

Recorded in the County of Multnomah, Oregon

C. Swick, Deputy Clerk
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LANDYE BENNETT BLUMSTEIN LLP
P. STEPHEN RUSSELL III
1300 SW 5TH AVE, #3500
PORTLAND, OR 97201

FIRST AMENDMENT TO BYLAWS
OF WESTOVER CONDOMINIUM

This Amendment amends the Bylaws of Westover Condominium recorded December 9, 1998, in the records of Multnomah County, Oregon, as Fee No. 98-225594.

Section 15 of the Bylaws is hereby amended by adding the following language at the end of Section 15:

The Association's Board of Directors shall determine the amount of the deductible for property loss insurance policies and other policies procured by the Association under this Section 15. In determining the deductibles under the policies, the Board shall take into consideration, among other things, the availability and cost of insurance, and the loss experience of the Association. In discharging this and other responsibilities, Directors shall exercise their reasonable business judgment. The Association's insurance policy(ies) shall contain a waiver of subrogation with respect to insured damage to the units or common elements caused by a unit owner. From time to time, but not less than often than annually, the Board of Directors shall notify owners of the then current deductible amounts under the Association's various insurance policies.

Individual owners shall be responsible for paying any deductible amount under the Association's insurance policy in connection with an insured casualty loss affecting an owner's unit and appurtenant common elements. Multiple owners will share the deductible among themselves in proportion to their relative losses insured by the Association's policy. The Association shall be responsible for paying the deductible in connection with any insured loss to the general common elements. The Association shall have no responsibility to procure property loss insurance for any owner or tenant for: a) damage to a unit or limited common elements not covered by the Association's policy (because of the deductible amount, or because the claim for loss or damage is not covered by the Association's policy); or b) for any damage or loss to the owner's or tenant's personal property. Owners shall be responsible for purchasing any insurance policies they may wish to insure their units and appurtenant limited common elements for the deductible amount under the Association's policies, and for insuring their own personal property for any loss or damage. Owners and tenants of all units shall procure and maintain comprehensive liability policies having combined limits for bodily injury and property damage of not less than One Hundred Thousand and No/100 Dollars (\$100,000.00) for each occurrence, or such other limits as may reasonably be designated from time to time by the

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CHICAGO TITLE INSURANCE COMPANY OF OREGON
HAS RECORDED THIS INSTRUMENT AS AN ACCOM-
MODATION ONLY AND ASSUMES NO LIABILITY FOR
ERRORS OR OMISSIONS HEREIN, NOR DOES
CHICAGO TITLE REPRESENT THAT IT WILL CREATE
THE ESTATE OR INTEREST IN REAL PROPERTY
WHICH IT PURPORTS TO CREATE.

12-14-01

Association's Board of Directors. Such insurance shall provide coverage, without limitation, for the negligent acts of the owners and tenants and their guests or other occupants of the units for damage to other units, and the personal property of others located therein. The Association's Board of Directors shall review the Association's insurance policies annually.

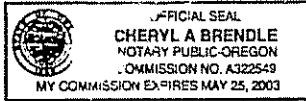
IN WITNESS WHEREOF, the undersigned President and Secretary hereby certify that the foregoing Amendment was adopted by not less than a majority of the unit owners in accordance with Section 22 of the Bylaws.

Island C. Taylor
President

Marcia J. Phee
Secretary

STATE OF OREGON)
County of Multnomah) ss. July 11, 2001

Personally appeared before me the above-named _____ and _____, and who, being duly sworn, did say that they are the PRESIDENT and SECRETARY of THE ASSOCIATION OF UNIT OWNERS OF WESTOVER CONDOMINIUM, and that said instrument was signed in behalf of said Association by authority of its Board of Directors; and they acknowledged said instrument to be its voluntary act and deed



Cheryl A. Brendle
Notary Public for Oregon

The foregoing Declaration is approved pursuant to ORS 100.110 this 15th day of August, 2001.

SCOTT TAYLOR,
Real Estate Commissioner

By Brian DeMarco
Brian DeMarco

12-14-01