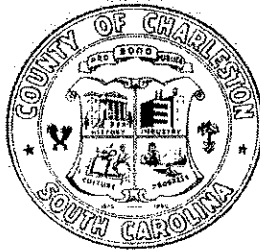


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CHARLESTON SC 29402

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Date:	July 23, 2009	
Time:	10:52:58 AM	
Book	Page	Doc Type
0069	743	Misc/Amend
Charlie Lybrand, Register Charleston County, SC		

MAKER:

PROPRIETORS ROW ETC AL

RECIPIENT:

NA

Original Book:

H141

Original Page:

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of Pages: 24
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STATE OF SOUTH CAROLINA
COUNTY OF CHARLESTON

) AMENDMENT TO DECLARATION
) OF COVENANTS, CONDITIONS AND
) RESTRICTIONS FOR PROPRIETOR'S ROW
) TOWNHOME ASSOCIATION, INC.

RMC BK 0069 Pg 743 : pg 1 *

KNOW ALL MEN BY THESE PRESENTS, THIS AMENDMENT TO THE
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
PROPRIETOR'S ROW TOWNHOME ASSOCIATION, INC. (the "Amendment") is made

as of the 21st day of July, 2009, by the undersigned officer of Proprietor's Row
Townhome Association, Inc., as follows:

WHEREAS, DeStefano-Rugheimer Company, Inc., a South Carolina corporation, as Declarant, made certain property subject to that Declaration of Covenants, Conditions, and Restrictions for Proprietor's Row Townhome Association, Inc. dated November 9, 1984 and recorded November 13, 1984 at Book H-141, Page 655 in the RMC Office for Charleston County, as amended by instrument dated October 11, 1985 and recorded October 11, 1985 at Book W-148, Page 485 in the RMC Office for Charleston County (Covenants); and

WHEREAS, Article XIII, Section 4 of the Declaration, the Declaration may be amended by an instrument signed by the Owners of not less of not less than seventy-five (75%) percent of the lots, and since there are twenty four (24) lots, this Amendment is to be signed by Owners of no less than eighteen (18) of the lots.

NOW THEREFORE, the Declaration is hereby amended as follows:

1. Whereas Clauses. All above "whereas" clauses are incorporated herein.
2. Capitalized Terms. All capitalized terms shall have the same meaning as set forth in the Declaration unless stated herein.
3. Amendment. Article IX of the Covenants is hereby deleted in its entirety and replaced with Exhibit A attached hereto.
4. No Other Changes. This Amendment is subject to all of the provisions of the Declaration and except as specifically amended herein, the Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Signature]
Ellen Frierson

I CONSENT

Sign Here: [Signature]

Print Name: Nancy A. Chiles

Address: 820 Colony Drive

Charleston, SC 29407

Date: 7/25, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Ellen Frierson, Notary Public for the State of South Carolina, do hereby certify that Nancy A. Chiles personally appeared before me this 25th day of July, 2008, and acknowledged the due execution of the foregoing instrument.

[Signature]
Notary Public for South Carolina
My commission expires: Sept 3, 2013

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Signature]
[Signature]

Unit 832 Colony

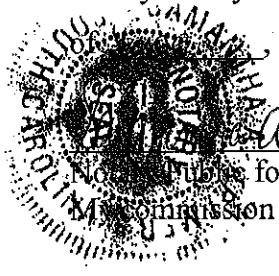
I CONSENT

Sign Here: [Signature]
Print Name: Ann Marion
Address: 13 Lord Ashley Dr
Charleston SC 29407
Date: 6/10, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Samantha Kramer, Notary Public for the State of South Carolina, do hereby certify that Ann Marion personally appeared before me this 10th day of June, 2008, and acknowledged the due execution of the foregoing instrument.



