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RETURN TO: DAVID E. WICKLAND
Attorney at Law
9250 Columbia Avenue
Munster, Indiana 46321

AMENDMENT TO DECLARATION OF CONDOMINIUM

The Declaration of Horizontal Property Regime of Villa Southwood Townhomes, A Condominium, recorded on June 14, 1976, as Document No. 354718, hereinafter referred to as the "Declaration", is hereby amended and modified by this Amendment To Declaration Of Condominium, hereinafter referred to as the "Amendment".

This Amendment is made and executed by Villa Southwood Townhomes Association, Inc., an Indiana not-for-profit corporation pursuant to the provisions of the Horizontal Property Law of the State of Indiana, as amended (I.C. 32-1-6-1 to 32-1-6-31, as amended), and the Indiana Not-For-Profit Corporation Act, as amended (I.C. 22-7-1.1-1 to 1.1-66, as amended).

Recitals

WHEREAS, the aforesaid Villa Southwood Townhomes Association, Inc., hereinafter referred to as the "Association" has the responsibility pursuant to Article 11. designated "Insurance" of the aforesaid Declaration, for obtaining insurance for the benefit of the Association and the Condominium Unit owners and their mortgagees as their interests may appear covering the items listed under subdivision (b) thereof.

AND WHEREAS, on November 3, 1980, pursuant to Article 21. designated "Amendments" of the aforesaid Declaration, the Board of Directors of the Association unanimously adopted a proposed amendment to the aforesaid Declaration; that on December 14, 1980, pursuant to Article 21. designated "Amendments", of the aforesaid Declaration, the

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WILLIAM BIELSKI JR
RECORDER
STATE OF INDIANA
CLERK OF SUPERIOR COURT
MUNSTER, INDIANA

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membersh^{ip} of the Association adopted the aforesaid proposal and resolution of the Board of Directors by more than seventy-five (75%) percent of the votes of the entire membership of the Association.

AND WHEREAS, the aforesaid resolution amending the Declaration provides that each Condominium Unit owner shall obtain insurance, affording coverage upon his personal property and the contents of the Condominium Unit and for his personal liability, commonly known as "Homeowner's" insurance and all such insurance must be obtained from the same insurance company from which the Association obtains coverage against the same risk, liability or peril, as provided in Article 11. of the Declaration designated "Insurance".

NOW THEREFORE, the Association makes this Amendment To Declaration Of Condominium as follows:

ARTICLE I. AMENDMENT TO DECLARATION. The Association hereby expressly declares that an additional subsection under Article 11. designated "Insurance" and to be designated (e) shall be added to the aforesaid Declaration and shall read as follows:

Each Condominium Unit owner shall obtain insurance, at his own expense, affording coverage upon his personal property and the contents of the Condominium Unit and for his personal liability, which insurance must be obtained from the same insurance company from which the Association obtains coverage against the same risk, liability or peril, and from which the Association shall procure the insurance aforesaid for the benefit of the Association and the Condominium Unit owners and their mortgagees as their interests appear.

ARTICLE II. MISCELLANEOUS. The description of Common Area and Facilities, the description of Limited Common Areas and Facilities, the percentage share interests required to

