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OF COUNSEL:  
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May 10, 1996

Mr. James Butcher  
4376 Cottage Park Road  
White Bear Lake, Minnesota 55110

**Re: Cottage Park Homeowners Association**

Dear Jim:

Pursuant to your request, I am enclosing a copy of the following recorded documents:

1. Recorded Court Order and Decree of Registration (#1118663) in which the Court registered title to Block A in the name of the City of White Bear, subject to the Declaration of Easements, as amended, in favor of the Cottage Park Homeowners Association;
2. Declaration of Easements, Uses and Limitations (#2219607). This creates the easement rights in the Association; and
3. Amendment Agreement (#2863748). This amends certain aspects of the Declaration.

An actual Certificate of Title will be issued to the City in a few weeks showing the City in fee title, subject to the Declaration, as amended, which grants the easement rights to the Cottage Park Homeowners Association.

You also asked that I comment on how persons might get notice of these Association easements "on their title". Note that nothing more needs to be done to "vest" the easement rights in the Association. However, if owners actually want it to show up on their deed and in their abstracts, I suggest the following:

1. They could deed their property to a "straw person" and then deed it back to themselves adding to the legal description:

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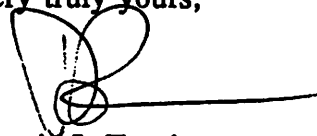
"Together with any and all rights, title, and interest appurtenant to said property over, under and across part of Block A, Cottage Park, which may be available from the Cottage Park Homeowners Association pursuant to (1) Order and Decree of Registration filed April 19, 1996 in the office of the Ramsey County Registrar of Titles as Doc. No. 1118663, and (2) Declaration of Easements, Uses and Limitations affecting said Block A, recorded in the office of the Ramsey County Recorder on May 7, 1984, as Doc. No. 2219607, as amended by Amendment Agreement recorded in the office of the Ramsey County Records on April 14, 1995, as Doc. No. 2863748, which are also referenced in said Order and Decree of Registration and are recited in the Certificate of Title for Block A."

2. A lawyer is necessary to do #1 above. Estimated Cost: \$100 to \$300 per homeowner.
3. Instruct the title company which next updates your abstract to include Document Numbers 1118663 (Torrens), 2219607 (abstract) and 2863748 (abstract). You can also order what is known as a "Registered Property Abstract" or "Condition of Title" from your title company for Block A which would show the Declaration and Amendment Agreement on the title.

I am also enclosing a letter complimenting Julie Bergh at the Examiner's Office for her efforts.

Finally, after 16 years of involvement in this case, I am closing my file. I hope the neighborhood benefits from these easement rights as much as I have always envisioned it would.

Very truly yours,

A handwritten signature in black ink, appearing to be 'Dennis J. Trooien', with a long horizontal line extending to the right.

Dennis J. Trooien

DJT/kjm  
Enclosure

NOTICE PURSUANT TO MINN. STAT. SEC. 386.375, SUBD. 3 (1987)

IMPORTANT INFORMATION ABOUT YOUR ABSTRACT OF TITLE

An abstract of title is a legal document which records the history of ownership of a parcel of land. This document shows the purchases and sales, mortgages, assessments, judgements, and other liens or rights against the property. The abstract should be carefully reviewed by a purchaser before making a decision to buy property.

An abstract is a necessary part of the sale, financing or refinancing of your land. You can replace a lost or damaged abstract, but it may cost you hundreds or even thousands of dollars depending upon the history of the ownership. Right now, the average cost of replacing an abstract is \$450.00 in the Twin Cities area and \$250.00 in other parts of the state.

You, as the owner of the land, are entitled by law to possession of the abstract. You should store it with the same care you use for other valuable documents such as wills, stocks and bonds. You may wish to store it in a secure facility such as a safe deposit box or an abstract company. If an abstract company presently has your abstract, they must offer to return it to you before charging any fees for storage.