

WESTON WOODS OF BUNKER HILLS

CITY OF COON RAPIDS
COUNTY OF ANOKA

KNOW ALL MEN BY THESE PRESENTS: That Raintree Realty, Inc., a Minnesota corporation owner and Ronald E. Smith and Sharon L. Smith, his wife, owners and proprietors of the following described property situated in the County of Anoka, State of Minnesota, to-wit:

The West Half of the East Half of the Southwest Quarter of the Southwest Quarter and that part of the West Half of the Southwest Quarter of the Southwest Quarter lying south of the north 330.00 feet thereof and except that part as taken in Anoka County Highway Right-of-Way Plat No. 15. All in Section 2, Township 31, Range 24, Anoka County, Minnesota.

Have caused the same to be surveyed and platted as WESTON WOODS OF BUNKER HILLS and do hereby donate and dedicate to the public for public use forever the street, boulevard and easements for utility and drainage purposes as shown on the plat. In witness whereof said Raintree Realty, Inc., a Minnesota corporation has caused these presents to be signed by its proper officer this 14th day of September 1994. In witness whereof, said Ronald E. Smith and Sharon L. Smith, his wife, have hereunto set their hands and seals this 14th day of September, 1994.

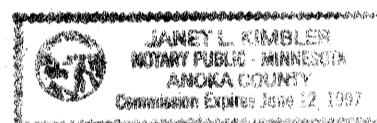
Signed: RAIN TREE REALTY, INC.

Ronald E. Smith
Ronald E. Smith, president

Ronald E. Smith
Ronald E. Smith

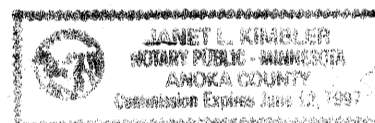
Sharon L. Smith
Sharon L. Smith

State of Minnesota
County of Anoka The foregoing instrument was acknowledged before me this 14th day of September, 1994, by Ronald E. Smith, President of Raintree Realty, Inc., a Minnesota corporation on behalf of said corporation.



Janet L. Kimbler
Notary Public, Anoka County, Minnesota
My commission expires _____

State of Minnesota
County of Anoka The foregoing instrument was acknowledged before me this 14th day of September, 1994, by Ronald E. Smith and Sharon L. Smith, his wife.

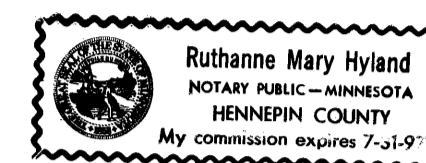


Janet L. Kimbler
Notary Public, Anoka County, Minnesota
My commission expires _____

I hereby certify that I have surveyed and platted the land described on this plat as WESTON WOODS OF BUNKER HILLS; and that this plat is a correct representation of said survey; that all distances are correctly shown on said plat in feet and hundredths of a foot; that all monuments have been correctly placed in the ground as shown on said plat; that the outside boundary lines are correctly designated on said plat; and that there are no public highways or wetlands to be designated on said plat other than as shown thereon.

Milton E. Hyland
Milton E. Hyland, Licensed Land Surveyor
Minnesota License No. 20262

State of Minnesota
County of Hennepin The foregoing instrument was acknowledged before me this 8th day of September, 1994, by Milton E. Hyland, Licensed Land Surveyor.



Ruthanne Mary Hyland
Ruthanne Mary Hyland, Notary Public
Hennepin County, Minnesota
My Commission Expires July 31, 1997

The plat of WESTON WOODS OF BUNKER HILLS was approved by the Planning and Zoning Commission of the City of Coon Rapids at a regular meeting thereof held this 18th day of August, 1994.

By: Donna M. Naeue
Chairman

We hereby certify that the City Council of the City of Coon Rapids, Anoka County, Minnesota, duly accepted and approved the plat of WESTON WOODS OF BUNKER HILLS, at a regular meeting thereof held this 16th day of September, 1994. If applicable, the written comments and recommendations of the Commissioner of Transportation and the County Highway Engineer have been received by the City or the prescribed 30 day period has elapsed without receipt of such comments and recommendations, as provided by Minn. Statutes Section 505.03 Subd. 2.

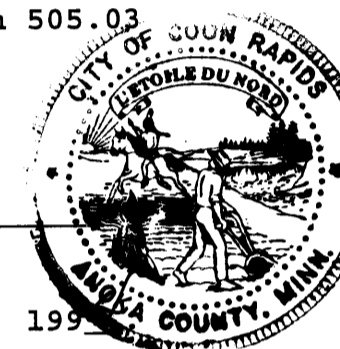
CITY COUNCIL OF COON RAPIDS, MINNESOTA

William L. Thompson
Mayor

Betty Backes, CMC
Clerk

Checked and approved this 14th day of Sept., 1994.

