AMENDMENT TO BYLAWS OF

ORIGINAL PLUMTREE HEIGHTS OWNERS ASSOCIATION, INC.

Amendment made this 13th day of March, 2002 by Original Plumtree Heights Owners Association, Inc., a Connecticut non-stock corporation with an office in Bethel, Connecticut (the "Association") to the Bylaws of Original Plumtree Heights Owners Association, Inc. recorded in Volume 618 at Page 120 of the Bethel Land Records (the "Bylaws").

WITNESSETH:

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WHEREAS, insurance premiums and deductibles under the Association's master insurance policy have increased and are expected to further increase due to market trends and claims made by individual Unit Owners; and

WHEREAS, the Association cannot inspect the components within units that can cause a loss or casualty as that right lies exclusively within the sole control of Unit Owners; and

WHEREAS, the Association wishes to amend its Bylaws to require that unit owners carry policies of insurance on their units and to make the owner of the unit where a loss or casualty originated responsible for the amount of the deductible when a claim is made under the Association's master insurance policy; and

WHEREAS, the purpose of this Amendment is not to determine unit owner negligence or misconduct but to assess the expense for the deductible to the individual or individuals who are in the best position to control such losses; and

WHEREAS, the Association desires that this Amendment be recorded on the Bethel Land Records; and

WHEREAS, the Association has procured the requisite number of votes to pass this Amendment pursuant to Section 20 of the Bylaws.

NOW, THEREFORE, the Bylaws are hereby amended as follows:

- 1. The following subparagraphs (f) and (g) are hereby added to Section 15 of the Bylaws:
 - "(f) Insurance Deductibles. Insurance deductibles attributable to damage or loss to any Unit or the Common Elements shall be assessed against the Unit or Units in which the damage or loss originated, as determined by the Board of Directors, as a Common Expense attributable to fewer than all the Units, following Notice and Hearing.
- (g) <u>Unit Owner Policies</u>. All Unit Owners shall carry unit owner's insurance with property damage and loss assessment coverage of at least the amount of the deductible on the Association's insurance policy. Evidence of such

insurance shall be provided to the Association by Unit Owners upon request of the Association."

- 2. Subsection (e)(ii)(B) of Section 16 of the Bylaws is hereby deleted in its entirety and the following new subsection (e) (ii) (B) is substituted therefor:
- "(B) If there is damage to or destruction of Common Areas and the combined damage to or destruction of all affected Units and the Common Areas exceeds \$5,000.00, the repair or restoration of the Unit shall be effected by the Association, to the extent that construction funds as described in Subsection (e)(i)(A) of this Section are available and to the extent that the Unit Owner makes payment as hereafter provided. Each Unit Owner shall pay to the Board of Directors such sum as is necessary, according to the estimate of cost described in subjection (b) of this Section, to cover any part of the cost of repair or restoration which is not covered by insurance of the Association or by a condemnation award not specifically allocated to the Unit Owner, and to pay any deductible on the Association's master insurance policy."

IN WITNESS WHEREOF, the Association has caused this Amendment to the Bylaws of Original Plumtree Heights Owners Association, Inc. to be executed on the date set forth hereinabove.

Signed, Sealed and Delivered in the Presence of:

ORIGINAL PLUMTREE HEIGHTS OWNERS ASSOCIATION, INC.

Its President, duly authorized

STATE OF CONNECTICUT)

88. Bethel, Ct 06801 COUNTY OF FAIRFIELD)

The foregoing instrument was acknowledged, before me, this and day of Morch, 2002, by , President of ORIGINAL PLUMTREE HEIGHTS OWNERS ASSOCIATION, INC. as his free act and deed, and the free act and deed of said Corporation.

Commissioner of the Superior Court Notary Public My Commission Expires April 30, 2005