

such repair, reconstruction or rebuilding in excess of insurance proceeds, will be assessed, with respect to damaged common areas and facilities, pro rata among the owners in accordance with their percentage interests, and will be assessed against the individual owners of damaged units with respect to damaged units.

C. Proceeds of insurance and sums paid upon assessments by reason of damage to the property will be paid to the Insurance Trustee, and will be held and disbursed as a construction fund for repair, reconstruction and the rebuilding of the property damaged, and any surplus remaining after completion thereof shall be repaid to the owners as their interest appear except, however, in the event the amount of damage is less than \$500.00, the proceeds of insurance may be paid to the Association.

In the event of a conflict between the summary contained in this paragraph XIV and the provisions of Appendix Two, Appendix Two will govern.

XV.

STRUCTURAL CHANGES, EXTERIOR CHANGES AND ADDITIONS.

The Declarant shall have the right to add to the property, the area adjacent to Unit No. 8 and to construct an addition to the building and reserves a construction easement therefor, without the approval of the Board of Directors of the Association, otherwise, whenever it is desired that structural changes or additions be made to the common area and facilities, the following provisions will control:

A. Required vote. If the vote to make any such change or addition is at least sixty-six and two-thirds (66 2/3) percent or more of the total vote of the Board of Directors of the Association, the proposed change or addition shall be made, and the cost thereof shall be borne by the owners in their respective percentages of undivided interest in the common area and facilities.

B. Excessive additional cost. If the cost of such change or addition is greater than one and one-half (1 1/2) percent of the total value of the property in condominium, any owner who votes against the change or addition but was required to bear a proportionate amount of the cost may require the Association to buy his unit at a fair price. The term "total value" means the value determined by an appraisal of the whole condominium including units and common area, limited common area and facilities and without deduction on account of debts secured thereby, conducted by an appraiser designated by the