

AGREEMENT

Linda Stankiewicz of 21 First Avenue, Higganum, CT 06441 ("Stankiewicz"), and Hidden Lake Association, a specially chartered corporation with an office in care of P.O. Box 401, Higganum, CT 06441 ("Association"), in consideration of the Association allowing the continued use by Stankiewicz of certain amenities of the Association, and other good and valuable considerations, receipt of which are hereby acknowledged, agree as follows:

1. In respect of real property located at and known as 21 First Avenue, Higganum, Connecticut ("Property"), the Association shall bill Stankiewicz, and Stankiewicz shall pay to the Association, on an annual basis, the greater of Two Hundred (\$200.00) Dollars ~~or one third (1/3) of the Association's annual mil rate applied to the Town of Haddam's assessed value of the Property~~, which amount shall be treated as Stankiewicz' contribution to the repairs, maintenance, plowing, lighting and insuring of the Association's roads. RRR

2. The timely payment of the same shall entitle Stankiewicz to use the roads of the Association, at Stankiewicz' own risk, in a lawful manner and in accordance with the rules, regulations and by-laws of the Association, as the same may be amended from time to time.

3. This payment shall not be construed to grant to Stankiewicz, nor to confer upon the Property, any rights to the use of the beaches or lake maintained by the Association for its members. Stankiewicz acknowledges that an offer was made by the Association to annex the Property to the Association, and that Stankiewicz refused such offer.

4. Stankiewicz acknowledges the receipt of a copy of the rules, regulations and by-laws of the Association regarding the use of the Association's roads.

5. This Agreement shall be binding upon and shall inure to the parties, their heirs, successors and assigns.

Date 2/9/98

Linda Stankiewicz
Linda Stankiewicz

Hidden Lake Association

Date 10/16/95

by Eugene Frawley
Eugene Frawley, President