

HOPKINS ROAN, A CONDOMINIUM

Amendment #1 to the Condominium Declarations

The following changes are made to the paragraphs as noted below:

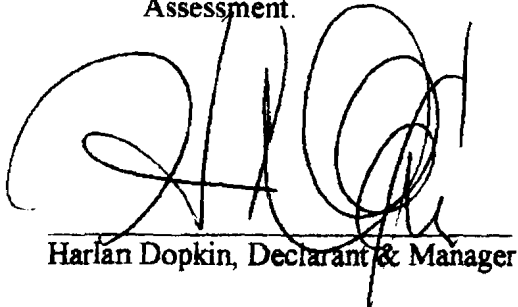
6.2

Owner's Negligence; Prohibition of Certain Activities.

- (a) Notwithstanding anything to the contrary contained in this Declaration, in the event that the need for maintenance, repair or replacement of the Common Elements, Limited Common Elements and other Owner's Units, or any portion thereof, is caused through or by the negligent or willful act or omission of an Owner, an Owner's tenant or by any member of an Owner's or tenant's family or by an Owner's or tenant's guests, invitees or licensees or concessionaires, or as a result of any improvement constructed by an Owner in or upon the Common Elements, Limited Common Elements and other Owner's Units, then the expenses, costs and fees incurred by the Association for such maintenance, repair or replacement shall be the personal obligation of such Owner and, if not repaid to the Association within ten (10) days after the Association shall have given notice to the Owner of the total amount of such expenses, costs and fees, or any portions thereof, from time to time, then the failure to so repay shall automatically become a default assessment determined and levied against such Condominium Unit.

8.7

Insurance to be Maintained by Owners. Insurance coverage on all personal property and furnishings, including carpet, draperies, kitchen and other appliances, wallpaper, trade fixtures and other items of personal property belonging to an Owner of a Condominium Unit, and public liability coverage with a minimum coverage of \$500,000.00 to cover any damage done to any other condominium unit in Hopkins Roan, by themselves, family, guests, invitees, licensees or concessionaires or as a result of any improvements, alterations, construction or any other damage caused by them within each Condominium Unit, shall be the sole and direct responsibility of the respective Owner(s) causing the damage. The Association, its Board of Directors and/or the managing agent of the Association shall have no responsibility therefor; provided, however, that the Board of Directors of the Association may elect to include any such coverage in any Association policy and any costs of such coverage not allocable to the Owners on a uniform basis shall be assessed as an Individual Purpose Assessment.


Harlan Dopkin, Declarant & Manager

2/14/03
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