

general neighborhood, the Association, after approval by two-thirds (2/3) vote of the board of Directors, shall have the right, through its agents or employees, to enter upon the subject property, and repair, maintain and restore the Dwelling Unit, including the perimeter yard walls or fences, and any improvements erected thereon. The cost of such repair and maintenance shall be added to and become part of the assessment to which such Dwelling Unit is subject. The board in its sole discretion shall have the right to determine whether or not a lot or the exterior of a Dwelling Unit and any improvements erected on a lot is in need of maintenance, repair and upkeep in order to conform to the standards of the general neighborhood, and the board shall use a reasonably high standard to determine whether such maintenance, repair and upkeep is required so that the Dwelling Units as a whole will reflect a high pride of ownership.

G. All costs of enforcing the provisions of these By-Laws and the Declaration, including attorney's fees and court costs provided that all costs incurred for the enforcement of the provision of these By-Laws and the Declaration against any Owner shall be assessed especially against such Owner.

Section 4.15. Rules and Regulations. The Board of Directors shall have the power to adopt and publish rules and regulations (rules) governing the use of the common property, and such rules and regulations shall be binding upon the members of the Association.

Section 4.6. Damage and Destruction. In the case of damage by fire or other casualty to the common property or exterior of Dwelling Units:

A. Destruction - Insurance Proceeds. If insurance proceeds do not exceed the sum of Twenty-five Thousand and No/100 Dollars (\$25,000.00), and the cost of repairing or rebuilding does not exceed the amount of available insurance proceeds by more than Five Thousand and NO/100 Dollars (\$5,000.00), such insurance proceeds shall be paid to the Association, which thereupon shall contract to repair or rebuild the damaged property; and if the insurance proceeds are insufficient to pay all of the cost of repairing or rebuilding the damaged property, the Board shall levy a special assessment as provided for in Section 4.13 of these By-Laws to make good any deficiency.

B. Reconstruction. If insurance proceeds exceed Twenty-five Thousand and NO/100 Dollars (\$25,000.00) or the cost of repairing or rebuilding exceeds available insurance proceeds by more than Five Thousand and NO/100 Dollars (\$5,000.00), then:

1. The insurance proceeds arising out of damages to said property shall be paid to such bank or other trust company as may be designated by the Board, to be held in separate trusts for the benefit of Owners and their mortgagees, as their respective interests shall appear. The Board is authorized to enter, on behalf of the Owners, into an agreement with such insurance trustee relating to its powers, duties and compensation, on such terms as the board may approve consistent herewith.

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2. the Board shall obtain firm bids from two (2) or more responsible contractors, to rebuild any portions to said property in accordance with the original plans and specifications with respect thereto and shall, as soon as possible thereafter, select the best bid which need not be the lowest bid.

3. Upon acceptance of a bid, the Board shall levy a special assessment or special assessments on the Owners pursuant to these By-Laws and the Declaration to make up any deficiency between the total insurance proceeds and the contract price of repairing or rebuilding the damaged property and such assessment or assessments and all insurance proceeds, whether or not subject to liens of mortgagees, shall be paid to said insurance trustee to be used for such rebuilding. If two (2) or more assessments are levied, such assessments may be made due on such dates as the board may designate over a period of not to exceed twenty (20) years and the Board may borrow money to pay the aforesaid deficiency, and may secure such borrowing by an assignment of the Association's right to collect such assessments, or by a pledge of any personal property held by it in trust for the Owners, or by both.