

owner may desire to place or maintain in his dwelling. Wherever the maintenance, repair and replacement of any items for which the owner of a dwelling is obligated to maintain, repair or replace at his own expense is occasioned by any loss or damage which may be covered by any insurance maintained in force by Association, the proceeds of the insurance received by Association, or the Insurance Trustee hereinafter designated, shall be used for the purpose of making such maintenance, repair or replacement, except that the owner of such dwelling shall be, in said instance, required to pay such portion of the costs of such maintenance, repair and replacement as shall, by reason of the applicability of any deductibility provision of such insurance, exceed the amount of the insurance proceeds applicable to such maintenance, repair or replacement. The balcony floor, walls facing the balcony, and balcony railings attached to his dwelling shall be maintained by the owner at his expense. Provided, however, said owner shall take no action that will alter the exterior appearance of the building. Should the owner fail to provide the maintenance and/or repairs as required, the Association shall have the right to enter the dwelling to accomplish same at the sole cost and expense of the owner and said cost and expense shall be charged against the owner and shall become a lien on his dwelling in like manner as a monthly assessment.

22. Maintenance and Repair of Common Elements. Except as set out below, Association, at its expense, shall be responsible for the maintenance, repair and replacement of all of the common elements, including those portions thereof which contribute to the support of the building, and all conduits, ducts, plumbing, wiring and other facilities located in the common elements for the furnishing of utility services to the dwellings and said common elements, and should any incidental damage be caused to any dwelling by virtue of any work which may be done or caused to be done by Association in the maintenance, repair, or replacement of any common elements, the said Association shall, at its expense, repair such incidental damage. The interior surface of walls and floors, the doors located within the common elements shall be repaired and maintained by the owners of the dwellings to which the exclusive use is reserved, although this shall not include replacement or repair following a fire or other catastrophe or happening for which the Association carries insurance and in such case the insurance proceeds shall be used to replace or repair pursuant to the Article dealing with insurance and damage to common elements.

23. Personal Liability and Risk of Loss of Owner of Dwelling and Separate Insurance Coverage, Etc. The owner of each dwelling may, at his own expense, obtain insurance coverage for loss of or damage to any furniture, furnishings, personal effects and other personal property belonging to such owner and may, at his own expense and option, obtain insurance coverage against personal liability for injury to the person or property of another while within such owner's dwelling or upon the common elements. All such insurance obtained by the owner of each dwelling shall, wherever such provision shall be available, provided that the insurer waives its right of subrogation as to any claims against other owners of dwellings, Association, and the respective servants, agents and guests of said other owners and Association, and such other insurance coverage