

STATE OF ALABAMA
COUNTY OF BALDWIN

AMENDMENT TO DECLARATION OF CONDOMINIUM
OF
SUGAR BEACH CONDOMINIUM

KNOW ALL MEN BY THESE PRESENTS, that:

WHEREAS, Resolutions adopting the following amendment having been proposed by a majority of the Board of Directors of the association, then in office, and after proper notice, submitted to the membership of the Association at the annual meeting thereof on October 8th, 2005; and

WHEREAS, a quorum was present at the annual meeting of the Association as determined according to the Articles of Association and By-Laws of the SUGAR BEACH CONDOMINIUM; and

WHEREAS, after the approval of the Board of Directors and a unanimous vote of the members present or represented by proxy casting ballots approved the adoption of the Amendment to the Declaration of Condominium, which is recorded in Misc. book 53 page 1837 et. seq. of the books and records in the Office of the Judge of Probate of Baldwin County, Alabama.

BE IT RESOLVED by the Board of Directors and the members of the Association of the Sugar Beach Condominium Association, that Paragraph 18, of the Declaration of Condominium of Sugar Beach Condominium be amended as follows:

18. **INSURANCE** The Board shall have the authority to and shall obtain insurance for the Property, exclusive of decoration of the Units, against loss or damage by fire, vandalism, malicious mischief and such other hazards as are covered under standard extended provision for the full insurable replacement cost of the common Elements, **and any of the following types of property contained within a unit, regardless of ownership: (a) Fixtures, improvements and alterations that are a part of the building or structure; and (b) Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping. But Building does not include personal property owned by, used by or in the care, custody or control of a unit-owner except for personal property listed in paragraph (a) and (b) above,** and against such other hazards and for such amounts as the Board may deem advisable. Insurable replacement costs shall be deemed the cost of restoring the Common Elements **and personal property items (a) and (b) listed above,** or any part thereof to substantially the same condition in which they existed prior to damage or destruction. Such insurance coverage shall be written in the name of, and the proceeds thereof shall be payable to the Board as the trustee for each of the Unit Owners in direct ratio to said Unit Owner's respective percentage of ownership in the Common Elements, as set forth in the Declaration, and for the holders of Mortgages on his Unit, if any. If the

State of Alabama, Baldwin County
I certify this instrument was filed
and taxes collected on:

2005 October -24 8:17AM

Instrument Number 931308 Pages 3

Recording 9.00 Mortgage

Deed Min Tax

Index 5.00

Archive 5.00

Adrian T. Johns, Judge of Probate

931308

STATE OF ALABAMA
COUNTY OF BALDWIN

STATE OF ALABAMA
COUNTY OF Baldwin

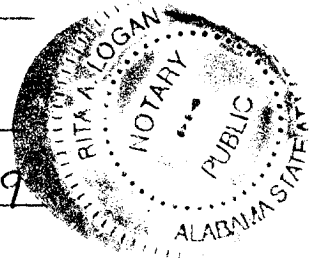
Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Donald H. Gantt as secretary, of Sugar Beach Condominium Association, Inc., whose names are signed to the foregoing Amendment, and who is known to me, who after by me being first duly sworn on oath did depose and say that being informed of the contents of said instrument, he executed the same voluntarily, and with full power and authority in said act, on the day the same bears date.

Given under my hand and Notarial seal on this the 18th day of October, 2005

Rita A. Logan
Notary Public

State of Alabama

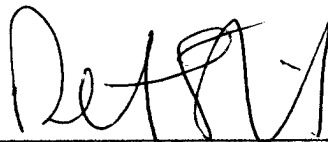
My Commission Expires: 2/23/09



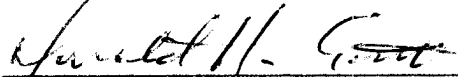
STATE OF ALABAMA
COUNTY OF BALDWIN

Property described herein is ever designated as a part of a flood plain area or any other designation which would make such property subject to the Federal Flood Insurance Act of 1968, as amended heretofore or hereafter, or any similar law, then Board shall do everything within its power to comply with the requirements of said law (Including all regulations and other requirements applicable thereto) and to obtain such flood insurance on behalf of the Unit Owners and their respective mortgages. Such policies shall provide the same cannot be canceled or substantially modified without at least ten (10) days prior written notice to the Association and to each holder of a first mortgage which is listed as holder of a first mortgage in insurance policy. Such policies of insurance must also contain a waiver of subrogation rights by the insurer against individual Unit Owners and members of their household. The premium for such insurance shall be a Common Expense.

We, the undersigned, do hereby certify that the above and foregoing Amendment were duly adopted by the Board of Directors and by a unanimous vote of the Association at the annual meeting on October 8th 2005.



Robert Stewart, President
Robert Stewart

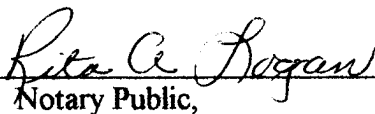


Donald H. Gantt, Secretary

STATE OF ALABAMA
COUNTY OF BALDWIN

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Robert Stewart, as President of Sugar Beach Association whose name is signed to the foregoing Amendment, and who is know to me, who after by me being first duly sworn on oath did depose and say that being informed of the contents of said instrument, he executed the same voluntarily, and with full power and authority in said act, on the day the same bears date.

Given under m hand and Notarial seal on the 8th day of October, 2005.


Notary Public,

My Commission Expires 2/23/09

