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STATE OF SOUTH CAROLINA)
) **SECOND AMENDMENT**
COUNTY OF BEAUFORT) **TO DECLARATION**

This Second Amendment to Declaration is made and entered this 1st day of April, 2003, by Bluffton Village, LLC, F/K/A Rowkris Development I, LLC.

Whereas, by its Declaration of Covenants Conditions and Restrictions for Bluffton Village Town Center, as recorded on December 26, 2001 in Deed Book 1517 at Page 1361 in the Office of the Register of Deeds for Beaufort County, South Carolina, and by its First Amendment to Declaration, as recorded on June 11, 2002 in Deed Book 1592 at Page 2400, said record office (together with all renewals, extensions, replacements, substitutions, modifications and amendments thereto, collectively the "Declaration"), the undersigned Bluffton Village, LLC, F/K/A Rowkris Development I, LLC did submit certain properties to the terms of said Declaration, and further reserved the right to unilaterally submit additional properties to said Declaration; and,

Whereas, Bluffton Village, LLC, F/K/A Rowkris Development I, LLC now desires to submit additional property to the terms of the Declaration, as fully as if said property had been submitted as part of Exhibit A to the Declaration:

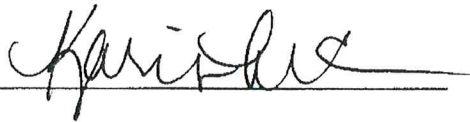
Now Therefore, for good and valuable consideration, and as its true act and deed, the under signed does hereby confirm and declare as follows:

1. The above recitals are incorporated herein by reference.
2. That in addition to the property originally submitted to the Declaration, the undersigned Bluffton Village, LLC F/K/A Rowkris Development I, LLC, does herby submit all that certain property shown and described as Phase II D, 2.77 acres; Lot 11, 0.11 acres and Lot 13, 0.11 acres, as described in that certain plat recorded in Plat Book 90 at Page 161 in the Office of the Register of Deeds, for Beaufort County, South Carolina, with the terms of the Declaration to be binding upon the within described properties as fully as if originally submitted to the Declaration.
3. All other terms and conditions of the Declaration remain unchanged, except as modified hereinabove.

**BEAUFORT COUNTY SC - ROD
BK 01744 PG 0223
FILE NUM 2003028116
04/11/2003 11:23:08 AM
REC'D BY A WILLIAMS RCPT# 137745
RECORDING FEES 10.00**

In Witness Whereof, the undersigned hereby sets forth its hand and seal, effective the date first above written.

WITNESSES:



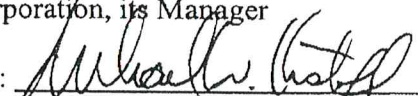


STATE OF SOUTH CAROLINA)
)
COUNTY OF BEAUFORT)

BORROWER:

BLUFFTON VILLAGE, LLC, F/K/A
ROWKRIS DEVELOPMENT I, LLC, a South
Carolina limited liability company


By: MIGLIORE, INC., a South Carolina
corporation, its Manager

By: 

Michael W. Kristoff, President

I, the undersigned Notary, do hereby certify that Michael W. Kristoff, as President of MIGLIORE, INC., the duly authorized Manager of BLUFFTON VILLAGE, LLC, F/K/A ROWKRIS DEVELOPMENT I, LLC, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 8th day of April, 2003.



Notary Public for South Carolina
My Commission Expires: 1/27/2006