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STONEBURY CROSSING CONDOMINIUM TRUST  
DECLARATION OF TRUST

This Declaration of Trust of the Stonebury Crossing Condominium Trust is made at Tewksbury, Middlesex County, Massachusetts by Robert Pondelli and Joseph Laliberte of 36 Hillman Road, P. O. Box 23, Tewksbury, Massachusetts, hereinafter called the "Trustees", which term includes his successors in trust. The term "Trustee" or "Trustees also means the Trustee or Trustees for the time being hereunder, whenever the context so permits.

1. NAME OF TRUST.

The Trust created hereby shall be known as Stonebury Crossing Condominium Trust and all activities carried on by the Trustees hereunder shall, insofar as legal, practical and convenient, be conducted under said name and style.

2. PURPOSES.

(a) All of the rights and powers in, to and with respect to the Common Areas and Facilities of Stonebury Crossing Condominium established by Master Deed of even date and recorded herewith (hereinafter called the "Condominium"), which are by virtue of the provisions of Massachusetts General Laws, Chapter 183A, ("Condominiums") (hereinafter called "Chapter 183A") conferred upon or exercisable by the organization of Unit Owners of the Condominium and all property, real and personal, tangible and intangible, conveyed to the Trustees hereunder shall vest in the Trustees as joint tenants, with right of survivorship, as Trustees of this Trust, BUT IN TRUST NEVERTHELESS, to exercise, manage, administer and dispose of the same exclusive of the Common Areas and Facilities and to receive the income thereof for the benefit of the Owners of record from time to time of the Units of the Condominium (hereinafter called the "Unit Owners"), according to the schedule of beneficial interest referred to in Section 4 hereof, and in accordance with the provisions of said Chapter 183A. This Trust is the organization of the Unit Owners established pursuant to the provisions of said Chapter 183A for the purposes therein set forth.

(b) It is hereby expressly declared that a Trust, and not a partnership, has been hereby created and that the Unit Owners are beneficiaries and not partners or associates or any other relation whatever among themselves with respect to the Trust property, and hold no relation to the Trustees other than as such beneficiaries, with only such rights as are conferred upon them as such beneficiaries hereunder and under and pursuant to the provisions of said Chapter 183A.

3. TRUSTEES.

(a) Appointment of Trustees

(i) Initial Board

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The Initial Board shall consist of the Trustee named in the first paragraph of this Declaration of Trust, to wit: Robert Pondelli and Joseph Laliberte, hereinafter called the "Initial Board". The term of the Initial Board shall end upon the latest to occur of the following events: (a) four (4) months after 75% of the units in all phases have been conveyed to unit purchasers; or (b) five (5) years following the conveyance of the first unit. Notwithstanding any other term or provision of this Trust to the contrary: (a) the unit owners shall have no power or right to remove the Initial Board, namely, Robert Pondelli and Joseph Laliberte, nor to appoint any additional or successor trustees, until the expiration of the term of said Initial Board shall have expired as set forth in the immediately preceding sentence; and (b) during the term of the Initial Board, any vacancy in the office of a Trustee, however caused, shall be filled only by the designation of the Declarant of the Master Deed. For purposes of this Section, units shall include all those to be constructed on any additional land as part of future phases.

(ii) Subsequent Boards of Trustees

After the term of the Initial Board, there shall at all times be a Board of Trustees hereunder consisting of not less than three (3) nor more than seven (7) natural persons, but in any event an odd number, such number to be determined from time to time by vote of Owners holding not less than twenty-five percent (25%) of the beneficial interest hereunder, which voting power shall be exercised at any annual or special meeting of the Unit Owners. The term of office of Trustees succeeding the Initial Board shall be a period of two (2) years and until their successors have been elected and qualified. The Trustees need not be Owners.

After the expiration of the term of the Initial Board, the presence in person or by proxy of Unit Owners holding at least twenty-five percent (25%) of the beneficial interest under the Trust, shall constitute a quorum of all meetings of Unit Owners for purposes of election of Trustees. Any election at a meeting which this quorum has been established, shall require a vote of a plurality of the beneficial interest of Unit Owners in attendance at the same. Each person elected to serve as Trustee who wishes to so serve shall promptly file with the Secretary of the Trust his written acceptance of election, and upon receipt of such acceptance, the Secretary shall sign and record with the Middlesex North Registry of Deeds a Certificate of Election setting forth the names of the new Trustees and reciting that they have been duly elected by the requisite vote of the Owners and have filed their written acceptances of election with the Secretary, and upon the recording of such Certificate of Election, the election of the Trustees named therein shall become effective and each such person named therein as a Trustee shall then be and become such Trustee and shall be vested with the title to the Trust property, jointly with the remaining or surviving Trustee or Trustees without the necessity of any act of transfer or conveyance.

(b) Vacancies

(i) After the expiration term of the Initial Board, if and whenever the number of such Trustees shall become less than the number determined as set forth above, a vacancy or

vacancies in said office shall be deemed to exist. Each such vacancy shall be filled by an instrument in writing set forth (a) the appointment of a natural person to act as such Trustee signed (i) by two (2) Unit Owners who shall certify under oath that Unit Owners entitled to not less than twenty-five percent (25%) of the beneficial interest have voted to make such appointment; (ii) the election of a natural person to act as Trustee as set forth hereunder; or (iii) if such Unit Owners have not within thirty (30) days after the occurrence of such vacancy made such appointment or election as set forth above by a majority of the then remaining Trustees or by the sole remaining Trustee if only one, and (b) the acceptance of such appointment, signed and acknowledged by the person so appointed. Such appointment shall become effective upon the recording in the Middlesex North Registry of Deeds (the "Registry") of such designation, together with such acceptance, and such persons shall then be and become such Trustee and shall be vested with the title to the Trust property jointly with the remaining Trustee or Trustees without the necessity of any act of transfer or conveyance. If for any reason any vacancy in the office of Trustee shall continue for more than sixty (60) days and shall at the end of that time remain unfilled, a Trustee or Trustees to fill such vacancy or vacancies may be appointed by any Court of competent jurisdiction upon the application of any Unit Owner or Trustee and notice to all Unit Owners and Trustees and to such other parties in interest, if any, to whom the Court may direct that notice be given. The foregoing provisions of this Section to the contrary notwithstanding, despite any vacancy in the office of Trustees, however caused and for whatever duration, the remaining Trustees, subject to the provisions of the immediately following Section, shall continue to exercise and discharge all of the powers, discretions and duties hereby conferred or imposed upon the Trustees.

(c) Majority Vote

(i) In all matters relating to the administration of the Trust hereunder and the exercise of the powers hereby conferred, the Trustees shall act by majority vote, provided that subsequent to the expiration of the term of the Initial Board (but not prior thereto) in no case shall a majority consist of less than two (2). The Trustees may so act without a meeting by instrument signed by all Trustees.

(ii) During the term of the Initial Board, a majority vote shall consist of the vote of the sole member of the Initial Board acting alone. Such sole member may so act without a meeting by instrument signed by it alone.

(d) Resignation of Trustees - Removal

(i) Any Trustee may resign at any time by instrument in writing, signed and acknowledged in proper form for recording and such resignation shall take effect upon the recording of such document with the Middlesex North Registry of Deeds.

(ii) After reasonable notice and opportunity to be heard before the Unit Owners called

pursuant to Sections 8 and 33 of the By-Laws hereof, a Trustee (except a member of the Initial Board) may be removed from office with cause or without cause, by an instrument in writing signed by vote of Unit Owners entitled to not less than fifty-one percent (51%) of the beneficial interest hereunder, such instrument to take effect upon the recording thereof with said Middlesex North Registry of Deeds.

(e) Bonds

The Trustees shall obtain and maintain fidelity bonds as set forth in Section 3 of the By-Laws of this Trust.

(f) Good Faith

No Trustee hereinbefore named, or appointed or designated as hereinbefore provided, shall under any circumstances or in any event be held liable or accountable out of his personal assets or estate or be deprived of compensation by reason of any action taken, suffered or omitted in good faith, or be so liable, accountable or deprived for more money or other property than he actually receives, or for allowing one or more of the other Trustees to have possession of the Trust books or property, or be so liable, accountable or deprived by reason of honest errors of judgment or mistakes of fact or law or by reason of the existence of any personal interest or gain or by reason of anything except his own personal and willful malfeasance, bad faith or fraud.

(g) Conflict of Interest

No Trustee shall be disqualified by his office from contracting or dealing with the Trustees or with one or more Unit Owners (whether directly or indirectly because of his interest individually or the Trustees' interest or any Unit Owner's interest in any corporation, firm, trust or other organization connected with such contracting or dealing or because of any other reason), as vendor, purchaser or otherwise, nor shall any such dealing, contract or arrangement entered into in respect of this Trustee in which any Trustee shall be in any way interested, be avoided, nor shall any Trustee so dealing or contracting or being so interested, be liable to account for any profit realized by any such dealing, contract or arrangement by reason of such Trustee's holding office or of the fiduciary relationship hereby established, provided the Trustee shall act in good faith and shall disclose to the other Trustees the nature of his interest before the dealing, contract or arrangement is entered into.

It is understood and permissible for the Initial Board hereunder and any other Trustees designated by the Initial Board or who are employed by or affiliated or associated with the Declarant, to contract with the Declarant and any corporation, firm, trust or other organization controlled by or affiliated or associated with the Declarant without fear of being charged with self-dealing.

(h) Compensation

The Trustees shall receive no compensation for their services as such Trustees, but with the prior written approval in each instance of the other Trustees, and upon presentation of proper vouchers, each Trustee may be reimbursed for actual out-of-pocket expenses paid or incurred by him pursuant to his duties as such Trustee, and such reimbursement shall be a Common Expense of the Condominium.

With the prior written approval in each instance of the other Trustees, each Trustee may receive reasonable compensation for any extraordinary or unusual services rendered by him in connection with this Trust, and such compensation shall be a Common Expense of the Condominium.

With the prior written approval in each instance of the other Trustees, any Trustee may be engaged to render services to this Trust, legal, accounting, or otherwise, at such compensation as shall be fixed by the Trustees, and any fees or other compensation shall be a Common Expense of the Condominium.

Notwithstanding anything to the contrary in this subsection (h) of this Section 3, no compensation or fees shall be paid to the Initial Board pursuant to the provisions of subsection (a) of this Section 3. A Trustee shall abstain from voting upon any question regarding reimbursement, compensation or fees proposed to be paid to him pursuant to the provisions of this subsection (h) of this Section 3, or upon any question regarding the engagement of himself, or any firm, association, corporation or partnership of which he is a member, to render services, legal, accounting or otherwise to this Trust.

(i) Indemnity

The Trustees and each of them shall be entitled to indemnity both out of the Trust property, and by the Unit Owners severally in proportion to their ownership in the Common Areas and Facilities against any liability incurred by them or any of them in the execution hereof including, without limitation, liabilities in contract and in tort and liabilities for damages, penalties and fines. Each Unit Owner shall be personally liable for all sums lawfully assessed for his share of the Common Expenses of the Condominium and for his proportionate share of any claims involving the Trust property in excess thereof.

4. BENEFICIARIES AND THEIR BENEFICIAL INTEREST.

(a) The beneficiaries hereof shall be the Unit Owners of the Condominium, for the time being. The beneficial interest in the Trust hereunder shall be divided among the Unit Owners in the percentage of undivided beneficial interest appertaining to the Units of the Condominium, all as set forth on Exhibit "C" of the Master Deed, which is hereby incorporated herein by this reference and made a part hereof, with the same force and effect as though fully set forth in the body hereof.

(b) The beneficial interest of each Unit of the Condominium shall be held and exercised as a Unit and shall not be divided among several Owners of any such Unit. To that end, whenever any of said Units is owned of record by more than one person, the several Owners of such Unit shall: (i) determine and designate which one of such Owners shall be authorized and entitled to cast votes, execute instruments, and otherwise exercise the rights appertaining to such Unit hereunder; and (ii) notify the Trustees of such designation by a notice in writing signed by all of the record Owners of such Unit. Any such designation shall take effect upon receipt by the Trustees of such notice, and may be changed at any time and from time to time by notice as aforesaid. In the absence of any such notice of designation, the Trustees may designate any one of such Owners for such purposes.

5. BY-LAWS.

The By-Laws of this Trust are attached hereto as Exhibit "A" which is hereby incorporated herein by this reference and made a part hereof with the same force and effect as though fully set forth in the body hereof.

6. RIGHTS AND OBLIGATIONS OF THIRD PARTIES DEALING WITH THE TRUST.

(a) Any instrument signed and acknowledged in proper form for recording, by a majority of the Trustees as they then appear of record in the Middlesex North Registry of Deeds may be relied on as conclusively establishing that such instrument was the free act of this Trust and shall be binding upon this Trust when so recorded.

(b) No purchaser, mortgagee, lender, or other person dealing with a majority of the Trustees, as they then appear of record in the Middlesex North Registry of Deeds shall be bound to ascertain or inquire further as to the persons who are then the Trustees hereunder or be affected with any notice, implied or actual, relative thereto, other than by a certificate thereof, so recorded, and such recorded certificate shall be conclusive evidence of the personnel of said Trustees and of any changes therein. The receipts of a majority of the Trustees, for money paid or things delivered to them shall be effectual discharges therefrom to the persons paying or delivering the same, and no person from whom a majority of the Trustees shall receive any money, property or other credit, shall be required to see to the application thereof. No purchaser, mortgagee, lender or other person dealing with a majority of the Trustees, or with any real or personal property which then is or formerly was Trust property shall be bound to ascertain or inquire as to the existence or occurrence of any event or purpose in or for which a sale, mortgage, pledge or charge is herein authorized or directed, or otherwise as to the purpose or regularity of any of the acts of the Trustee(s) purporting to be done in pursuance of any of the provisions or powers herein contained, or as to the regularity of the resignation or appointment of any Trustee. Any instrument of appointment of a new Trustee or resignation or discharge of a Trustee purporting to be executed by the Trustees, Unit Owners or other persons herein required to execute the same, shall be conclusive evidence in favor of any such purchaser or other person dealing with the Trustees of the matters therein recited relating to such discharge, resignation or appointment or the occasion thereof.

(c) Notwithstanding anything to the contrary herein, and notwithstanding any custom or usage to the contrary, no recourse shall at any time be had under or upon any note, bond, contract, order, debt, claim, instrument, certificate, undertaking, obligation, covenant, or agreement, whether oral or written, made, issued or executed by the Trustees or by any agent or employee of the Trustees, or by reason of anything done or omitted to be done by or on behalf of them or any of them, against the Trustees individually, or against any such agent or employee, or against any beneficiary, either directly or indirectly, by legal or equitable proceedings, or by virtue of any suit or otherwise, and all persons extending credit to, contracting with, or having any claim against the Trustees, shall look only to the Trust property for payment under such note, bond, contract, order, debt, claim, instrument, certificate, undertaking, obligation, covenant, or agreement, or for the payment of any debt, damage, judgment or decree, or of any money that may otherwise become due or payable to them from the Trustees, so that neither the Trustees nor the beneficiaries, present or future, shall ever be personally or individually liable therefore; provided, however, that nothing herein contained shall be deemed to limit or impair the liability of the Unit Owners under the provisions of said Chapter 183A.

(d) Every note, bond, contract, order, instrument, certificate, undertaking, obligation, covenant or agreement, whether oral or written, made, issued or executed by the Trustees, or by any agent or employee of the Trustees, shall be deemed to have been entered into subject to the terms, conditions, provisions and restrictions hereof, whether or not express reference shall be made to this instrument.

(e) This Declaration of Trust and amendments hereto and any Certificate herein required or which it may be deemed desirable to record, shall be recorded with the Middlesex North Registry of Deeds and such record when executed according to the requirements of this Declaration of Trust shall be deemed conclusive evidence of the contents and effectiveness thereof according to the tenor thereof; and all persons dealing in any manner whatsoever with the Trustees, the Trust property, or any beneficiary hereunder, shall be held to have notice of any alteration or amendment of this Declaration of Trust, or change of Trustee or Trustees, when the same shall be so recorded. Any certificate signed by a majority of the Trustees at the time as they then appear of record in the Middlesex North Registry of Deeds setting forth as facts any matters affecting the Trust, including statements as to who are the Trustees, as to what action has been taken by the Trustees or beneficiaries, and as to what action has been taken by the Trustees or beneficiaries, and as to matters determining the authority of the Trustees to do any act, when duly acknowledged and recorded with said Middlesex North Registry of Deeds, shall be conclusive evidence as to the existence of such alleged facts in favor of all third persons, including the Trustees acting in reliance thereon. Any certificate executed by a majority of the Trustees as they then appear of record in the Middlesex North Registry of Deeds setting forth the existence of any facts, the existence of which is necessary to authorize the execution of any instrument or the taking of any action by such Trustees, shall, when duly acknowledged and recorded with said Middlesex North Registry of Deeds, as to all persons acting in good faith in reliance thereon, be conclusive evidence of the truth of the statement made in such certificate and of the existence of the facts therein set forth.

7. AMENDMENTS; TERMINATION.

(a) Notwithstanding anything to the contrary herein, so long as the Declarant owns any Unit in the Condominium, the Declarant shall have the right, at any time and from time to time, to amend this Declaration of Trust (including, but not limited to, the By-Laws hereto and the Rules and Regulations hereto) without the consent of any Unit Owners or any of the Trustees of this Trust or any mortgagees, to meet the requirements of any governmental or quasi-governmental body or agency, or the requirements of any insurance company or insurance underwriting office or organization, or the requirements of Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, the secondary mortgage market, or any lender, or to cure any ambiguity, inconsistency or formal defect or omission.

(b) Subject, however, to the provisions of Section 15 of the By-Laws hereto:

(i) A majority of the Trustees, with the consent in writing of seventy-five percent (75%) in interest of Unit Owners, may at any time and from time to time amend, alter, add to, or change this Declaration of Trust in any manner or to any extent, the Trustees first, however, being duly indemnified to their reasonable satisfaction against outstanding obligations and liabilities; provided, however, that no such amendment, alteration, addition or change shall be made: (i) without the prior written consent of the Declarant obtained in each instance, for so long as the Declarant remains the Owner of any Unit in the Condominium; or (ii) according to the purport of which, except as set forth in Paragraph VIII (C) of the Master Deed, the percentage of the beneficial interest hereunder of any Unit Owner would be altered, or in any manner or to any extent whatsoever, modified or affected so as to be different than the percentage of the individual interest of such Unit Owner in the Common Areas and Facilities as set forth in the Master Deed other than by (pursuant to General Law Chapter 183A, Section 5) consent of all of the Unit Owners whose percentage of the undivided interest is affected; or (iii) which would render this Trust contrary to or inconsistent with any requirements or provisions of said Chapter 183A. Any amendment, alteration, addition or change pursuant to the foregoing provisions of this Section shall become effective upon the recording with the Middlesex North Registry of Deeds of an instrument of amendment, alteration, addition or change, as the case may be, signed, sealed and acknowledged in proper form for recording, setting forth in full the amendment, alteration, addition or change. Such instrument, so executed and recorded, shall be conclusive evidence of the existence of all facts and of compliance with all prerequisites to the validity of such amendment, alteration, addition or change, whether stated in such instrument or not, upon all questions as to title or affecting the rights of third persons and for all other purposes.

(ii) The Trust hereby created shall terminate only upon the removal of the Condominium from the provisions of Chapter 183A in accordance with the procedure therefore set forth in said Chapter 183A.

(iii) Upon the termination of this Trust, the Trustees may, subject to and in accordance



with the provisions of said Chapter 183A, sell and convert into money the whole of the Trust property, or any part or parts thereof, and, after paying or retiring all known liabilities and obligations of the Trustees and providing for indemnity against any other outstanding liabilities and obligations, shall divide the proceeds thereof among, and distribute in kind, at valuations made by them which shall be conclusive if made in good faith, all other property then held by them in trust hereunder to the Unit Owners according to their respective percentages of beneficial interest hereunder. In making any sale under the provisions of this subsection (iii) of this Section 7, the Trustees shall have the power to sell or vary any contract of sale and resell without being answerable for loss, and, for said purposes, to do all things, including the execution and delivery of instruments, as may by their performance thereof be shown to be in their judgment necessary or desirable in connection therewith. The powers of sale and all other powers herein given to the Trustees shall continue as to all property at any time remaining in their hands or ownership, even though all times herein fixed for distribution of Trust property may have passed.

The provisions of Section 32 of the By-Laws hereto shall at all times take precedence over the provisions of this Section 7.

8. CONSTRUCTION: INTERPRETATION.

- (a) In the construction hereof, whether or not so expressed, words used in the singular or in the plural, respectively, shall include both the plural and singular; words denoting males include females; and words denoting persons include individuals, firms, associations, companies (joint stock or otherwise), partnerships, entities or quasi-entities, trusts and corporations; unless a contrary intention is to be inferred from or is required by the subject matter or context. The marginal and sectional captions and headings are inserted only for convenience of reference and are not to be taken to be any part hereof or to control or affect the meaning, construction, interpretation, or affect hereof.
- (b) All of the trusts, powers and provisions herein contained shall take effect and be construed according to the laws of the Commonwealth of Massachusetts in general, and with respect to Massachusetts General laws, Chapter 183A, in particular.
- (c) The invalidity of any provision or part of such provision hereof shall not impair or affect in any manner the remainder hereof, or the remainder of such provision or such part of such provision.
- (d) No restriction, condition, obligation or provision contained herein (including, but not limited to, the By-Laws hereof attached as Exhibit "A" and incorporated herein by reference) shall be deemed to have been waived by reason of any failure to enforce the same, irrespective of the number or frequency of violations or breaches thereof which may occur.
- (e) In the event of any conflict between the provisions hereof (including, but not limited to, the By-Laws hereof attached hereto as Exhibit "A" and incorporated herein by reference) and the provisions of Massachusetts General Laws, Chapter 183A, and the Master Deed, then the provisions

of said Chapter 183A, or of the Master Deed, as the case may be, shall control. Words defined in said Chapter 183A shall have the same meaning herein as defined in said statute, unless the context clearly indicates otherwise.

EXECUTED as an instrument sealed this 14<sup>th</sup> day of May, 2003.

Robert Pondelli  
Robert Pondelli, Trustee as aforesaid and  
not individually

Joseph Laliberte  
Joseph Laliberte, Trustee as aforesaid and  
not individually

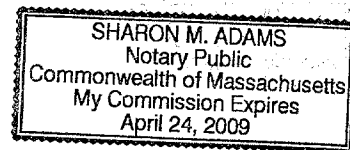
COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, ss:

May 14, 2003

Then personally appeared the above named Robert Pondelli and Joseph Laliberte, Trustees as aforesaid and not individually, and acknowledged the foregoing instrument, to be their free act and deed as such Trustee and not individually, before me,

Sharon M. Adams  
Notary Public  
My Commission Expires:



## EXHIBIT "A"

Incorporated into and made a part of the Declaration of Trust of Stonebury Crossing Condominium Trust.

### BY-LAWS STONEBURY CROSSING CONDOMINIUM TRUST

The provisions of this Exhibit "A" to Stonebury Crossing Condominium Trust shall constitute the By-Laws of the Stonebury Crossing Condominium Trust, the organization of Unit Owners established by said Trust.

#### 1. Powers and Duties of the Trustees.

The Board of Trustees shall have all power necessary for the administration of the affairs of the Condominium as set forth in Massachusetts General Laws, Chapter 183A ("Condominiums"), hereinafter called "Chapter 183A", and they may do any and all acts necessary or desirable for the administration of the affairs of the Condominium except only for such acts as may not, under law, or under the provisions of the Master Deed, or this Trust, be delegated to the Trustees by the Unit Owners. Such powers and duties of the Trustees shall include, but shall not be limited to, the following:

- a. Operation, care, upkeep and maintenance of the Common Areas and Facilities;
- b. Determination of the Common Expenses required for the affairs of the Condominium including, but not limited to, the operation and maintenance of the Common Areas and Facilities;
- c. Collection of the Common Expenses from the Unit Owners;
- d. Employment and dismissal of the personnel necessary or advisable for the maintenance and operation of the Common Areas and Facilities;
- e. Subject to the provisions of Section 7 of these By-Laws, adoption, amendment and administration (including waiver) of Rules and Regulations covering the details of the operation and use of the Common Areas and Facilities;
- f. Opening of bank accounts on behalf of the Condominium and, subject to the provisions hereof, designating the signatories required therefore;
- g. Leasing, managing and otherwise dealing with such facilities as may be provided for in the Master Deed as being Common Areas and Facilities;
- h. Owning, conveying, and encumbering, and otherwise dealing with Units conveyed to the Trust or purchased by it as a result of enforcement of the lien for Common Expenses, or otherwise;
- i. Obtaining of insurance for the Condominium, including the Units, pursuant to the provisions hereof;
- j. Making of repairs, additions and improvements to, or alterations or restoration of, the Condominium, in accordance with the other provisions of this Trust;

- k. Subject to the provisions of Subsection (b) of Section 29 of these By-Laws purchasing a Unit;
- l. Purchasing of Units at foreclosure or other sales;
- m. Organizing and maintaining corporations, trusts or other entities to act as nominee of the Condominium in acquiring title to Units on behalf of all Unit Owners under the provisions hereof;
- n. Conducting litigation as to any course of action involving the Common Areas and Facilities or arising out of the enforcement of the By-Laws, Rules and Regulations, and Master Deed and this Trust. Notwithstanding any provision of the Master Deed or the Declaration of Trust of the Condominium Trust, or of these By-Laws or Rules and Regulations to the contrary, neither the Trustees acting in their capacity as such Trustees or acting as representatives of the Unit Owners, nor any class of Unit Owners shall bring any litigation whatsoever unless a copy of the proposed Complaint in such litigation has been delivered to all of the Unit Owners, and not less than eighty percent (80%) of all Units Owners consent in writing to the bringing of such litigation within thirty (30) days after a copy of such Complaint has been delivered to the Unit Owners and specifying as a part of the written consent a specific monetary limitation to be paid as legal fees and costs and expenses to be incurred in connection therewith, which amount shall be separately assessed as a special assessment effective forthwith at the time of said affirmative consent. Notwithstanding any provisions of the Master Deed, or of the Declaration of Trust of the Condominium Trust (including, but not limited to, the provisions of Section 7 of the Declaration of Trust of the Condominium Trust), or these By-Laws or the Rules and Regulations, the provisions of this Paragraph (n) of this Section 1 shall not be amended except by vote of at least eighty percent (80%) of the Unit Owners. The provisions of this Paragraph (n) shall not apply to litigation by the Condominium Trust against Unit Owners with respect to the recovery of overdue Common Expenses or Special Assessments, or to foreclose the lien provided by Chapter 183A, Section 6, and 254, Sections 5 and 5A, or to enforce any of the provisions of the Master Deed, or the Declaration of Trust of the Condominium Trust, or these By-Laws or Rules and Regulations thereto, or the Unit deed, against Unit Owners;
- o. Granting permits, licenses and easements over the Common Areas and Facilities for utilities and other purposes reasonably necessary or useful for the proper maintenance or operation of the Condominium project;
- p. Enforcing obligations of the Unit Owners, allocating income and expenses, and to do anything and everything else necessary and proper for the sound management of the Condominium;
- q. Borrowing money for any proper Condominium purpose, and granting to the lender a security interest and pledge of the Trust's receivables including, but not limited to, amounts receivable in the future for Common Expense and Special Assessments of any description.

