

CONDOMINIUM RESALE CERTIFICATE
Sunrise Condominium Council of Unit Owners Inc

Current Owner: The Maryland Department of Housing & Community Development
Property Address: 831 Windstream Way Unit: C
Edgewood, MD 21040

Date Prepared: 01-22-2018

This Condominium Resale Certificate is being furnished to the selling unit owner named above by the council of Unit Owners of the association, in accordance with MD Real Prop. Code Ann. Section 11-135.

The following items, which the selling unit owner must provide to the purchaser, are attached to this Certificate:

1. A copy of the declaration (other than plats);
2. A copy of the by-laws; and
3. A copy of the rules and regulations of the condominium
4. The following information should be conveyed by the selling unit owner to the purchaser.

#	Question	Response
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	The effect on the proposed conveyance of any right of first refusal or other restraint on the free alienability of the selling unit other than any restraint created by the selling unit owner is as follows:	
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None

The selling unit is subject to a common expense assessment as follows:

\$200.00 billed Monthly

As of the date of this Certificate, the following unpaid common expenses or special assessments adopted by the council of unit owners that is due and payable from the selling unit owner are:

Account in attorney Status, Contact Nagle & Zaller 410-740-8100

Common expense assessments will continue to accrue in the stated amount, subject to the adoption of any budget changes, and will be due and payable by the selling unit owner until the selling unit has been conveyed.

Assessments which become due and payable after the date of this Certificate and prior to the conveyance of the selling unit, and which remain unpaid by the selling unit owner, may constitute a lien against the selling unit. If unpaid, this accrual must be added to the unpaid amount, if any, stated above, as of the date of conveyance of the selling unit.

Other than common expenses and special assessments, the following fees are payable by the unit owners to the Council of Unit Owners:

Late Fee: \$5.00 per month if after the 15th

Capital expenditures approved by the Council of Unit Owners planned at the time of conveyance which are not reflected in the current operating budget are:

none

Attached is the most recently prepared balance sheet and income expense statement (dated as):

CONDOMINIUM RESALE CERTIFICATE
Sunrise Condominium Council of Unit Owners Inc

#	Question	Response
	<p>The current operating budget of the Condominium is attached and is for fiscal year:</p> <p>2018</p>	
	<p>Does the budget include the current reserve study report or a summary of the report, a statement of the status and amount of any reserve or replacement fund?</p>	Yes
	<p>Judgments against the Condominium as of the date of this Certificate are:</p> <p>None</p> <p>Unsatisfied judgments as of the date of this certificate are listed here. As of the date of this Certificate, the Council of Unit Owners is a party to the following pending lawsuits, excluding assessment collection suits:</p> <p>None</p>	
	<p>The insurance policies provided for the benefit of the Association can be obtained from:</p> <p>Lassen, Marine & Webster Bob Marine 410-838-2277 fax: 410-836-2754</p>	
	<p>The Association has knowledge that the following violates a provision of the declaration, by-laws, or rules or regulations; including any alteration or improvement to the selling unit, or to the limited common elements assigned to the selling unit.</p> <p>Per Condominium law, the owner is responsible for up to \$5,000.00 of the insurance deductible. The policy is available for inspection during normal business hours at the offices of MRA Property Management, 3103 Emmorton Road, Abingdon, MD 21009. The terms of the policy prevail over the description given in this Certificate.</p>	
	<p>The Council of Unit Owners has actual knowledge of the following violation of the applicable health or building codes with respect to the common elements of the Condominium:</p> <p>None</p>	
	<p>The recreational or other facilities which are to be used or maintained by the unit owners or the Council of Unit Owners are:</p> <p>Are these facilities part of the common elements?</p> <p>The Council of Unit Owners has caused this Certificate to be prepared in compliance with MD, Real Prop. Code Ann. Section 11-135. To the best of the knowledge, information, and belief of the Board of Directors of the association, and its agents engaged in the preparation of this Resale Certificate, the statements contained in this Certificate are accurate and complete as of the date of issuance.</p>	

CONDOMINIUM RESALE CERTIFICATE
Sunrise Condominium Council of Unit Owners Inc

TO BE COMPLETED BY THE SELLING UNIT OWNER

The selling unit owner has knowledge that the following alteration to the selling unit or to the limited common elements assigned to the selling unit violates a provision of the declaration, by-laws, or rules and regulations:

The selling unit owner has knowledge of the existence of the following violation of the health or building codes with respect to the selling unit or the limited common elements assigned to the selling unit:

The selling unit owner has the knowledge that the selling unit ___ is ___ is not subject to an extended lease under Real Property Article Section 11-137 or local law. If the selling unit is subject to an extended lease, a copy of the lease is attached.

Selling Unit Owner

CONDOMINIUM RESALE CERTIFICATE
Sunrise Condominium Council of Unit Owners Inc

Comments

Per HB 287 and SB 201 up to \$5,000.00 of the master policy's deductible will be the responsibility of the unit owner when the cause of damage or destruction originates in a unit.

Water is NOT included in the dues.

Articles of Incorporation
Sunrise Condominium Council of Unit Owners Inc

ARTICLES OF INCORPORATION

OF

SWIRTSE CONDOMINIUM COUNCIL OF UNIT OWNERS, INCORPORATED

approved and received for record by the State Department of Assessments and Taxation of Maryland March 2, 1978 at 8:30 o'clock A. M. as in conformity with law and ordered recorded.

Recorded in Liber 2908, folio 101615, one of the Charter Records of the State Department of Assessments and Taxation of Maryland.

Bonus tax paid \$ 22.00 Recording fee paid \$ 15.00 Special Fee paid \$

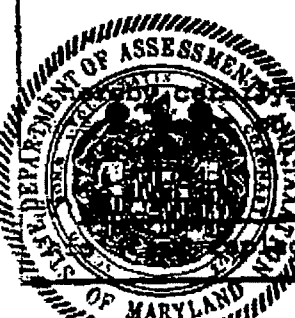
To the clerk of the Circuit Court of Harford County

IT IS HEREBY CERTIFIED, that the within instrument, together with all indorsements thereon, has been received, approved and recorded by the State Department of Assessments and Taxation of Maryland.

AS WITNESS my hand and seal of the said Department at Baltimore.

STATE OF MARYLAND

that this is a true and complete copy of the 6
 file in this office. DATED: 6-20-00
 DEPARTMENT OF ASSESSMENTS AND TAXATION
 Alexander Evans, Custodian
 our previous certification of 70536 Effective: 6/95



SUNRISE CONDOMINIUM COUNCIL OF UNIT OWNERS, INCORPORATED
ARTICLES OF INCORPORATION

FIRST: I, GAYLON W. MORRIS, whose post office address is 1732-A Fountain Rockway, Edgewood, Md. being at least 18 years of age, am hereby forming a corporation under and by virtue of the general laws of the State of Maryland.

SECOND: The name of the corporation (which is hereafter called the "Corporation"), is SUNRISE CONDOMINIUM COUNCIL OF UNIT OWNERS, INCORPORATED.

