

Bylaws of the Association which are attached hereto and made a part hereof as Exhibit "D" and controlled and managed by a Board of Directors. Whenever this Declaration refers to the approval or other requirements of the Association, it shall mean and refer to the Board of Directors of the Association, unless otherwise specifically provided.

2. Each unit owner shall automatically become and be a member of the Association so long as he/she continues to be a unit owner and shall exercise such percentage of vote in all matters as shown upon Exhibit C attached hereto. In the event that a unit is owned by more than one person, the persons entitled to cast the vote for the unit shall be designated by a certificate signed by all the record owners of the said unit and filed with the Secretary of the Association. Further, should such unit owner be a corporation, the person entitled to cast the vote for the unit shall be designated by a certificate signed by the President or the Vice President of the Corporation and attested by the Secretary or Assistant Secretary of the corporation and filed with the Secretary of the Association. Further, should such unit be owned by some other entity, the person entitled to cast the vote for the unit shall be designated by a certificate signed by the managing officers or partner of such entity. All such certificates shall be valid until revoked, superseded by a subsequent certificate, or until there has been a change in ownership of the unit concerned.

3. Any vote may be exercised either in person or by proxy.

ARTICLE XIII. Insurance.

1. Each unit owner shall, at his/her own expense, obtain personal liability insurance of at least \$300,000.00 single limit coverage and furnish proof of such insurance to the Association upon request. Each unit owner also may, at his/her own expense, obtain such other insurance coverage upon his/her personal property and improvements to his/her unit and for his/her personal liability as he/she may desire, provided that such insurance provides that the insurer waives its rights of subrogation as to any claims against other unit owners, the Association, and their respective employees, agents and guests. Any casualty insurance purchased by a unit owner shall also contain provisions that the insurer waives any contributions as against casualty insurance purchased by the

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