Merlyn D. Anderson
Merlyn D. Anderson, Anoka County Surveyor



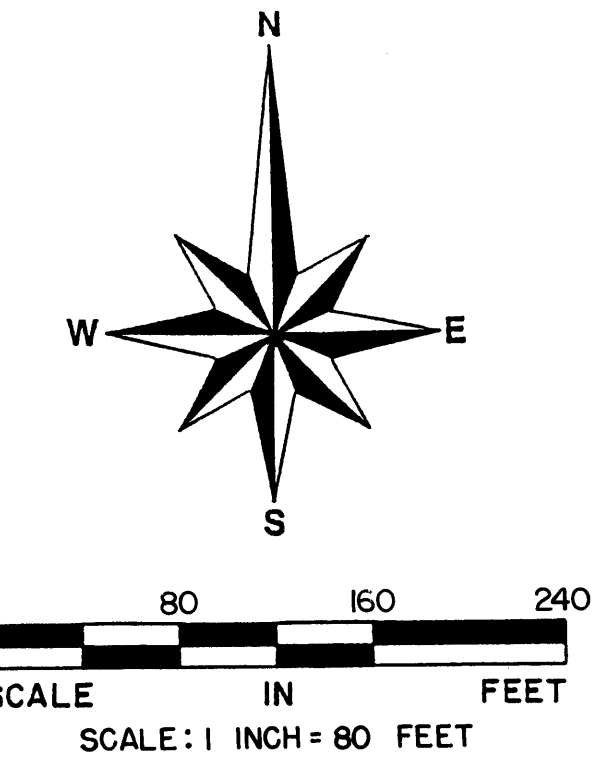
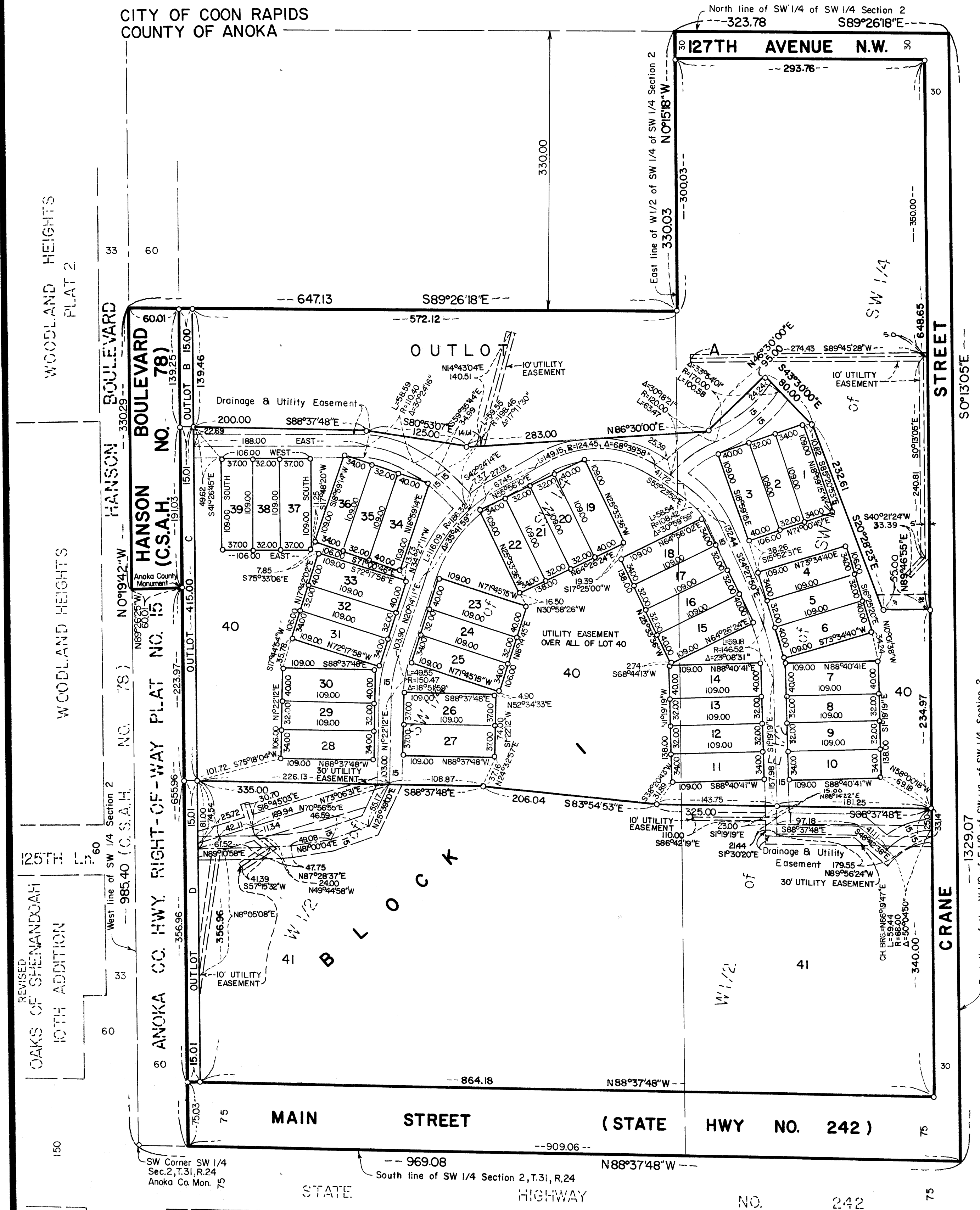
1135416
OFFICE OF COUNTY RECORDER
STATE OF MINNESOTA, COUNTY OF ANOKA
I hereby certify that the within instrument was filed in this office for record on the 14th day of SEPT A.D., 1994 at 4:30 o'clock P. M., and was duly recorded in book 49 of Plats page 6
Edward M. Bruka
County Recorder
By: J. J. Seefeld
Deputy