2. Common Expenses and Profits.

A. Each Unit Owner shall be liable for Common Expenses and shall be entitled to common profits of the Condominium in the same proportion as his beneficial interest in this Trust bears to the aggregate beneficial interest of all the other Unit Owners. The Trustees may at any time or times distribute common profits among the Unit Owners in such proportions. The Trustees shall at all times establish and maintain an adequate reserve fund for the periodic maintenance, repairs and replacement of improvements to the Common Areas and Facilities and those Limited Common Areas which the Trust may be obligated to maintain, and such reserve fund shall be funded by regular monthly assessments from regular assessments for Common Expenses, and such fund shall not be deemed to be common profits available for distribution.

B. In addition to the foregoing, (and not in substitution thereof) to ensure that this Trust will have the funds to meet unforeseen expenditures or to purchase any additional equipment or services, there shall be a working capital fund at least equal to two (2) months' estimated common charges for each Unit. Any amounts paid into this fund shall not be considered as advance payments of regular assessments. Each Unit's share of the working capital fund shall be collected at the time the sale of the Unit is closed or at the time control of this Trust is transferred to the Trustees elected by Unit Owners other than the Declarant, as set forth in Section 3 of this Trust, whichever occurs earlier. The Declarant may reimburse itself for these payments from the funds collected at closing when the unsold Units are sold. When control of this Trust is transferred as set forth in the immediately preceding sentence, the working capital fund shall be transferred to this Trust for deposit to a segregated fund. During the term of the Initial Board (or while a majority of the Trustees are the Declarant, or nominees or designees of the Declarant) the working capital fund which is the subject of this Subsection cannot be used to defray the expenses, reserve contributions, or construction costs which are the responsibility of the Declarant in its role as Developer of the Condominium or to make up budget deficits.

C. In addition to the foregoing (and not in substitution thereof), the Trustees shall, to such extent as they deem advisable, set aside common funds of the Condominium as additional reserves and may use the funds to set aside for reduction of indebtedness or other lawful capital purposes, and shall set aside common funds for the purpose set forth in Section 21 C hereof, and, subject to the provisions of Section 4 of these By-Laws, for repair, rebuilding or restoration of the Condominium, or for improvements thereto, and for replacement of the Common Areas and Facilities, and other proper contingencies, and the funds so set aside shall not be deemed to be common profits available for distribution.

D. At least thirty (30) days prior to the commencement of each fiscal year of this Trust, the Trustees shall estimate the Common Expenses expected to be incurred during such fiscal year, together with reasonable provision for contingencies and reserves, and for the reserve funds mentioned in Subsection C of the Section 2, and after taking into account any undistributed common profits from prior years, shall determine the assessment for Common Expenses to be made for such fiscal year. The Trustees shall promptly furnish copies of each budget on which such assessment is

based to all Unit Owners, and, if requested, to their mortgagees. The Trustees shall promptly render statements to the Units Owners for the respective shares of such assessment, and each Unit Owner thereafter shall pay one-twelfth of his share of the estimated Common Expenses monthly in advance on the first day of each month. In the event that the Trustees fail or neglect to promulgate such budget, then the budget for the immediately preceding year shall be deemed to be in effect until the Trustees promulgate a current budget. The Trustees shall not be obligated to render monthly statements. In the event that at any time and from time to time the Trustees shall determine during any fiscal year that the assessment so made is less than the Common Expenses actually incurred, or to be incurred including, but not limited to, provisions for proper reserve funds, the Trustees shall make a supplemental assessment or assessments and render statements therefore in the manner aforesaid, and such statements shall be payable and take effect as set forth in such statements. The Trustees may, in their discretion, provide for payments of such supplemental assessment statements in monthly or other installments. The Trustees shall have the authority and the duty to levy and enforce the collection of general and special assessments for Common Expenses.

E. Common Expenses and Special Assessments not actually received by the Trustees within fifteen (15) days next after the due date thereof shall be subject to a late charge of Twenty-Five Dollars (\$25.00).

F. The amount of each such statement, for regular or supplemental assessments, together with late fees thereon if not paid when due as set forth in Subsection E of this Section 2, together with all expenses, including attorneys' fees, incurred by the Trustees in any proceeding brought to collect such unpaid Common Expenses and assessments, shall constitute a lien on the Unit of the Unit Owner assessed pursuant to the provisions of Section 6 of said Chapter 183A and Sections 5 and 5A of Chapter 254, and may be collected by the Trustees pursuant to said statutes as the same may be amended. The Trustees shall take prompt action to collect any Common Expenses and assessments due from any Unit Owner which remain unpaid for more than thirty (30) days from the due date thereof including, but not limited to, action under the provisions of the Massachusetts General Laws Chapters 183A and 254 as the same may be amended. In the event that the Trustees bring an action to foreclose a lien on any Unit pursuant to said statute, the Unit Owner shall pay a reasonable sum for use and occupancy of his Unit from the date of foreclosure until the Unit Owner vacates the Unit (the plaintiff in such foreclosure action shall be entitled to the appointment of a receiver to collect the same) but nothing in this sentence shall be deemed to grant any Unit Owner the right to remain in possession of his Unit after such foreclosure. The Trustees, acting on behalf of all Unit Owners, shall have power to purchase such Unit at the foreclosure sale and to acquire, hold, mortgage (but not vote the vote appurtenant to), convey or otherwise deal with the same. A suit to recover a money judgment for unpaid Common Expenses shall be maintainable without foreclosing or waiving the lien securing the same. In the event of any suit or foreclosure or waiving the lien securing the same. In the event of any suit or foreclosure by the Trustees, the Trustees shall be entitled to late charges as set forth in Subsection E of this Section 2, and all costs of collection, suit and foreclosure, including attorneys' fees. In addition to the lien in favor of the Trustees for assessment for Common Expenses and assessments, such assessments shall also be the personal obligation of the Owner of the Unit at the time the assessment fell due.

G. The Trustees shall promptly provide any Unit Owner, or any Unit Buyer who has a duly executed purchase and sale agreement for the acquisition of a Unit, or any mortgagee, or the attorney of any such party, with a written statement of all unpaid Common Expenses due with respect to such Unit, signed and acknowledged in proper form for recording, upon the written request of such Unit Owner or buyer or mortgagee or attorney. Notwithstanding anything to the contrary in this Declaration of Trust, including these By-Laws, such statements may be executed by one (1) Trustee during the term of the Initial Board, and thereafter by any two (2) Trustees. Recording of such statement in the Middlesex North Registry of Deeds shall operate to discharge the Unit from any lien for any other sums unpaid not enumerated as of the date of such statement to the extent provided by said Chapter 183A.

H. The Trustees shall expend common funds only for Common Expenses and lawful purposes permitted hereby and by the provisions of said Chapter 183A.

I. Notwithstanding anything to the contrary herein, any first mortgagee who obtains title to a Condominium Unit, pursuant to the remedies provided in its mortgage, or foreclosure of its mortgage, will not be liable for such Unit's unpaid dues, common charges, assessments (including interest and costs of collection and legal fees relating to the collection thereof) which accrue prior to the acquisition of title to such Unit by the mortgagee except as otherwise set forth in Section 6 of said Chapter 183A. The lien for Common Expense Assessments shall not be affected by any sale or transfer of a Unit, except that a sale or transfer pursuant to a foreclosure of a first mortgagee shall extinguish a subordinate lien for assessments which became payable prior to such sale or transfer, except as otherwise set forth in Section 6 of said Chapter 183A. Any such delinquent assessments which were extinguished pursuant to the immediately preceding sentence may be reallocated and assessed to all Units as a Common Expense. Any such sale or transfer pursuant to a foreclosure shall not relieve the purchaser or transferee of a Unit for liability for, nor the Unit from the lien of, any assessments made thereafter.

J. The Trustees, for so long as the Condominium is subject to real estate taxes as a whole, shall maintain a fund sufficient in their judgment to provide a reserve to pay such real estate taxes when such are due and payable. Such reserve shall be maintained in a separate and segregated account to be known as the Tax Escrow Account and shall be utilized solely for the payment of said taxes.

- (iii) Said Account shall be funded by the payment, at the time of sale of each Unit during such period as the Condominium is taxed as a whole, of an amount equal to then known tax bill divided by the number of months expired in the then taxing period plus one and multiplied by such Unit's Beneficial Interest. Thereafter, the Unit Owner shall make monthly payments on the first of each month equal to the Units proportionate share of said tax bill one month prior to its due date. The Trustees may make additional assessments or refund payments at such time as the actual bill to be paid is determined. Payments for unsold Units shall be made by the Declarant one month prior to the date such tax payment is due. To the extent that any Unit Owner is required to make monthly payments on account of real estate taxes to a bank or

institutional lender holding a first mortgage on such Unit, such Unit Owner shall be excused from making payments to the said Account; provided, however, that the Unit Owners thereof shall use his best efforts and cooperate with the Trustees in obtaining the consent of such mortgagee to payments to this Account in lieu of payments to such mortgagee.

- (a) At such time as the taxing authority assesses the Units and their respective Undivided Interests in the Common Elements separately, the funds held in said Account shall be refunded to the Unit Owners in proportion to their then held payments thereto and the Account closed.
  - (b) Any late charge or penalty assessed by the taxing authority shall be paid, proportionately, by the Unit Owner, or Owners, so causing such.
- (ii) Notwithstanding the above, the Board of Trustees shall have the right to bill unit owners for the amount of proportionate funds due and owing by each unit owner pursuant to their beneficial interest for real estate taxes assessed prior to the date of the recording of this Amendment, with said amounts being due and owing within thirty (30) days or such other time as the Board of Trustees deems reasonable.

3. Insurance.

A. The Trustees shall be required to obtain and maintain, to the extent obtainable, the following insurance (and to pay premiums thereon as a Common Expense): (1) fire with extended coverage (covering other perils normally covered by the standard extended coverage endorsement) insuring all portions of the Buildings, including the Common Areas and Facilities of the condominium, and all of the Units, and all of the fixtures installed by the Declarant, but not including carpeting, drapes, furniture, furnishings or other personal property supplied to or installed by Unit Owners, covering the interest of the Condominium, the Trustees and all Unit Owner and their mortgagees, as their interests may appear, in an amount equal to one hundred percent (100%) of current replacement costs of the Buildings, Common Areas and Facilities, and Units, without deduction for depreciation, with loss payable to the Trustees, as Insurance Trustees for each Unit Owner and the holder of each Unit's mortgage. The named insured shall be "the Trustees of Stonebury Crossing Condominium Trust, for the use and benefit of the individual Unit Owners and Unit mortgagees". Such insurance shall also cover all other perils which are customarily covered with respect to projects similar in construction, location and use, including all perils normally covered by the standard "all risk" endorsement, where such is available; (2) worker's compensation insurance if the Trustees shall have an employee or employees; (3) comprehensive general liability insurance covering all Common Areas and Facilities, and any other areas under the supervision of the Trustees in such amounts and with such coverage as the Trustees shall from time to time determine, with a combined single limit for both personal injury, death and property damages, of not less than One Million Dollars (\$1,000,000.00), but at least covering each member of the Trustees, the managing agent or the manager, if any, and each Unit Owner and with cross liability endorsement to cover liabilities of the Condominium to a Unit Owner,



and a severability of interest provision precluding the insurer's denial of a Unit Owner's claim because of negligent acts by this Trust or other Unit Owners; (4) Fidelity Insurance in blanket form for all officers, directors, Trustees and employees of the Trust whether or not they receive compensation for their services. The total amount of fidelity bond coverage shall not be less than the estimated maximum funds, including reserve funds, in the custody of the Trust or the management agent, as the case may be, at any given time during the term of such bond, and, in any event, the aggregate amount shall not be less than a sum equal to three (3) months' aggregate assessments on all Units plus reserve funds, or one and one-half times the insured's estimated annual operating expenses and reserves, whichever is greater. The fidelity bonds shall name the Trust as an obligee, the bonds shall contain waivers by the issuers of the bonds of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees" or similar terms or expression, and the bonds shall provide that they may not be canceled or substantially modified (including cancellation for nonpayment of premium) without at least ten (10) days' prior written notice to the Trust and to the Mortgagees which are listed as scheduled holders of first mortgages in the insurance policy; and (5) such other insurance as the Trustees may determine. All such policies shall provide that adjustment of loss shall be made by the Trustees and that the net proceeds thereof shall be payable to the Trustees as Trustee for each Unit Owner and the holder of each Unit's mortgage. Each Unit Owner, accepting delivery of his Unit deed, appoints the Trustees as Insurance Trustees (or any Insurance Trustee or Substitute Insurance Trustee designated by the Trustees) as attorney-in-fact for the purpose of purchasing and maintaining such insurance, including: the collection and appropriate disposition of the proceeds thereof; the negotiation of losses and execution of releases of liability; the execution of all documents; and the performance of all other acts necessary to accomplish such purpose. The Trustees shall periodically reevaluate the amount of public liability insurance to be carried by them as set forth in Clause (3) of this Section 3 to the end that the limits of such insurance shall not be less than the amounts specified in said Clause (3), or, not less than limits of such liability insurance as are carried by other Condominium Unit Owners' Associations in comparable Condominiums in Northeast Massachusetts, whichever is higher.

B. All such policies of physical damage insurance shall, insofar as practicable, contain waivers of subrogation as to any claim against the Trustees, their agents and employees, Unit Owners, their respective employees, agents and guests, and of any defense based on invalidity arising from the acts of the insured and shall provide that the insurance will not be prejudiced by any acts or omissions of individual Unit Owners that are not under the control of the Owner's Association, and shall provide that such policies may not be canceled or substantially modified without at least ten (10) days' prior written notice to all of the insureds, including all Unit Owners and mortgagees of Units, and recovery thereafter shall not be affected on account of the availability of proceeds under any policies obtained by individual Unit Owners covering their own Units and shall include a Special Condominium Endorsement (so-called) or its equivalent. Agreed Amount, Inflation Guard and Construction Code Endorsements shall be required if available. A steam boiler and machinery coverage endorsement shall also be required, which provides that the insurers minimum liability per accident at least equals the less of \$2,000,000.00 or the insurance value of the Buildings housing the boiler or machinery. A certificate of insurance, showing the amount of insurance, shall be issued to the Owners of each Unit and the original or a certificate thereof, shall, upon request, be delivered to the mortgagee of each

Unit. The Trustees shall periodically obtain an independent appraisal of the full replacement value of all portions of the Buildings, including all of the Units and all of the Common Areas and Facilities, and additions, alterations and improvements, without deduction for depreciation, for the purposes of determining the amount of fire and extended coverage insurance to be effected pursuant to this Section, and the amount of such insurance shall in no event be less than the full replacement value so as determined.

C. Subject to the provisions of Section 4 of these By-Laws, insurance proceeds received by the Trustees shall be held in trust in an identified and segregated fund for the benefit of the Unit Owners and all mortgages of all Units. If the cost of restoring the Common Areas and Facilities, or any Unit is estimated by the Trustees to exceed the sum of One Thousand Dollars (\$1,000.00), then the Trustees shall give written notice of such loss to all eligible mortgage holders and all eligible insurers and guarantors, as herein defined.

D. The cost of all such insurance obtained and maintained by the Trustees pursuant to the provisions of this Section 3 shall be a Common Expense of the Condominium.

E.(1) Any such insurance obtained and maintained by the Trustees pursuant to the provisions of this Section 3 may have a deductible amount to be determined from time to time by the Trustees, who shall simultaneously specify, in writing with notice to all Unit Owners, how and by whom the amount of the deductible shall be paid in the event of a loss.

E.(2) Notwithstanding any provision in the Master Deed, Declaration of Trust and/or By-Laws, the Trustees shall have the right to assess the deductible to the Unit Owners as the Trustees may, in their sole discretion, determine including, but not limited to, assessing the deductible to the Unit Owners who sustain property damage to their Unit.

In the event of property damage to a unit or units, the Trust shall not be responsible for the payment of the deductible but rather said unit owner or unit owners shall be responsible for the same.

If a unit owner sustains property damage in amounts less than the Condominium Association's deductible, the unit owner shall be solely responsible for the cost to repair the damage, and the unit owner should notify his or her insurance agent. The Trust will not be responsible for property damage to a unit in an amount less than the deductible, and no unit owner shall file a claim with the Master Insurance agent or carrier.

F. All insurance obtained and maintained by the Trustees shall conform to applicable requirements of the Federal Home Loan Mortgage Corporation ("FHLMC") and the Federal National Mortgage Association ("FNMA") so long as FHLMC or FNMA hold one or more mortgages on Units in the Condominium or any interest therein.

G. Each Unit Owner shall carry insurance at his own expense for his own benefit insuring, inter alia, his carpeting, drapes, fixtures, furniture, furnishings and other personal property, and personal

liability, loss assessment coverage, along with an amount sufficient to reduce the deductible for the Master Policy of the Association established by the Board of Trustees, provided that all such policies shall contain waivers of subrogation, and further provided, that the liability of the carriers issuing insurance obtained by the Trustees shall not be affected or diminished by reason of any such additional insurance carried by a Unit Owner. Each Unit Owner shall promptly notify the Trustees of all improvements made by him to his Unit, the insurance replacement cost of which exceeds one thousand dollars (\$1,000.00), and such Unit Owner shall pay to the Trustees as an addition to his share of the Common Expenses of the Condominium otherwise payable by such Owner any increase in insurance premium incurred by this Trust which results from such improvement.

H. Nothing shall be done or kept in any Unit or in the Common Areas and Facilities which will increase the rate of insurance on the Buildings or the contents thereof without the prior written consent of the Trustees, unless the Unit Owner responsible for such increase shall agree to pay the amount of such increase.

4. Rebuilding and Restoration.

A. In the event of damage to or destruction of the Common Areas and Facilities as a result of fire or other casualty (unless Subsection F of this Section is applicable), or, in the event of damage to or destruction of any Unit as a result of fire or other casualty, whether or not the Common Areas and Facilities have been damaged or destroyed (unless Subsection F of this Section is applicable), the Trustees shall promptly adjust the loss, arrange for the prompt repair or restoration of the same, and disburse the proceeds of all insurance policies in payment of all costs and expenses actually incurred in connection with such repair or restoration in appropriate progress payments and with appropriate retainage. All insurance proceeds paid to the Trustees as Insurance Trustees, on account of any casualty shall be dedicated first to the repair or restoration of the loss, and any application of said proceeds by the Trustees on account thereof shall be prior to the application of such proceeds for any other purposes.

B. In the event the insurance proceeds are not sufficient to cover the cost of repairs to the Common Areas and Facilities and the Units, the proceeds will be first allocated to the cost of repairs to the Common Areas and Facilities and the balance, if any, to the cost of repairs to the Units in proportion to the cost of all repairs to the respective Units as determined by the insurer or by independent appraisal. To the extent the proceeds allocated as aforesaid are insufficient to cover the cost of repairs to the Common Areas and Facilities, the balance of the cost of such repairs will be assessed against all Unit Owners as a Common Expense. To the extent the proceeds allocated as aforesaid are insufficient to cover the cost of repairs to the Units, the balance of the cost of such repairs to each Unit will be assessed against all Unit Owners as a Common Expense.

Notwithstanding this provision, the Board of Trustees reserves the right to assess the deductible to the Unit Owner pursuant to Section 3E(1) and 3E(2) of these By-Laws.

C. Whenever the estimated cost of repair or restoration exceeds, as to any one casualty or

occurrence, on the basis of an independent appraisal, the sum of twenty-five thousand dollars (\$25,000.00), then the Trustees shall retain a registered architect or registered engineer, who shall not be directly or indirectly, a Unit Owner or an employee or agent of any Unit Owner, or a Trustee or an employee or agent of any of the Trustees, or the manager, if any, or any employee or agent of such manager, to supervise the work of repair or restoration and no sums shall be paid by the Trustees on account of such repair or restoration except upon certification to them by such architect or engineer that the work for which payment is being made has been completed in a good and workmanlike manner in accordance with approved plans and specifications and that the estimated total cost of completion of said repair or restoration, less amounts theretofore advances, does not exceed the undisbursed proceeds of insurance as augmented by funds obtained by any assessment or assessments levied or chargeable to the Unit Owners as a Common Expense.

D. The Trustees may perform emergency work essential to the preservation and safety of the Condominium, including all parts of the Buildings and the Common Areas and Facilities and the Units, or the safety of persons, or required to avoid the suspension of any essential service to the Condominium, including all parts of the Buildings and the Common Areas and Facilities and the Units, without having first engaged an architect or engineer, adjusted the loss or obtained proceeds of insurance.

E. Subject always to the prior rights of the Unit mortgagees, if there shall have been a repair or restoration pursuant to the foregoing and the amount of insurance proceeds shall have exceeded the cost of such repair or restoration, then the excess of such insurance proceeds, if any, shall be added to the Condominium's reserve fund, or, at the option of the Trustees, divided among all the Unit Owners in proportion to their respective interests in the Common Areas and Facilities.

F. Notwithstanding the foregoing, if, as a result of fire or other casualty, the loss exceeds ten percent (10%) of the value of the Condominium, including all parts of the Buildings and the Common Areas and Facilities and the Units prior to the casualty and: (a) if seventy-five percent (75%) of the Unit Owners do not agree within one hundred twenty (120) days after the date of the casualty to proceed with repair or restoration, the Condominium, including all Units, shall be subject to partition at the suit of any Unit Owner. Such suit shall be subject to dismissal at any time prior to entry of an order to sell if an appropriate agreement to rebuild is filed. Subject always to the prior rights of the Unit mortgagees, the net proceeds of the partition sale together with any common funds shall be divided in proportion to the Units Owners' respective undivided ownership in the Common Areas and Facilities. Upon such sale, the Condominium shall be deemed removed from the provisions of Chapter 183A of the Massachusetts General Laws; or (b) if seventy-five percent (75%) of the Unit Owners agree to proceed with the necessary repair or restoration, the cost of the rebuilding of the Condominium, in excess of any available common funds including the proceeds of any insurance, shall be a common expense, provided, however, that if such excess cost exceeds ten percent (10%) of the value of the Condominium including all parts of the Buildings and the Common Areas and Facilities and the Units, prior to the casualty, any Unit Owner who did not so agree may apply to the Superior Court of Middlesex County on such notice to the Trustees and Unit Owners as the Court shall direct, for an order directing the purchase of his Unit by the Trustees at the fair

market value thereof, as approved by the Court. The cost of any such purchase shall be a Common Expense.

G. Notwithstanding any provision in the Master Deed, Declaration of Trust and/or By-Laws, the costs in excess of available insurance proceeds for storing or repairing any damages to any Unit or the Common Areas and Facilities which is caused by the failure of the Unit Owner to so maintain his Unit as set forth hereunder and/or the Unit Owner's negligence, shall be assessed solely to the said Unit Owner. Further, in the event the Unit Owner's claim does not exceed the Condominium Association's deductible on its insurance policy, said Unit Owner shall be required to submit said claim of loss under the Unit Owner's policy before making any claim against any other Unit Owner or the Trust based on negligence or any other theory of liability.

5. Condemnation.

If more than ten percent (10%) in value of the Condominium is taken under the power of Eminent Domain, then the taking shall be treated as a casualty loss and the provisions of Section 4 of these By-Laws and the provisions of Massachusetts General Laws, Chapter 183A, Section 17 shall apply. Where one or more Units have been substantially altered or rendered uninhabitable as a result of a partial taking, and the Unit Owners vote to restore and continue the Condominium pursuant to Section 17 of said Chapter 183A, the Trustees shall have the authority to acquire the remaining portions of such Units for such price as the Trustees shall determine, provided that any Unit Owners of such remaining portion who does not agree with such determination may apply to the Superior Court of Middlesex County on such notice to the Trustees and the other Unit Owners as the Court shall direct, for an order directing the purchase of such remaining portion at the fair market value thereof as approved by the Court. Where as a result of a partial taking, any Unit is decreased in size or where the number of Units is decreased by a partial taking, then the Trustees may make such provision for realignment of the percentage interest in the Common Areas and Facilities as shall be just and equitable.

In the event of a total or partial taking under the powers of Eminent Domain, the Unit Owners shall be represented by the Trustees in any related proceedings, negotiations, settlements or agreements, and each Unit Owner shall be deemed to have appointed the Trustees as attorney-in-fact for this purpose. In the event of a partial taking, the award shall be allocated to the respective Unit Owners according to their undivided interest in the Common Areas and Facilities, except as to such portion or portions of the award which are attributable to direct or consequential damages suffered by particular Units as determined by the Court, which shall be payable to the Owners of such Units or their mortgagees, as their interests may appear. Subject always to the prior rights of the Unit mortgagees, in the case of a total taking of all Units and the Common Areas and Facilities, the entire award shall be payable to the Trustees to be distributed to the Unit Owners and their mortgagees in accordance with their respective percentage interests in the Common Areas and Facilities.

6. Improvements.

A. If fifty percent (50%) or more but less than seventy-five percent (75%) of the Unit Owners agree to make an improvement to the Common Areas and Facilities, the cost of such improvement shall be borne solely by the Owners so agreeing.

B. Seventy-five percent (75%) or more of the Unit Owners may agree to make an improvement to the Common Areas and Facilities and assess the cost thereof to all Unit Owners as a Common Expense, but if such improvement shall cost in excess of ten percent (10%) of the then value of the Condominium, including the Buildings and the Common Areas and Facilities and the Units, any Unit Owner not so agreeing may apply to the Superior Court of Middlesex County on such notice to the Trustees and Unit Owners as the Court shall direct, for an order directing the purchase of his Unit by the Trustees at fair market value thereof as approved by the Court. The cost of any such purchase shall be a Common Expense.

