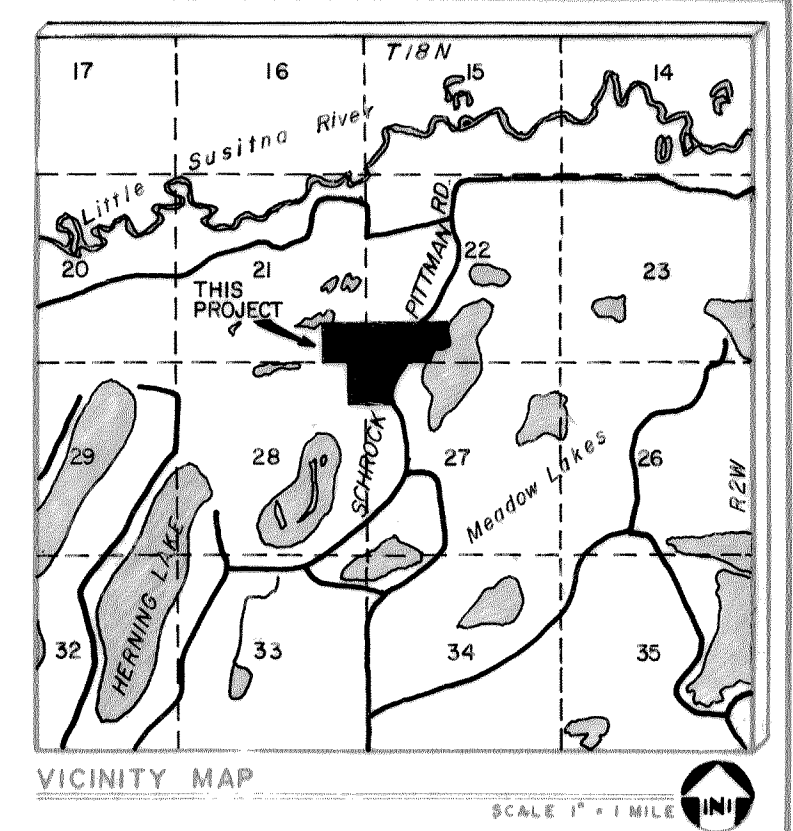
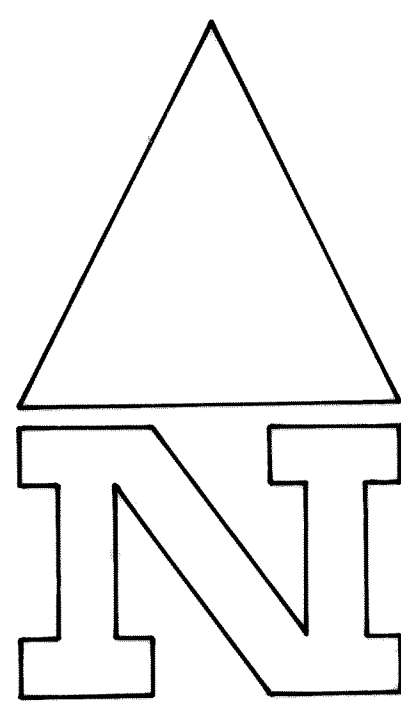
[Signature]
Notary Public in and for Alaska
My Commission Expires: 2-8-06



After recordation return to:
GRANTEE

PRICE & PRICE
COUNSELORS & ATTORNEYS AT LAW
681 EAST BOGARD ROAD, SUITE 100
WASILLA, ALASKA 99654
PH. (907) 376-5294 • FAX (907) 378-1237

3 of 3
2004-002878-0



- Note**
- Water System & Sewage Disposal - No individual water system or sewage disposal system shall be permitted on any lot unless such system is located, constructed & equipped in accordance with the requirements, standards & recommendations of the Alaska Dept of Environmental Conservation. Approval of such system as installed shall be obtained from such authority.
 - LOT AREAS SHOWN ARE USABLE UNLESS INDICATED OTHERWISE.
 - Buildings shall be set back 25' from ROW and 10' from lot lines.
 - Temporary Cut de sacs have a 50' radius and are to be automatically vacated when roadway is continued and plotted and/or dedicated.
 - No subsurface sewage disposal system allowed within 100' of private wells, body of water, or water course.
 - Typical 10'X20' Downspout and Anchor Location Easement.
 - Structures shall not be closer than 75' from the normal High Water Mark of a Water Course.
 - Lot Corners Adjacent to Lakes or Streams are Meander Corners; Actual Lot Boundaries extend to High Water Mark.
 - No Structure may be placed upon any Lot which shall have an Elevation of the Lowest Floor, including a basement of Less than 3' Above the Highest known Water Elevation.
 - ACCESS: PAIRS OF LOTS: 27 & 28, 29&30, 31 & 32 BLOCK 1, 2&3, 4&5, 6&7 BLOCK 2, 23&24 BLOCK 4, 15 & 16 BLOCK 5, 2 & 3, 4&5, 6&7, 8&9 BLOCK 6 ARE RESTRICTED TO ONE DRIVEWAY EACH, TO BE LOCATED ON THEIR COMMON LOT LINE.
 - NO ACCESS FROM PITTMAN-SCHROCK ROAD TO LOT 14 BLOCK 5 OR LOT 25 BLOCK 4.
 - NO ACCESS FROM PENINSULA DR. TO LOTS 6, 9, & 25 BLOCK 1; LOT 10 BLOCK 2; LOTS 18 & 26 BLOCK 5 AND LOT 1 BLOCK 4.
 - SCHOOL BUS SERVICE IS PRACTICAL FROM THE PITTMAN - SCHROCK ROAD.