THIRD: The purposes for which the Corporation is formed are:

A. To operate and maintain a condominium regime as established under provisions of Title 11 of the Real Property Act of the Annotated Code of Maryland, 1974 addition, as amended.

FOURTH: The post office address of the principal office of the Corporation in this State is P.O. Box 994, Edgewood, Maryland 21040. The name and the post office address of the resident agent of the Corporation in this State is Robert A. Kreamer, Esquire, 105 West Bel Air Avenue, Aberdeen, Maryland 21001. Said resident agent is an individual actually residing in this State.

FIFTH: The Corporation shall not have any capital stock nor shall it be authorized to issue capital stock. The number of qualifications for, and other matters relating to the members of the Corporation shall be as set forth in the By-Laws of the Corporation.

SIXTH: The Powers of the Corporation.

A. The Corporation shall perpetual existence, subject to the right of the unit owners to terminate the condominium regime as provided by law.

B. To sue and be sued.

C. To transact its business, carry its operations, and exercise the powers provided by law in any state, territory, district or possession of the United States and in any foreign country.

D. To make contracts and guarantees, incur liabilities and borrow money, sell, mortgage, release, pledge, exchange, convey, transfer and otherwise dispose of any part of its property in assets.

E. To issue bonds, notes and other obligations and secure the same by mortgage or deed of trust of any part of its property, franchises and income.

BOUTIN,
LANDBECK
AND KREAMER, P.A.
105 West Bel Air
Avenue
Aberdeen, Maryland
21001
273-6636
575-6787

Marie de Grace
310 Green Street 21078
939-2760

F. To inquire by purchase or in any other manner, to take, receive, own, hold, use, employ, improve and otherwise deal with any property real or personal, or any interest therein, where ever located.

G. To purchase, take, receive, subscribe for or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, loan, pledge or otherwise dispose of, and otherwise use in dealing with, shares or other interest in, or obligations of corporations of the State, or foreign corporations, and of associations, partnerships, and individuals.

H. To invest its funds and to lend money in any matter or appropriate to enable it to carry on the operations or to fulfil the purposes named in the by-laws or in this charter, and to take and to hold real and personal property as security for the payment of funds so invested in loan.

I. Generally, to exercise the powers set forth in Title 11 of the Real Property Act of the Annotated Code of Maryland, 1974 addition, as amended and to do every other act not inconsistent with law or with the by-laws which maybe appropriate, to promote and obtain the purposes set forth in this charter or in the by-laws, or declaration.

SEVENTH: Board of Directors.

A. The number of the directors of the corporation shall be five (5) persons, which number may be increased or decreased pursuant to the by-laws of the corporation but shall never be less than five (5).

B. All the directors must be owners of units in the condominium regime and actually reside in said condominium and units. The names of the directors, who shall act until the first annual meeting, or until their accessors duly chosen and qualified, are Richard Nagrabski, Debra M. Bertsche, Sharon Smith, John Stricker, Dorothy Ward.

EIGHTH: The corporation may by its by-laws make any other provisions or requirements for the arrangement or conduct of the business of the corporation, provided the same be not inconsistence with these articles of the corporation or contrary to any laws in the State of Maryland or the United States.

NINTH: The Corporation shall provide any indemnification required or permitted by the laws of Maryland and shall indemnify directors, officers, agents and employees as follows:

A. The Corporation shall indemnify any director or officer of the Corporation who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit or proceeding, whether civil, criminal, administrative, or investigative (other than an action by or in the right of the Corporation) by reason of the fact that he is or was such director or officer or an employee or agent of the Corporation or is or was serving at the request of the Corporation as a director, officer, employee, or agent, of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit, or proceeding if he acted in good faith in a manner which he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe that his conduct was unlawful.

B. The Corporation shall indemnify any director or officer of the Corporation who was or is a party or is threatened to be made a party to any threatened, pending, or completed action or suit by or is the right of the Corporation to procure a judgment in its favor by reason of the fact that he is or was such a director or officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorneys' fees) actually and reasonably incurred by him in connection with the defense or settlement of such action or suit if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interest of the Corporation, except that no indemnification shall be made in respect of any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his duty to the Corporation unless and only to the extent that the court in which such action or suit was brought, or any

other court having jurisdiction in the premises, shall determine upon application that, despite the adjudication of liability but in view of all circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expense which such court shall deem proper.

C. To the extent that a director or officer of the Corporation has been successful on the merits or otherwise in defense of any action, suit, or proceeding referred to in paragraphs 1 or 2 of this Article NINTH or in defense of any claim, issue, or matter therein, he shall be indemnified against expense (including attorneys' fees) actually and reasonably incurred by him in connection therewith, without the necessity for the determination as to the standard of conduct as provided in paragraph 4 of this Article NINTH.

D. Any indemnification under paragraphs 1 or 2 of this Article NINTH (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification of the director or officer is proper in the circumstances because he has met the applicable standard of conduct set forth in paragraphs 1 or 2 of this Article NINTH. Such determination shall be made (a) by the Board of Directors of the Corporation by a majority vote of a quorum consisting of directors who were not parties to such action, suit, or proceeding, or (b) if such a quorum is not obtainable, or, even if obtainable, if such a quorum of disinterested directors so directs, by independent legal counsel (who may be regular counsel for the Corporation) in a written opinion; and any determination so made shall be conclusive.

E. Expenses incurred in defending a civil or criminal action, suit, or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit, or proceeding, as authorized by the Board of Directors in the specific case, upon receipt of an undertaking by or on behalf of the director or officer to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the Corporation as authorized in this section.

F. Agents and employees of the Corporation who are not directors of officers of the Corporation may be indemnified under the same standards and procedures set forth above, in the discretion of the Board of Directors of the Corporation.

G. Any indemnification pursuant to this Article NINTH shall not be deemed exclusive of any other rights to which those indemnified may be entitled and shall continue as to a person who has ceased to be a director or officer and shall inure to the benefit of the heirs, executors, and administrators of such a person.

IN WITNESS WHEREOF, I have signed these Articles of Incorporation this day of 9th February , 1978, and I acknowledge the same to be my act.

WITNESS:

[Signature]

[Signature]

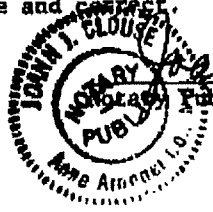
Gaylon W. Morris

STATE OF MARYLAND:

HARFORD COUNTY: TO WIT;

I HEREBY CERTIFY that on this 9th day of February , 1978 , before me, the subscriber, a Notary Public in and for the County and State aforesaid personally appeared GAYLON W. MORRIS, and acknowledged the foregoing ARTICLES OF INCORPORATION to be his act and made oath in the due form of law that the matters and facts set forth are true and correct.

