

(c) Waiver or abandonment of any scheme of regulations or enforcement thereof, pertaining to the architectural design of the exterior appearance of any building or other structure upon the properties, the exterior maintenance of lots, the maintenance of party walls or common fences and driveways within the Properties, or the upkeep in lawns and plantings within the Properties.

(d) Use of hazard insurance proceeds for losses to improvements located on the Property for other than the repair, replacement or reconstruction of such improvements.

In the event a First Mortgagee fails to respond to a written request for consent within thirty (30) days after such request has been submitted to it by the Association, written consent will not be required by said First Mortgagee and said First Mortgagee shall be deemed to have given its consent in compliance with this Section.

Section 3. Taxes and Insurance. Any First Mortgagee of a lot acting alone or with other First Mortgagees may pay taxes or other charges which are in default and which may or have become a charge against any property owned by the Association and may pay overdue premiums on hazard insurance policies on property owned by the Association or secure renewal of such hazard insurance coverage upon the lapse of a policy for such property, and First Mortgagees making such payments shall be entitled to immediate reimbursement therefor from the Association.

#### ARTICLE XI.

In the event of a conflict in the provisions hereof with the provisions of the Declaration, the provisions of the Declaration shall control.

#### ARTICLE XII.

##### FHA/VA APPROVAL

As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing

