Common Elements and Limited Common Elements appurtenant to each Owner's Unit bears to the total of all undivided interests in General Common Elements and Limited Common Elements appurtenant to all Units; provided, however, that said common surplus shall be held by the Association in the manner described herein, and subject to the terms, provisions and conditions hereof which impose certain limitations and restrictions upon the net and distribution of said Common Surplus. Except for distribution of insurance proceeds as herein provided, or termination of Riverbend Horizontal Property Regime, any distribution of Common Surplus which may be made from time to time shall be made to the then Owners of Units in accordance with their percentage interest in Common Surplus. The decision to distribute Common Surplus must be approved by vote of two-thirds of the Unit Co-owners.

XVII.

TERMINATION

Except for fire or other casualty or disaster (in which event this Master Deed may be terminated by the Board of Directors as provided in Article XIII, Section 4(c)), this Master Deed and Regime may only be terminated by the unanimous consent of all of the Owners of all Units and all of the Parties holding mortgages, liens or other encumbrances against any of said Units, in which event, the termination of Riverbend Horizontal Property Regime shall be by such plan as may be then adopted by the Association and parties holding any mortgages, liens or other encumbrances. Such election to terminate this Master Deed and Regime established herein shall be executed in writing by all of the aforesaid parties, and such instrument or instruments shall be recorded in the k.M.C. Office for Greenville County, South Carolina.

XVIII.

AMENDMENT OF MASTER DEED

This Master Deed may be amended at any regular or special meeting of the Unit Owners of the Regime, called and convened in accordance with the By-Laws, by the affirmative vote of Unit Owners representing at least two-thirds of the total ownership of the Common Elements at