

**RECORDED AT THE REQUEST OF AND  
WHEN RECORDED RETURN TO:**

**THIRD WALNUT CREEK MUTUAL**  
Mutuals' Board Office  
Attn: Lucy Limon  
1001 Golden Rain Road  
Walnut Creek, CA 94595-0987



CONTRA COSTA Co Recorder Office  
KRISTIN B. CONNELLY, Clerk-Recorder  
**DOC - 2025-0107116**  
Monday, Oct 13, 2025 16:05:23  
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**Receipt#: 202500104294**

211 / WINDOW3 / 1-9

**SECOND AMENDMENT TO MASTER DECLARATION OF  
COVENANTS, CONDITIONS AND RESTRICTIONS  
THIRD WALNUT CREEK MUTUAL**

This Second Amendment to the Master Declaration of Covenants, Conditions and Restrictions of Third Walnut Creek Mutual (the "Second Amendment") is made on the date hereinafter set forth by **THIRD WALNUT CREEK MUTUAL**, a California nonprofit mutual benefit corporation (the "Mutual").

**RECITALS**

A. WHEREAS, an instrument entitled "Master Declaration of Covenants, Conditions and Restrictions of Third Walnut Creek Mutual" was recorded on October 14, 2020 as Document No. 2020-0237602 in the Official Records of Contra Costa County, California (the "Declaration"), for the property described as follows: See Exhibit A, attached hereto and made a part of this Amendment.

B. WHEREAS, the Declaration establishes certain limitations, easements, covenants, conditions, restrictions, liens and charges which run with and are binding upon all parties having or acquiring any right, title or interest in those certain parcels of real property located in the City of Walnut Creek, Contra Costa County, State of California, and as described in the Declaration.

C. WHEREAS, all of the real property described in the Declaration, including all improvements thereon, constitute a "condominium project" within the meaning of California Civil Code section 1351(f).

D. WHEREAS, the Mutual desires to amend the Declaration as set forth below.

E. WHEREAS, pursuant to Article 12 of the Declaration, the Declaration may be amended by the affirmative vote of Members representing at least a majority of the Total Voting Power of the Mutual.

F. WHEREAS, all approvals required to amend the Declaration have been obtained.

**NOW, THEREFORE**, the Mutual amends the Declaration as set forth in this Second Amendment.

1. Article 10.2.3 ("Dollar Limit") of the Declaration shall be deleted in its entirety, and shall be replaced with the following:

10.2.3 Dollar Limit. The dollar amount of the Mutual's Property Insurance policy shall be the best and highest amount available, i.e., full insurable replacement value, taking into consideration availability and affordability of the premium. If coverage of less than the full insurable replacement value of the covered property described in Section 10.2.1 is not available or if the premium is cost prohibitive, the Mutual shall obtain coverage for the highest percentage of insurable replacement value that is available for a premium that is not cost prohibitive and is economically feasible. When considering economic feasibility, the board should consider all available factors, including but not limited to:

(a) A risk analysis/risk assessment obtained from a qualified risk manager or a qualified insurance broker including an analysis of possible maximum loss scenarios.

(b) Undertaking inspections and implementing actions to mitigate casualty risks, e.g., clearing brush/trees and establishing fire breaks at building perimeters.

(c) Evaluating cost effectiveness at different percentages of coverage.

(d) Such other financial factors and risk mitigations actions that a reasonable board of directors would consider under the same or similar circumstances.

2. Article 10.3 ("FNMA, FHLMC and FHA Requirements") of the Declaration shall be deleted in its entirety.

IN WITNESS WHEREOF, the undersigned duly authorized officer, on behalf of the Declarant THIRD WALNUT CREEK MUTUAL, has executed this Amendment on this 1<sup>st</sup> day of JULY, 2024.

THIRD WALNUT CREEK MUTUAL

By: Thomas Lauck  
Thomas Lauck, President

**CERTIFICATION OF THE SECOND AMENDMENT TO THE  
MASTER DECLARATION OF COVENANTS, CONDITIONS  
AND RESTRICTIONS FOR THE THIRD WALNUT CREEK MUTUAL**

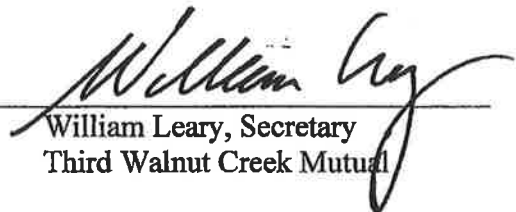
WHEREAS an instrument entitled "Master Declaration of Covenants, Conditions and Restrictions of Third Walnut Creek Mutual" was recorded on October 14, 2020 as Document No. 2020-0237602 in the Official Records of Contra Costa County, California (the "Declaration"), for the property described as follows: See Exhibit A, attached hereto and made a part of this Amendment.