Samantha Kramer
Notary Public for South Carolina
Commission expires: April 24, 2018

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Kathy Mundy
Eileen [unclear]

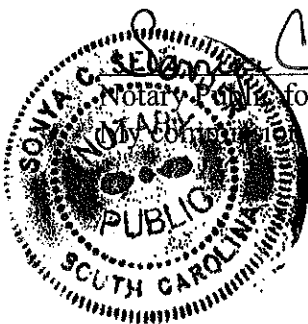
Sign Here: Helen C Pratt-Thomas
Print Name: Helen C Pratt-Thomas
Address: 808 Colony Drive
Charleston, SC 29407
Date: 6/11, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Sonya C Selander, Notary Public for the State of South Carolina, do hereby certify that Helen C Pratt-Thomas personally appeared before me this 11th day of June, 2008, and acknowledged the due execution of the foregoing instrument.

Sonya C Selander
Notary Public for South Carolina
My Commission Expires: July 13, 2008



IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Kristi A. Stearns

Sign Here: Thomas L Kapp

Wendy N. Winn

Print Name: Thomas L. Kapp

Address: ~~2224~~ 852 Colony Dr
Char - SC

Date: 6/26/08, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Wendy N. Winn, Notary Public for the State of South Carolina, do hereby certify that Thomas L. Kapp personally appeared before me this 26 day of June, 2008, and acknowledged the due execution of the foregoing instrument.

Wendy N. Winn
Notary Public for South Carolina
My commission expires: May 7, 2018

IN WITNESS WHEREOF, the undersigned officer of the Association has caused these presents to be executed as of the day and year first above written

WITNESSES:

PROPRIETOR'S ROW TOWNHOME ASSOCIATION, INC.

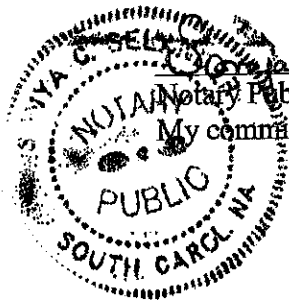
[Signature]
[Signature]

By: Helen C Pratt - Thomas
Name: Helen C Pratt - Thomas
Its: owner of 828 Colony Drive

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Sonya C Selander, Notary Public for the State of South Carolina, do hereby certify that **PROPRIETOR'S ROW TOWNHOME ASSOCIATION, INC.**, by Helen C Pratt - Thomas, its Owner of 828 Colony Dr, personally appeared before me this 11th day of June, 2008, and acknowledged the due execution of the foregoing instrument.



Sonya C Selander
Notary Public for South Carolina
My commission expires: July 13, 2008

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

Nyan Bham
[Signature]

I CONSENT

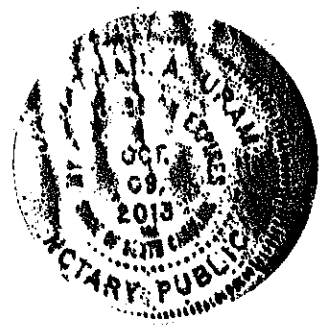
Sign Here: Debra Z Hollis
Print Name: DEBRA Z. HOLLIS
Address: 842 COLDNY DRIVE
CHARLESTON SC 29407
Date: June 26, 2008

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Alan Uram, Notary Public for the State of South Carolina, do hereby certify that Debra Z. Hollis personally appeared before me this 26 day of June, 2008, and acknowledged the due execution of the foregoing instrument.

[Signature]
Notary Public for South Carolina
My commission expires: 10-9-13



IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Signature]
[Signature]

I CONSENT

Sign Here: Nelda B Codell
Print Name: Nelda B Codell
Address: 818 Colony Dr
Charleston SC
Date: 8/26/08, 2008

COMMONWEALTH OF KENTUCKY
~~STATE OF SOUTH CAROLINA~~)
COUNTY OF ~~CHARLESTON~~ CLARK)

ACKNOWLEDGMENT

I, Martha Ella Sadon Notary Public for the ~~State of South Carolina~~ COMMONWEALTH OF KENTUCKY, do hereby certify that Nelda B Codell personally appeared before me this 26th day of August, 2008, and acknowledged the due execution of the foregoing instrument.

Martha Ella Sadon
Notary Public for ~~South Carolina~~ COMMONWEALTH OF KENTUCKY, STATE AT LARGE
My commission expires: 7/16/11

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

Sam Bailey
Jason S. G.

I CONSENT

Sign Here: J. Hagan Codeell
Print Name: J. Hagan Codeell
Address: 818 Colony Drive
Charleston SC 29409
Date: 8/26, 2008

COMMONWEALTH OF KENTUCKY
~~STATE OF SOUTH CAROLINA~~)
COUNTY OF ~~CHARLESTON~~ CLARK)

ACKNOWLEDGMENT

Marsha Ellen Ladson, Notary Public for the ~~STATE OF SOUTH CAROLINA~~, do hereby certify that J. Hagan Codeell personally appeared before me this 26th day of August, 2008, and acknowledged the due execution of the foregoing instrument.

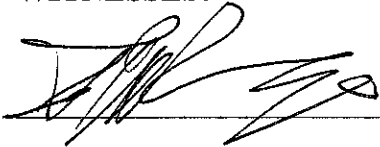
Marsha Ellen Ladson
Notary Public for ~~STATE OF SOUTH CAROLINA~~ COMMONWEALTH OF KENTUCKY, STATE AT LARGE
My commission expires: 7/16/11

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:



N.A. Chiles

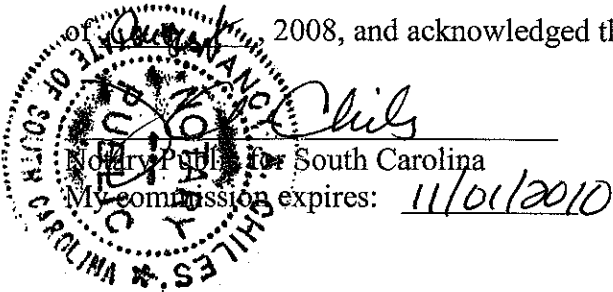
I CONSENT

Sign Here: Carol Moskous
Print Name CAROL MOSKOUS
Address: 834 Colony Dr.
Char. SC 29407
Date: 8-21-08, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Thomas W. Range personally appeared before me this 21st day of August, 2008, and acknowledged the due execution of the foregoing instrument.



IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Signature]
J.A. Chiles


I CONSENT

Sign Here: [Signature]
Print Name: Elizabeth P. Hacey (Dotter)
Address: 844 Colony Rd.
Charleston, S.C. 29407
Date: 8/23/08, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Felipe Lusa personally appeared before me this 23rd day of August, 2008, and acknowledged the due execution of the foregoing instrument.

 [Signature]
Notary Public for South Carolina
My Commission Expires: 11/01/2012

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Signature]
[Signature]

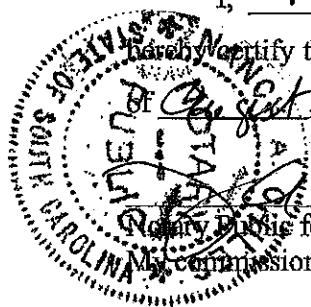
I CONSENT

Sign Here: Virginia E. Martin
Print Name: Virginia E. Martin
Address: 834 Colony Dr.
Chas., SC 29407
Date: August 21, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Thomas W. Range personally appeared before me this 21st day of August, 2008, and acknowledged the due execution of the foregoing instrument.



[Signature]
Notary Public for South Carolina
My commission expires: 11/01/2010

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

Carol Moskos
J.A. Chiles

I CONSENT

Sign Here: Diane C. Snipes
Print Name: Diane C. Snipes
Address: 860 Colony Dr.
Chas SC 29407
Date: 8/21/08, 2008

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Carol A. Moskos personally appeared before me this 21st day of August, 2008, and acknowledged the due execution of the foregoing instrument.