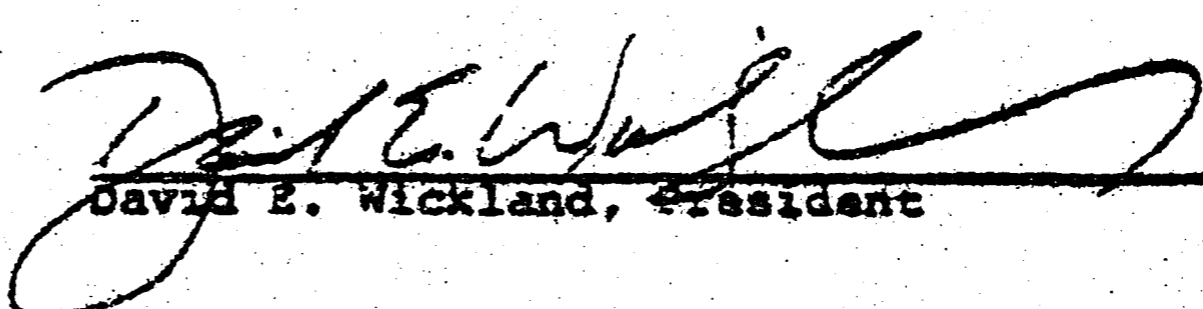
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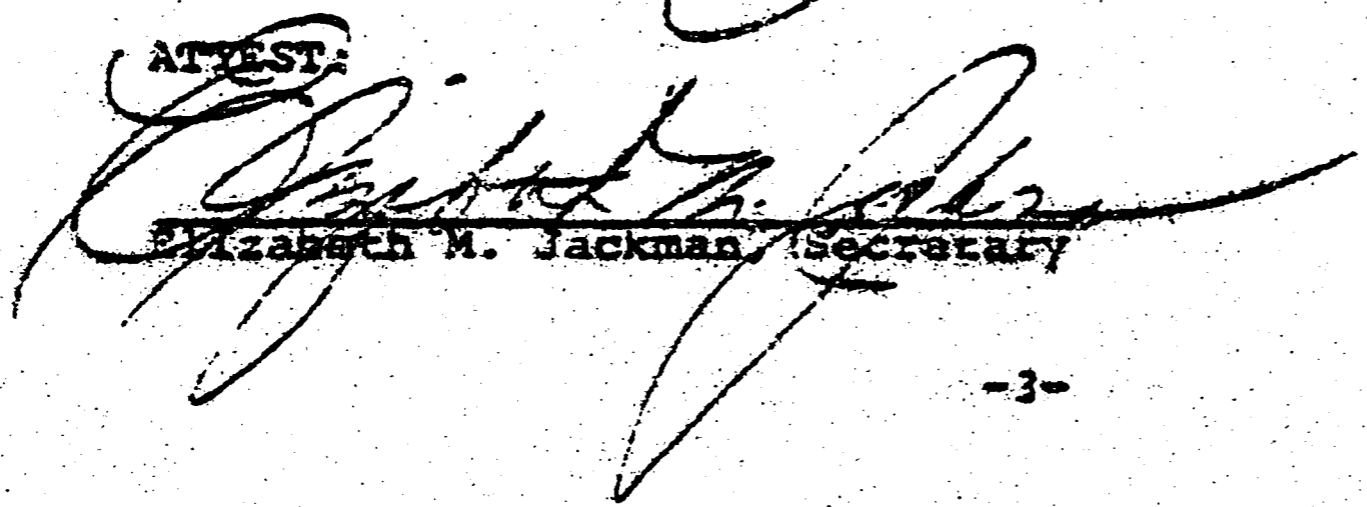
re-build or restore, the method of amendment, and the by-laws, and all other provisions of the Declaration aforesaid shall remain the same, together with attachments, and all of the terms and definitions described therein. The same are hereby adopted and shall have the same meaning in this Amendment To Condominium Declaration.

ARTICLE III. ACCEPTANCE AND RATIFICATION. The acceptance of a deed of conveyance or the act of occupancy of a Condominium Unit in Villa Southwood Townhomes Association, Inc. shall constitute an agreement that the provisions of this Amendment To Condominium Declaration, the previous Declaration, the Horizontal Property Law, the Articles of Incorporation, the By-Laws, and Rules and Regulations adopted thereto, as each may be amended from time to time, are accepted and ratified by each owner, or occupant, and all such provisions shall be covenants running with the land and shall bind any person having at any time any interest or estate in a unit or the property as though such provisions were recited and stipulated at length in each and every deed, conveyance, mortgage, or lease thereof.

IN WITNESS WHEREOF, the foregoing Amendment To Condominium Declaration was executed on the 27th day of January, 1981.

VILLA SOUTHWOOD TOWNHOMES ASSOCIATION, INC.


David E. Wickland, President

ATTEST:

Elizabeth M. Jackman, Secretary

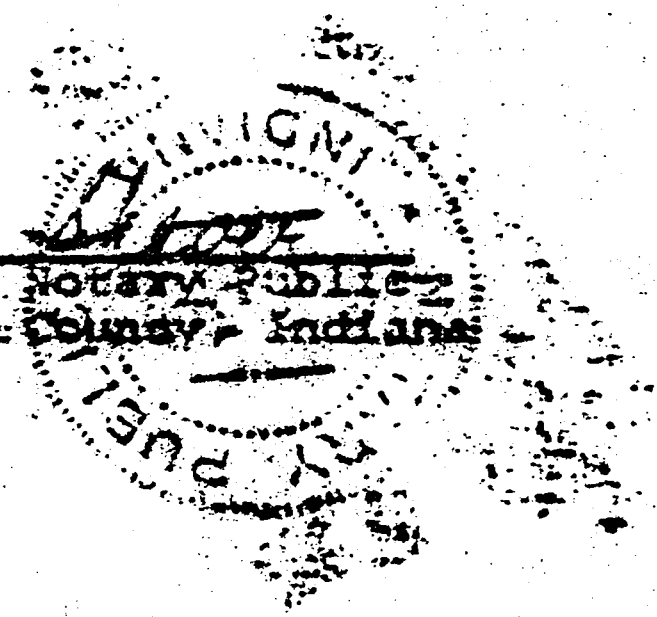
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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said State and County, personally appeared David E. Wickland, and Elizabeth M. Jackman, the President and Secretary of the Villa Southwood Townhomes Association, Inc. respectively, who acknowledged the execution of the above and foregoing Amendment To Condominium Declaration of Villa Southwood Townhomes Association, Inc.

Witness my hand and official notarial seal this 24 day of January, 1981.

Nancy H. Shaver
Nancy H. Shaver, Notary Public
Resident of Lake County, Indiana



My Commission Expires:
June 26, 1983

This Instrument Prepared By: Richard F. Beane, Attorney at Law,
9250 Columbia Avenue, Munster, IN46321