Plat # 77-144
 RECORDED - FILED 10/10/77
 DATE 11-3 1977
 TIME 9:41 A.M.
 Requested by: MATANUSKA-SUSTINA BOROUGH INC.
 Address: PALMANK, ALASKA 99545
 59875

Certificate of Ownership And Dedication

I hereby certify that the owner of the property shown and described hereon and that hereby adopt this plan of subdivision with free consent, and dedicate all streets, alleys, walks, parks and other open spaces to public or private use as shown on this plan.

June 1977
 Patrick Pasarelli, President
 SHELTER, INC.
 500 Columbia Blvd
 Juneau, Alaska 99801
 Joseph M. Kears, Secy.

Notary's Acknowledgement

Subscribed and sworn to before me this 1st day of June, 1977
 June 1977
 My commission expires 8-19-79



Certification of Approval By The Commission

I hereby certify that the Subdivision Plat shown hereon has been found to comply with the Sub-Division Regulations of the Matanuska-Sustina Borough Planning Commission, and the said Plat has been approved by the Commission by Plat Resolution No. 77-76 dated 5/23 1977, and that the Plat shown hereon has been approved for recording in the office of the Recorder, Palmer, Alaska.

Nov 3 1977
 Planning Director
 PLANNING COMMISSION

ATTESTED:
 J. Sweeney
 Recorder

CURVE DATA				
NO.	DELTA	RADIUS	TANGENT	LENGTH
1	49°40'39"	186.33	86.25	161.55
2	20°03'55"	322.79	57.11	113.04
3	8°17'50"	152.789	110.82	221.26
4	14°28'07"	1348.14	171.13	340.44
5	21°13'39"	402.08	75.35	148.97
6	26°46'36"	352.08	83.80	164.54
7	4°13'40"	1398.14	51.61	103.17
8	4°37'21"	1398.14	56.43	112.80
9	5°37'06"	1398.14	68.60	137.10
10	7°23'54"	1577.89	102.01	203.75
11	0°53'56"	1577.89	12.36	24.75
12	20°03'55"	272.79	48.26	95.53
13	17°08'42"	452.08	68.15	135.28
14	4°15'40"	1298.14	47.92	95.79
15	5°12'10"	1298.14	58.98	117.88
16	9°02'17"	1298.14	57.11	114.15
17	24°25'50"	1477.89	312.4	62.48
18	5°52'30"	1477.89	75.84	151.54
19	20°03'55"	372.79	65.95	130.55
20	90°00'00"	20.00	20.00	31.42
21	24°57'37"	236.33	82.31	102.95
22	24°43'02"	236.33	51.76	101.95
23	81°36'02"	20.00	17.26	28.48
24	98°23'58"	20.00	23.17	34.35
25	89°57'56"	20.00	19.99	31.40
26	90°02'04"	20.00	20.01	31.43
35	14°47'53"	500.00	64.93	129.14
36	3°41'57"	540.00	17.44	34.86
37	11°05'56"	540.00	52.47	104.60
38	14°47'53"	460.00	59.74	118.81
55	13°13'33"	50.00	115.44	117.33
56	78°16'30"	50.00	40.69	68.31
57	87°30'00"	50.00	47.86	76.36
58	55°43'15"	50.00	26.43	48.63
59	68°45'18"	50.00	34.21	60.00
60	36°00'51"	50.00	17.22	33.17
61	35°00'00"	300.00	94.59	183.26
62	3°47'13"	325.00	10.74	21.48
63	15°08'02"	325.00	43.17	85.84
64	16°04'45"	325.00	45.90	91.21
65	13°36'24"	275.00	32.81	65.31
66	21°23'36"	275.00	51.95	102.68
67	98°23'58"	20.00	23.17	34.35

UNSUBDIVIDED

LEGEND

- 3" BC MON SET PLAT 75-15
- 3" BC MON SET by Demming (noted Plat 71-33)
- Existing 2 1/2" BLM BC MON.
- 2" BC MON SET THIS SURVEY
- All other lot corners to be 1/2" X 24" rebar.

Certificate of Payment Of Taxes

I hereby certify that all current taxes against the property included in this subdivision have been paid through Dec 31 1977
 November 3, 1977
 State of Alaska
 MATANUSKA-SUSTINA BOROUGH

Certificate of Registered Surveyor

I hereby certify that I am a registered professional land surveyor and that this plat represents the survey made by me or under my direct supervision and that the monuments shown thereon actually exist as located. The error of closure for this traverse shall not be greater than 1 part in 5,000.
 June 25 1977
 Registered Surveyor



