

WESTMINSTER COTTAGES

KNOW ALL MEN BY THESE PRESENTS: That River Town Homes, LLC., a Minnesota Limited Liability Company, fee owner and Norwest Bank Minnesota, National Association, a national banking association and the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a public body corporate and politic, mortgagees of the following described property situated in the City of Saint Paul, County of Ramsey, State of Minnesota:

Lots 1, 2, 3, 4, 5, 6 and 7, Block 1, Morton's Addition to the City of St. Paul, according to the recorded plat thereof, and situate in Ramsey County, Minnesota;

That part of the West one-half of the vacated North-South alley in Block 1, as dedicated in said Morton's Addition to the City of St. Paul, lying between the north and south lines of said Block 1;

That part of the North one-half of vacated East Montana Avenue, as dedicated in said Morton's Addition to the City of St. Paul, lying east of the southerly extension of the west line of Block 1, said Morton's Addition to the City of St. Paul and west of the southerly extension of the center line of the north-south alley in said Block 1;

And

Lots 1 and 8, except Railroad, Block 4, Morton's Addition to the City of St. Paul, according to the recorded plat thereof, and situate in Ramsey County, Minnesota;

And

Those parts of Lots 29, 30 and 31, Block 1, lying Westerly of the Westerly line of the right-of-way of the Soo Line Railroad Company, Morton's Addition to the City of St. Paul, according to the recorded plat thereof, and situate in Ramsey County, Minnesota;

And

Lot 8, Block 1, Morton's Addition to the City of St. Paul, according to the recorded plat thereof, and situate in Ramsey County, Minnesota.

And

That part of the vacated East-West alley lying between the extensions South of the East and West lot lines of Lot 8, Block 1, Morton's Addition to the City of St. Paul.

The East one-half of the vacated North-South alley in Block 1, Morton's Addition to the City of St. Paul.

The North one-half of vacated Montana Avenue lying East of the centerline of the North-South alley and lying Westerly of the Westerly line of the right-of-way of the Soo Line Railroad Company, Block 1, Morton's Addition to the City of St. Paul.

The South one-half of vacated Montana Avenue lying Easterly of the West line of Lot 1, Block 4 extended Northerly and Westerly of the Westerly line of the right-of-way of the Soo Line Railroad Company, Morton's Addition to the City of St. Paul.

That part of the North-South alley in Block 4 lying Northerly of the railroad right-of-way, Morton's Addition to the City of St. Paul.

Have caused the same to be surveyed and platted as WESTMINSTER COTTAGES and do hereby dedicate to the public for public use forever the thoroughfare and the drainage and utility easements as shown on this plat.

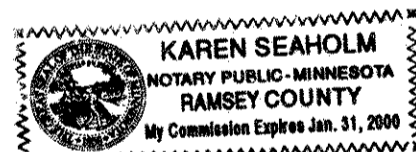
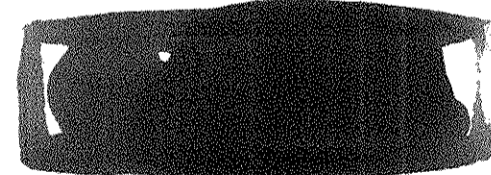
In witness whereof said River Town Homes, LLC., a Minnesota Limited Liability Company, has caused these presents to be signed by its proper officer this 2ND day of DECEMBER, 1999.

Signed: River Town Homes, LLC.

Gerald E. Frisch
Gerald E. Frisch, President - Managing Member

STATE OF MINNESOTA
COUNTY OF RAMSEY
The foregoing instrument was acknowledged before me this 2ND day of DECEMBER, 1999, by Gerald E. Frisch, President - Managing Member of River Town Homes, LLC., a Minnesota Limited Liability Company, on behalf of the company.

Karen Seaholm
Notary Public, Ramsey County, Minnesota
My Commission Expires JANUARY 31, 2000



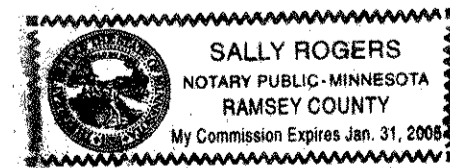
In witness whereof said Norwest Bank Minnesota, National Association, a national banking association, has caused these presents to be signed by its proper officers this 2TH day of DECEMBER, 1999.

