

FIRST AMENDMENT TO THE BY LAWS OF
SUMMER HOUSE, on Romar Beach, ASSOCIATION, INC.

The By Laws of SUMMER HOUSE, on Romar Beach, ASSOCIATION, INC., which were adopted on the 9th day of March, 1984 and recorded on the 9th day of March, 1984 in Miscellaneous Book 48 at Pages 1568-1579, are hereby amended as follows:

1. Add Paragraph 4.15 as follows:

The Directors shall make available to unit owners and lenders, and to holders, insurers or guarantors of any first mortgage, current copies of the Declaration, By Laws, or other Rules of SUMMER HOUSE, on Romar Beach, a Condominium, and the books, records and financial statements of the Association. "Available" shall mean available for inspection, upon written request, during normal business hours or under other reasonable circumstances. In addition, any holder of a first mortgage shall be entitled, upon written request, to a financial statement of the Association for the immediately preceding fiscal year.

2. Amend the second sentence of Paragraph 6.2 to read as follows:

The Board shall include a Maintenance Fund Reserve for contingencies and such assessments, and such Maintenance Fund Reserve may from time to time be increased or reduced at the discretion of the Board.

3. Add the following to Paragraph 4.10:

To provide that all such insurance coverages adhere to and meet the guidelines and requirements of the Southeastern Region's Project Guide Book of the Federal National Mortgage Association (FNMA) for Condominiums, as last revised.

In all other respects, the By Laws of SUMMER HOUSE, on Romar Beach, ASSOCIATION INC., shall remain unchanged and in full force and effect, and the same are hereby ratified and confirmed.

The foregoing were adopted as the First Amendment to the By Laws of SUMMER HOUSE, on Romar Beach, ASSOCIATION, INC., at a meeting of the Board of Directors on the 22nd day of October, 1984.

Sylvia M. Saranthus
SYLVIA M. SARANTHUS, Secretary
SUMMER HOUSE, on Romar Beach,
ASSOCIATION, INC.

APPROVED:

T. E. Mitchell
T. E. MITCHELL, President
SUMMER HOUSE, on Romar Beach,
ASSOCIATION, INC.

STATE OF ALABAMA)
 *)
BALDWIN COUNTY)

I, Marcia W. Pepperman, a Notary Public, within and for said County in said State, do hereby certify that SYLVIA M. SARANTHUS and T. E. MITCHELL, whose names as Secretary and President, respectively, of SUMMER HOUSE, on Romar Beach, ASSOCIATION, INC., whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the full contents of the instrument, they as such officers and with full authority, executed the same voluntarily on the day the same bears date.

Oct Given under my hand and seal on this the 22nd day of Oct, 1984.

Marcia W. Pepperman
NOTARY PUBLIC, BALDWIN CO., AL

THIS INSTRUMENT PREPARED BY:

ROBERT A. WILLS
Attorney at Law
P. O. Box 547
Bay Minette, AL 36507

STATE OF ALABAMA,
BALDWIN COUNTY

I certify that this instrument was filed on:

OCT 23 1984

and that no tax was collected. Recorded in:

Book 51 Page 507-508
Judge of Probate

D.P. \$1.00 Index \$ By OC

MISC. 51-456 508