WHEREAS, the original Declaration allowed for the amendment of the Master Declaration of Covenants, Conditions and Restrictions upon a vote in favor of amendment by the requisite percentage of the Members entitled to vote.

NOW THEREFORE, I declare that a vote was taken of all Members entitled to vote and that in excess of the requisite percentage of the Members voted in favor of adopting the Second Amendment of the Master Declaration of Covenants, Conditions and Restrictions for the Third Walnut Creek Mutual.

The Second Amendment of the Master Declaration of Covenants, Conditions and Restrictions for the Third Walnut Creek Mutual shall replace the articles noted in the Amendment and be in full force and effect from the date of this Certification.

Dated this 1<sup>ST</sup> day of JULY, 2024.

  
\_\_\_\_\_  
William Leary, Secretary  
Third Walnut Creek Mutual

**EXHIBIT A**

**LEGAL DESCRIPTION OF PROPERTY COMPRISING  
THIRD WALNUT CREEK MUTUAL**

**THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF CONTRA COSTA, CITY OF WALNUT CREEK, DESCRIBED AS FOLLOWS:**

**DISTRICT III (Projects 49, 54)**

**Project 49**

LOT 1, AS SHOWN ON THE MAP ENTITLED "SUBDIVISION 5219 (MUTUAL NO. 49)", FILED DECEMBER 26, 1978, IN BOOK 220 OF MAPS, PAGES 13, 14 AND 15, CONTRA COSTA COUNTY RECORDS.

**Project 54**

LOT 3 AS SHOWN ON THE MAP ENTITLED "SUBDIVISION 5218 (MUTUAL NO. 48)", FILED DECEMBER 26, 1978, IN BOOK 220 OF MAPS, PAGES 9, 10, 11 AND 12, CONTRA COSTA COUNTY RECORDS.

**DISTRICT IV (Projects 26, 35)**

**Project 26**

LOT 1 AND 2, AS SAID LOTS ARE SHOWN ON THE MAP OF "SUBDIVISION 4008, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED JULY 1, 1970, IN BOOK 131 OF MAPS, PAGES 35, 36 AND 37, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**EXCEPTING THEREFROM:**

**ALL THAT CERTAIN AREA DESIGNATED AS PTARMIGAN DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4008.**

**Project 35**

LOT 1 AND 2, AS SAID LOTS ARE SHOWN ON THE MAP OF "SUBDIVISION 4431 (MUTUAL NO. 35), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED MARCH 22, 1973, IN BOOK 156 OF MAPS, PAGES 9, 10 AND 11, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**EXCEPTING THEREFROM:**

**ALL THAT CERTAIN AREA DESIGNATED AS TERRA GRANADA DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4431.**

**DISTRICT V (Project 33)**

**Project 33**

LOT 1, AS SAID LOT IS SHOWN ON THE MAP OF "SUBDIVISION 4414 MUTUAL 33, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED MAY 24, 1973, IN BOOK 157 OF MAPS, PAGES 39, 40 AND 41, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THAT CERTAIN AREA DESIGNATED AS TERRA GRANADA DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4414.

**DISTRICT VII (Project 51)**

**Project 51**

LOTS 1 AND 2, AS SHOWN ON THE MAP OF SUBDIVISION 5240, MUTUAL 51, FILED OCTOBER 25, 1984, IN MAP BOOK 284, PAGE 1, CONTRA COSTA COUNTY RECORDS.