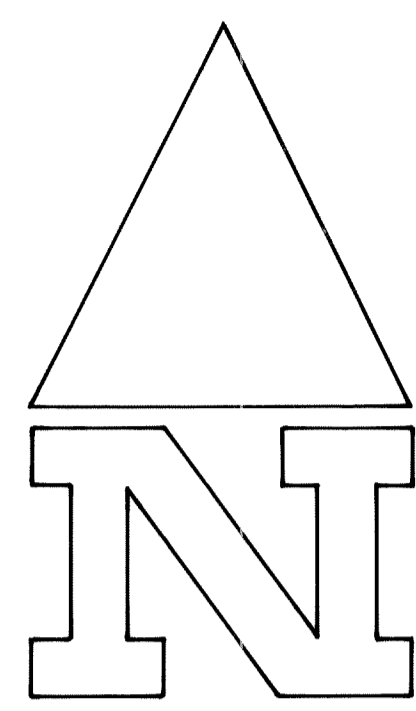
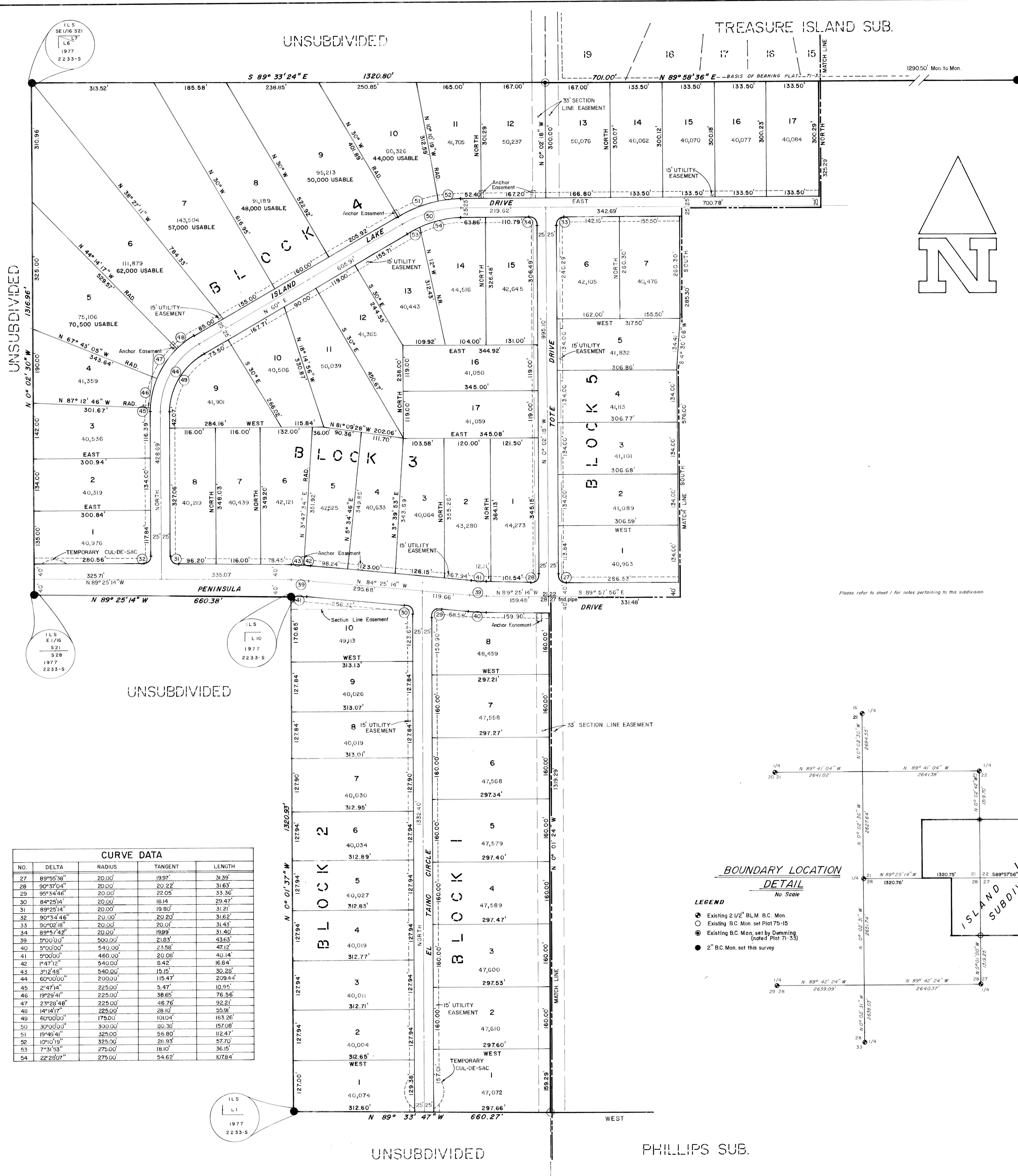
PLAT OF
ISLAND LAKE SUBDIVISION
 Located Within
 SE 1/4 SE 1/4 Sec 21; E 1/2 NE 1/4 NE 1/4 Sec 22; NW 1/4 SW 1/4 Sec 22; NW 1/4 NW 1/4 Sec 27
 Containing 153.952 ACRES T18N, R2W, S1M.

CONTRACTING ENGINEERS & ASSOC.
 212 E INTERNATIONAL ASPORT RD ANCHORAGE ALASKA 99502

DRAWN FRAZIER DATE JAN. 1977 SCALE 1" = 100' DWG NO 76-51
 CHECKED RBJ GRID ANCHORAGE C-7, 8 QUADRANGLE SHEET 1 OF 2

UNSUBDIVIDED

TREASURE ISLAND SUB.