[Signature]

Notary Public


My Commission Expires:

July 1, 1978

Budget
Sunrise Condominium Council of Unit Owners Inc

Sunrise Condominium Association

	2018
	\$200
	unit/month
<u>Income</u>	
Condominium Fees	\$480,000
Allowance for Doubtful Accounts	(\$30,000)
Late Fees	\$1,000
Interest Income Owners/Reserves	\$2,000
Total Income	<u>\$453,000</u>
<u>Expenses</u>	
<u>Administration</u>	
Insurance	\$83,000
Legal	\$25,000
Accounting/Audit	\$1,950
Management	\$31,200
Office Supplies/Postage	\$5,000
Total Administration	<u>\$146,150</u>
<u>Operations</u>	
Extermination (Termite)	\$6,640
Equipment & Supplies	\$4,000
Grounds (Lawn)	\$40,000
Snow Removal (Roads)	\$5,500
Repairs/Maintenance (General)	\$128,660
Trash Removal	\$80,000
Total Operations	<u>\$264,800</u>
<u>Utilities</u>	
Electric	\$17,000
Water & Sewer	\$50
Total Utilities	<u>\$17,050</u>
<u>Reserve Replacement</u>	
Reserve Account	\$25,000
Total Reserve	<u>\$25,000</u>
Total Expenses	<u>\$453,000</u>

Per House Bill 287 and Senate Bill 201 up to \$5000 of the Master Policy's Deductible will be the responsibility of the Unit Owner when the cause of the damage or destruction originates in a unit.

Bylaws
Sunrise Condominium Council of Unit Owners Inc

MRA PROPERTY MANAGEMENT, INC.

MANAGERS OF COMMERCIAL,
INDUSTRIAL AND RESIDENTIAL PROPERTY



NOTICE OF SPECIAL MEETING OF CO-OWNERS OF SUNRISE CONDOMINIUM

You are hereby notified that on August 19, 1992 at 7:00 p.m. in the Cafeteria of the Edgewood Elementary School, a special meeting of the Council of Co-Owners of the Sunrise Condominium will be held.

The purpose of this special meeting will be to vote on the approval of the following amendments to the By-Laws of the Sunrise Condominium:

Section 2.3 Quorum. Except as otherwise provided in these By-Laws, the presence in person or by proxy of 38% of the co-owners shall constitute a "quorum".

Section 3.1 The Council of Co-Owners. The owners of the units will constitute the members of the Council of Co-Owners (hereinafter referred to as the "Council"). Except as otherwise provided, decisions and resolutions of the Council shall require approval by a 66 2/3% vote of those present in person or by proxy.

Section 3.3 Annual Meetings. The first annual meeting of the Council shall be held immediately following the expiration of the Conversion Period as the same is defined in the Master Deed. Thereafter, the annual meetings of the Council shall be held on the second Wednesday of September (that is not a holiday) in each succeeding year. At such meetings there shall be elected by ballot of the owners a Board of Directors in accordance with the requirements of Sections 4.1 and 4.6 of Article IV of these By-Laws. The owners may also transact, at any annual meeting, such other business of the Council as may properly come before them. A call for nominations to the Board of Directors shall be sent to all unit owners not less than 45 days before notice of an election is sent. Only nominations made at least 15 days before notice of election shall be listed on the ballot in alphabetical order, with no indicated candidate preference. Nominations may be made from the floor at the meeting at which the election to the Board is held.

Section 3.5 Notice of Meetings. It shall be the duty of the Secretary to mail a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held to each owner of record, at least ten, but not more than ninety, days prior to such meeting. The mailing of a notice in the manner provided in this Section shall be considered valid service of notice. If the project is financed in whole or in part pursuant

to the Federal Housing Act, a copy of notices of all meetings shall also be mailed to the Director of the local insuring office of the Federal Housing Administration. If requested in writing by any owner, the Secretary will also mail such notices to any mortgages or beneficiary of any deed of trust having a lien on the unit or units of such owner. A representative of any such mortgagee or beneficiary may attend any such meeting but shall not be entitled to vote thereat unless it has obtained the proxy of such owner.

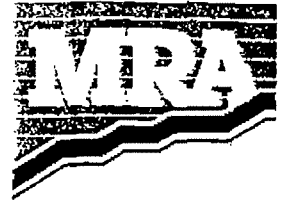
Section 4.10 Regular Meetings. Regular meetings of the Board of Directors may held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone or telegraph, at least ten days prior to the day named for such meeting.

Section 4.11 Special Meetings. Special Meetings of the Board of Directors may be called by the President on at least ten days notice given to each Director, personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of any three Directors.

6.1.2 The annual budget and the monthly assessments determined therefrom shall be approved at least 60 days prior to the beginning of each fiscal year at a special meeting of the Co-owners called for such purpose. A special meeting of the Co-owners shall also be called for the purpose of considering any supplemental or special assessments. Special meetings for the purpose of approving the annual budget or any special assessment shall be called by the President, and notice thereof shall be given pursuant to and in accordance with the provisions set forth in Sections 3.4 and 3.5 of Article III of these By-Laws. If this project shall be financed in whole or in part pursuant to the Federal Housing Act, notice of such special meetings shall be mailed to the Director of the Federal Housing Administration. The annual budget and any special assessment shall require the approval, either in person or by proxy, of a majority of those present and eligible to vote, as defined in Section 3.1 of Article III of these By-Laws.

MRA PROPERTY MANAGEMENT, INC

MANAGERS OF COMMERCIAL
INDUSTRIAL AND RESIDENTIAL PROPERT



**SUNRISE CONDOMINIUM
SPECIAL MEETING MINUTES
OCTOBER 21, 1992**

The Special Meeting of the Sunrise Condominium was called to order by President Bob Horsey at 7:05 p.m. Having established that a quorum was present in person and or by proxy the Condominium was able to conduct business. The purpose of the meeting was to vote on a set of changes to the By-Laws of the Condominium (a copy of the amendments is attached). The President called the question on the amendment changes. The result of the vote, 135 in favor and 4 opposed. Needing $66 \frac{2}{3}$ of the Condominium Owner to approve the change, the motion passed.

The Manager was directed to record the changes in the land records of Harford County. Additionally the Condominium resale package will be changed to confirm with the amendment changes.

Having no further business, the meeting was adjourned at 7:35 p.m.

STATE OF MARYLAND, COUNTY OF _____, to wit:

I HEREBY CERTIFY that on this _____ day of _____, 1992, before me, the Subscriber, a Notary Public of the State of Maryland, personally appeared Bob Horsey, who acknowledged himself to be the **President** of the Sunrise Condominium and that as such President, he is authorized to execute the forgoing instrument as the act and deed of said condominium for the purpose contained therein.

AS WITNESS my hand and Notarial Seal.

Notary Public

My Commission Expires: _____

STATE OF MARYLAND, COUNTY OF _____, to wit:

I HEREBY CERTIFY that on this _____ day of _____, 1992, before me, the Subscriber, a Notary Public of the State of Maryland, personally appeared Thomas Schultz, who acknowledged himself to be the Secretary, he is authorized to execute the foregoing instrument as the act and deed of said condominium for the purposes contained therein.

AS WITNESS my hand and Notarial seal.

Notary Public

My Commission Expires: _____

ARTICLE VII
AMENDMENTS TO PLAN OF APARTMENT OWNERSHIP

These By-Laws and the Master Deed may be amended by the Council in a duly constituted meeting called for such purpose and no amendment shall take effect unless approved by owners representing at least 2/3rds of the total interest of all units in the Project, as shown in the Master Deed.

