

CERTIFICATE OF AMENDMENT OF BY-LAWS  
OF  
LAKE VILLAS Q AND R HOMEOWNERS ASSOCIATION, INC.

The undersigned, as Secretary of Lake Villas Q and R Homeowners Association, Inc., a Florida corporation, does hereby certify that the following amendments to the By-Laws of this corporation were duly adopted at a special meeting of the homeowners and directors held on May 20th, 1987, at which a quorum was present and voted.

RESOLVED as follows:

1. Section 15(f) is deleted in its entirety.
2. The following is added to the By-Laws:

Section 17. INSURANCE:

(a) The Board of Directors will procure and maintain adequate liability and hazard insurance on property owned by the Association.

(b) The Board of Directors shall require that all homeowners shall obtain a homeowners policy insuring living unit at full insurable value.

(c) The Board of Directors may demand proof of the insurance when necessary, to include any instance in which the insurance company providing coverage to the Association requires proof of insurance for each homeowner.

(d) The Board of Directors has the right to provide coverage for any uninsured property with the cost to be borne by the homeowner.

(e) The Board of Directors may file a lien upon a living unit for the following:

(1) The cost of insurance obtained by the Board on behalf of a homeowner who has failed to provide proof of insurance to the Board.

(2) The increase in cost of insurance for the Association occasioned because of a homeowners failure to provide proof of insurance.

(f) In the event more than one home owner refuses to provide proof of insurance, any increase in premium to the Association shall be prorated among such homeowners.

(g) The procedure established by Article V, Section 1A, Sub (3) of the Declaration of Covenants and Restrictions shall be followed as regards any lien created, foreclosed, or released under this section.

3. Article IX - Amendments, Section 1. Amendments, is amended to read as follows:

"These By-Laws may be amended at a regular or special meeting of the members by a vote of two-thirds of the total membership, in person or by proxy."

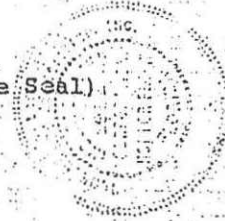
4. Where not inconsistent herewith, all other provisions of the By-Laws are hereby ratified and confirmed.

LAKE VILLAS Q AND R HOMEOWNERS  
ASSOCIATION, INC.

By *William E. Prodalarger*  
SECRETARY

DATED: *June 10<sup>th</sup>*, 1987.

(Corporate Seal)



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RECORD VERIFIED  
MEL WILLS, JR. CLK. CIR. CT  
OSCEOLA COUNTY  
BY *ML* D.C.