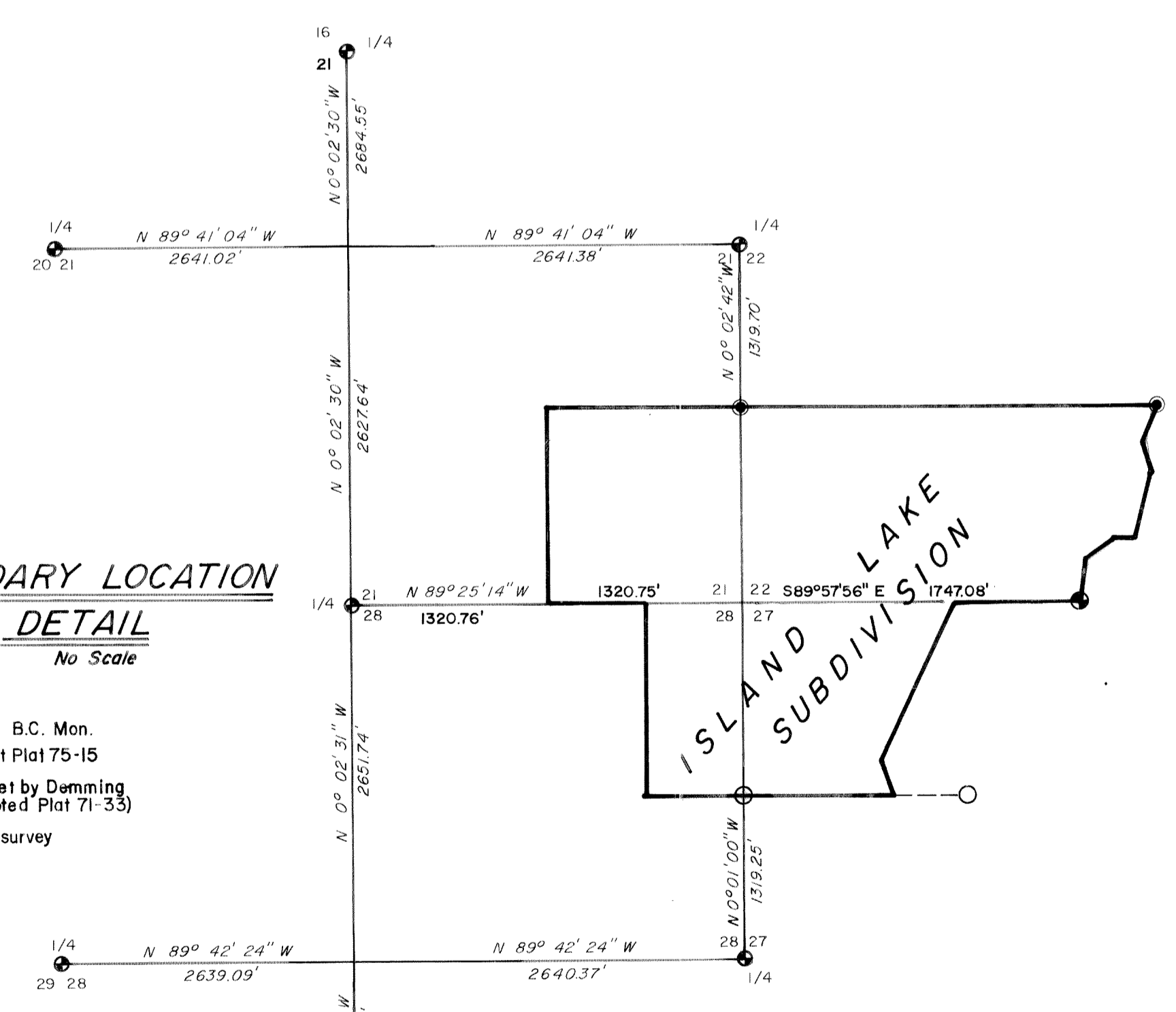
Please refer to sheet 1 for notes pertaining to this subdivision.

CURVE DATA				
NO.	DELTA	RADIUS	TANGENT	LENGTH
27	89°55'38"	20.00'	19.97'	31.39'
28	90°37'04"	20.00'	20.22'	31.63'
29	95°34'46"	20.00'	22.05'	33.36'
30	84°25'14"	20.00'	18.14'	29.47'
31	89°25'14"	20.00'	19.80'	31.21'
32	90°34'46"	20.00'	20.20'	31.62'
33	90°02'18"	20.00'	20.01'	31.43'
34	89°57'42"	20.00'	19.99'	31.40'
39	90°00'00"	500.00'	21.33'	43.63'
40	90°00'00"	540.00'	23.98'	47.12'
41	90°00'00"	460.00'	20.08'	40.14'
42	1°47'12"	540.00'	8.42'	16.84'
43	3°12'48"	540.00'	15.15'	30.28'
44	60°00'00"	2000.00'	115.47'	209.44'
45	2°47'14"	225.00'	5.47'	10.95'
46	19°29'41"	225.00'	38.65'	76.56'
47	23°28'48"	225.00'	46.76'	92.21'
48	14°14'17"	225.00'	28.10'	55.91'
49	60°00'00"	175.00'	101.04'	183.26'
50	30°00'00"	300.00'	30.38'	157.08'
51	19°48'41"	325.00'	56.80'	112.47'
52	10°00'19"	325.00'	29.93'	57.70'
53	7°31'53"	275.00'	18.10'	36.15'
54	22°28'07"	275.00'	54.62'	107.84'