ARTICLE XI

An updated list of the names and addresses of the Officers, Directors, Resident agent and Managing agent, if any, shall be provided to the Maryland Department of Assessments and Taxation on April 15 of each year.

DATE: _____

Thomas Schultz, Secretary

MRA PROPERTY MANAGEMENT, INC.

MANAGERS OF COMMERCIAL
INDUSTRIAL, AND RESIDENTIAL PROPERTY



EXPLANATION OF AMENDMENTS

Section 2.3 Quorum. Changes the percentage necessary for the establishment of a quorum from 51% to 38%.

Section 3.1 The Council of Co-Owners. Once a quorum is established, 66 2/3% of those present or by proxy are necessary to pass an action.

Section 3.3 Annual Meeting. Changes notification time to conform with condominium law.

Section 3.5 Notice of Meetings. Changes the time requirements for meeting notification.

Section 4.10 & 4.11. Changes notification time from 3 days to 10 days.

Section 6.12. Changes Section to a majority of those present and eligible to vote.

Article VII: Eliminates second paragraph of the original article.

Article XI: Conforms to condominium law.



SUNRISE CONDOMINIUM ASSOCIATION, INC.
AMENDMENT TO THE BY-LAWS

This amendment to the By-Laws of the Sunrise Condominium, Inc. made this _____ day of _____, 1992 by the Sunrise Condominium Association.

WHEREAS, the By-Laws were recorded among the land records of Harford County, Maryland on July 16, 1973 at Liber 931, Folio 876; and

WHEREAS, the Council of Unit Owners now desires to amend said By-Laws as follows:

Section 2.3 Except as otherwise provided in these By-Laws, the presence in person or by proxy of 38% of the co-owners shall constitute a "quorum".

Section 3.1 The owners of the units will constitute the members of the Council of Co-Owners (hereinafter referred to as the "Council"). Except as otherwise provided, decisions and resolutions of the Council shall require approval by a 66 2/3% vote of those present in person or by proxy.

Section 3.3 The first annual meeting of the Council shall be held immediately following the expiration of the Conversion Period as the same is defined in the Master Deed. Thereafter, the annual meetings of the Council shall be held on the second Wednesday of September (that is not a holiday) in each succeeding year. At such meetings there shall be elected by ballot of the owners a Board of Directors in accordance with the requirements of Sections 4.1 and 4.6 of Article IV of these By-Laws. The owners may also transact, at any annual meeting, such other business of the Council as may properly come before them. A call for nominations to the Board of Directors shall be sent to all unit owners not less than 45 days before notice of an election is sent. Only nominations made at least 15 days before notice of election shall be listed on the ballot in alphabetical order, with no indicated candidate preference. Nominations may be made from the floor at the meeting at which the election to the Board is held.

Section 3.5 It shall be the duty of the Secretary to mail a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held to each owner of record, at least ten, but not more than ninety, days prior to such

meeting. The mailing of a notice in the manner provided in this Section shall be considered valid service of notice. If the project is financed in whole or in part pursuant to the Federal Housing Act, a copy of notices of all meetings shall also be mailed to the Director of the local insuring office of the Federal Housing Administration. If requested in writing by any owner, the Secretary will also mail such notices to any mortgages or beneficiary of any deed of trust having a lien on the unit or units of such owner. A representative of any such mortgagee or beneficiary may attend any such meeting but shall not be entitled to vote thereat unless it has obtained the proxy of such owner.

Section 4.10 Regular meetings of the Board of Directors may held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone or telegraph, at least ten days prior to the day named for such meeting.

Section 4.11 Special Meetings of the Board of Directors may be called by the President on at least ten days notice given to each Director, personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of any three Directors.

6.1.2 The annual budget and the monthly assessments determined therefrom shall be approved at least 60 days prior to the beginning of each fiscal year at a special meeting of the Co-owners called for such purpose. A special meeting of the Co-owners shall also be called for the purpose of considering any supplemental or special assessments. Special meetings for the purpose of approving the annual budget or any special assessment shall be called by the President, and notice thereof shall be given pursuant to and in accordance with the provisions set forth in Sections 3.4 and 3.5 of Article III of these By-Laws. If this project shall be financed in whole or in part pursuant to the Federal Housing Act, notice of such special meetings shall be mailed to the Director of the Federal Housing Administration. The annual budget and any special assessment shall require the approval, either in person or by proxy, of a majority of those present and eligible to vote, as defined in Section 3.1 of Article III of these By-Laws.

ARTICLE VII
AMENDMENTS TO PLAN OF APARTMENT OWNERSHIP

These By-Laws and the Master Deed may be amended by the Council in a duly constituted meeting called for such purpose and no amendment shall take effect unless approved by owners representing at least 2/3rds of the total interest of all units in the Project, as shown in the Master Deed.

ARTICLE XI

An updated list of the names and addresses of the Officers, Directors, Resident agent and Managing agent, if any, shall be provided to the Maryland Department of Assessments and Taxation on April 15 of each year.

IN WITNESS WHEREOF, the undersigned, have executed this Amendment to the By-Laws this _____ day of _____ 1992 and hereby certify, that all conditions and requirements for amendment, of both the By-Laws and the Maryland Condominium Act, have been satisfied.

ATTEST:

SUNRISE CONDOMINIUM

BY: _____
Its President

ATTEST:

SUNRISE CONDOMINIUM

BY: _____
Its Secretary



SUNRISE CONDOMINIUM ASSOCIATION, INC.
AMENDMENT TO THE BY-LAWS

20-

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Section 2.3 Except as otherwise provided in these By-Laws, the presence in person or by proxy of 38% of the co-owners shall constitute a "quorum".

Section 3.1 The owners of the units will constitute the members of the Council of Co-Owners (hereinafter referred to as the "Council"). Except as otherwise provided, decisions and resolutions of the Council shall require approval by a 66 2/3% vote of those present in person or by proxy.

Section 3.3 The first annual meeting of the Council shall be held immediately following the expiration of the Conversion Period as the same is defined in the Master Deed. Thereafter, the annual meetings of the Council shall be held on the second Wednesday of September (that is not a holiday) in each succeeding year. At such meetings there shall be elected by ballot of the owners a Board of Directors in accordance with the requirements of Sections 4.1 and 4.6 of Article IV of these By-Laws. The owners may also transact, at any annual meeting, such other business of the Council as may properly come before them. A call for nominations to the Board of Directors shall be sent to all unit owners not less than 45 days before notice of an election is sent. Only nominations made at least 15 days before notice of election shall be listed on the ballot in alphabetical order, with no indicated candidate preference. Nominations may be made from the floor at the meeting at which the election to the Board is held.

Section 3.5 It shall be the duty of the Secretary to mail a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be

held to each owner of record, at least ten, but not more than ninety, days prior to such meeting. The mailing of a notice in the manner provided in this Section shall be considered valid service of notice. If the project is financed in whole or in part pursuant to the Federal Housing Act, a copy of notices of all meetings shall also be mailed to the Director of the local insuring office of the Federal Housing Administration. If requested in writing by any owner, the Secretary will also mail such notices to any mortgagee or beneficiary of any deed of trust having a lien on the unit or units of such owner. A representative of any such mortgagee or beneficiary may attend any such meeting but shall not be entitled to vote thereat unless it has obtained the proxy of such owner.