**DISTRICT IX (Project 45)**

**Project 45**

LOTS 1, 2, 3, AND 4, SUBDIVISION 4850, AS SHOWN ON THE MAP OF "SUBDIVISION 4850, (MUTUAL 45), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED OCTOBER 13, 1976, IN BOOK 190 OF MAPS, PAGES 34 THROUGH 37, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**DISTRICT X (Project 42, 44)**

**Project 42**

LOT 1, SUBDIVISION 4728, AS SHOWN ON THE MAP OF "SUBDIVISION 4728, (MUTUAL 42), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED JANUARY 22, 1976, IN BOOK 181 OF MAPS, PAGES 42, 43 AND 44, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**Project 44**

LOT 1, SUBDIVISION 4817, AS SHOWN ON THE MAP OF "SUBDIVISION 4817, (MUTUAL 44), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED APRIL 21, 1976, IN BOOK 183 OF MAPS, PAGES 38, 39 AND 40, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**DISTRICT XIII (Projects 34, 38, 64)**

**Project 34**

LOT 1, AS SAID LOT IS SHOWN ON THE MAP OF "SUBDIVISION 4415 (MUTUAL NO. 34), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED MAY 3, 1973, IN BOOK 157 OF MAPS, PAGES 3, 4 AND 5, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THAT CERTAIN AREA DESIGNATED AS CAMPHOR DRIVE, AS SHOWN ON SAID MAP OF SUBDIVISION 4415.

**Project 38**

LOT 1, AS SHOWN ON THE MAP OF "SUBDIVISION 4553 (MUTUAL 38), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED JANUARY 25, 1974, IN BOOK 166 OF MAPS, PAGES 30, 31 AND 32, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THOSE AREAS DESIGNATED AS ROSSMOOR PARKWAY, TERRA CALIFORNIA DRIVE AND CACTUS COURT, AS SHOWN ON SAID MAP OF SUBDIVISION 4553.

**Project 64**

LOTS 1, AS SHOWN ON THE MAP OF SUBDIVISION 7403, FILED JUNE 22, 1990, IN MAP BOOK 348, PAGE 38, CONTRA COSTA COUNTY RECORDS.

**DISTRICT XIV (Projects 36, 37)**

**Project 36**

LOT 1, AS SAID LOT IS SHOWN ON THE MAP OF "SUBDIVISION 4436 (MUTUAL NO. 36), CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED JULY 19, 1973, IN BOOK 160 OF MAPS, PAGES 23, 24 AND 25, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THOSE AREAS DESIGNATED AS ROSSMOOR PARKWAY, GOLDEN RAIN ROAD, CACTUS COURT AND TERRA CALIFORNIA DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4436.

**Project 37**

LOT 1, AS SHOWN ON THE MAP OF "SUBDIVISION 4511, MUTUAL 37, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED SEPTEMBER 21, 1973, IN BOOK 163 OF MAPS, PAGES 28, 29 AND 30, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY

EXCEPTING THEREFORM:

ALL THOSE AREAS DESIGNATED AS CACTUS COURT AND TERRA CALIFORNIA DRIVE, AS SHOWN ON SAID MAP OF SUBDIVISION 4511.

**DISTRICT XV (Projects 27,31,32)**

**Project 27**

LOT 1, AS SAID LOT IS SHOWN ON THE MAP OF "SUBDIVISION 4128, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA", FILED MAY 5, 1971, IN BOOK 136 OF MAPS, PAGES 47 TO 49, INCLUSIVE, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

**Project 31**

LOT 1, AS SHOWN ON THE MAP OF 'SUBDIVISION 4347, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA', FILED NOVEMBER 22, 1972, IN BOOK 152 OF MAPS, PAGES 41, 42 AND 43, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THAT CERTAIN AREA DESIGNATED AS PTARMIGAN DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4347.

**Project 32**

LOT 1, AS SHOWN ON THE MAP OF 'SUBDIVISION 4348, CITY OF WALNUT CREEK, CONTRA COSTA COUNTY, CALIFORNIA', FILED DECEMBER 1, 1972, IN BOOK 152 OF MAPS, PAGES 44, 45 AND 46, IN THE OFFICE OF THE COUNTY RECORDER OF CONTRA COSTA COUNTY.

EXCEPTING THEREFORM:

ALL THAT CERTAIN AREA DESIGNATED AS PTARMIGAN DRIVE AS SHOWN ON SAID MAP OF SUBDIVISION 4348.

## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Contra Costa

On 4/1/24 before me, Karen Kruth, Notary Public  
(insert name and title of the officer)

personally appeared Thomas Lauck  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karen Kruth (Seal)





## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Contra Costa

On July 1, 2024 before me, Karen Kruth, Notary Public  
(insert name and title of the officer)

personally appeared William Leary  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karen Kruth (Seal)