I HEREBY CERTIFY THAT THE CURRENT AND DELINQUENT TAXES ON THE LANDS DESCRIBED WITHIN ARE PAID AND THE TRANSFER IS
ENTERED Sept 14 1994
EDWARD M. PRESKA
PROPERTY TAX ADMINISTRATOR
BY: [Signature]
DEPUTY PROPERTY TAX ADMINISTRATOR

Hy-Land Surveying, P.A.
Land Surveyors

WESTON WOODS OF BUNKER HILLS

CITY OF COON RAPIDS
COUNTY OF ANOKA



o Denotes Iron monument

For the purposes of this plat, the West line of the Southwest Quarter of Section 2, Township 31, Range 24, has an assumed bearing of North 0 degrees 19 minutes 42 seconds West.

HIDDEN PINES 2ND ADD

Hy-Land Surveying, P.A.
Land Surveyors

1796107

New 02-31-24-33-0051
New _____ 0055

COMMON INTEREST COMMUNITY NO. 137
A COOPERATIVE
REALIFE COOPERATIVE OF Coon Rapids

THIS DECLARATION AND DISCLOSURE OF COMMON INTEREST COMMUNITY is made as of the 10th day of March, 2003 by Realife Cooperative of Coon Rapids, a Minnesota cooperative corporation (the "Cooperative"), pursuant to the Minnesota Common Interest Ownership Act (Minnesota Statutes §515B 1-101 through 515B 4-118), as amended from time to time (the "Act")

RECITALS

A The Cooperative is the owner of the real estate located in Anoka County, Minnesota, legally described on the attached Exhibit "A" (the "Real Estate")

B The Cooperative intends to develop the Real Estate as a residential cooperative development. The Real Estate is not subject to a master association.

C The Cooperative wishes to establish the Real Estate as a cooperative common interest community under the Act.

D The common interest community created by this document is not subject to a master association.

NOW, THEREFORE, the Cooperative creates and establishes a cooperative common interest community known as the Realife Cooperative of Coon Rapids (the "Cooperative") and declares that the Real Estate is and will be held, transferred, conveyed, sold, leased, occupied and developed subject to the Act, and subject to the covenants, conditions, restrictions, easements, charges and liens in this Declaration, which will run with the Real Estate and will be binding on all parties having any right, title or interest in the Real Estate, including rights of occupancy of any nature or leasehold interests in the Real Estate.

RETURN TO
First American Title Insurance Company
1900 Midwest Plaza West
801 Nicollet Mall
Minneapolis, MN 55402

DECLARATION AND DISCLOSURE

1. **DEFINITIONS.** Terms used in this Declaration will have the meaning given to them in the Act. The following are supplemental definitions applicable to this Declaration

a. **"Board of Directors"** means the Board of Directors of the Cooperative

b. **"Cooperative"** means Realife Cooperative of Coon Rapids, a Minnesota cooperative association incorporated on November 22, 2000 pursuant to Minnesota Statutes Chapter 308A, with its principle office at 1555 Main Street NW Coon Rapids, MN 55448

c. **"Dwelling Unit"** means a residential housing unit consisting of a group of rooms and hallways which are designed or intended for use as living quarters for an individual, family or other persons living together

d. **"Member"** means any person holding membership in the Cooperative

e. **"Occupancy Agreement"** means the agreement between the Member and the Cooperative describing the terms and conditions under which the Member will occupy a specified Dwelling Unit

2. **COOPERATIVE GOVERNANCE.** The Board of Directors will govern the Cooperative. The power and authority of the Cooperative provided in the applicable statutes, the Declaration, Bylaws, and Rules and Regulations will be vested in a Board of Directors elected by the Members in accordance with the Bylaws of the Cooperative. The Cooperative will act through the Board of Directors and the officers elected by the Board of Directors. Accordingly, all references in the Declaration and Bylaws to the Cooperative means the Board of Directors acting for the Cooperative, unless the Declaration or Bylaws expressly require action by the vote of the Members

3. **DWELLING UNIT BOUNDARIES AND LIMITED COMMON ELEMENTS.** Exhibit B is a scale drawing showing the perimeter walls and identification designations of each Dwelling Unit created by this Declaration. Exhibit B also depicts Limited Common Elements in addition to those specified in Section 515B 2-102 and the Dwelling Units to which each is allocated

4. **MEMBERS' INTERESTS CONSTITUTE PERSONAL PROPERTY.** The Members' respective interest in all Dwelling Units and their allocated interest will be personal property

5. **ALLOCATION OF INTERESTS TO EACH DWELLING UNIT.** Ownership interests in the Cooperative and votes in Cooperative matters are allocated to the

Members occupying each Dwelling Unit, whether one or more Members, based upon a fraction the numerator of which is one (1) and the denominator of which is the total number of Dwelling Units in the Cooperative, which as of the date of this Declaration is 100. The Cooperative's expenses and costs are allocated in the same proportion that the Dwelling Unit's square footage bears to the total square footage of the Project Dwelling Units added to the Cooperative pursuant to this Declaration and Minnesota Statutes will not modify the above allocation.

6. **RESIDENTIAL DWELLING UNITS.** The Cooperative will consist of 100 Dwelling Units in a newly constructed building.