BOUNDARY LOCATION DETAIL

LEGEND

- Existing 2 1/2" BLM B.C. Mon.
- Existing B.C. Mon. set Plat 75-15
- Existing B.C. Mon. set by Demming (noted Plat 71-33)
- 2" B.C. Mon. set this survey



PLAT # 77-144
 1060
 PALMER
 11-3 1977
 9:41 A.M.
 59875

PLAT OF
ISLAND LAKE SUBDIVISION
 Located within SE 1/4 SEC 14 AND E 1/2 CORNER AND SW CORNER OF THE NE 1/4 SEC 14 AND SW 1/4 SEC 14 T28N, R24W, S4M
 CONTAINING 133.423 ACRES

CONTRACTING ENGINEERS & ASSOC.
 212 E. INTERNATIONAL AIRPORT ROAD ANCHORAGE, ALASKA 99502

DRAWN	DEC	DATE	FEB 1977	SCALE	1" = 100'	DWG NO	76-51
CHECKED	RRJ	GRID ANCHORAGE	C 7-B QUADRANGLE			SHEET 2 OF 2	

DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS
PERTAINING TO THE ISLAND LAKE SUBDIVISION

Shelter, Inc., an Alaska Corporation, hereinafter referred to as the "Subdivider":

To All Future Owners of Lots in Island Lake Subdivision:

Declaration of restrictions on Island Lake Subdivision, a subdivision in the Matanuska-Susitna Borough of Alaska, as depicted in Plat No. 77-144, on file in the office of the Recorder for the Palmer Recording District of Alaska, and any subsequent official plat pertaining to Island Lake Subdivision.

The restrictions and covenants hereinafter set out shall run with the land and shall be binding upon all parties and all persons owning lots or interests in Island Lake Subdivision or claiming under them until 1 January 1998. If the owners of such lots, or any of them, or their heirs or assigns, shall violate any of the covenants hereinafter set out, it shall be lawful for any other person owning real property situate in such Subdivision to prosecute any proceedings at law or in equity against the person or persons violating any of such covenants, and either to prevent him from so doing or to recover damages for such violation, or both, or to obtain any other remedy available.

Invalidation of any of these covenants by judgment or court order shall in no wise affect any of the other provisions, which shall remain in full force and effect.

The Island Lake Subdivision is legally described in Exhibit "A," attached hereto and made a part hereof.

The purpose of these covenants is to assure that property owners within the Subdivision will be protected from poor quality surroundings and that they will be assured of pleasant, sanitary, and safe sites upon which to erect houses. These covenants and restrictions will be in effect from the date they are recorded in the office of the Recorder, Palmer Recording District. Each grantee of land within the Subdivision, by accepting the deed to such premises, accepts the same subject to such covenants, restrictions, reservations, and servitudes as herein contained, and agrees for himself, his heirs, administrators, and assigns to be bound by each of such covenants, restrictions, reservations, and servitudes jointly, separately, and severally.

1. Use of Property: The premises may be used only for a residence containing single-family and two-family (duplex) dwelling units, and any accessory uses customarily incidental to such principal use on the lot. A "dwelling unit" means a building or portion thereof providing complete housekeeping facilities for one (1) family. A "two (2) family dwelling" means a residence designed to be occupied by two families living independently of each other. "Accessory use" means a use or structure on the same lot with, and of a nature customarily incidental and subordinate to, the principal use or structure. There shall be no more than one (1) residence on each lot, whether the residence is a single-family dwelling unit or a two (2) family dwelling unit (duplex).

2. Minimum Building Area: One (1) lot, as shown on the plat of Island Lake Subdivision, shall be the minimum building area upon which a residence and the usual out buildings may be constructed. One (1) or more lots may be utilized as a single-building plot. The lots as shown on the plat may not be subdivided into lesser-sized lots.

3. Setbacks: No building or any part thereof including garages and porches shall be erected on any lot closer than twenty-five feet (25') to the front street line, or closer

JOSEPH R. HENRI
303 W. THIRD AT DIXON
JUNEAU, ALASKA 99901
(907) 586-3888

than ten feet (10') to either side lot line, or closer than fifteen feet (15') to the rear lot line, PROVIDED, HOWEVER, that in the case of corner lots the setback from the side street line shall not be less than twenty-five feet (25'). Where two (2) or more lots are acquired as a single-building site, the side lot lines shall refer only to the lot lines bordering the adjoining property owners. Notwithstanding anything to the contrary herein, the Committee shall have the right to permit reasonable modifications of the setback requirements (so long as in compliance with the plat, and borough requirements) where in the discretion of the Committee strict enforcement of these setback provisions would work a hardship.

4. Committee: The Subdivider shall appoint one or more persons to the Committee herein referred to and a successor committee or committees shall be appointed by the Subdivider. After 1 January 1980, all privileges, powers, rights, and authority shall be exercised by and vested in a committee to be selected by the owners of a majority of the lots in the Subdivision.

5. Water and Sewer: No individual water supply system nor any individual sanitary waste disposal system shall be permitted on any lot unless such system is located, constructed, and equipped in accordance with the lawful requirements of the State of Alaska Department of Environmental Conservation, or any successor agency. Approval of such a system as installed shall be the responsibility of the individual owner.

6. Signs: No signs shall be erected or maintained on any lot except (a) one (1) sign of not more than three (3) square feet identifying lot owners or occupants and (b) one (1) sign of not more than six (6) square feet advertising a lot for sale or rent. Nothing herein shall preclude Subdivider

JOSEPH R. HENRI
303 W. THIRD AT DIXON
JUNEAU, ALASKA 99801
(907) 586-3668

or its sale agents from erecting and maintaining such temporary signs and structures as may, in the Subdivider's judgment, promote the development and sale of lots or other interests in the Island Lake Subdivision.

