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..... SPACE ABOVE RESERVED FOR RECORDING PURPOSES

STATE OF SOUTH CAROLINA)
COUNTY OF BEAUFORT)
AMENDMENT TO THE BY-LAWS
OF ST. ANDREWS COMMON
HORIZONTAL PROPERTY REGIME

THIS AMENDMENT made effective this 25 day of July, 2002, by the Board of the Directors of St. Andrews Common Horizontal Property Regime, acting on behalf of the Association of Co-Owners of said Regime, which said Regime is an incorporated association existing and operating under the laws of the State of South Carolina.

WITNESSETH

WHEREAS, on or about the 5th day of October, 1981, Greenwood Development Corporation, a South Carolina Corporation, filed with the Clerk of Court for Beaufort County, South Carolina, its Master Deed Establishing Horizontal Property Regime said regime being established as St. Andrews Common Horizontal Property Regime pursuant to the Horizontal Property Act of South Carolina, the same being recorded on October 23, 1981, in Deed Book 335 at Page 169 and Plat Book 30 at Page 1; and

WHEREAS, on or about the 8th day January, 1982, Greenwood Development Corporation executed the First Amendment to Master Deed of St. Andrews Common Horizontal Property Regime which First Amendment was recorded on February 12, 1982, in Deed Book 341 at Page 1489 and Plat Book 30 at Page 56; and

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WHEREAS, on or about the 22nd day of February, 1982, Greenwood Development Corporation executed the Second Amendment to Master Deed of St. Andrews Common Horizontal Property Regime which Second Amendment was recorded on March 11, 1982, in Deed Book 343 at Page 498 and in Plat Book 30 at Page 73; and

WHEREAS, on or about the 9th day March, 1982, Greenwood Development Corporation executed the Third Amendment to Master Deed of St. Andrews Common Horizontal Property Regime which Third Amendment was recorded on March 15, 1982, in Deed Book 343 at Page 956 and Plat Book 30 at Page 74; and

WHEREAS, on or about the 23rd day April, 1982, Greenwood Development Corporation executed the Fourth Amendment to Master Deed of St. Andrews Common Horizontal Property Regime which Fourth Amendment was recorded on April 27, 1982, in Deed Book 345 at Page 1876 and Plat Book 30 at Page 102; and

WHEREAS, the Master Deed at Article Twelfth provides that the administration of the Regime shall be in accordance with the provisions of the "By-Laws", the same being attached thereto as Exhibit I; and

WHEREAS, for purposes of this Amendment the said Master Deed and above-referenced Amendments to Master Deed shall collectively be referred to as "Master Deed"; and

WHEREAS, pursuant to Article XIII Amendments Section 1. Requirements for Amendments, of the By-Laws of the St. Andrews Common Horizontal Property Regime, the same may be amended only with the consent of the Owners of Apartments to which at least sixty-seven (67%) percent of the votes in the Association are allocated; and

WHEREAS, the Owners of Apartments representing at least sixty-seven (67%) percent of the votes in the Association based upon the percentage assigned to each Apartment as set forth in Exhibit J to the Master Deed desire to amend certain provisions of the said By-Laws vesting the Association of Co-Owners with the authority to approve a Co-Owner's changes or additions to the

exterior of an apartment, any stairs, decks, patios or balconies appurtenant thereto, or to any of the limited common elements; and

WHEREAS, the said Association of Co-Owners at a duly called and properly noticed meeting held on the 26th day of April, 2002, by an affirmative vote of the Owners of Apartments representing more than sixty-seven (67%) percent of the votes in the Association as shown on Exhibit J of the Master Deed, authorized and directed the Board of Administration to execute and have recorded an Amendment to the said By-Laws as it pertains to Article VII Obligations of the Co-Owners Section 9. Use of Apartments - Internal or External Changes, subsection (c) thereof; and

WHEREAS, the within Amendment was approved (or deemed to be approved) by eligible mortgage holders about which the Regime has received written notice holding mortgages on apartments which have at least fifty-one (51%) percent of the votes of apartments, subject to eligible holder mortgages.

NOW THEREFORE, the Association of Co-Owners by and through the Board of Directors of said Regime, hereby amends the By-Laws of the Regime by deleting in its entirety Article VII, Section 9(c) and by replacing Article VII, Section 9(c), as amended, so that said Section shall hereinafter provide as follows:

**"ARTICLE VII
OBLIGATIONS OF THE CO-OWNERS
Section 9. USE OF APARTMENTS - INTERNAL OR EXTERNAL CHANGES.**

(c) A co-owner shall make no changes or additions whatsoever to the exterior of the Apartment, any stairs, decks, patios or balconies appurtenant thereto, or to any of the limited common elements without the prior approval of the Owners of Apartments to which sixty-seven (67%) percent of the votes in the Association are allocated at a properly noticed and duly called special or annual meeting. Provided, however, the Board may approve minor additions to landscaping and other exterior minor changes or additions of this nature which in its sole discretion will not interfere or conflict with the overall scheme and appearance of the common areas. If any changes as described herein are so approved by the Co-Owners, the co-owner requesting such changes shall be financially responsible for the cost of such change and the incurred costs, if applicable, of the maintenance and repair of such change. The Board, through its agent, may include this additional maintenance cost in the periodic assessment for the Apartment in question."

IN WITNESS WHEREOF, the Association of Co-Owners of St. Andrews Common Horizontal Property Regime, by its Board of Directors, has caused this Amendment to be executed effective the date and year first above written.

WITNESSES:

Kimberly C. Moore
Witness
W. W. J. [Signature]
Witness

ST. ANDREWS COMMON HORIZONTAL PROPERTY REGIME

By: [Signature]
Its: President
Attest: [Signature]
Its: Secretary

STATE OF SOUTH CAROLINA
COUNTY OF BEAUFORT

PROBATE

Personally appeared before me, the undersigned witness, who being duly sworn, deposes and says that s/he saw the within named President of Board of Directors for St. Andrews Common Horizontal Property Regime sign the within Amendment to the By-Laws of the St. Andrews Common Horizontal Property Regime and that the undersigned Notary Public witnessed whose signature appears above, witnessed the execution thereof.

SWORN to before me this 26
day of April, 2002.

Kimberly C. Moore

[Signature]
Notary Public of South Carolina
My Commission Expires: _____

My Commission Expires November 14, 2008