Section 4.10 Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone or telegraph, at least ten days prior to the day named for such meeting.

Section 4.11 Special Meetings of the Board of Directors may be called by the President on at least ten days notice given to each Director, personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of any three Directors.

6.1.2 The annual budget and the monthly assessments determined therefrom shall be approved at least 60 days prior to the beginning of each fiscal year at a special meeting of the Co-owners called for such purpose. A special meeting of the Co-owners shall also be called for the purpose of considering any supplemental or special assessments. Special meetings for the purpose of approving the annual budget or any special assessment shall be called by the President, and notice thereof shall be given pursuant to and in accordance with the provisions set forth in Sections 3.4 and 3.5 of Article III of these By-Laws. If this project shall be financed in whole or in part pursuant to the Federal Housing Act, notice of such special meetings shall be mailed to the Director of the Federal Housing Administration. The annual budget and any special assessment shall require the approval, either in person or by proxy, of a majority of those present and eligible to vote, as defined in Section 3.1 of Article III of these By-Laws.

ARTICLE VII
AMENDMENTS TO PLAN OF APARTMENT OWNERSHIP

These By-Laws and the Master Deed may be amended by the Council in a duly constituted meeting called for such purpose and no amendment shall take effect unless approved by owners representing at least 2/3rds of the total interest of all units in the Project, as shown in the Master Deed.

ARTICLE XI

An updated list of the names and addresses of the Officers, Directors, Resident agent and Managing agent, if any, shall be provided to the Maryland Department of Assessments and Taxation on April 15 of each year.

DATE: _____

Thomas Schultz, Secretary

AMENDMENT TO

REC FE 11.00

THE BY-LAWS OF

#164200 0002 R00 T0923

SUNRISE CONDOMINIUM

WHEREAS, on July 16, 1973, By-laws for the Sunrise Condominium were recorded among the Land Records of Harford County, Maryland at Liber 931, Folio 876; and

WHEREAS, said By-Laws, in Article II, Section 2.2, which currently reads: Majority of Co-Owners. " As used in these By-Laws, the term "Majority of Co-Owners" shall mean those owners holding 51% of the votes with the percentages assigned in the master deed." and

01/23/91

WHEREAS, the Council of Unit Owners now desires to amend Article II, Section 2.2 of the By-Laws of Sunrise Condominium.

NOW THEREFORE, the Sunrise Condominium Council of Unit Owners, pursuant to Article VIII (Amendments to plan of Apartment Ownership) of said By-Laws, hereby amends Article II, Section 2.2 to read as follows:

"AS USED IN THESE BY-LAWS, THE TERM "MAJORITY OF CO-OWNERS" SHALL MEAN THOSE OWNERS HOLDING 25% OF THE VOTES WITH THE PERCENTAGES ASSIGNED IN THE MASTER DEED."

IN WITNESS WHEREOF, the undersigned, have executed this Amendment to the By-Laws this 27 day of January, 1991 and hereby certify, that all conditions and requirements for amendment, of both the By-Laws and the Maryland Condominium Act, have been satisfied.

ATTEST:

Stephen D. Klein

✓ SUNRISE CONDOMINIUM

By: [Signature]
Its President

ATTEST:

Stephen D. Klein

SUNRISE CONDOMINIUM

By: [Signature]
Its Secretary

EXHIBIT C TO MASTER DEED FOR "SUNRISE"

BY-LAWS
OF
SUNRISE

ARTICLE I

PLAN OF CONDOMINIUM OWNERSHIP

Section 1.1 General Provisions. These By-Laws are adopted pursuant to and in compliance with Article 21, Title XI, Section 11-110 of the Annotated Code of Maryland (hereinafter "Code") to govern the administration of the Condominium Project known as Sunrise (hereinafter "Project"). The words and phrases herein, if defined in Article 21, Title XI of the Code, shall have the meanings therein assigned. These By-Laws are appended to, recorded with, and intended as part of the Master Deed recorded immediately prior hereto.

Section 1.2 Property Ownership. Said Project, known as Sunrise, has been established in accordance with the "Horizontal Property Act", as set forth in Article 21, Title XI of the Code and accordingly a horizontal property regime has been established for said Project.

Section 1.3 By-Laws Applicability. The provisions of these By-Laws are applicable to the Project.

Section 1.4. Personal Application. All present or future owners, tenants, future tenants, or their employees, or any other person that might use the facilities of the project in any manner, are subject to the regulations set forth in these By-Laws and to the provisions of the Master Deed as the same may be amended from time to time as therein provided.

The mere acquisition or rental of any of the units of the Project or the mere act of occupancy of any of the units will signify that these By-Laws are accepted, ratified, binding and will be complied with by all persons so acquiring, renting or occupying any such unit.

ARTICLE II

VOTING, MAJORITY OF OWNERS, QUORUM, PROXIES

Section 2.1 Voting. Voting shall be on a percentage basis and the percentage of the vote to which each owner of a unit or his assignee is entitled shall be equal to the percentage interest established in Section 3.1 of the Master Deed for said Unit. In the election of the Board of Directors of the Council of Co-owners, cumulative voting shall apply, and accordingly, each co-owner may cast such number of votes as shall equal his percentage interest multiplied by the number of directors to be elected, which votes may be cast for one director or may be split among the directors to be elected in such proportions as each such owner may determine. Any co-owner may assign his vote to a proxy for any period of time, provided such assignment is in writing and a copy thereof is filed with the Secretary.

Section 2.2 Majority of Co-Owners. As used in these By-Laws, the term "majority of co-owners" shall mean those owners holding 51% of the votes in accordance with the percentages assigned in the Master Deed.

Section 2.3 Quorum. Except as otherwise provided in these By-Laws, the presence in person or by proxy of a "majority of co-owners" as defined in Section 2.2 of this Article, shall constitute a quorum.

Section 2.4 Proxies. Votes may be cast in person or by proxy. Proxies must be filed with the Secretary before the appointed time of each meeting.

ARTICLE III

ADMINISTRATION

Section 3.1 The Council of Co-Owners. The owners of the units will constitute the members of the Council of Co-owners (hereinafter referred to as the "Council"). Except as otherwise provided, decisions and resolutions of the Council shall require approval by a majority of Co-owners.

Section 3.2 Place of Meetings. Meetings of the Council shall be held at the principal office of the Project or such other

suitable place convenient to the owners as may be designated by the Board of Directors.

Section 3.3 Annual Meetings. The first annual meeting of the Council shall be held immediately following the expiration of the Conversion Period as the same is defined in Section 5.1 of the Master Deed. Thereafter, the annual meetings of the Council shall be held on the second Wednesday of September (that is not a holiday) in each succeeding year. At such meetings there shall be elected by ballot of the owners a Board of Directors in accordance with the requirements of Sections 4.1 and 4.6 of Article IV of these By-Laws. The owners may also transact, at any annual meeting, such other business of the Council as may properly come before them.

Section 3.4 Special Meetings. It shall be the duty of the President to call a special meeting of the owners as directed by resolution of the Board of Directors or upon a petition signed by a majority of the Co-owners, presented to the Secretary, (or, if the Project is financed in whole or in part pursuant to the Federal Housing Act, at the request of the Federal Housing Commissioner or his duly authorized representative). The notice of any special meeting shall state the time and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice unless by consent of four-fifths of the owners present, either in person or by proxy.

Section 3.5 Notice of Meetings. It shall be the duty of the Secretary to mail a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held, to each owner of record, at least seven, but not more than fifteen, days prior to such meeting. The mailing of a notice in the manner provided in this Section shall be considered valid service of notice. If the Project is financed in whole or in part pursuant to the Federal Housing Act, a copy of notices of all meetings shall also be mailed to the Director of the local insuring office of the Federal Housing Administration. If requested in writing by any owner, the

Secretary will also mail such notices to any mortgagee or beneficiary of any deed of trust having a lien on the the unit or units of such owner. A representative of any such mortgagee or beneficiary may attend any such meeting but shall not be entitled to vote thereat unless it has obtained the proxy of such owner.

Section 3.6 Adjourned Meetings. If any meeting of owners cannot be organized because a quorum has not attended, the owners who are present, either in person or by proxy, may adjourn the meeting to a time not less than 48 hours from the time the original meeting was called.

Section 3.7 Order of Business. The order of business at all meetings of the owners of Units shall be as follows: (a) roll call; (b) proof of notice of meeting or waiver of notice; (c) reading (unless waived) of Minutes of preceding meeting; (d) reports of officers; (e) report of Federal Housing Administration representative, if present; (f) report of committees; (g) election of inspectors of elections; (h) election of directors; (i) unfinished business; and (j) new business.

Section 3.8 Action Without Meeting. Any action, which under the provisions of Article 23 of the Code may be taken at a meeting of the members of a non-stock corporation, may be taken without a meeting if authorized by informal written consents signed by all of the owners who would be entitled to vote at a meeting for such purpose, and filed with the Secretary.

ARTICLE IV

BOARD OF DIRECTORS

Section 4.1 Number and Qualifications. The administration of the Project shall be governed by a Board of Directors composed of five persons, all of whom must be owners of units in the Project actually residing in said Project.

Section 4.2 Powers and Duties. The Board of Directors shall have the powers and duties necessary for the administration of the affairs of the Council and may do all such acts and things as are not by law or by these By-Laws directed to be exercised and done by

the owners.

Section 4.3 Other Duties. In addition to duties imposed by these By-Laws or by resolutions of the Council, the Board of Directors shall be responsible for the following: (a) establishing an annual budget for the Project; (b) care, upkeep and surveillance of the Project and the common elements and facilities and the limited common elements and facilities; (c) collection of monthly and special assessments from the owners; and (d) such other actions and undertakings as are reasonably incident to the performance of the foregoing, and the other duties conferred on the Board by these By-Laws.

Section 4.4 Books, Audit. The Board of Directors shall cause to be maintained a full set of books and records showing the financial condition of the affairs of the Council in a manner consistent with generally accepted accounting principles, and at no greater than annual intervals shall obtain an independent audit of such books and records. A copy of each such audit shall be delivered to each owner within thirty (30) days after the completion of such audit.

Section 4.5 Management Agent. The Board of Directors may employ for the Council a management agent, at a compensation established by the Board, to perform such duties and services as the Board shall authorize, including, but not limited to, the duties listed in Section 4.3 of this Article.

Section 4.6 Election and Term of Office. At the first annual meeting of the Council the term of office of two Directors shall be fixed for three years, the term of office of two other Directors shall be fixed at two years, and the term of office of one Director shall be fixed at one year. At the expiration of the initial term of office of each respective Director, his successor shall be elected to serve a term of three years. The Directors shall hold office until their successors have been elected and hold their first meeting.

Section 4.7 Vacancies. Vacancies in the Board of Directors, caused by any reason other than the removal of a Director by a vote of the Council, shall be filled by vote of the majority of the remaining

Directors, even though they may constitute less than a quorum; and each person so elected shall be a Director until a successor is elected at the next annual or special meeting of the Council.

Section 4.8 Removal of Directors. At any regular or special meeting duly called, any one or more of the Directors may be removed, with or without cause, by a majority of the owners, and a successor may then and there be elected to fill the vacancy thus created. Any Director whose removal has been proposed by the owners shall be given an opportunity to be heard at the meeting.

Section 4.9 Organization Meeting. The first meeting of a newly elected Board of Directors shall be held within 10 days of election, at such place as shall be fixed by the Directors at the time of the meeting at which such Directors were elected, and no notice shall be necessary to the newly elected Directors in order legally to constitute such meeting, providing a majority of the whole Board shall be present.

Section 4.10 Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors, but at least two such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each Director, personally or by mail, telephone or telegraph, at least three days prior to the day named for such meeting.

Section 4.11 Special Meetings. Special meetings of the Board of Directors may be called by the President on three days' notice to each Director, given personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of any three Directors.

Section 4.12 Waiver of Notice. Before or at any meeting of the Board of Directors, any Director may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving

of requisite notice. Attendance by a Director at any meeting of the Board shall constitute a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business which the Board is authorized to transact may be transacted at such meeting.

Section 4.13 Board of Directors' Quorum. At all meetings of the Board of Directors, a majority of the Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Directors present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At any such adjourned meeting, any business which might have been transacted at the meeting as originally called may be transacted without further notice.

Section 4.14 Action Without Meeting. The Directors shall have the right to take any action in the absence of a meeting which they could take at a meeting, by obtaining the written approval of all the Directors. Any action so approved shall have the same effect as though taken at a meeting of the Directors.

Section 4.15 Fidelity Bonds. The Board of Directors shall require that all officers and employees of the Council handling or responsible for the funds of the Council, shall furnish adequate fidelity bonds. The premiums on such bonds shall be paid by the Council.

Section 4.16 Compensation. No member of the Board of Directors shall receive any compensation for his services as such.

Section 4.17 Validity of Contracts. No contract or other transaction or agreement between the Council and any other legal entity, and no act of the Council, or on the Council's behalf by the Board, shall in any way be affected or invalidated by virtue of the fact that any of the officers or directors of the Council are pecuniarily or otherwise interested in, or are directors of, such other legal entity.

Section 4.18 Limitation of Liability. Every contract or

agreement entered into by the Board of Directors or any officer of the Council, or by the management agent, shall provide that the Directors, officers or management agent, as the case may be, are acting only as agent for the Council and shall have no personal liability thereunder (except as a unit owner), and that each unit owner's liability thereunder shall be limited to the total liability multiplied by his percentage interest.

Section 4.19 Maintenance of the Common Elements. The Board of Directors shall provide for the maintenance, upkeep and repair of all common elements. If any common element shall be taken by condemnation, the Board of Directors shall be entitled to receive the award and shall apply the same to the replacement or restoration of the common elements so taken. If common elements shall be taken in conjunction with the taking of any units, the Board of Directors shall apply such part of the award as may be necessary to the restoration of common elements for the units not so taken and shall pay over the remainder of any such award pro rata, according to percentage interests, to the owners of the units so taken.

