STATE OF TEXAS

§

COUNTY OF TRAVIS

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AMENDMENT TO RULES FOR DDOCK HOME OWNERS ASSOCIATE

THE AUSTIN PADDOCK HOME OWNER'S ASSOCIATION, INC.

(relating to insurance on units)

<u>Document references.</u> Reference is hereby made to that certain <u>Condominium Declaration for The Paddock Condominiums</u> filed at Vol. 7973, Pg. 71 of the Condominium Records of Travis County, Texas (together with any amendments and correction documents, the "**Declaration**").

Reference is further made to those certain By-laws filed as Exhibit "D" to the Declaration (together with any amendments, the "Bylaws").

Reference is further made to those certain Rules for The Austin Paddock Homeowners Association, Inc., filed as an exhibit to that certain <u>Adoption of Rules, The Paddock Home Owner's Association, Inc.</u> filed as Document No. 2010180302 in the Official Public Records of Travis County, Texas (together with any amendments, the "**Rules**").

WHEREAS the Declaration provides that persons owning condominium units subject to the Declaration are automatically made members of The Austin Paddock Home Owner's Association, Inc. (the "Association");

WHEREAS the Association's board of directors (the "Board") is authorized under Section 82.102(a) of the Texas Property Code (the "Act") and Article IV, Section 3(b) of the Bylaws to adopt and amend rules governing the operation, use and occupancy of the condominium project subject to the Declaration and has previously adopted the Rules; and

WHEREAS the Board has voted at a meeting held on September 8, 2011 in a manner consistent with the requirements under the Association's Bylaws to amend the Rules as provided herein and has provided the members of the Association advance notice of such changes as required by Section 82.070 of the Act:

THEREFORE the Rules have been, and by these presents are, AMENDED as follows:

1. By ADDING the following new Rule 12 ("Insurance on Units"):

"12. <u>Insurance on Units.</u> As is required by State law, the Association property hazard insurance policy covers certain aspects of individual units. As a general guideline, this policy covers those features of a unit deemed permanent fixtures, improvements and alterations to the building and also various appliances. The policy does NOT cover other personal property located in a unit and MAY not cover certain betterments and improvements to a unit. Any Owner(s) making a claim under the Association's insurance policy will be responsible for applicable deductibles. When multiple parties (i.e., multiple Owners or the Association and one or more Owner) assert claims for the same covered event, the deductible shall be split among the parties in proportion to the amount of each claim. For example, if an Owner's claim constitutes 50 percent of the total of all claims for the covered event, that Owner shall pay 50 percent of the deductible. In the event the Association elects not to file a claim under the Association's insurance policy for a covered event because it has reasonably determined that the total amount of such

claim would be less than the deductible, each Owner affected by the event is responsible for repairing his or her unit and for all related costs thereto. Owners are strongly encouraged to procure individual insurance for their personal property, for unit features that are not covered under the Association's insurance policy, and for any damage amounts not covered under the Association's policy because of deductibles or otherwise. Owners may request a copy of the Association's insurance policy to assist in procuring such individual coverage."

Subject solely to the amendments contained above, the Rules remain in full force and effect.

THE AUSTIN PADDOCK HOME OWNER'S ASSOCIATION, INC.

NAME: Jessica M. Crass

TITLE: Attorney-in-fact and Authorized Agent

instrument

Acknowledgement

STATE OF TEXAS

This

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COUNTY OF TRAVIS

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was acknowledged

2011, by

owledged before me Jessuu M. Cruss on the

_ day of

in the capacity stated

above.



Notary Public, State of Texas

After recording, please return to:

Niemann & Heyer, L.L.P. Attorneys At Law Westgate Building, Suite 313 1122 Colorado Street Austin, Texas 78701

File server: CLIENTS: Paddock Austin: Rule Amend Insur 8-11-11 final. doc

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Dana DeBeauvoir, County Clerk

Travis County TEXAS