Signed: Norwest Bank Minnesota, National Association

Phyllis Stubb Vice President Don Sporn Vice President

STATE OF MINNESOTA
COUNTY OF HEWEN
The foregoing instrument was acknowledged before me this 2TH day of DECEMBER, 1999, by Romy Stubb, the Vice President and by Don Sporn, Vice President of Norwest Bank Minnesota, National Association, a national banking association on behalf of the Association.

Sally Rogers
Notary Public, Ramsey County, Minnesota
My Commission Expires 1-31-2000

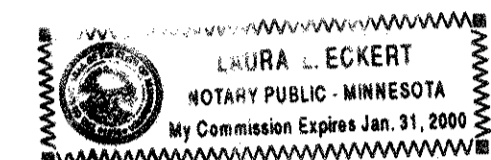


In witness whereof said Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a public body corporate and politic, has caused these presents to be signed by its proper officers this 6TH day of DECEMBER, 1999.

Signed: Housing and Redevelopment Authority of the City of Saint Paul, Minnesota

Brian Sweency
STATE OF MINNESOTA
COUNTY OF RAMSEY
The foregoing instrument was acknowledged before me this 6TH day of DECEMBER, 1999, by Brian Sweency and by _____ of the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a public body corporate and politic, on behalf of the public body.

Laura L. Eckert
Notary Public, Ramsey County, Minnesota
My Commission Expires Jan 31, 2000

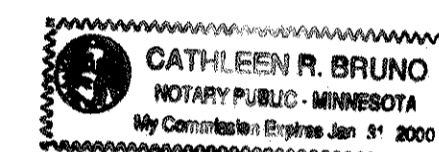


I hereby certify that I have surveyed and platted the property described on this plat as WESTMINSTER COTTAGES; that this plat is a correct representation of the survey; that all distances are correctly shown on the plat in feet and hundredths of a foot; that all monuments are correctly placed in the ground as shown; that the outside boundary lines are correctly designated on the plat; and there are no wet lands as defined in Minnesota Statutes, Section 505.02, Subdivision 1, or public highways to be designated other than as shown on this plat.

John A. Rengo
John A. Rengo, Land Surveyor
Minnesota License No. 25344

STATE OF MINNESOTA
COUNTY OF ANOKA
The foregoing Surveyor's Certificate was acknowledged before me this 2ND day of DECEMBER, 1999, by John A. Rengo, a Licensed Land Surveyor.

Cathleen R. Bruno
Notary Public, Anoka County, Minnesota
My Commission Expires January 31, 2000



City of Saint Paul

I do hereby certify that on the 10 day of November, 1999, the City Council of the City of Saint Paul, Minnesota, approved this plat. All monuments will be set as specified by the City Council and as stated on this plat, according to Minnesota Statutes, Section 505.02, Subdivision 1.

Friedrich K. Gies
Clerk

Taxes payable in the year 99 on the land herein described have been paid, also there are no delinquent taxes and transfer entered this 8 day of DECEMBER, 1999.

D. McClung, Director
Department of Property Taxation

By P. Demers, Deputy

Pursuant to Minnesota Statutes, Section 383A.42, this plat has been examined and is approved this 9TH day of December, 1999 and the conditions of Minnesota Statutes, Section 505.03, Subdivision 2, have been fulfilled.

David D. Claypool
David D. Claypool, L.S.
Ramsey County Surveyor

County Recorder
County of Ramsey, State of Minnesota

I hereby certify that this plat of WESTMINSTER COTTAGES was filed in the office of the County Recorder for public record on this 30TH day of December, 1999, at 3:15 o'clock P. M. and was duly filed in Book 116 of Plats, Pages 6 and 7, as Document Number 3297575.

Deputy County Recorder
Registrar of Titles
County of Ramsey, State of Minnesota

I hereby certify that this plat of WESTMINSTER COTTAGES was filed in the office of the Registrar of Titles for public record on this 30TH day of December, 1999, at 4:00 o'clock P. M. and was duly filed in Book 43 of Plats, Pages 7 and 8, as Document Number 587064.

Deputy Registrar of Titles

E. G. RUD & SONS, INC.
Land Surveyors



