

and is to be repaired or reconstructed, said certificate shall also be signed by or on behalf of the mortgagee or mortgagees, if any, known by the Trustee to have an interest in or lien upon such Units or Units and may direct that disbursements be made by the Trustee to those Persons and in such amounts as may be specified therein or, in the alternative, said certificate may authorize the Trustee to make disbursements upon and pursuant to such written authorizations as may be submitted to it by an architect or other Person named therein as having been employed by the Association to supervise such repairs or the preparation of any such certificates or written authorization.

Section 4. Damage and Destruction.

(a) Immediately after the damage or destruction by fire or other casualty to all or any part of the Property covered by insurance written in the name of the Association, the Board of Directors or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed Property. Repair or reconstruction, as used in this paragraph, means repairing or restoring the Property to substantially the same condition in which it existed prior to the fire or other casualty with each Unit and the General and Common Limited Elements having substantially the same vertical and horizontal boundaries as before.

(b) Any such damage or destruction shall be repaired or reconstructed unless such damage encompasses and renders uninhabitable more than two-thirds of the Units affected by this Master Deed. The Trustee shall obtain detailed estimates of the costs of repair or reconstruction and make such report available to all Unit Owners within thirty (30) days after said casualty occurs.

(c) If such damage or destruction does encompass more than two-thirds of the Units as hereinabove provided, then, unless otherwise unanimously agreed upon by all Unit Owners and their mortgagees, the insurance proceeds paid with respect to such damage