

pro rata among the unit 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 unit 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.

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. In the event an owner desires to make a structural change in his unit, he may do so only at his own expense and only after prior approval of at least sixty-six and two-thirds (66 2/3%) percent of members of the Board of Directors and the consent of all abutting owners, which consent of such owners shall not be unreasonably withheld.

XVI.

TAXES AND SPECIAL ASSESSMENTS.

It is anticipated that taxes and any special assessments upon the property in the condominium will be assessed by the taxing authorities upon each owner, and that such assessments will include the assessed value of the unit and of the undivided interest of the owner in the common areas, limited common areas and facilities.