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**AMENDMENT TO THE DECLARATION OF OPEQUON HILL
CONDOMINIUM, BENNER TOWNSHIP, CENTRE COUNTY, PENNSYLVANIA**

Background

Opequon Hill Condominium is a condominium located in Benner Township, Centre County, Pennsylvania.

A Declaration of Condominium was filed December 6, 2005, and recorded in Centre County Record Book 1904, at Page 780.

The current owner of the development is Opequon Hill, LLC, hereinafter "Declarant", and individual owners, hereinafter "Owners".

At the time of filing of the Declaration, the Declaration did not specify insurance coverage of common area.

The Declarant desires to amend the Declaration to provide for the addition of common insurance coverage.

NOW, THEREFORE, intending to be legally bound, the parties agree as follows:

1. The Declaration is amended to add the following Articles:

INSURANCE

Section 1.1 Coverage. To the extent reasonably available, the Executive Board shall obtain and maintain insurance coverage as set forth in this Article. If such insurance is not reasonably available, and the Executive Board determines that any insurance described herein will not be maintained, the Executive Board shall cause notice of that fact to be hand delivered or be sent prepaid by United States mail to all Unit Owners and Eligible Mortgagees at their respective last known addresses.

Section 1.2 Property Insurance.

The specifications for insurance are set forth in this section:

1.2.1 Property insurance covering:

A. The project facilities, which term means all Buildings on the property, including the Units and all fixtures, equipment and any improvements and betterments whether a part of the Unit or a Common Element, and such personal property of Unit Owners as is normally insured under building coverage, but excluding land, excavations, portions of foundations below the under surface of the lowest basement floors, underground pilings, piers, pipes, flues and drains and other items normally excluded from property policies; and

B. All personal property owned by the Association.

1.2.2 Amounts. The project facilities for an amount (after application for any deductions) equal to at least ninety (90%) percent of their actual cash value at the time the insurance is purchased and at each renewal date personal property owned by the Association for an amount equal to its actual cash value.

The Executive Board is authorized to obtain appraisals periodically for the purpose of establishing said replacement costs of the project facilities and the actual cash value of the personal property and the cost of such appraisals shall be a Common Expense.

1.2.3 Risks Insured Against. The insurance shall afford protection against all risks of direct physical loss commonly insured against.

1.2.4 Other Provisions. Insurance policies required by this Section shall provide that:

a. The insurer waives the right to subrogation under the policy against a Unit Owner or member of the household of Unit Owner;

b. An act or omission by a Unit Owner, unless acting within the scope of the Unit Owner's authority on behalf of the Association will not void the policy or be a condition to recovery under the policy;

c. If, at the time of a loss under the policy, there is other insurance in the name of the Unit Owner covering the same risk covered by the policy, the Association's policy provides primary insurance;

AMENDMENT TO BYLAWS OF THE
OPEQUON HILL CONDOMINIUM ASSOCIATION

THIS AMENDMENT is made this 29 day of NOVEMBER, 2007, by a duly authorized vote of a majority of unit owners and of the Declarant. The Bylaws are amended as follows:

1. The following is added to Article V:

Common Elements/Insurance

5.12 For purposes of these Bylaws, Common Elements shall mean all portions of the Condominium other than the Units, and include without limitation all of the land, roofs, the supporting structure of the buildings, exterior walls, walls separating Units, portions of plumbing and electrical, which service more than one Unit, streets, sidewalks, and landscaped areas.

The Association shall provide, and be responsible for, insurance on the Common Elements. The cost of said insurance shall be an expense of the Condominium Association.

This Amendment is accepted the date first above written.

DECLARANT:

Tomasz Kulakowski
Tomasz Kulakowski
Opequon Hill Condo Association

UNIT OWNERS:

James R. Shultz
Robert M. Lough
Kate E. Bur
John A. B. B. B.
James R. Shultz