ARTICLE V

OFFICERS

Section 5.1 Designation. The principal officers of the Council shall be a President, one or more Vice Presidents, a Secretary, and a Treasurer, all of whom shall be elected by the Board of Directors. The Directors may appoint an assistant treasurer and an assistant secretary, and such other officers as in their judgment may be necessary or advisable.

Section 5.2 Election of Officers. The officers of the Council shall be elected annually by the Board of Directors at the organization meeting of each new Board and shall hold office at the pleasure of the Board.

Section 5.3 Removal of Officers. Upon an affirmative vote of a majority of the members of the Board of Directors, any officer may be removed, either with or without cause, and his successor may be

elected at any regular meeting of the Board of Directors, or any special meeting of the Board called for such purpose.

Section 5.4 President. The President shall be the chief executive officer of the Council. He shall preside at all meetings of the Council and of the Board of Directors. He shall have all of the general powers and duties which are usually vested in the office of president of an unincorporated association, including but not limited to the power to appoint committees from among the owners from time to time as he may in his discretion decide is appropriate to assist in the conduct of the affairs of the Council.

Section 5.5 Vice President. The Vice President shall take the place of the President and perform his duties whenever the President shall be absent or unable to act. If neither the President nor the Vice President is able to act, the Board of Directors shall appoint some other member of the Board so to act, on an interim basis. The Vice President shall also perform other duties as shall from time to time be imposed upon him by the Board of Directors or the President.

Section 5.6 Secretary. The Secretary shall keep the Minutes of all meetings of the Board of Directors and the Minutes of all meetings of the Council; he shall have charge of such books and papers as the Board of Directors may direct; and he shall, in general, perform all the duties incident to the office of Secretary.

Section 5.7 Treasurer. The Treasurer shall have responsibility for funds and securities of the Council, and shall be responsible for keeping full and accurate accounts of all receipts and disbursements in books belonging to the Council. He shall be responsible for the deposit of all monies and other valuable effects in the name, and to the credit, of the Council in such depositories as may from time to time be designated by the Board of Directors, and the Treasurer or duly elected Assistant Treasurer, shall co-sign with the President, or a Vice President, all checks or orders for the disbursement of funds of the Council.

Section 5.8 Compensation. No officer shall receive any

compensation for his services as such.

ARTICLE VI

OBLIGATIONS OF THE OWNERS

Section 6.1 Assessments.

6.1.1 All owners are obligated to pay monthly or otherwise, as stipulated by the Council, all regular and special assessments imposed by the Council to meet all expenses of the Project (other than those expenses for which owners are individually responsible), which may include premiums for liability insurance and/or for property damage coverage insuring against such perils as the Board of Directors may elect or is required (pursuant to Art. X below) to cover. The assessments shall be made pro rata according to the proportionate shares of each unit owner, as stipulated in Section 3.1 (subject to Article IV) of the Master Deed. Such assessments shall include monthly payments to a General Operating Reserve and a Reserve Fund for Replacements.

Not later than 60 days prior to the beginning of each fiscal year, the Board of Directors shall prepare a budget for the next fiscal year and determine the total charges to be assessed against each unit. Each owner shall thereafter pay to the Council such regular assessment in 12 equal monthly installments, each installment to be paid on or before the 10th day of each calendar month. In the event the Board of Directors shall determine that for any reason, including nonpayment of any owner's regular assessment on a current basis, the regular assessment estimated to cover the charges for the current year is, or will become, inadequate to meet all expenses of the Project, it shall immediately determine the approximate amount of such inadequacy and issue a supplemental or special estimate of the total charges and shall assess the percentage share thereof against each respective unit. The Board of Directors may, at its discretion, prorate any such supplemental or special assessment and collect the same in installments over the remaining months of the current year, or may immediately levy a special assessment in lump sum against each unit. Each monthly installment shall become delinquent if not paid on or before the 1st day of each month.

Each special assessment shall become delinquent if not paid within 10 days after the levy thereof. There shall accrue with each such delinquent monthly installment, and with each such delinquent special assessment, a late charge of \$5 together with interest at 8% per annum on such delinquent sums, calculated from the date of delinquency to and including the date full payment is received by the Council.

6.1.2 The annual budget and the monthly assessments determined therefrom shall be approved at least 60 days prior to the beginning of each fiscal year at a special meeting of the Co-owners called for such purpose. A special meeting of the Co-owners shall also be called for the purpose of considering any supplemental or special assessments. Special meetings for the purpose of approving the annual budget or any special assessment shall be called by the President, and notice thereof shall be given pursuant to and in accordance with the provisions set forth in Sections 3.4 and 3.5 of Article III of these By-Laws. If this Project shall be financed in whole or in part pursuant to the Federal Housing Act, notice of such special meetings shall be mailed to the Director of the local insuring office of the Federal Housing Administration. The annual budget and any special assessment shall require the approval, either in person or by proxy, of a "majority of the Co-owners", as defined in Section 2.2 of Article II of these By-Laws.

6.1.3 The Board of Directors or the Management Agent of the Council, on behalf of the Council, may cause to be recorded among the land or other appropriate records of the county or city in which the Project is situated, a notice of and lien for any delinquent sums due the Council from any unit owner, which notice shall state the amount of such delinquent sums and other authorized charges and interest (including the cost of recording such notice), a sufficient description of the unit against which the same has been assessed, and the name of the record owner or owners thereof. Upon payment to the Council of such delinquent sums and charges in connection therewith, or other satisfaction thereof, the Board of Directors or Management Agent shall cause

to be recorded a further notice stating the satisfaction and release of the lien for such delinquent sums and charges. Such notices shall be signed on behalf of the Council by any member of the Board of Directors or by the Management Agent. The Board of Directors may demand and receive the cost of recordation of such lien and release before recording same. Any purchaser or encumbrancer, acting in good faith and for value, may rely upon such notice of satisfaction and release as conclusive proof of the full satisfaction of the sums stated in the notice of delinquent sums.

6.1.4 All such delinquencies shall be enforced, collected and/or foreclosed in the manner provided hereinbelow. Without limiting the foregoing, the Board shall, at least annually, take action to collect any assessment due from any owner which has remained unpaid more than thirty days beyond the due date thereof. Upon making any assessment, the Board shall formally levy against each unit owner his respective share thereof (in accordance with the respective percentage interests), by noting the assessment and levy on the books of the Council and by submitting a written billing to each unit owner for the sum due from him respectively. Each assessment so levied against each unit owner shall constitute a lien against his respective unit as of the date on which such assessment is entered on the books of the Council.

6.1.5 No unit owner shall be personally liable or responsible for the payment of any assessment or any part of any assessment made pursuant to the foregoing provisions subsequent to a duly recorded transfer or conveyance of his respective unit.

6.1.6 No owner of a unit may exempt himself from liability for his contribution towards the common expenses by waiver of the use or enjoyment of any of the common elements or by the abandonment of his unit.