7. **PROHIBITION AGAINST SUBDIVIDING DWELLING UNITS.** Dwelling Units cannot be subdivided. The Cooperative, however, may subdivide any Dwelling Unit not previously occupied by a Member with prior approval by the Board of Directors.

8. **PROHIBITION AGAINST TIME-SHARES.** Dwelling Units cannot be converted to the time-share form of ownership.

9. **RIGHT TO ADD ADDITIONAL REAL ESTATE.** The Cooperative is not reserving the right to acquire real estate in addition to the Real Estate.

10. **CARRYING CHARGES.** Each Member agrees, subject to the terms of the Occupancy Agreement, to pay to the Cooperative a monthly sum equal to one-twelfth (1/12th) of the Member's proportionate share of the sum the Board of Directors estimates is required to meet the annual expenses pertaining to the Real Estate, the Cooperative or other facilities which the Member is entitled to utilize. Nothing in this Declaration will limit the rights of the Cooperative created by Section 515B.3-115 and Section 515B 3-116 of the Act.

11. **REPAIR, MAINTENANCE AND REPLACE RESPONSIBILITIES: SERVICES.**

a. **Repairs, Maintenance and Replacements by Members** The Member, at his sole cost and expense, must

1. Make any repairs, maintenance or replacements necessitated by the negligence or misuse of the Dwelling Unit or the Association's property by the Member's or the Member's guests,

2. Redecorate of the Member's own Dwelling Unit over and above decorations covered by the reserve for replacements maintained by the Cooperative,

3. Make any repairs, maintenance or replacements required on the following items: (i) furnishings, household goods and personal property owned by the Member, (ii) appliances that are in addition to the range and

hood, refrigerator, disposal and dishwasher furnished by the Cooperative or any upgrades thereof, (iii) window treatments, wall coverings and floor coverings that are in addition to or an upgrade of those furnished by the Cooperative, or (iv) any upgrades to the Dwelling Unit from that furnished by the Cooperative,

4 Make or pay the cost of all deferred maintenance, including painting, floor finishing and cleaning the Cooperative deems necessary or desirable to place the Dwelling Unit in suitable condition for another occupant, and

5 Replace any range and hood, refrigerator, disposal and dishwasher, window treatments, wall coverings, floor coverings and countertop upgrades over and above that covered by the reserve for replacements maintained by the Cooperative

b Repairs, Maintenance and Replacements by Cooperative The Cooperative will provide and pay the cost of any repairs, maintenance and replacements of the exterior of all Dwelling Units and garages and other common elements, except as specified in (a) above

c Lawn and Planting Maintenance, Patios The Cooperative will mow, trim, water, rake and otherwise maintain all lawns and exterior plantings to the extent necessary or desirable in the opinion of the Board of Directors. The Cooperative may elect not to maintain gardens and plantings established by individual Members. To the extent the Cooperative undertakes to maintain individual Member gardens and plantings, it will not be responsible for any damage to such gardens and plantings due to overwatering, underwatering or other improper maintenance. All plantings will be subject to the Board of Directors' approval of plantings and planting locations

d Services The Cooperative may obtain and pay for the services of any persons or entities to manage all or any part of its affairs, to the extent the Cooperative determines necessary or desirable for the proper operation of the Real Estate. Personnel may be furnished or employed directly by the Cooperative or by any person or entity with whom or which it contracts. The Cooperative may obtain and pay for legal and accounting services necessary or desirable in connection with the operation of the Real Estate or enforcement of this Declaration. The Cooperative may arrange with others to furnish trash collection and other common services to each Dwelling Unit. Any agreement for professional management of the Real Estate, or any other contract for services for the Cooperative or an entity owned or controlled by the same persons as the Cooperative, must provide for termination by either party without payment of a termination fee on ninety (90) days or less written notice without cause and by either party upon thirty (30) days or less written notice for cause, and must have a maximum contract term of three years, but may be renewable by agreement of

the parties for successive terms

e Personal Property for Common Use The Cooperative may acquire and hold for the use and benefit of all the Members tangible and intangible personal property and may dispose of the same by sale or otherwise. A member's beneficial interest will not be transferable, except with the transfer of a Membership. A Member may delegate his right of enjoyment of such personal property to residents of his Dwelling Unit. A transfer of a Membership under any circumstance will transfer to the transferee ownership of the transferor's beneficial interest in such property in accordance with the purpose for which it is intended, without hindering or encroaching upon the lawful rights of other Members.

f Utilities The Cooperative will provide water, sewer, trash removal, electricity and heat reasonable and necessary to serve the common elements. Each Member must pay for telephone and Dwelling Unit electricity directly to the supplier of such utilities.

12. INSURANCE, CASUALTY AND REBUILDING.

a Cooperative's Policies Section 515B 3-113 of the Act requires the Cooperative to maintain casualty insurance coverage on the common elements and, because Dwelling Units in this common interest community share contiguous walls, siding and roofs on the Dwelling Units. The same section also requires general liability coverage, authorizes the Cooperative to carry any other insurance it considers appropriate, specifies minimum notice from an insurer prior to cancellation, specifies other provisions for such insurance, requires the Cooperative or an insurance trustee to adjust all losses and describes the Cooperative's duty with respect to repair or rebuilding after casualty to common elements or Dwelling Units. The provisions of the Act described in this paragraph may not be varied or waived, but are supplemented, as follows:

(1) The Cooperative will carry worker's compensation insurance whenever it has eligible employees.

