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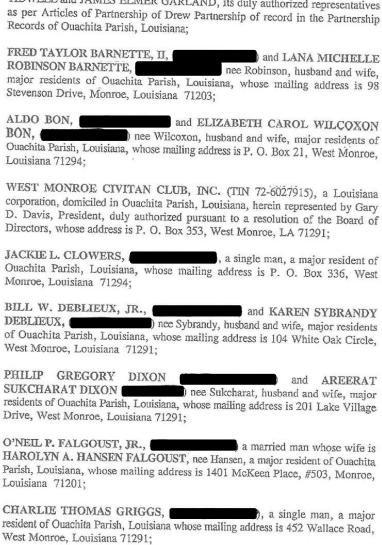
STATE OF LOUISIANA

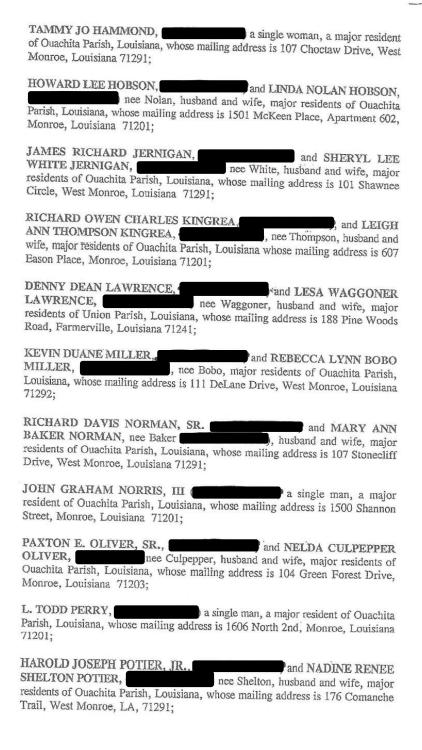
PARISH OF QUACHITA

SECOND AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CALVERT COUNTRY ESTATES, UNIT 1

BE IT KNOWN that before me, the undersigned Notary Public in and for Ouachita Parish, Louisiana, and in the presence of the undersigned competent witnesses, personally came and appeared:

DREW PARTNERSHIP (TIN 72-1243659), a Louisiana Partnership, organized and existing under the laws of the State of Louisiana whose mailing address is 1137 Ole Highway 15, West Monroe, Louisiana 71291, herein represented by I. H. TIDWELL and JAMES ELMER GARLAND, its duly authorized representatives as per Articles of Partnership of Drew Partnership of record in the Partnership Records of Ouachita Parish, Louisiana;





SOUTHERN DELTA HOMES, INC., (TIN 72-1296966) a Louisiana corporation, domiciled in Ouachita Parish, Louisiana, being represented herein by Ronald W. Savage, Sr., its President, whose mailing address is P. O. Box 2996, West Monroe, Louisiana 71294;

MURRY G. STREETMAN, and EVA SUE CRAWFORD nee Crawford, husband and wife, major residents of Ouachita Parish, Louisiana, whose mailing address is 1876 Arkansas Road, West Monroe, Louisiana 71291;

RICHARD MURRY STREETMAN, nee Wilkins, and REGINA DeEDRA WILKINS STREETMAN, nee Wilkins, husband, husband and wife, major residents of Ouachita Parish, Louisiana whose mailing address is 123 Neal Street, West Monroe, Louisiana 71291;

JAMES DANIEL TARKINGTON, resident of Ouachita Parish, Louisiana, whose mailing address is 1701 McKeen Place, #80, Monroe, Louisiana 71201;

ROBERT WILLIAM TRUETT, and DEBORAH KAY WHITE TRUETT, nee White, husband and wife, major residents of Ouachita Parish, Louisiana, whose mailing address is 277 East Puckette Lake Road, West Monroe, Louisiana 71292;

HERBERT LEROY WILCOXON, and RUTH ELLEN LIPSEY WILCOXON, nee Lipsey, husband and wife, major residents of Ouachita Parish, Louisiana, whose mailing address is 381 Vancil Road, West Monroe, Louisiana 71291;

WHEREAS, Appearers in order to promote the orderly development of those certain properties known as Calvert Country Estates, Unit Number One (I) and to facilitate the maximum enjoyment of said property by such persons which may become owners of lots or parcels contained therein, and pursuant to a general plan, have imposed upon the said properties certain building standards and restrictions all in accordance with that certain Declaration of Covenants, Conditions and Restrictions dated February 16, 1998 and of record in Conveyance Book 1723, DR#1219406 of the Conveyance records of Ouachita Parish, Louisiana and as amended in that certain First Amendment to Declaration and Covenants, Conditions and Restrictions of Calvert Country Estates, Unit 1, dated April 14, 1998 and of record in Conveyance Book 1730, DR#1225933 of the Conveyance records of Ouachita Parish, Louisiana.

Whereas, Appearers do now come before these presents, for the purpose of further amending and reforming the said Declaration of Covenants, Conditions and Restrictions as follows:

Section I - Land Use and Building Type

No lot shall be used for other than residential purposes. No building shall be erected, altered, placed or permitted to remain on any lot other than one single family dwelling. No structure of a temporary character such as a trailer, mobile home, basement, tent, shack or garage shall be used on any lot at any time as a residence, either temporarily or permanently. All exterior out buildings such as storage buildings shall be permanent in type and in keeping with the type and architecture of the premises. All residences constructed on said property shall be new construction. Each residence shall contain at least two thousand one hundred (2.100) square feet of enclosed living area, exclusive of garage, carport, open porches or unheated area and shall contain a minimum roof pitch of 6/12. All garages and carport areas shall provide space for at least two (2) automobiles. All driveways shall be concrete or asphalt and shall contain concrete, brick or stone head walls at the end of any culvert. All mailboxes are to be approved by the Calvert Country Estates Home Owner's Association in accordance with the provision as set forth in the First Amendment. All carports facing a street shall have a garage door.

WITNESSES:

DREW PARTNERSHIP

BY July Labour 1998.

BY July Labour

THUS DONE AND SIGNED in the presence of me, Notary Public, and the undersigned

MONROE CIVITAN CLUB, INC.

CARYO DAVI

BY: