Prepared by:

Caroline Record, Esq.

CAMPAGNA CONDOMINIUM CORPORATION (The "Association")

AMENDMENT TO THE BY-LAWS (Regarding Unit Owner Insurance)

PREAMBLE

A. The Master Deed of the Campagna Condominium Corporation (the "Master Deed") was recorded in the Morris County Clerk's office on August 25, 1983 in Deed Book 2687, Page 163, et seq.

B. The Revised By-Laws (the "**By-Laws**") of the Association were recorded in the office of the Morris County Clerk on October 6, 1988 in Deed Book 3041, Page 0219, et seq.

C. On July 31, 2017, the Planned Residential Real Estate Development Full Disclosure Act "**PREDFA**") laws concerning New Jersey community association bylaws were amended by S-2492/A-4091 (sometimes referred to as the "Radburn Bill"). The Radburn Bill permits the Board of Trustees (the "Board") of the Association to propose amendments to the Association's Bylaws subject to the right of the members to reject such amendments, as outlined below. The Board desires to amend the Bylaws regarding requiring Unit Owners to obtain insurance coverage, as described below.

D. This Amendment to the By-Laws was duly introduced and was thereafter approved by the Board at an open meeting of the Board at which a quorum was present. Notice of this amendment was sent to the members and included a ballot permitting the Members to reject the proposed amendment. Rejection of this amendment required the votes of at least ten percent (10%) of the members within thirty (30) days following mailing of the notice, in which event the amendment would have been deemed defeated. Ten percent (10%) of the Members did not reject this amendment within this thirty (30) day period. Therefore, this amendment has been approved by the Board and not rejected by the Members.

E. Except as expressly provided herein, the By-Laws are not otherwise amended and shall remain in full force and effect.

NOW, THEREFORE, BE IT RESOLVED on this 20 day of 2018, that Article VIII, Section 5 of the By-Laws is hereby created as follows:

Section 5. Unit Owner Insurance

(a) Each Unit Owner is required to obtain an insurance policy (typically referred to an "H0-6" policy or "HO-33" policy if not residing in the Unit) to cover, among other claims and losses, the Unit Owners' liability for injury to persons, damage to personal property, Unit upgrades, betterments or improvements above and beyond the Association's coverage, temporary living expenses, and loss assessment coverage covering responsibility for Association casualty (property) insurance deductibles.

(b) Each Unit Owner is required, not less than thirty (30) days following the renewal of the Unit Owner's H0-6 or HO-33 insurance policy (and, in no event, less than annually), or upon not less than seven (7) days' notice from the Association, to provide a copy of the its Certificate of Insurance indicating the types and amounts of casualty and liability insurance coverage and deductibles being maintained by the Unit Owner from time to time. If a Unit Owner fails to maintain the HO-6 or HO-33 coverage outlined in this Amendment or fails to notify the Association and provide adequate proof of such coverage, then the Association may, in its discretion and, upon not less than seven (7) days' notice to the Unit Owner, obtain such insurance coverage at the cost and expense of the Unit Owner with such cost and expense to be treated and collectible in the same manner as any unpaid Common Expense. This shall not, however, be deemed to obligate the Association to obtain such insurance coverage. This section shall not be deemed to limit or waive any rights or remedies available to the Association pursuant to the Governing Documents.

NOTICE AND RECORDING. The Association's Managing Agent is authorized and directed to prepare correspondence, in appropriate form and substance, and thereafter circulate same, along with a copy of this Amendment, to all Unit Owners. The Association also authorizes and directs is legal counsel to arrange for recordation of a copy of this Amendment with the Morris County Clerk's Office in order to establish the recoding of this clarification to the Master Deed in the chain of title. The Morris County Clerk is authorized and requested to annotate the Master Deed (for example, by reference in the margin) to reference the recording of this Amendment.

ATTEST:

BETTE GRUM, Secretary

CAMPAGNA CONDOMINIUM CORPORATION

ROBERT PAJEWSKV, President

STATE OF NEW JERSEY

ss.:

COUNTY OF MORRIS

I CERTIFY that on $\frac{12/31/1}{2018}$, 2018, BETTE GRUM personally came before me, and this person acknowledged under oath, to my satisfaction, that:

- (a) this person is the Secretary of the Campagna Condominium Corporation, the corporation named in this document;
- (b) this person is the attesting witness to the signing of this document by the proper corporate officer who is **ROBERT PAJE WSK1**, the President of the corporation;
- (c) this document was signed and delivered by the corporation as its voluntary act duly authorized by a proper resolution of its Board of Trustees;
- (d) this person signed this proof to attest to the truth of these facts; and
- (e) notice of this Amendment was properly sent to the Unit Owners of the Association in accordance with the requirements of law.
- (f) this Amendment was approved by the Board and not rejected by at least 10% of the Members within 30 days of a notice sent to all Members advising the Members of their right to reject this Amendment.

. Secretary

Signed and sworn to before me on 12/31/2018

Notary Public ELIZABETH CRIARIS GALLAGHER

Notary Public, State of New Jersey My Commission Expires Morch 27, 2020 Record and Return to:

Caroline Record, Esq. Hill Wallack LLP 240 Cedar Knolls Road, Ste. 209 Cedar Knolls, New Jersey 07927