7. Nuisances: No junk yards, gravel pits, commercial kennels, dog breeding business, harness dog teams, commercial stables, or other noxious or offensive activity of like or different kind shall be permitted on any lot. No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage, and other waste shall be kept in sanitary containers. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any lot for commercial purposes. No trash, garbage, rubbish, refuse, or other solid waste of any kind, including but not limited to inoperable automobiles, appliances, and furniture shall be thrown, dumped, stored, disposed of, or otherwise placed on any part of Island Lake Subdivision. The owner or occupant of each lot shall be responsible for the disposal outside of Island Lake Subdivision of all such trash, garbage, rubbish, refuse, or other solid waste.

8. Out Buildings: No basements, garages, sheds, shacks, out buildings, or nonpermanent structures, such as tents, shall be used as dwellings on any lot, except with the written permission of the Committee, and then only for such relatively short periods of time as may be specified in the written permit authorizing such use.

9. Harmful Use: No lot shall ever be used in a fashion which unreasonably interferes with the other lot owners' right to the use and enjoyment of their respective properties, or the other lot owners' right to the use and enjoyment of the streets or public ways. The Committee shall determine whether any given use of a lot unreasonably interferes with those rights.

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JUNEAU, ALASKA 99801
(907) 586-3666

10. Culverts: Each lot owner shall, at the time of driveway construction, provide a culvert, at the ditch crossing. The culvert must be a twelve inch (12") (minimum) corrugated metal, ten (10) gauge or equivalent pipe.

11. Dwelling Quality and Size: Any dwelling unit on a lot shall contain a minimum floor area of nine hundred (900) square feet exclusive of open decks (covered or uncovered), garages, sheds, or other out buildings.

12. Parking: At the time a permanent dwelling is built, adequate off-street parking for at least two (2) automobiles shall be provided on each lot.

13. Amendment of Covenants: At any time, by a written instrument recorded in the Palmer Recording District, the owners of eighty (80) or more lots in the Island Lake Subdivision may make such exceptions, amendments, deletions, and additions to these covenants, conditions, and restrictions as they deem appropriate.

14. Walls and Fences: Walls and fences may be erected and hedges grown, but shall be no higher than four feet (4') in the area from the street (lot line) to the building (set back) line, and six feet (6') in the area from the building (set back) line to the rear property line. Walls, fences, or hedges may be erected or grown at any height within the building (set back) lines.

15. Assessment for Street Maintenance. Each Grantee of a lot in the Island Lake Subdivision for himself, his heirs, executors, and assigns, and for anyone having an interest through or under him, covenants and agrees to pay annually his prorata share of the cost to maintain the roads and streets of the Subdivision. Grantee's assessment in this regard shall be paid promptly when same becomes due, and in the event of Grantee's failure to pay same promptly when due, shall constitute a lien upon his premises and may be

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enforced as in the case of any other lien foreclosure. Such annual assessment may not exceed the sum of two (2) mills on the dollar of the assessed valuation of the premises and any improvements constructed thereon (exclusive of personal property) as fixed each year by the tax assessor of the Matanuska-Susitna Borough of Alaska for municipal taxation purposes. Such annual assessments shall be levied in the discretion of the Committee; they shall accrue to the benefit of, and may be enforced jointly and severally by, the other property owners in the Subdivision of Island Lake or by the Committee hereinbefore provided for. At such time as any public body shall undertake to maintain the roads and streets herein, this covenant shall cease, terminate, and be held for naught.

16. Notice and Quorum for Committee Action: Written notice of any Committee meeting called for the purpose of taking any action authorized in the preceding paragraph shall be sent to all owners not less than thirty (30) days nor more than sixty (60) days in advance of the meeting.

17. Uniform Rate of Assessment. Assessments or levies hereunder must be fixed at a uniform rate for all lots, based on the assessed value as determined by the tax assessor for the Matanuska-Susitna Borough of Alaska.

18. Duration of Assessment: Assessments or levies shall be for the calendar year and shall be levied at the time set by the Committee. The Committee shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period in an amount not in excess of the maximum assessment allowed hereunder. Written notice of the annual assessment shall be sent to every owner subject thereto. The Committee shall, upon demand and for a reasonable charge, furnish to any owner liable for an assessment a certificate signed by an officer setting forth whether the assessments on the

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JUNEAU, ALASKA 99901
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property owned by each owner have been paid.

19. Effect of Nonpayment of Assessments: Any assessment not paid within thirty (30) days after the due date as established by the Committee shall bear interest from the due date at the rate of eight percent (8%) per annum. The Committee may bring an action against the owner personally obligated to pay the same, or foreclose the lien against the property. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse or abandonment of his lot.

20. Subordination of the Lien to Mortgages: The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage or deed of trust for construction or purchase of residences upon the property. Sale or transfer of any lot shall not affect the assessment liens, PROVIDED, HOWEVER, the sale or transfer of any lot pursuant to a foreclosure or other proceeding in lieu thereof of any first mortgage or deed of trust for the construction or purchase of a residence on the property shall extinguish the liens of such assessments as to payments which became due prior to such sale or transfer, but not as to any assessments thereafter becoming due.