N.A. Chiles
Notary Public for South Carolina
My commission expires: 11/01/2010

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

Bonnie Miles
[Signature]

I CONSENT

Sign Here: [Signature]

Print Name: ELAINE D. LATTO

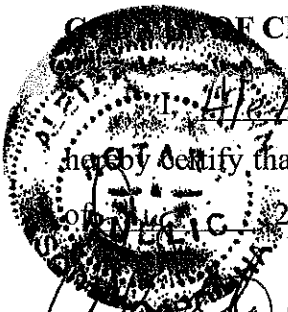
Address: 858 COLONY DR
CHARLESTON, SC 29407

Date: August 21, 2008

STATE OF SOUTH CAROLINA)

ACKNOWLEDGMENT

CITY OF CHARLESTON)



I, Athena W. Brown, Notary Public for the State of South Carolina, do hereby certify that Elaine D. Latto personally appeared before me this 21st day of August, 2008, and acknowledged the due execution of the foregoing instrument.

[Signature]
Notary Public for South Carolina
My commission expires: My Commission Expires October 6, 2017

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned do/does hereby consent to all of the terms and conditions stated herein.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Coral A. Moskos

N. A. Chiles

Sign Here: Anthony Agresta

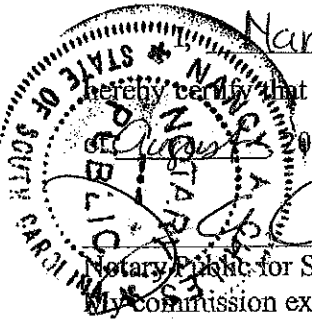
Print Name: Anthony Agresta

Address: 846 Colony Dr
CHAS. S.C. 29407

Date: Aug 21, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT



Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Coral A. Moskos personally appeared before me this 21st day of August, 2008, and acknowledged the due execution of the foregoing instrument.

N. A. Chiles
Notary Public for South Carolina
My commission expires: 11/01/2010

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Arthur W. Green
Anna D. E.

Sign Here: Brenda W. Green

Print Name: Brenda W. Green

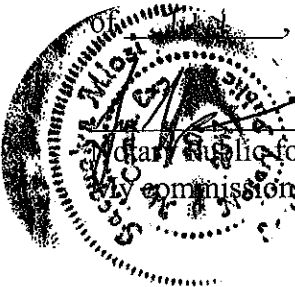
Address: 840 Colony Dr.
Charleston SC 29409

Date: July 25th, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Jacquelyn Misi, Notary Public for the State of South Carolina, do hereby certify that Brenda W. Green personally appeared before me this 25th day of July, 2008, and acknowledged the due execution of the foregoing instrument.



Notary Public for South Carolina
commission expires: 12/20/17

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

[Handwritten signature]

I CONSENT

Sign Here: *[Handwritten signature]*

Print Name: Richard A. Fogle

Address: 13770 FM 713

Rosanky, TX 75953

Date: 7 MAY, 2009

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Paura C. Hernandez Notary Public for the State of South Carolina, do hereby certify that Richard A. Fogle personally appeared before me this 7 day of May, 2009, and acknowledged the due execution of the foregoing instrument.

[Handwritten signature]
Notary Public for South Carolina
My commission expires: 6/18/11

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Jessica Y. Nelson
Meghan K. Magee

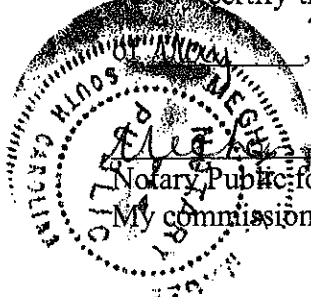
Sign Here: Anthony Agresta
Print Name: Anthony Agresta
Address: -846

Date: MAY 4 '09, ~~2008~~

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Meghan Magee, Notary Public for the State of South Carolina, do hereby certify that Anthony Agresta personally appeared before me this 4 day 2009, ~~2008~~, and acknowledged the due execution of the foregoing instrument.