7. Rules and Regulations.

A. The Trustees have adopted the initial Rules and Regulations set forth on Exhibit "B", which is annexed hereto and is hereby incorporated herein by this reference and made a part hereof, governing the details of the operation and use of the Common Areas and Facilities, and containing such restrictions on, and requirements respecting the use and maintenance of, the Common Areas and Facilities as are consistent with the provisions of the Master Deed, and designed to prevent unreasonable interference with the use by the Unit Owners of the Common Areas and Facilities.

B. The Trustees shall administer such Rules and Regulations.

C. The Trustees may at any time and from time to time, amend, rescind and waive any and all of such Rules and Regulations.

D. The Trustees may at any time and from time to time, adopt other Rules and Regulations governing the details of the operation and use of the Common Areas and Facilities, and containing such restrictions on, and requirements respecting the use and maintenance of, the Common Areas and Facilities as are consistent with the provisions of the Master Deed, and designed to prevent unreasonable interference with the use by the Unit Owners of the Common Areas and Facilities.

E. Notwithstanding the foregoing provisions of this Section 7:

(i) The Trustees shall furnish copies of any new Rule or Regulation, or amendment of any existing Rule or Regulation, to the Unit Owners prior to the time when such new Rule or Regulation, or amendment, as the case may be, shall become effective;

(ii) The Unit Owners, by majority vote, at a duly called Special Meeting or a quorum as present, may, at any time and from time to time, rescind, amend or waive any Rule or

Regulation promulgated by the Trustees (including, but not limited to, the initial Rules and Regulations referred to hereinabove); and

(iii) Any waiver, rescission, amendment, adoption or enforcement of a Rule or Regulation, whether by the Trustees or the Unit Owners, as hereinbefore set forth, shall be uniformly binding upon all Unit Owners.

8. Meetings.

A. The Board of Trustees shall meet annually on the date of the Annual Meeting of the Unit Owners. Other meetings may be called by any Trustee, and in such other manner as the Trustees may establish, provided, however, that written notice of each meeting shall be given at least five (5) days before such meeting to each member of the Board of Trustees. A majority of the Trustees shall constitute a quorum at all meetings. All meetings shall be conducted in accordance with such Rules as the Board of Trustees may adopt.

B. There shall be an Annual Meeting of the Unit Owners on the first Monday in March in each year at 7:00 p.m. on the Condominium premises or at such other reasonable place and time (not more than twenty-one (21) days before or after said date) as may be designated by the Board of Trustees by written notice given to the Unit Owners at least fourteen (14) days prior to the date so designated. Special Meetings of the Unit Owners may be called by them upon the written request of any Unit Owner. Written notice of any such meeting designating the place, day and hour thereof shall be given by the Board of Trustees to the Unit Owners at least fourteen (14) days prior to the date so designated. At the Annual Meeting of the Unit Owners, the Board of Trustees shall submit reports of the management and finances of the Condominium. Whenever at any meeting the Board of Trustees proposes to submit to the Unit Owners any matter with respect to which approval of or action by the Unit Owners is necessary or appropriate, the notice of such meeting shall state and reasonably specify such matter. A quorum of Unit Owners shall consist of a majority in interest of Unit Owners. Unless set forth otherwise hereunder, any action taken at such meeting, at which a quorum has been established, shall only require a vote of plurality of the beneficial interest of Unit Owners in attendance at the same.

C. Any Trustee or Unit Owner may, at any time, waive notice of any meeting in writing and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Trustee or Unit Owner without objection to lack of notice at any meeting shall constitute a waiver of notice by such Trustee or Unit Owner of notice of such meeting. If all of the Trustees are present at any meeting of the Trustees, or if all of the Unit Owners are present at any meeting of the Unit Owners, respectively, no notice shall be required and any business may be transacted at such meeting of the Trustees, or Unit Owners, respectively.

D. Any action taken by unanimous written consent of all of the Trustees then in office shall be fully valid as though taken at a meeting. Such writing shall be filed with the records of the Trustees.

E. Any action taken by unanimous written consent of all of the Unit Owners shall be fully valid as though taken at a meeting. Such writing shall be filed with the records of the Unit Owners.

F. Unit Owners may vote by proxy at any Annual or Special Meeting of the Unit Owners. Proxy voting shall not be permitted at meetings of the Trustees.

9. Notices to Unit Owners.

Every notice to any Unit Owner required under the provisions hereof, or which may be deemed by the Trustees necessary or desirable in connection with the execution of the Trust created hereby or which may be ordered in any judicial proceeding, shall be deemed sufficient and binding if a written or printed copy of such notice shall be given by one or more of the Trustees to such Unit Owner by leaving such notice with him at his residence in the Condominium by mailing it, postage prepaid, addressed to such Unit Owner at his address as it appears upon the records of the Trustees, at least five (5) days prior to the date fixed for the happening of the matter, thing or event of which such notice is given, unless a different period for the giving of such notice is specified in these By-Laws.

10. Inspection of Books - Reports to Unit Owners.

The Trustees shall keep detailed records of the actions of the Trustees, minutes of the meetings of the Trustees, minutes of the meetings of the Unit Owners, and financial records and books of accounts of the Condominium, including a chronological listing of receipts and expenditures, as well as a separate account for each Unit, which among other things, shall contain the amount of each assessment of Common Expenses against such Unit, the date when due, the amounts paid thereon, and the balance remaining unpaid. Copies of the Master Deed, this Trust and these By-Laws, Rules and Regulations and floor plans of the Buildings, as the same may be amended from time to time, shall be maintained at the office of the Trustees. All of the foregoing records, accounts and documents shall be available for inspection by Unit Owners, their authorized agents, and lenders, mortgagees, holders, insurers and guarantors of any mortgage on any Unit at all reasonable times. "Available" shall mean available for inspection, upon request, during normal business hours or under other reasonable circumstances. The Trustees shall, as soon as reasonably possible, after the close of each fiscal year, or more often, if convenient to them, submit to the Unit Owners a report of the operation of the Trustees for each year, which shall include financial statements in such summary form and in such detail as the Trustees shall deem proper. Except in the case of fraud, committed by an Trustee, any person (other than a mortgagee or mortgage insurer or guarantor) who has been furnished with such report and shall have failed to object thereto by notice in writing to the Trustees, given by registered or certified mail within a period of sixty (60) days of the date of receipt by him, shall be deemed to have assented thereto. The holder, insurer or guarantor of any first mortgage shall be entitled to have an audited statement prepared within one hundred twenty (120) days of the end of the Trust's fiscal year.



11. Checks and Notes.

A. Prior to the expiration of the term of the Initial Board, checks, drafts and other instruments for the payment of money drawn or endorsed in the name of the Trustees or of the Trust may be signed by the sole member of the Initial Board. Prior to the expiration of any term of the Initial Board, all vouchers for the payment of any Common Expense shall be approved by the sole member of the Initial Board.

B. Subsequent to the expiration of the term of the Initial Board, checks, drafts or other instruments for the payment of money drawn or endorsed in the names of the Trustees or of the Trust may be signed by any two (2) Trustees, or by any person or persons (who may be one of the Trustees) to whom such power may at any time or from time to time be designated by not less than a majority of the Trustees. Subsequent to the expiration of the term of the Initial Board, all vouchers, if any, for the payment of any Common Expense shall be approved by not less than two (2) Trustees in each instance.

12. Seal.

The Trustees may, at any time or from time to time, at their discretion, adopt a seal circular in form bearing the name of this Trust and the year in which this instrument was recorded in the Registry of Deeds, or a common or wafer seal, which shall be valid for all purposes.

13. Fiscal Year.

The fiscal year of the Trust shall be the calendar year, or such other date as may from time to time be determined by the Trustees.

14. Management - Employees.

A. The Trustees, at their discretion, may, but need not, appoint real estate management firm, or manager, to manage the Condominium, at such compensation, and upon such terms and conditions as the Trustees see fit. If such management firm, or manager, is so appointed, the Trustees may delegate to such firm or manager such duties as are customarily and usually performed by Condominium property managers in the Northeastern Massachusetts area, or such duties as the Trustees may at any time and from time to time, expressly delegate, provided, however, that the duties and powers, and responsibilities of the Trustees under Sections 1(b), 1(d), 1(e), 1(f), 1(g), 1(h), 1(k), 1(l), 1(m), 1(n), 1(o), 1(p) 2, 4, 5, 6, 7, 8, 12, 15, 23, 29B, 30 and 34 of these By-Laws shall not be so delegated to anyone whomsoever except the Trustees themselves, or to such of the Trustees as the Trustees shall designate.

B. Notwithstanding anything to the contrary herein, any agreement for professional management of the Condominium shall provide that the management contract may be terminated for cause and without payment of a termination fee or penalty on ten (10) days written notice, and

without cause and without payment of a termination fee or penalty on ninety (90) days written notice, or less, and the term of any such contract shall not exceed three (3) years, except that the term of any such contract entered into at any time during the term of the Initial Board of Trustees shall not exceed six (6) months.

C. When professional management has been previously required by an eligible mortgage holder, any decision to establish self-management by the Trustees shall require the prior consent set forth in clause (n) of Subsection (D) of Section 32 hereof.

D. The consent of not less than two (2) Trustees shall be necessary for the hiring and dismissal of any employees of the Condominium.

15. Use of Units.

A. Units are intended only for residential purposes, provided, however, that any Unit may also be used as an office but only: (1) accessory to such residential use; (2) only if and to the extent such accessory office use is permitted by applicable zoning laws; and (3) no one shall be employed in such office except residents of the Unit, no clients or business invitees shall be permitted to visit such office, and there shall be no signs in connection with such office use.

B. Units in the Condominium shall be conveyed, leased or rented only to individual grantees or tenants over the age of fifty-five (55) years, and if conveyed to tenants in common, joint tenants or tenants by the entirety, or rented or leased to co-tenants, at least one such grantee or tenant shall be over the age of fifty-five (55) years.

C. Units shall be occupied solely by the Owners thereof, their tenants and temporary gratuitous guests. In the event that a Unit Owner under the age of fifty-five (55) years takes title to the Unit as a tenant in common, joint tenant or tenant by entirety, (or occupies the Unit as co-lessee or tenant) with an individual who has attained the age of fifty-five (55) years, and such individual who has attained the aged of fifty-five (55) years later dies, or is unable to continue to occupy the Unit as the direct result of disability requiring that he/she be admitted to a hospital, nursing home or like facility, then the other Unit Owner or co-tenant shall not, solely by reason of the death or disability of his/her tenant in common, joint tenant, tenant by the entirety or co-tenant, be obligated to vacate the Unit.

D. It shall be a condition precedent to any conveyance, rental or lease of a Unit that the seller or Owner thereof shall verify the ages of the prospective purchaser, tenant or lessee by requiring such prospective purchaser, tenant or lessee to produce an affidavit, executed before a notary public under pains and penalties of perjury that such purchaser, tenant or lessee has attained the age of fifty-five (55) years, and a birth certificate, passport, driver's license, or other documentation that will offer reliable evidence of such persons' age (collectively, the "Age Documentation" attached as Exhibit "C"). The Age Documentation shall be submitted by the seller or Owner to the Trustees not less than fifteen (15) days prior to the proposed conveyance, lease or rental. It shall be the duty of the Trustees to review the Age Documentation. If the Trustees shall in good faith doubt the veracity of

the Age Documentation, the Trustees shall have the right to require the Owner of the Unit in question to obtain additional documentation from such Unit Owner's prospective purchaser, tenant or lessee, at the expense of such Unit Owner. If the Age Documentation appears to be in order and to establish that at least one of the prospective purchasers, tenants or lessees has attained the age of fifty-five (55) years, the Trustees shall be entitled to rely thereon and shall not be obligated to conduct an investigation to verify that such purchaser, tenant or lessee has attained the age of fifty-five (55) years, nor to require additional documentation.

E. If the Trustees, having reviewed the Age Documentation are satisfied that one of the purchasers, tenants or lessees has attained the age of fifty-five (55) years, the Trustees shall execute an instrument substantially similar to Exhibit "D" (Certificate Under the Provisions of Section 15 hereto) in proper form for recording. Such certificate shall be valid if executed by any two (2) Trustees and acknowledged by one Trustee. If the Owner of the Unit in question is a Trustee, then the signatures of two (2) Trustees other than such Unit Owner shall be required under the provisions of this Section. Such certificate shall be recorded in the Middlesex North Registry of Deeds as a condition precedent to the conveyance of the Unit and no Unit conveyance shall be valid unless such certificate has been so recorded. In the event of a lease or rental, such certificate need not be recorded, but shall be delivered to the Owner of the Unit in question, and no lease or rental shall be valid unless such certificate shall have been so executed by the Trustees. All leases and rental agreements shall be in writing, signed by the landlord and tenant or lessee, and shall by their terms, be expressly subject to the provisions of this Section 15. In the absence of fraud, the execution of a certificate under the provisions of this Section 15 by any two (2) Trustees shall be conclusive on all questions as to the age of the prospective purchaser, tenant or lessee in question; and in the absence of fraud, no conveyance, rental or lease for which the certificate under the provisions of this Section 15 has been executed by any two (2) Trustees shall thereafter be deemed to be void or voidable. Any Trustee acting in good faith under the provisions of this Section 15 shall not be liable in the event of any error made in good faith respecting the subject matter of this Section 15.

F. Notwithstanding the foregoing, until the Declarant or its successors-in-title or their nominees have sold and conveyed all of the Units, the Declarant or its successors-in-title or their nominees may use one or more Units for sales offices, models and other purposes, and may rent, lease or license Units.

G. The Unit Owners desire to maintain Stonebury Crossing Condominium as an owner-occupied residential community. All rentals, leases, or licenses of Units shall be subject to the provisions of the Master Deed and of the Declaration of Trust of the Condominium Trust and the By-Laws and Rules and Regulations thereto and all tenants, occupants and licensees of Units shall be obligated to observe all of the provisions of this Master Deed, the Declaration of Trust of the Condominium Trust and the By-Laws and Rules and Regulations thereto.

H. No Unit shall be used or maintained in a manner inconsistent with the By-Laws of the Condominium Trust and the Rules and Regulations from time to time adopted pursuant thereto.

I. No Unit Owner shall make any addition, alteration or improvement in or to any Unit, including Appurtenant Areas, affecting the structural elements, mechanical systems or other Common Areas and Facilities of the Condominium without the prior written notice to the Condominium Trustees specifying the work to be performed in reasonable detail, and no such work shall be performed which in the Trustees' reasonable judgment may affect the structural or architectural integrity or mechanical systems of the Condominium without the prior written consent of the Trustees, which consent may contain such condition, including, without limitation, restrictions in the manner of performing such work and requirements for insurance, as in the Trustees' judgment are reasonable and necessary. All additions, alterations or improvements to any Unit, including Appurtenant Areas (whether or not affecting the structural elements, mechanical systems or Common Areas and Facilities of the Condominium) shall be performed in compliance with all applicable laws and in a manner as not to unduly inconvenience or disturb the occupants of the Condominium.

J. No Unit Owner shall make any addition, alteration or improvement to any part of the Common Area, including, without limitation, the Exclusive Use Common Area and the yard and the landscaping, thereof, without written consent of the Board of Trustees, which consent may contain such conditions, including, without limitation, restrictions in the manner of performing such work and requirements for insurance, as in the Trustees' judgment are reasonable and necessary. Notwithstanding the terms of this subsection, nothing herein shall prohibit a Unit Owner from parking private passenger vehicles in any driveway in which the Unit has exclusive rights.

K. Notwithstanding the foregoing, until the Declarant or its successors-in-title or their nominees, have sold and conveyed all of the Units, the Declarant or its successors-in-title or their nominees, may use one or more of the Units and one or more Garages for sales offices and models.

L. Notwithstanding the foregoing, until the Declarant or its successors-in-title or their nominees have sold and conveyed all of the Units, the Declarant or its successors-in-title or their nominees may convey, lease or rent Units to individuals, grantees or tenants under the age of fifty-five (55) years, so long as such conveyance, lease or rental does not violate the numerical provisions of the Housing for Older Persons Act of 1995.

16. Use of Common Areas and Facilities.

A Unit Owner shall not place or cause to be placed on the Common Areas and Facilities any furniture, packages or objects of any kind. The stairways shall be used for no purpose other than for normal transit through them.

17. Attorneys, Accountants, Appraisers.

The Trustees may, but need not, engage the services of attorneys, accountants, appraisers, architects, engineers, and other professionals in connection with their duties as such Trustees, upon the payment of such fees and upon such other terms and conditions as the Trustees shall decide, and such fees and other expenses in connection with such employment shall be Common Expenses of the

Condominium. The Trustees, in the absence of fraud, shall be protected in reasonably relying upon the opinion of such attorneys, accountants, appraisers, architects, engineers or other professionals engaged by the Trustees pursuant to their duties as such Trustees.

18. Electricity, Gas, Other Utilities.

Electricity and gas shall be supplied by the public utilities servicing the area in which the Condominium is located, directly to each Unit through separate meters. Each Unit Owner shall be required to pay all bills and assessments for electricity, gas and other utilities (if any), consumed or used in his Unit or used by the heating, ventilating and air conditioning system and hot water heater serving his Unit.

19. Violations by Unit Owners.

The violation of any Rule or Regulation adopted by the Trustees, or the breach of any of these By-Laws, or the breach of any provisions of the Master Deed or of this Trust or for the offending Unit Owner's Unit deed, shall give the Trustees the right, in addition to any other rights set forth in these By-Laws, to enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity (or both) the continuance of any such breach. In addition to the foregoing, and not in substitution therefore, the Trustees shall have the power to levy fines against Unit Owners for such violations. No fine may be levied for more than twenty-five dollars (\$25.00) but for each day a violation continues after notice, it shall be considered a separate violation. Collection of fines may be enforced against the Unit Owner or Unit Owners involved as if the fines were Common Expenses owed by the particular Unit Owner or Unit Owners. In the case of persistent violations by a Unit Owner, the Trustees shall have the power, after notice and a hearing pursuant to Section 33 hereof, to require such Unit Owners to post a bond to secure adherence to said Rules and Regulations, By-Laws, Master Deed, this Trust, or said Unit deed.

20. Violation of Law.

No noxious or unlawful activity shall be carried on in any Unit or in the Common Areas and Facilities nor shall anything be done therein, either willfully or negligently, which may be or become unreasonably annoying to the other Unit Owners or occupants. No Unit Owner shall make or permit any disturbing noises by himself, his family, guests, agents, servants, and employees, nor do or permit anything by such persons that will unreasonably interfere with the rights, comforts or conveniences of other Unit Owners or interfere with the rights, comforts or conveniences of other Unit Owners or occupants. For purposes of this Section, any noise from within a Unit, which can be heard within another Unit, shall be deemed a disturbing noise.

21. Maintenance and Repairs.

A. All maintenance and replacement of and repairs to any Unit, ordinary or extraordinary other than to the Common Areas and Facilities contained therein not necessitated by the negligence,

misuse or neglect of the Owner of such Unit, and to the doors (including garage doors) and windows, and to electrical, plumbing, and heating, ventilating and air conditioning fixtures and equipment within the Unit or belonging to the Unit Owner, wherever located, which are not a part of the Common Areas and Facilities, and the washing of exterior glass or his Unit shall be done by the Unit Owner at the Unit Owner's expense, excepting as otherwise specifically provided herein. Each Unit Owner shall be responsible for all damage to any and all other Units and to the Common Areas and Facilities that his failure so to do may engender.

B. All maintenance, and replacements of and repairs to the Common Areas and Facilities as defined in the Master Deed, and all maintenance and replacement of and repairs to the exterior walls of the Buildings and to structural parts of the Buildings and the painting and decorating of the exterior doors of the Buildings and exterior window sash, shall be made by the Trustees and shall be a Common Expense, except to the extent that the same are necessitated by the negligence, misuse or neglect of a Unit Owner, in which case such expense shall be charged to such Unit Owner.

C. Without limiting the generality of Subsection B of this Section 21, the Trustees shall maintain, repair and replace the sewer pumping station and all piping, wiring and equipment which is a part of the sewer pumping station (collectively, the "Sewer Pumping Station"), so that the Sewer Pumping Station is always maintained in a good and efficient manner. In addition, the Trustees shall create a reserve fund for repairs and replacement of the Sewer Pumping Station which fund shall be financed by including same within the Condominium budget.

## 22. Right of Access - Pass Keys.

A. Subject to the provisions of: (1) said Chapter 183A, Section 4, Clause (2); and (2) Subsection B of this Section 22, the Trustees in their capacities as such Trustees, and any manager engaged by the Trustees, and any persons authorized by the Trustees or such manager shall have a right of access to all Units and Garages in the Condominium, at any time in case of emergency, and at all other times during reasonable times by prior appointment with each Unit Owner, for the purpose of making inspections or repairs to either the Unit, or Garage to which such persons seek access, or to another Unit, or Garage or any part of the Common Areas and Facilities.

B. The Trustees or their designated agent shall retain a pass key to each Unit and Garage and no Unit Owner shall alter, change or install any locks without first providing the Trustees or their designated agent with a pass key with respect to any such changed, altered or new lock.

## 23. Pets.

A. Dogs, cats or other domestic animals or birds shall not be kept in any unit in such number or such type as to be noise-some or offensive to occupants or other units, as determined by the Board of Trustees in its sole and unrestricted discretion and shall be suitably leashed or caged whenever they are on the Condominium premises outside the interior of any Unit; and

B. The Board of Trustees shall have the right to require the Unit Owner of any animal to clean-up after it or repair any damage caused by it, and to remove and/or require the removal from the Condominium premises of any animal which is in the Board of Trustees' sole and unrestricted discretion so noise-some or offensive.

24. Structural Integrity.

Nothing shall be done or maintained in any Unit or in the Common Areas and Facilities, which will impair the structural integrity of any part of the Buildings of the Condominium.

25. No Alterations.

Neither the exterior of any Unit nor the Common Areas and Facilities nor the hallways shall be altered, constructed, removed, decorated or painted in any manner except with the written consent of the Trustees. Any Unit Owner is free to decorate the interior of his Unit in any manner as he sees fit without requiring the consent of the Trustees so long as such decorations do not alter the structure of the Unit or the Buildings.

26. Signs.

No business, professional, commercial or other signs, whether designed for profit, altruism or otherwise shall be maintained or permitted on any part of the property nor shall any "For Sale", "For Rent" or "For Lease" sign be permitted thereon except by the Declarant during such time as the Declarant owns one (1) or more Units in the Condominium, and except for any mortgagee who may become the Owner or mortgagee in possession of any Unit, but in no event shall any such sign be larger than two (2) square feet.

27. Combustible Materials.

No Unit Owner shall permit or suffer the keeping at any time of any flammable, combustible or explosive fluid or substance on the property of the Condominium or in his Unit or storage room except only for such lighting and cleaning fluids as are customary for residential use. No Unit Owner shall permit or suffer the keeping at any time of any flammable, combustible or explosive fluid or substance in any vehicle parked in a Garage except for gasoline or diesel fuel ordinarily contained in the fuel tank of such vehicle and such lubricating and other fluids as are ordinarily contained within the vehicle and used in its normal operation.

28. Safety.

Each Unit Owner assumes complete responsibility for the safety of himself, his family, guests, agents, servants and employees, while such persons are in his Unit, or any other Unit, or Garage, or Storage Room, or on the Common Areas and Facilities of the Condominium.

29. Sale of Units.

A. No Severance of Ownership.

No Unit Owner shall execute any deed, mortgage, or other instrument conveying or mortgaging title to his Unit without including therein the Appurtenant Interests (as hereinafter defined), it being the intention hereof to prevent any severance of such combined ownership. Any such deed, mortgage or other instrument purporting to affect one or more of such interests, without including all such interests, shall be deemed and taken to include the interest or interests so omitted, even though the latter shall not be expressly mentioned or described therein. No part of the Appurtenant Interests of any Unit may be sold, transferred, or otherwise disposed of, except as part of a sale, transfer, or other disposition of the Unit to which such interests are appurtenant, or as part of a sale, transfer, or other disposition of such part of the appurtenant Interest of all units. "Appurtenant Interests", as used herein, shall include (i) the undivided interest of a Unit Owner in the Common Areas and Facilities; and (ii) the interest of such Unit Owner in any other assets of this Trust.

B. Financing of Purchase of Units by Trustees.

With the prior written approval of at least fifty-one percent (51%) of the beneficial interests hereunder (the vote of the Unit Owner of the Unit which is the subject of such vote shall not be counted), the Trustees may acquire Units of the Condominium. Acquisition of Units by the Trustees may be made from any funds in the hands of the Trustees; or if such funds are insufficient, the Trustees may levy an assessment against each Unit Owner in proportion to his beneficial interest as a Common Expense; or the Trustees, in their discretion, may borrow money to finance the acquisition of such Units, provided, however, that no financing may be secured by an encumbrance or hypothecation of any property other than the specific Unit or Units with Appurtenant Interests so to be acquired by the Trustees. Nothing in this Subsection B of this Section shall be construed as compelling any Unit Owner to sell his Unit. Nothing in this Subsection B of this Section shall have any effect, nor limit in any manner the rights and remedies of the Trustees under the provisions of Section 6 of Chapter 183A, or under the provisions of Section 2 hereof.

C. Waiver of Right of Partition.

In the event that a Unit shall be acquired by the Trustees, all Unit Owners shall be deemed to have waived all rights of partition with respect to such Unit or Units as are acquired by the Trustees.

D. Payment of Assessments.

No Unit Owner shall convey, mortgage, pledge, hypothecate or sell his Unit unless and until he shall have paid in full to the Trustees all unpaid Common Expenses, theretofore assessed by the Trustees against his Unit and until he shall have satisfied all unpaid liens against such Unit. This



paragraph shall not apply to any first mortgagee on any Unit.

30. Nondiscrimination.

Notwithstanding anything to the contrary herein, no part of this Trust or By-Laws or the Rules and Regulations now or hereafter adopted or promulgated shall ever be deemed to prevent, restrict, discourage, or hinder, in fact, in any manner whatsoever the alienation, conveyance, mortgage, purchase, sale, use or occupancy of any Units or any negotiations in connection therewith because of race, religion, creed, color, national origin, sex, sexual orientation, ancestry, marital status, status as a veteran or member of the armed services, or any ethnic group, blindness, receipt of public assistance, or, in addition to the foregoing by any reason whatsoever prohibited by an federal, state, county or municipal law.

31. Percentage of Unit Owners.

Whenever the term "Percentage of Unit Owners" or "Percentage of Units" is used in this instrument, said terms shall mean the Owners of the specified percentage in the aggregate in interest of the undivided ownership in the Common Areas and Facilities of the Condominium.

32. Protection of Mortgagees; Federal Home Loan Mortgage Corporation; Federal National Mortgage Association.

A. Certain Definitions:

- i. The term "FHLMC" means Federal Home Mortgage Corporation;
- ii. The term "FNMA" means Federal National Mortgage Association;
- iii. The term "Eligible Mortgage Holder" means a holder of a first mortgage on a Unit who has requested notice of certain matters from this Trust as set forth in these By-Laws;
- iv. The Term "Eligible Insurer or Guarantor" means an insurer or governmental guarantor of a first mortgage who has requested notice of certain matters as set forth in these By-Laws; and
- v. The term "Constituent Documents" means, collectively, the Master Deed, this Trust and the By-Laws and Rules and Regulations thereto and the Master Plans.

B. Certain Prohibitions:

Notwithstanding anything to the contrary in the Constituent Documents:

- i. There shall be no restriction upon any Unit Owner's right of ingress or egress to his or her Unit, which right shall be perpetual and appurtenant to the ownership of the Unit;
- ii. Except as set forth in Section VII of the Master Deed and Section 15 of these By-Laws, there shall be no restriction on the right of a Unit Owner to sell, transfer or

- otherwise convey his or her Unit. There shall be no “right of first refusal” so called or any similar restriction;
- iii. There shall be no restriction on the right of any Unit Owner to mortgage or otherwise encumber his Unit;
  - iv. Prior to the passage of control of this Trust to consumer Unit purchasers, no contract or lease (including management contracts) shall be entered into unless this Trust is provided with a right of termination of any such contract or lease with cause on ten (10) days notice, or without cause on ninety (90) days notice, in both cases exercisable without penalty at any time after transfer of control; and
  - v. The Constituent Documents shall not be amended or modified if the result of any such amendment or modification would add a “right of first refusal” so called.

C. Rights of Eligible Mortgage Holders and Eligible Insurers or Guarantors:

Notice of Action: Upon written request to this Trust identifying the name and address of the mortgage holder, insurer or guarantor and the Unit number or address, any first mortgagee and any such eligible mortgage holder or eligible insurer or guarantor will be entitled to timely written notice of:

- i. Any condemnation loss or any casualty loss that affects either a material portion of the project or any unit on which there is a first mortgage held, insured, or guaranteed by such eligible mortgage holder or eligible insurer or guarantor, as applicable;
- ii. Any delinquency in the payment of assessments or charges owed, or default in the performance by the borrower of any obligation under the Condominium Constituent Documents, by an Owner of a Unit subject to a first mortgage held, insured or guaranteed by such first mortgage holder or eligible holder or eligible insurer or guarantor, which remains uncured for a period of sixty (60) days;
- iii. Any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Trust; and
- iv. Any proposed action which would require the consent of a specified percentage of eligible mortgage holders.

D. Amendment to Documents.

- i. Where Unit Owners are considering termination of the legal status of the project for reasons other than substantial destruction, or condemnation of the property, the consent of Owners of Units to which at least sixty-seven percent (67%) of the votes in this Trust are allocated and the approval of Eligible Mortgage Holders representing at least sixty-seven percent (67%) of the votes of the mortgaged Units shall be required to terminate the legal status of the project as a Condominium. The approval of an Eligible Mortgage Holder may be assumed when an Eligible Mortgage Holder fails to submit a response to any written proposal for an amendment within thirty (30) days after it receives proper notice of the proposal, provided the notice was delivered

- by certified or registered mail, with a "return receipt" requested;
- ii. Any action to terminate the legal status of the project after substantial destruction or condemnation occurs, shall require the consent of Owner of Units to which at least sixty-seven percent (67%) of the votes in this Trust and Eligible Mortgage Holders representing at least fifty-one percent (51%) of the votes of the Units that are subject to mortgages held by Eligible Mortgage Holders;
  - iii. Except as set forth in paragraph VIII (C) of the Master Deed, the consent of the Owners of Units to which at least sixty-seven percent (67%) of the votes in this Trust are allocated, and the approval of at least fifty-one percent (51%) of the eligible mortgage holders (based on one vote for each unit subject to a mortgage held by an eligible mortgage holder), shall be required to add or amend any material provisions of the Constituent Documents of the project which establish, provide for, govern or regulate any of the following:
    - a. Voting rights;
    - b. Increases in assessments that raise previously assessed amounts by more than twenty-five percent (25%), assessment liens or the priority of such liens;
    - c. Reductions in reserves for maintenance, repair and replacement of the Common Areas;
    - d. Responsibility for maintenance and repairs;
    - e. Reallocation of interests in the general or Limited Common Areas and Facilities or rights to their use;
    - f. Redefinition of any Unit boundaries;
    - g. Except as set forth in the Master Deed (including, but not limited to, paragraph VIII(C) thereof) and this Trust, expansion or contraction of the project, or the addition, annexation or withdrawal of property to or from the project;
    - h. Convertibility of Units into Common Areas and Facilities or vice versa;
    - i. Hazard or fidelity insurance requirements;
    - j. Except as set forth in the Master Deed and this Trust, imposition of any restrictions on the leasing of Units;
    - k. A decision by the Trust to establish self-management if professional management had been required previously by an Eligible Mortgage Holder;
    - l. Imposition of any restrictions on a Unit Owner's right to sell or transfer his or her Unit;
    - m. Restoration or repair of the project (after hazard damage or partial condemnation) in a manner other than that specified in the Condominium Constituent Documents; or
    - n. Any provisions which are for the express benefit of Mortgage Holders, Eligible Mortgage Holders or Eligible Insurers or Guarantors of mortgages on Units.
  - iv. An addition or amendment to such documents shall not be considered material if it is for the purpose of correcting technical errors, or for clarification only. An Eligible

Mortgage Holder who receives a written request to approve additions or amendments which are not material who does not submit a response to the requesting party within thirty (30) days after the request is made shall be deemed to have approved such request. Additionally, if specifically provided by any applicable FNMA regulation, implied approval of any addition or amendment may be assumed when an eligible mortgage holder fails to submit a response to any written proposal for an amendment within thirty (30) days after the proper notice of the proposal is received, provided the notice has been delivered to the mortgage holder by certified or registered mail, return receipt requested. This clause iv shall not apply to FHLMC.

E. Right of Action.

Subject to the provisions of Section 1(n) hereof, this Trust and any aggrieved Unit Owner shall have a right of action against Unit Owners for failure to comply with the provisions of this Trust and the By-Laws and Rules and Regulations thereto, the Master Deed, the Master Plans and each Unit deed and Unit plan, and with decisions of the Trustees of this Trust. Each Unit Owner shall have a similar right of action against this Trust. Any such action may be brought in any court of competent jurisdiction.

F. First Mortgagee Obtaining Title.

Any first mortgagee who obtains title to a Condominium Unit pursuant to the remedies provided in the mortgage or foreclosure of the mortgage will not be liable for such Unit's unpaid dues or charges which accrue prior to the acquisition of title to such Unit by the mortgagee except as otherwise set forth in Section 6 of Chapter 183A.

G. Additional Prohibitions.

Except as provided by statute in case of condemnation or substantial loss to the Units and/or Common Elements of the Condominium project, unless at least two-thirds (2/3) of the first mortgagees (based upon one vote for each first mortgage owned), or Owners (other than the sponsor, developer or builder) of the individual Condominium Units have given their prior written approval, this Trust shall not be entitled to:

- i. By act or omission seek to abandon or terminate the Condominium project;
- ii. Except in connection with the Declarant's easements and rights with respect to phasing, change the pro rata interest or obligations of any individual Condominium Unit for the purpose of: (1) levying assessments or charges or allocating distributions of hazard insurance proceeds or condemnation awards; or (2) determining the pro rata share of ownership of each Condominium Unit in the Common Elements;
- iii. Partition or subdivide any Condominium Unit;
- iv. By act or omission, seek to abandon, partition, subdivide, encumber, sell or transfer the Common Elements. (The granting of easements for public utilities or for other

- public purposes consistent with the intended use of the Common Elements by the Condominium project shall be deemed a transfer within the meaning of this clause.);
- v. Use hazard insurance proceeds for losses to any Condominium property (whether to Units or to Common Elements) for other than the repair, replacement or reconstruction of such Condominium property;
  - vi. No provisions of the Constituent Documents shall give any Unit Owner or Owners or any other party or parties priority over any rights of first mortgagees of Condominium Units pursuant to their mortgages in the case of a payment to Condominium Unit Owners of insurance proceeds or condemnation awards for losses to or taking of Condominium Units and/or Common Areas and Facilities.

H. Vote or Consent.

The right of any Unit Owner to vote or grant or withhold any consent or exercise any rights pursuant to the provisions of this Trust or the Master Deed may be assigned to or restricted in favor of any mortgagee, and the Trustees shall be bound by such assignment or restriction, provided, however, that such assignment or restriction does not conflict with the provisions of said Chapter 183A and that the mortgagee has notified the Trustees of such assignment or restriction in writing.

I. Rights and Duties.

Each Unit Owner shall be subject to all the rights and duties assigned to Unit Owners in this Trust and the Master Deed. Except as expressly otherwise set forth in this Trust and the Master Deed with respect to rights and easements reserved to the Declarant, the Declarant's rights and duties under the provisions of this Trust and the Master Deed with respect to unsold Units shall be the same as any other Unit Owner.

J. Information.

The Trust shall promptly deliver the following information, in writing, to any mortgagee, mortgage holder, mortgage servicer, holder, guarantor or insurer of a mortgage, FHLMC or FNMA, requesting same in writing (and furnishing the requesting party's name, address, and the number or address of the Unit on which it holds or insures or guarantees or services a mortgage), without expense to the requesting party:

- i. Notification of any default in the performance by the individual Unit borrower of any obligation under the Condominium Constituent Documents which is not cured within sixty (60) days;
- ii. A written certification as to whether or not the Owner of any Unit encumbered by a mortgage held or serviced, in whole or in part, by the requesting party, is more than one (1) month delinquent in the payment of Condominium Common Area charges or assessments;
- iii. A written certification as to the percentage of Unit Owners who are more than one (1)

- month delinquent in the payment of Condominium Common Area charges or assessments;
- iv. A statement to the best of the Trust's knowledge as to the percentage of Units which have been sold and conveyed to bona fide purchasers (who have closed or who are legally obligated to close) and the percentage of Units which are occupied by individual Unit Owners as their primary year round residence;
  - v. Any condemnation or casualty loss that affects either a material portion of the project or the Unit securing its mortgage;
  - vi. A lapse, cancellation or material modification of any insurance policy maintained by this Trust; and
  - vii. Any proposed action that requires the consent of a specified percentage of Eligible Mortgage Holders.

K. FHLMC; FNMA.

The provisions of this Section 32 are set forth so that the Condominium will comply with the requirements of FHLMC and FNMA, and the provisions of this Section 32 shall be construed and interpreted in accordance with that intention. Notwithstanding anything to the contrary in the Constituent Documents, the provisions of Section VII of the Master Deed and Section 15 of these By-Laws shall at all times take precedence over all provisions in this Section 32.

33. Right to Notice and Hearing.

A. Whenever these By-Laws require that an action be taken after "Notice and Hearing", the following procedure shall be observed: All hearings shall be conducted by at least a majority of the Trustees. The Trustees shall give written notice of the proposed action to all Unit Owners or occupants of Units whose interest would be significantly affected by the proposed action. The notice shall include a general statement of the proposed action and the date, time and place of hearing. At the hearing, the affected person shall have the right, personally or by a representative, to give testimony orally, in writing, or both, subject to reasonable rules of procedure established by the Trustees to assure a prompt and orderly resolution of the issues. The affected person shall have the right to question the Trustees and any witnesses with respect to the subject matter of the hearing. If the hearing involves an alleged breach, by the affected person, of any of the provisions of the Master Deed, the Condominium Trust or the By-Laws and Rules and Regulations thereto, or any Unit deed, the affected person shall be informed, with specificity, of the exact nature of the violation. The Trustees need not comply with the strict legal rules of evidence observed by courts, but they shall consider only such evidence as reasonable people customarily consider in making important decisions. Nothing herein shall be deemed to limit the right of the Trustees, the affected person, or any Unit Owners or occupants affected to bring legal action with respect to the subject matter of any hearing, or any decision of the Trustees.

B. When the subject matter of the hearing is Section 3(d)(ii) of the Declaration of Trust, the reference to Trustees as the persons conducting the hearing shall be deemed to mean Unit Owners

entitled to at least fifty-one percent (51%) of the beneficial interest under this Trust.

EXHIBIT "B"

Incorporated into and made a part of the By-Laws of Stonebury Crossing Condominium.

RULES AND REGULATIONS OF  
THE STONEBURY CROSSING CONDOMINIUM TRUST

1. No Obstruction of Common Areas and Facilities.

No one shall unreasonably obstruct any part of the Common Areas and Facilities, or hallways, without prior consent of the Trustees.

2. No Articles in Common Areas.

No clothes, sheets, blankets, laundry or other articles shall be hung out of a Unit or exposed on any part of the Common Areas and Facilities.

3. No Liability for Personal Property of Unit Owners.

All personal property of the Unit Owners, or any other occupant of a Unit, whether in the Units, or in the Common Areas and Facilities, or elsewhere on the Condominium property, shall be kept therein at the sole risk and responsibility of the respective Unit Owner or occupant, and the Trustees shall have no responsibility therefore.

4. Radios, Phonographs, Musical Instruments.

The volume of television sets, radios, phonographs, high fidelity sound reproduction devices and musical instruments and the like shall not be operated in any manner which would result in sounds emanating therefrom being heard in any other Unit.

5. No Offensive Activity.

No noxious or offensive activity shall be carried on in the Common Areas and Facilities, nor shall anything be done therein either willfully or negligently which may be or become an annoyance or nuisance to the other Unit Owners or occupants. No Unit Owner shall do or permit anything to be done by his family, servants, employees, agents or visitors that will interfere with the rights, comforts or conveniences of other Unit Owners or occupants.

6. Trash.

All garbage and trash must be placed in the proper receptacles designed for refuse collection and no garbage or trash shall be placed elsewhere upon any of the Common Areas and Facilities. Each Unit Owner or occupant shall dispose of garbage and trash in accordance with the Town of



Tewksbury By-Law or other procedure promulgated by the Town of Tewksbury.

7. Exterior Apparatus.

Under no circumstances shall any air conditioning apparatus, television or radio antennas, clothes lines, clothes racks or any other such device or other items be installed on the exterior of any Unit, or on the Common Areas and Facilities, or be permitted to be hung out of a Unit.

8. Damage.

Any damage to any Buildings, equipment or Common Areas and Facilities caused by a Unit Owner or such Unit Owner's family, visitor, or pet shall be repaired at the expense of the Unit Owner.

9. Doors.

Unit doors shall be kept locked and secured at all times except when actually in use.

10. Complaints.

Complaints regarding the management of the Condominium or maintenance of the Common Areas and Facilities, or regarding actions of other Unit Owners or occupants, shall be made in writing to the Trustees. No Unit Owner shall attempt to direct, supervise or in any manner attempt to control or request favors of any employee of the Trust.

11. Satellite Dishes.

The following Rules and Regulations regarding satellite dishes and antenna restrictions shall take precedent over the same:

- L. Reception Antenna means an antenna, satellite dish, or other structure used to receive video programming services intended for reception in the viewing area. Examples of video programming services include direct broadcast satellite services, multipoint distribution services, and television broadcast signals. The mast supporting the Reception Antenna, cabling, supports, guide wires, conduits, wiring, fasteners, bolts or other accessories for the Reception Antenna or similar structure is part of the Reception Antenna. A Reception Antenna that has limited transmission capability designed for the view to select or use video programming is a Reception Antenna provided that it meets Federal Communications Commission ("FCC") standards for radio frequency radiation. Structures similar to Reception Antennas are any structure, device or equipment that is similar in size, weight and appearance to Reception Antennas;

- M. Transmission antennas mean any antenna, satellite dish, or structure used to transmit radio, television, cellular, or other signals other than Reception Antennas. Transmission antennas are prohibited;
- N. No resident shall install a Reception Antenna on any portion of the Common Areas and Facilities unless the area is a Limited Common Element or Exclusive Use Area granted pursuant to the provisions of the Master Deed creating the Condominium;
- O. A Reception Antenna, which encroaches on the air space of another Unit Owner's exclusive use, Limited Common Area or onto the general Common Areas does not comply with this Rule and Regulation;
- P. For purposes of this Rule, residents shall include Owners, tenants, and/or lessees of Units in the Condominium Association;
- Q. If a Reception Antenna is installed in a Limited Common Area as defined in the Master Deed, such installation shall be subject to the following:
- i. Reception Antenna shall be no larger than necessary for the reception of an acceptable quality signal, provided that under no circumstances shall Reception Antennas for direct broadcast satellite dishes be larger than one meter in diameter;
  - ii. Due to safety concerns relating to wind loads and the risk of falling structures, masts, supports and other structures more than twelve (12) feet must receive the prior written approval of the Board. The Owner must submit an application including detailed drawings of the structure and methods of anchorage;
  - iii. Reception Antennas must be placed in areas that are shielded from view from outside the project or from other Units to the extent possible, provided that nothing in this Rule shall require a Reception Antenna to be placed where it precludes reception of an acceptable quality signal unless no acceptable reception is available in any Exclusive Use Area. In no event may antennas be installed on roofs, lawns or other Common Areas. Residents must first attempt to install the antennas within the Units. If an acceptable signal is not possible, residents must next attempt to install the antenna on their exclusive use deck or patio area, preferably below the top level of the deck or patio railing, as a second choice. All cable entry into the Building shall be through the floor joists or headers below the floor line and into the basement. Weather tight cable entry systems shall be used. There will be no penetration of Common Elements for the purpose of attaching mounting elements or securing wire;

- iv. Reception Antennas and similar structures shall not be placed in areas where it blocks fire exits, walkways, ingress or egress from an area, fire lanes, fire hoses, fire extinguishers, safety equipment, electrical panels, or other areas necessary for the safe operation of the project. The purpose of this Rule is to permit evacuation of the Units and project and to provide clear access for emergency personnel;
- v. Reception Antennas and similar structures shall not be placed within two (2) feet of electric power lines and in no event shall they be placed within an area where it can be reached by the play in the electric power lines. The purpose of this Rule is to prevent injury or damage resulting from contact with power lines;
- vi. If Reception Antennas are allowed to be placed on the Building, they must be painted to match, or be compatible with, the color of the Building. In addition, the Board may require a resident to install and maintain inexpensive screens or plants to shield the Reception Antenna from view;
- vii. Any resident installing, maintaining, or using a Reception Antenna shall do so in such a way that it does not materially damage the general Common Elements or the Units, void any warranties of the Association or other Owners, or impair the water tight integrity of the Buildings;
- viii. The residents who own or use the Reception Antenna are responsible for all costs associated with their Reception Antenna including, but not limited to, costs to: (1) repair, maintain, remove and replace the Reception Antenna; (2) repair damages to the Common Elements, the Unit, other Units, and other property caused by the installation, existence, or use of the Reception Antenna; (3) pay for medical expenses incurred by persons injured by installation, existence, or use of the Reception Antenna; and (4) reimburse residents of the Association for damages caused by the installation, existence, or use of the Reception Antenna. Evidence of insurance of the installation in satisfactory kinds and amounts shall be provided to the Association, naming the Association as an additional named insured, all as set forth in Exhibit "A" attached hereto and incorporated herewith;
- ix. Due to safety concerns relating to the falling of structures, all Reception Antennas shall be securely attached to the Building or ground and have guide wires securing the device to the Building or ground if said Building or ground area is a Limited Common Element. Otherwise, guide wires and the like may not be attached to Common Areas and Facilities;

- x. To the fullest extent permitted by law, residents shall indemnify and hold harmless the Board, the Board's representatives, consultants, agents, attorneys and employees, Unit Owners, tenants, guests and invitees, or any of them, from and against claims, damages, losses and expenses including, but not limited to, reasonable attorney's fees arising out of or resulting from the installation of any reception antenna contemplated hereunder.
  - xi. Notwithstanding any provision hereunder, the Board shall report, upon compliance by the resident of this Rule, the installation of any Reception Antenna to the Master Insurance Policy. Said resident shall thereafter be responsible for any increases in the insurance premiums as a result of any installation contemplated hereunder, and agrees to remit to the Trustees any monies due and owing as a result thereof within thirty (30) days of being assessed the same. Further, notwithstanding the provisions of the Condominium Documents, the cost in excess of available insurance proceeds of repairing or restoring any damage to the Common Areas and Facilities or to any Unit, which is caused by any work contemplated hereunder by the resident, shall be charged solely to the resident;
  - xii. Residents shall not permit their Reception Antenna to fall into disrepair or to become a safety hazard; and
  - xiii. No resident may install more than one (1) antenna or more than one (1) satellite dish.
- G. In the event of a violation of these Rules, the Association may bring an action for declaratory relief with the Federal Communications Commission ("FCC") or any Court having jurisdiction over the matter. If the violation is for any reason, then if the FCC or Court determines that there has been a violation, a fine equivalent to the maximum allowed under the Condominium Documents shall be imposed. Notwithstanding the same, no attorney's fees shall be collected or assessed and no fines or other penalties shall accrue while a proceeding is pending to determine the validity of any restrictions. The resident shall have a period of twenty-one (21) days in which to comply with any adverse ruling by the FCC or Court, and during such period, neither a fine nor penalty may be collected, unless the Trustees demonstrate in the above proceeding which resulted in an adverse ruling to the resident, that the resident's claim and the proceeding was frivolous.
- H. Transmission Antennas are prohibited.
- I. All work must be performed by licensed and insured contractors. Said contractor shall also provide detailed plans and specifications. A copy of said plans and specifications shall be provided to the Association within seven (7) days of

completion of the above installation, along with the form attached hereto as Exhibit "1".

- J. The resident is responsible for the immediate removal of the antenna if it must be removed in order for the Association to repair, paint, or maintain the area where it is installed.
  
- K. The Board of Trustees may prohibit the installation of individual antennas when the Association installs a central antenna which provides Unit Owners and residents with the same service that individuals would request, as long as the signal quality received by the central antenna is at least as good as that received by an individual antenna, and that further, the cost of the central antenna to the individual resident, including the share of installation costs and subscriber's fees is not greater than the cost of the individual antenna installation, maintenance and use, and the requirement to use the central antenna does not unreasonably delay the reception of video programming. In the event that there are individual antennas installed prior to the installation of a central antenna system, the Board shall have the right to require the removal of said individual antenna, so long as the Board compensates the Unit Owner and/or resident for the installation of the same. Notwithstanding the above, the Unit Owner and/or resident shall be required to pay to the Board of Trustees a cost determined by the Board to be said Unit Owner's and/or resident's share of the installation costs and subscribers fees, so long as the same are not greater than the cost of the individual antenna installation, maintenance and use.
  
- L. If any of these provisions are found to be invalid, the remainder of these Rules shall remain in full force and effect.

EXHIBIT "1"

NOTIFICATION FORM FOR THE INSTALLATION OF  
DBS SATELLITE DISH, MMDS ANTENNA OR T.V. ANTENNA

**NOTE:** This form must be completed and returned within seven (7) days after the installation of any satellite dish/antenna

TO Board of Trustees  
Stonebury Crossing Condominium Association  
c/o \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

FROM: Owner's Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
  
Phone # (home): \_\_\_\_\_  
Phone # (work): \_\_\_\_\_  
  
Unit Address: \_\_\_\_\_  
\_\_\_\_\_

Type of satellite dish or antenna installed (check any that apply):

- \_\_\_\_\_ DBS satellite dish one (1) meter or smaller (e.g., Primestar, Dish Network, Direct TV)
- \_\_\_\_\_ MMDS antenna (wireless cable) one (1) meter or smaller (e.g., WANTV)
- \_\_\_\_\_ Television antenna
- \_\_\_\_\_ Other

Installation includes a mast: \_\_\_\_\_ No \_\_\_\_\_ Yes  
If yes, insert total length or height of mast: \_\_\_\_\_ ft. (Note: mast may not exceed 12 ft.)

The installation of the dish or antenna was completed by the following licensed/insured contractor:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_

Insurance Agent: \_\_\_\_\_

A copy of the contractor's license and certificate of insurance naming the Stonebury Crossing Condominium Association as an additional named insured is attached hereto and made a part hereof.

Describe on a separate sheet of paper and attach hereto, the exact location of the dish or antenna and attach a diagram or drawing of the exact location of the dish/antenna.

Does the location of the dish or antenna comply with the Association's regulations?

\_\_\_\_\_ Yes      \_\_\_\_\_ No

If no, state in detail the reason for noncompliance on a separate sheet of paper and attach hereto.

I acknowledge that I have read, understand, and have complied or will comply at all times with the Association's regulation with respect to the installation of satellite dishes and antennas.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_





**EXHIBIT "D"**

**Certificate Under the Provisions of Section 15 of the By-Laws  
of Stonebury Crossing Condominium Trust, Tewksbury, Massachusetts**

We, the undersigned, being at least two of the Trustees of the Stonebury Crossing Condominium Trust under Declaration of Trust dated \_\_\_\_\_, 2003 and recorded in the Middlesex North Registry of Deeds in Book \_\_\_\_\_, Page \_\_\_\_\_, (the "Condominium Trust") hereby approve the sale and conveyance of Unit \_\_\_\_\_ in the Stonebury Crossing Condominium

by \_\_\_\_\_

to \_\_\_\_\_

Executed as an instrument under seal at Tewksbury, Middlesex County, Massachusetts this  
\_\_\_\_\_ day of \_\_\_\_\_, 2003.

\_\_\_\_\_  
\_\_\_\_\_

**COMMONWEALTH OF MASSACHUSETTS**

MIDDLESEX, ss: \_\_\_\_\_, 20\_\_

Then personally appeared the above named \_\_\_\_\_ and \_\_\_\_\_,  
Trustees of the Stonebury Crossing Condominium Trust and acknowledged the foregoing instrument  
to be their free act and deed, before me,

\_\_\_\_\_  
Notary Public  
My Commission Expires:

END OF DOCUMENT

*Richard P. Howe Jr.*