21. Trailers or Mobile Homes: No trailers or mobile homes, quonset or quonset-type buildings may be placed, maintained, or occupied on any lot.

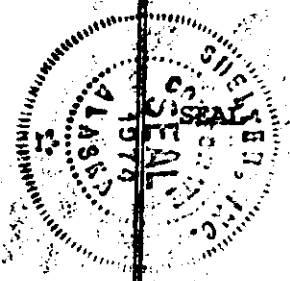
IN WITNESS WHEREOF, Shelter, Inc., the Subdivider, has caused this declaration to be signed by its duly authorized President and Secretary the day and year first above written.

SHELTER, INC.

By Patrick Burdett
Its President

By Joseph R. Henri
Its Secretary

JOSEPH R. HENRI
205 W. THIRD AT BIKOR
JUNEAU, ALASKA 99801
(907) 886-3668

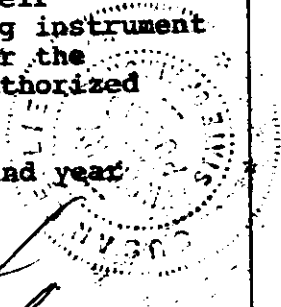


ACKNOWLEDGEMENT

STATE OF ALASKA)
) ss.
FIRST JUDICIAL DISTRICT)

This is to certify that on this 18th day of October, 1977, before me, the undersigned, a Notary Public in and for the State of Alaska, personally appeared Latinda Burnett and Jerry M. Musie to me known and known to me to be the President and the Secretary, respectively, of Shuller Inc., the corporation named in the foregoing instrument, and they individually acknowledged to me that they had in their official capacities aforesaid executed the foregoing instrument as the free act and deed of the said corporation for the uses and purposes therein mentioned, being fully authorized by said corporation to do so.

WITNESS my hand and notarial seal on the day and year in this certificate first above written.


Lester Lake
Notary Public in and for
the State of Alaska
My commission expires: 3-31-81

JOSEPH R. HENRI
303 W. THIRD AVENUE
JUNEAU, ALASKA 99801
(907) 986-3669

EXHIBIT A

PARCEL 1:

Southeast one-quarter (SE 1/4) Southeast One-Quarter (SE 1/4) Section 21, Township 18 North, Range 2 West, Seward Meridian, being within the Palmer Recording District, Third Judicial District, State of Alaska.

PARCEL 2:

Lot Three (3) and the Southwest One-quarter (SW 1/4) of Southwest One-quarter (SW 1/4), Section 22, Township 18 North, Range 2 West, Seward Meridian, being within the Palmer Recording District, Third Judicial District, State of Alaska.

PARCEL 3:

Northwest One-quarter (NW 1/4) Northwest One-quarter (NW 1/4) Section 27, Township 18 North, Range 2 West, Seward Meridian, being within the Palmer Recording District, Third Judicial District, State of Alaska, but specifically Excepting and Reserving unto John and Emma Bozinoff, their heirs and assigns forever, that portion of the East One-half (E 1/2) of the Northwest One-quarter (NW 1/4) of the Northwest One-quarter (NW 1/4) of Section 27, Township 18 North, Range 2 West, Seward Meridian lying and being situated to the east of the Pittman-Schrock Road.

PARCEL 4:

East one-half (E 1/2) Northeast One-quarter (NE 1/4) Northeast One-quarter (NE 1/4) Section 28, Township 18 North, Range 2 West, Seward Meridian, being within the Palmer Recording District, Third Judicial District, State of Alaska.

Provided, However, that John and Emma Bozinoff have reserved unto themselves, their heirs and assigns forever, a 60 foot right-of-way easement, the same being 30 feet on each side of the second-line dividing Sections 22 and 27 from Pittman-Schrock Road, East to Island Lake.

JOSEPH R. HENRI
503 W. THIRD AT DIXON
JUNEAU, ALASKA 99801
(907) 586-3668

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PALMER REC.
DISTRICT

Nov 3 9 57 AM '77

REQUESTED BY _____
ADDRESS _____

MATANUSKA - SUSITNA BOROUGH INC
BOX B
PALMER, ALASKA 99645
59815

AMENDMENT TO DECLARATION OF COVENANTS
CONDITIONS AND RESTRICTIONS
PERTAINING TO THE ISLAND LAKE SUBDIVISION

Shelter, Inc., an Alaska corporation, hereinafter referred to as the "Subdivider," filed its declaration of covenants for Island Lake Subdivision in Book 152, page 176, in the Office of the Recorder, Palmer Recording District of Alaska. The Island Lake Subdivision is recorded in Plat No. 77-144, on file in the Office of the Recorder for the Palmer Recording District of Alaska.

To All Future Owners of Lots in Island Lake Subdivision:

Declaration of Restrictions on Island Lake Subdivision, and any subsequent official plat pertaining to Island Lake Subdivision. The restrictions and covenants hereinafter set out shall run with the land and shall be binding upon all parties and all persons owning lots or any interest in Island Lake Subdivision or claiming unto them until 1 January 1998.