Meghan K. Magee
Notary Public for South Carolina
My commission expires: 11/6/2011

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

I CONSENT

Carol Moskous
[Signature]

Sign Here: [Signature]
Print Name: Ledlie D Bell
Address: 822 Colony Dr.
Charleston SC 29407
Date: Feb 7, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A. Chiles, Notary Public for the State of South Carolina, do hereby certify that Carol Moskous personally appeared before me this 4th day of February, 2008, and acknowledged the due execution of the foregoing instrument.

Nancy A. Chiles
Notary Public for South Carolina
My commission expires: 11/01/2010

IN WITNESS WHEREOF, the undersigned Owner of a Townhome Lot in Proprietor's Row has signed this consent to the Amendment as of the day and year first above written.

The undersigned hereby consents to all of the terms and conditions stated herein and represents and warrants that he/she/it is authorized to give this consent on behalf of all of the owners of the Townhome Lot.

This Consent may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed as and shall constitute one and the same agreement.

WITNESSES:

Carol Moskos
[Signature]

I CONSENT

Sign Here: Claudette Bell

Print Name: Claudette Bell

Address: # 1 Coventry Circle
Charleston, SC 29407

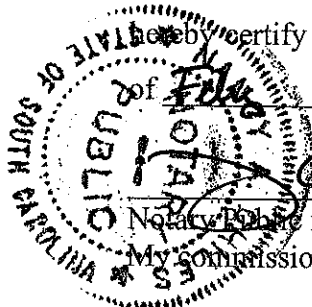
850
Colony
Drive
Char SC

Date: 02 - 04 - 2008, 2008

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

I, Nancy A Chiles, Notary Public for the State of South Carolina, do hereby certify that Carol Moskos personally appeared before me this 4th day of Feb, 2008, and acknowledged the due execution of the foregoing instrument.



Nancy A. Chiles
Notary Public for South Carolina
My commission expires: 11/01/2010

Exhibit A

Article IX

Exterior Maintenance

Boards Right to Assess Owner

In addition to maintenance upon the Common Area, the Association shall provide exterior maintenance to each lot which is subject to assessment hereunder, as follows: paint, repair, replace and care of roofs, gutters, downspouts, trees, shrubs and walks. Such exterior maintenance shall not include glass surfaces or maintenance to decks, patio or balconies, except for staining of railings and fences, which shall be provided as required. In order to enable the Association to accomplish the foregoing, there is hereby reserved to the Association the right to unobstructed access over and upon each lot at all reasonable time to perform maintenance as provided in this Article.

Any other Exterior maintenance to a unit which includes maintenance of window sills, frames, doors, and door frames shall be at the individual owner's expense. If an owner fails to perform necessary maintenance on their unit, as determined by the Board, a request in writing will be sent to the owner. The request shall demand the work be done in a specified amount of time. If the work is not completed to the Board's satisfaction within 30 days, the Board in its discretion reserves the right to perform the maintenance and charge the maintenance expenses incurred back to the individual owner. The Board shall also assess the incidental costs associated with the maintenance to the homeowner.

In the event that the need for maintenance, repair or replacement upon a lot or the improvements thereon is caused through the willful or negligent act of the Owner, his

family, guests or invitees, or is caused by fire, lightning, windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircrafts, vehicles, and smoke, as the foregoing are defined and explained in South Carolina Standard Fire and Extended Coverage insurance policies, the cost incurred by the Board which is not covered by the insurance policies set forth in Article XIV of the By-Laws of Proprietor's Row Townhome Association, Inc. shall become an assessment upon the lot(s). Any shortfall in insurance or non-covered loss or deductible under the insurance policies set forth in Article XIV of the By-Laws of Proprietor's Row Townhome Association, Inc. will be the responsibility of the Owner. Said amount so assessed will become due and payable to the Board and any such assessments not paid within 30 days of notification shall accrue interest at the rate of 1 ½% per month until satisfied. In addition, any assessments levied for maintenance and/or repair are subject to Article VI of the Declarations, Covenants, Conditions and Restrictions for Proprietor's Row Townhome Association, Inc.