(2) The Cooperative may carry fidelity insurance and do so whenever required by a holder, insurer or guarantor of a mortgage.

(3) The Cooperative may enter into binding agreements with one or more holders, insurers or guarantors of mortgages obligating the Cooperative to keep specified coverages in effect for specified periods and to notify a holder, insurer or guarantor of any changes to coverage.

b Individual Policies of Members Each Member may elect to carry insurance for his own benefit insuring his personal liability, furniture, furnishings and other personal property supplied or installed by him or a previous Member.

c Betterments All betterments or improvements made subsequent to the original construction by any Member to his Dwelling Unit will be the responsibility of the Member to insure separately (or by rider to a blanket policy at the consent of the Cooperative) if he desires the same insured. If the Trustee or mortgagee undertake the reconstruction or remodeling of a Dwelling Unit or garage as above provided, the same must be restored only to substantially the same condition as the Dwelling Unit or garage was as of the completion of original construction.

13. GENERAL RESTRICTIONS.

a Dwelling Unit Restrictions Dwelling Units can only be used as a single residential Dwelling Unit. No trade or business of any kind can be carried on within a Dwelling Unit. No Dwelling Unit or any part thereof can be leased, sublet or assigned, except as allowed under the Occupancy Agreement and Bylaws of the Cooperative. No Dwelling Unit can be used or allowed to be used for hotel or transient occupancy. The following activities will not constitute a violation of this covenant:

- (1) The maintenance of a business and sales office and model Dwelling Units by the Cooperative,
- (2) The maintenance of an office by the Cooperative or its designated manager for purposes of management of the Real Estate,
- (3) Lease or rental of a Dwelling Unit for purposes consistent with this Declaration,
- (4) The use of a Dwelling Unit by a Member for home office or studio uses which are incidental to the principal residential use of the Dwelling Unit, which do not invite or generate regular or frequent visits by clients, customers, employees, co-workers or the public, and which do not alter the residential character of the Real Estate, and
- (5) Any Association-sanctioned event

b Prohibition of Damage and Certain Activities Nothing can be done or kept in any Dwelling Unit, or any part thereof, which will increase the rate of insurance on the Real Estate or any part thereof over what the Cooperative, but for such activity, would pay, without the prior written consent of the Board. Nothing can be done or kept in any Dwelling Unit or any part thereof which would be in violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body. Members and their invitees must not commit damage to, or waste of, the exterior of the Real Estate and buildings. Each Member must indemnify and hold the Cooperative and the other

Members harmless against all loss resulting from any damage or waste caused to the Cooperative or other Members by such Member or the Member's invitees. No noxious, destructive or offensive activity will be allowed in any Dwelling Units or any part thereof, nor can anything be done thereon which may be or may become a nuisance to any other Member or to any other person at any time lawfully residing in the Real Estate. No heating devices, refrigeration equipment, or other machinery that causes vibrations detectable from outside the Dwelling Unit, is fuel-fired, or is otherwise inherently dangerous, noxious, or noisy, can be installed or operated within any Dwelling Unit.

c. Rules and Regulations The Board of Directors from time-to-time will adopt and may modify such rules and regulations governing the use, maintenance and enjoyment of the Real Estate and the conduct of persons using the Real Estate, that in its discretion are desirable or necessary to implement the intent of this Declaration.

14. AMENDMENTS. The Act specifies the requirements for amending the Declaration. In addition to the other requirements for amendment of this Declaration and the Bylaws, the written joinder and consent of the Cooperative will be required for any amendment of either the Declaration or Bylaws which abolishes, diminishes or restricts the Cooperative's rights in this Declaration to complete improvements, to maintain signs and management offices and models or to maintain signs and advertise the project. This right may be waived in whole or in part at any time by recording a written waiver executed and acknowledged by the Cooperative.

15. FEDERAL AND STATE TAX DEDUCTIONS. Members, for federal and state tax purposes, will be entitled to deduct payments made by the Cooperative for real estate taxes equal to their proportionate share and interest paid to the holder of a security interest encumbering the Cooperative.

16. MISCELLANEOUS.

a. Right to Cure In the event that any Member violates any covenant or fails to perform any condition contained in this Declaration, the Bylaws, Occupancy Agreement, or Rules and Regulations, the Cooperative at its sole discretion may, but is not obligated to, perform the act, remove the defect, or correct the violation upon thirty (30) days written notice to the Member. If the Cooperative so acts on behalf of a Member, the Cooperative may levy an assessment against the Member's Dwelling Unit for the cost of the performance or correction.

b. Notices Any notice required or allowed to be sent to any Member or the Cooperative under the Declaration, Bylaws or Rules and Regulations is properly sent when mailed, postage prepaid, to the Cooperative's Office or, if to a Member, the last known address of such Member appearing on the Cooperative's records at the time of such mailing. In the case of multiple owners

of a Dwelling Unit, notice to any one owner will be notice to all

c Cooperative Documents The following documents are available for review in the Cooperative's office



- (1) The Declaration (exclusive of the floor plans),
- (2) Floor Plan,
- (3) Articles of Incorporation of the Cooperative,
- (4) Bylaws of the Cooperative,
- (5) Rules and Regulations of the Cooperative, and
- (6) Chapter 327A of the Minnesota Statutes

d Captions The Article and Section headings are intended for convenience only and will not be given any substantive effect

e Compliance with Local Law To the best knowledge of the Cooperative, the Cooperative has complied with local ordinances