The following restrictions and covenants are hereby added and made a part of the initial Declaration of Covenants filed in Book 152 at page 176, Palmer Recording District, as aforesaid:

1. There is reserved an easement for water drainage, either surface or underground, in the fifteen-foot (15') utility easement shown on the plat of the Island Lake Subdivision recorded on 3 November 1977. Further, an easement for surface or underground water drainage is reserved in Block 5 of the Subdivision, being twenty feet (20') in width, the center line of which is the boundary line between Lots 18 and 19, between Lots 19 and 20, and the north/south boundary between Lots 16 and 17 on the one hand, and Lots 18, 19, and 20 on the other.

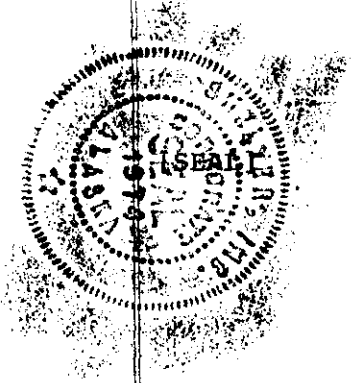
IN WITNESS WHEREOF, Shelter, Inc., the subdivider, has

caused this Declaration to be signed by its duly authorized
President and Secretary the 25 day of August, 1978.

SHELTER, INC.

By Patrick Barrett
Its President

By Joseph R. Henri
Its Secretary



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7-

RECORDED-FILED
TALHEM REC.
DISTRICT

AUG 28 11 38 AM '78
REQUESTED BY Joseph R. Henri
ADDRESS 263 W 3rd - Dixon
Juneau, AK
99801

77760

SECOND AMENDMENT TO DECLARATION OF COVENANTS
CONDITIONS AND RESTRICTIONS
PERTAINING TO THE ISLAND LAKE SUBDIVISION

Shelter, Inc., an Alaska corporation, hereinafter referred to as the "Subdivider," filed its Declaration of Covenants for Island Lake Subdivision in Book 152, page 176, in the Office of the Recorder, Palmer Recording District of Alaska, which Declaration was amended on 28 August 1978, the amendment having been filed in Book 172, page 967. The Island Lake Subdivision is recorded in Plat No. 77-144, on file in the Office of the Recorder for the Palmer Recording District of Alaska.

To All Future Owners of Lots in Island Lake Subdivision:

Declaration of Restrictions on Island Lake Subdivision, and any subsequent official plat pertaining to Island Lake Subdivision. The restrictions and covenants hereinafter set out shall run with the land and shall be binding upon all parties and all persons owning lots or any interest in Island Lake Subdivision or claiming unto them until 1 January 1998.

1. Paragraph 4 of the Declaration of Covenants filed in the Palmer Recording District in Book 152 at page 176 is hereby repealed, and re-declared to read as follows:

4. Committee: The Subdivider shall appoint one or more persons to the Committee herein referred to, and a successor committee or committees shall be appointed by the Subdivider. Seventy-five (75) days before the first meeting for the purpose of levying assessments for road maintenance, as set forth in Paragraph 15 of these covenants, and in any event before 1 January 1981, the Committee shall adopt by-laws for its procedures and governance, which by-laws shall be approved, or amended and approved, by a majority of the lot owners present and voting, either in person or by proxy. The by-laws shall be effective at the time of such approval. The

Committee may from time to time amend the by-laws, and such amendments shall be effective when approved by a majority of the lot owners present and voting, either in person or by proxy at a duly noticed meeting.

A quorum of lot owners at any meeting thereof shall consist of owners owning at least one-tenth (1/10th) of the lots of the Subdivision, or twelve (12) lots.

After 1 January 1981, the Committee, instead of being appointed by the Subdivider, shall be elected by the lot owners at a duly noticed meeting. A majority vote of the lot owners present and voting, in person or by proxy, shall be required for the election of Committee members.

Every owner of any lot subjected to this Declaration shall have the right to vote for members of the Committee. When more than one (1) person holds an interest in any lot, the vote for such lot shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any one (1) lot.

2. Paragraph 11 of the Declaration of Covenants filed in the Palmer Recording District in Book 152 at page 176 is hereby repealed, and re-declared to read as follows:

11. Dwelling Quality and Size: Any dwelling unit on a lot shall contain a minimum floor area of six hundred (600) square feet exclusive of open decks (covered or uncovered), garages, sheds, or other out buildings.

IN WITNESS WHEREOF, Shelter, Inc., the Subdivider, has caused this Declaration to be signed by its duly authorized President and Secretary the 27th day of November, 1978.

SHELTER, INC.

By [Signature]
Its President
By [Signature]
Its Secretary

ACKNOWLEDGEMENT

STATE OF ALASKA)
) ss:
FIRST JUDICIAL DISTRICT)

This is to certify that on this 27th day of November, 1978, before me the undersigned, a Notary Public in and for the State of Alaska, personally appeared PATRICK BARRETT and JOSEPH R. HENRI, to me known and known to me to be the President and the Secretary respectively of Shelter, Inc., the corporation named in the foregoing instrument, and they individually acknowledged to me that they had in their official capacities aforesaid executed the foregoing instrument as the free act and deed of the said corporation for the uses and purposes therein mentioned, being fully authorized by said corporation to do so.

WITNESS my hand and notarial seal on the day and year in this certificate first above written.



Margaret J. Clause
Notary Public in and for the
State of Alaska
My commission expires: 1-1-80

78-015956

9-

RECORDED-FILED
PALMER REC.
DISTRICT

45035

Dec 1 12 47 PM '78

REQUESTED BY

Joseph Henri

ADDRESS

*203 W. 3rd Ave Dixon
Juneau, AK. 99801*