be paid to the Insurance Trustee, which will be 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 residence owners as their interests appear.

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

- XIII. STRUCTURAL CHANGES, EXTERIOR CHANGES AND ADDITIONS.

 Whenever it is desired that structural changes or additions be made to the common areas and facilities, the following provisions will control:
 - A. Required Vote. If the vote to make any such change or addition is at least seventy-five per cent (75%) or more of the total vote of the Association, the proposed change or addition shall be made, and the cost thereof shall be borne by the residence owners in their respective percentages of undivided interest in the common areas and facilities.
 - B. Excessive Additional Cost. If the cost of such change or addition is greater than three per cent (3%) of the total value of the property in condominium, any residence 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 residence at a fair price. The term "total value" means the value determined by an appraisal of the whole condominium including residences and common area and facilities and without deduction on account of debts secured thereby,