IN WITNESS WHEREOF, the Cooperative has caused this Declaration to be executed as of the date recited on the first page

REALIFE COOPERATIVE OF COON RAPIDS

By 
Its 

STATE OF MINNESOTA)
) ss
COUNTY OF Hennepin)

The foregoing instrument was acknowledged before me this 10th day of March 2003 by Mike Traub, the Vice President of Realife Cooperative of Coon Rapids, a Minnesota cooperative corporation, on behalf of the Corporation


Notary Public

This instrument was drafted by:

Realife, Inc.
501 W. Travelers Trail
Burnsville, MN 55337



Project Realife Cooperative of Coon Rapids
Coon Rapids, Anoka County, Minnesota

ARCHITECT'S CERTIFICATE OF SUBSTANTIAL COMPLETION

I, John P Rova, pursuant to Minnesota Statute 515B 2-101© do hereby certify that all structural components and mechanical systems of the building consisting of or comprising any units thereby created are substantially completed

Dated this 11th day of March, 2003



John P Rova, Registered Architect
Minnesota Registration No 08889

STATE OF MINNESOTA
COUNTY OF *Hennepin*

John P Rova, a Registered Architect, acknowledged the foregoing instrument
Before me this 11th day of March 2003

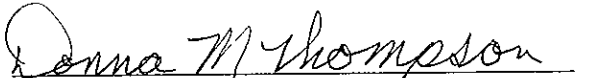

Notary Public, Hennepin County, State of Minnesota
My commission Expires Jan 31, 2005

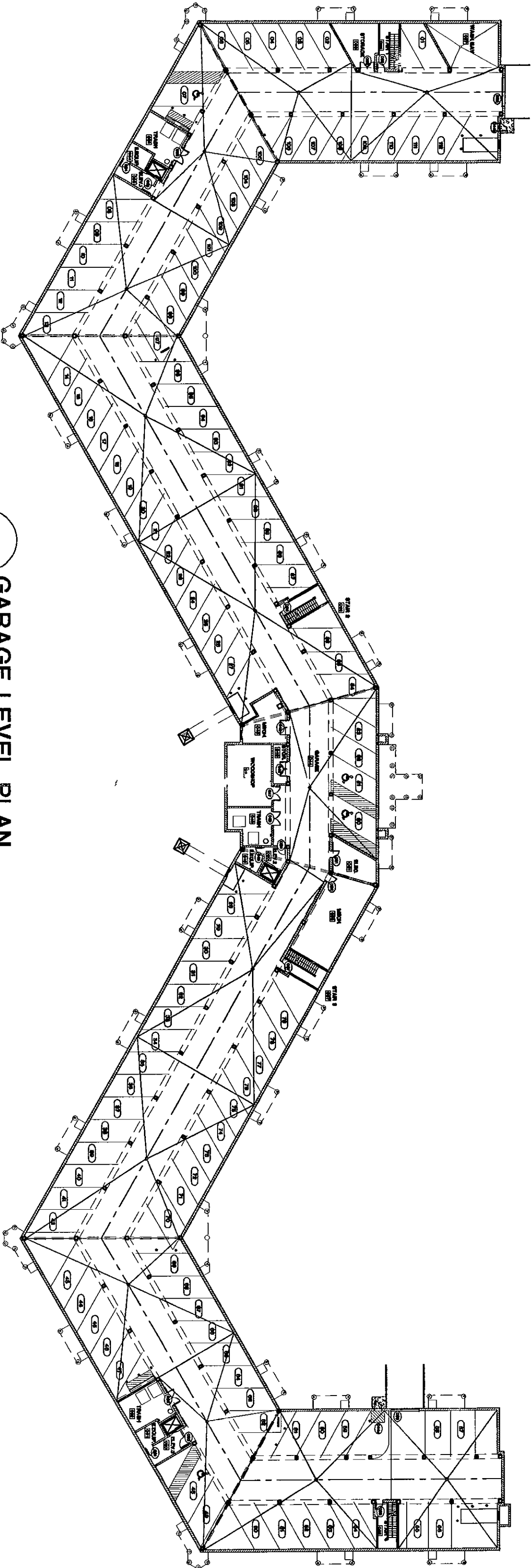


EXHIBIT "A"

LEGAL DESCRIPTION

Lot 41, Block 1, and Outlot D, Weston Woods of Bunker Hills

Reallife COOPERATIVE OF COON RAPIDS



1 GARAGE LEVEL PLAN
1" = 40'-0"

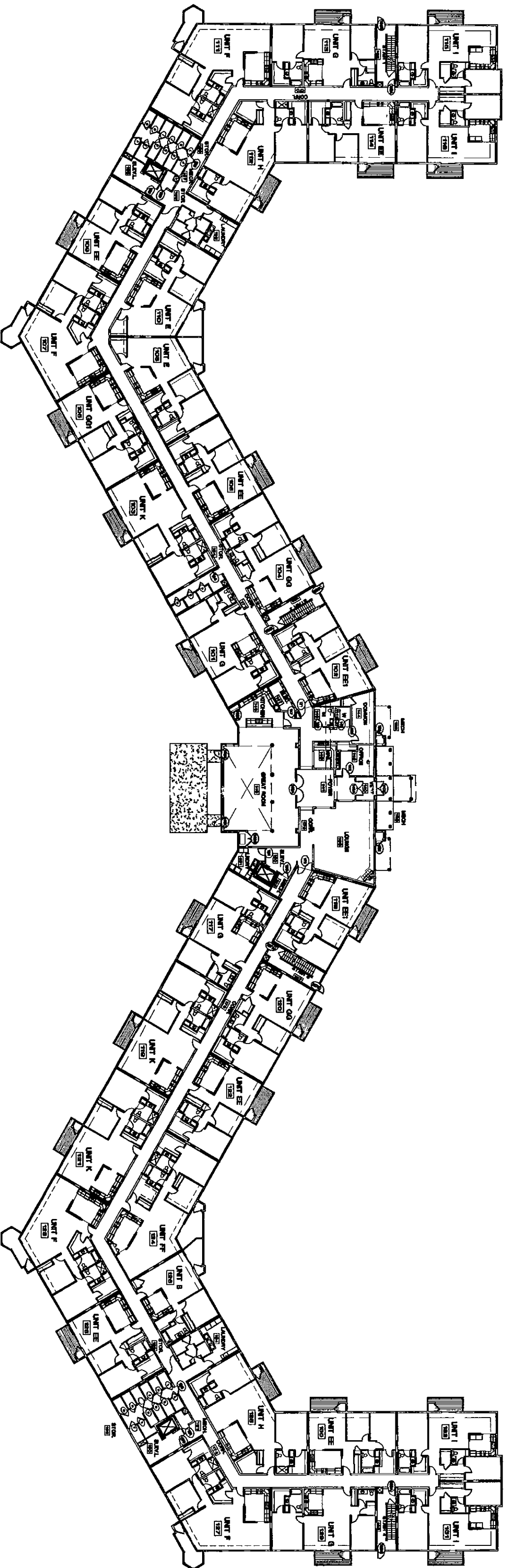
MARCH 10, 2003

Exhibit B

MILLER HANSON PARTNERS
1201 HAWTHORNE AVE S.
MINNEAPOLIS, MN 55408
PHONE: (612) 332-5420
FAX: (612) 332-5425
WWW.MILLERHANSON.COM



Realife COOPERATIVE OF COON RAPIDS



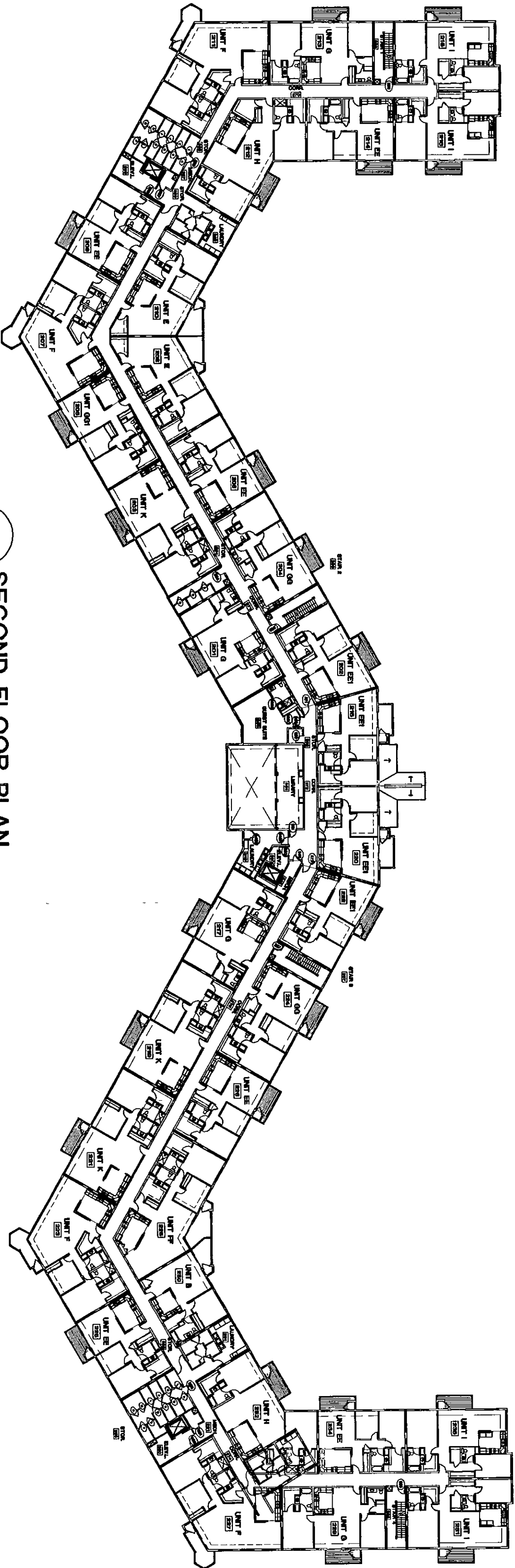
1 FIRST FLOOR PLAN
1" = 40'-0"

MARCH 10, 2003

MILLER HANSON PARTNERS
1201 HAWTHORNE AVE. S
MINNEAPOLIS, MN 55403
PHONE: (612) 332-5420
FAX: (612) 332-5425
WWW.MILLERHANSON.COM



Realife COOPERATIVE OF COON RAPIDS



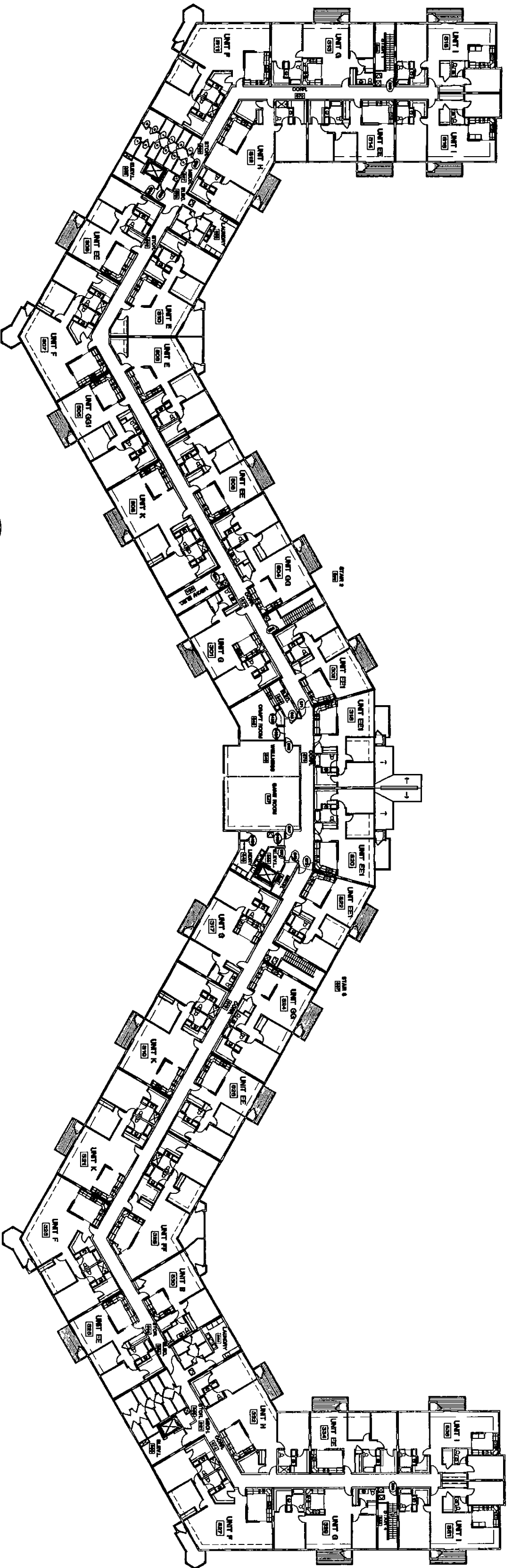
1 SECOND FLOOR PLAN
1" = 40'-0"

MARCH 10, 2003

MILLER HANSON PARTNERS
1201 HAWTHORNE AVE. S.
MINNEAPOLIS, MN 55403
PHONE: (612) 332-5420
FAX: (612) 332-5425
WWW.MILLERHANSON.COM



Realife COOPERATIVE OF COON RAPIDS



1 THIRD FLOOR PLAN
1" = 40'-0"

MARCH 10, 2003

MILLER HANSON PARTNERS
1201 HAWTHORNE AVE S
MINNEAPOLIS, MN 55408
PHONE: (612) 332-5420
FAX: (612) 332-5425
WWW.MILLERHANSON.COM



ABSTRACT

Receipt # <u>58812/30-</u>	<input type="checkbox"/> Incorrect/No Reference #
Date/Time <u>5/6 14:00</u>	<input checked="" type="checkbox"/> Non-standard Document
Document Order <u>1</u> of <u>1</u>	<input type="checkbox"/> Certified Copy/
PINs <u>[Signature]</u>	
Recordability <u>[Signature]</u>	
Filing Fees \$ <u>30</u>	<input type="checkbox"/> Tax Lien/Release
Copy/Additional Pg Fees \$ <u>2</u>	<input type="checkbox"/> Transfer
Well Cert Fees \$ _____	<input checked="" type="checkbox"/> Division
<input type="checkbox"/> Incomplete Form	<input type="checkbox"/> Status
<input type="checkbox"/> Missing Attachment	<input type="checkbox"/> New legal Description
<input type="checkbox"/> No Legal Description	<input type="checkbox"/> GAC
<input type="checkbox"/> Non-existent Legal Description	<input type="checkbox"/> Deferred Specials
<input type="checkbox"/> Part(s) Illegible	<input type="checkbox"/> No Change

DOCUMENT NO 1796107.0 ABSTRACT
ANOKA COUNTY MINNESOTA

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT WAS FILED IN THIS OFFICE
FOR RECORD ON **MAY 06 2003**
AT **2:00 PM** AND WAS DULY RECORDED
FEES AND TAXES IN THE AMOUNT OF **\$30.00** PAID

2003058812

RECEIPT NO

MAUREEN J DEVINE

ANOKA COUNTY PROPERTY TAX ADMINISTRATOR/RECORDER/REGISTRAR OF TITLES
LBS

BY _____
DEPUTY PROPERTY TAX ADMINISTRATOR/RECORDER/REGISTRAR OF TITLES