6.1.7 All sums assessed against each respective unit in accordance with the provisions of the By-Laws shall constitute a personal obligation of the owner of said unit and a lien on such respective unit prior and superior to all other liens except (1) all taxes,

bonds, assessments, and other levies which, by law, would be superior thereto, and (2) the lien or charge of any mortgage or deed of trust or other encumbrance duly recorded on the unit prior to the assessment of the lien thereon or duly recorded on said unit after receipt of a written statement from the Managing Agent or Board of Directors of the Council reflecting that payments of all assessments were current as of the date of recordation of said deed of trust, mortgage or encumbrance; provided however, should said written statement reflect any amounts assessed then in such event the lien of any assessment actually due shall be superior to the lien of a deed of trust or mortgage filed after receipt of said statement only to the extent of the amount shown due in such statement.

Such lien when delinquent may be enforced by sale by the Council, its attorney or other person authorized to make the sale, after failure of the owner to pay such an assessment in accordance with its terms, such sale to be conducted in accordance with the provisions of Maryland law, applicable to the exercise of powers of sale in mortgages and deeds of trust, or in any other manner permitted by law. Any deficiency resulting from said sale shall be collectable from said owner by suit or other remedy at law or in equity. A declaration of trust shall exist for the enforcement of all such liens.

The Council, acting on behalf of the unit owners, shall have the power to bid in the unit at foreclosure sale, and to acquire and hold, lease, mortgage and convey the same. Suit to recover a money judgment for unpaid common expenses and attorneys' fees shall be maintainable without foreclosing or waiving the lien securing the same.

6.1.8 Where a mortgagee or beneficiary of a deed of trust having a lien superior to the lien established by Section 6.2.7 hereof, or any purchaser obtains title to a unit as a result of foreclosure or sale pursuant to the terms of any mortgage or deed of trust, such person so acquiring title, his successors and assigns, shall not be liable for the share of the common expenses or assessments by the Council chargeable to such unit, which became due prior to such acquisition

of title by such person. Such share of common expenses or assessments to the extent uncollected from said prior owner shall be deemed to be common expenses collectible from all of the owners of units, including such person so acquiring title, his successors and assigns.

6.1.9 In the event of a voluntary conveyance of a unit, the grantee of the same shall be jointly and severally liable with the grantor for all unpaid assessments made by the Council against the grantor for his share of the common expenses up to the time of the grant or conveyance, without prejudice to the grantee's right to recover from the grantor the amounts paid by the grantee therefor. However, any such grantee shall be entitled to a statement from the Council, setting forth the amount of the unpaid assessments against the grantor due to the Council and such grantee shall not be liable for, nor shall the unit conveyed be subject to a lien for, any unpaid assessments made by the Council against the grantor prior to the date of such statement, in excess of the amount set forth in such statement, provided, however, the grantee shall be liable for any such assessment becoming due after the date of any such statement.

Section 6.2 Maintenance and Repair.

6.2.1 Except as set forth in Section 10.2 hereof, every unit owner shall perform promptly all maintenance and repair work within his own unit, which, if omitted or not performed,, would affect the Project in its entirety or any other unit belonging to another owner, and any owner failing to comply with this Section shall be responsible for the damages and liabilities that his failure so to do shall cause.

6.2.2 All the repairs of internal installations of each Unit, such as plumbing, electrical, gas, power, sewage, telephone, air conditioners, sanitary installations, doors, windows, lamps and all other accessories within said unit, shall be at the expense of the respective owner of such unit.

6.2.3 Each owner shall reimburse the Council for any expenditures incurred in excess of insurance proceeds in repairing or replac-

ing any common element and facility damaged through his fault.

Section 6.3 Use of Family Units--Internal Changes.

6.3.1 Each unit shall be occupied and used by its respective owner only as a private dwelling for the respective owner, his family, tenants and social guests.

6.3.2 The respective units shall not be rented by the owners thereof for transient or hotel purposes, which shall be defined as (a) rental for any period less than 30 days, or (b) any rental if the occupants of the unit are provided customary hotel services, such as room service for food and beverage, maid service, furnishing of laundry and linen, or bellboy service. Other than the foregoing restrictions the owners of the respective units shall have the absolute right to lease same provided that the lease is made subject to the covenants, conditions, restrictions, limitations and uses contained in this Declaration and in the By-Laws.

6.3.3 Each owner shall have the exclusive right to paint, repaint, tile, wax, paper, or otherwise refinish and decorate the inner surfaces of the walls, ceilings, floors, windows, and doors bounding his own unit.

6.3.4 Any owner who shall acquire the fee simple title in and to adjacent units shall have the right of consolidating said units after first procuring written authorization therefor from the Developer during the Construction Period or the Board of Directors of the Council of Co-Owners thereafter, through removal or installation, as the case may be, of any non-bearing partition wall separating the same, and shall thereby in the case of removal, acquire the exclusive right to use and enjoy the space previously occupied by such wall. No consolidated unit shall lose its identity, characteristics or percentage interest by consolidation, and the owner of consolidated units shall be deemed the owner of each constituent unit, severally and independently.

6.3.5 Save upon written approval of the Board of Directors, an owner shall not make any structural modification or alteration in his unit or in any installation located therein. The Council shall have

the obligation to answer within 30 days of written request for such approval, and failure to do so within the stipulated time shall mean that there is no objection to the proposed modification or alteration.

Section 6.4 Right of Entry and Encroachments.

6.4.1 An owner shall grant the right of entry to the Management Agent or to any other person authorized by the Board of Directors or the Council in case of any emergency originating in or threatening his unit, whether the owner is present at the time or not.

6.4.2 An owner shall permit other owners, or their representatives, when so required, to enter his unit for the purpose of performing replacements or repairs to the mechanical or electrical services, provided that requests for entry are made in advance and that such entry is at a time convenient to the owner in whose unit the same exists. In case of an emergency, such right of entry shall be immediate.

6.4.3 If any portion of a limited common element encroaches upon any unit, a valid easement for the encroachment and for the maintenance of same by the Council, so long as it stands, shall and does exist. In the event any multifamily structure is partially or totally destroyed, and then rebuilt, the owner of each unit shall permit minor encroachments of parts of said unit and of the limited common elements of said unit, due to construction or reconstruction and valid easements for such encroachments and the maintenance thereof shall exist. The limited common elements of each building are and shall always be subject to easements for minor encroachments thereon of the units contained in said building; and a non-exclusive easement for ingress, egress and support through the area of limited common elements of each building is appurtenant to each unit contained in said building, and the areas occupied by limited common elements are subject to such easements.

Section 6.5 Rules of Conduct.

6.5.1 No resident of the Project shall post any advertisement or posters of any kind in or on the Project, except as authorized by the Board of Directors, except a sign of customary and reason-

able dimensions advertising the unit for sale.

6.5.2 No unit shall be used in such manner as to obstruct or interfere with the enjoyment by residents of other units or annoy them by unreasonable noises or otherwise, nor shall any nuisance or immoral or illegal activity be committed or permitted to occur. No noxious or offensive activity shall be carried on in any unit.

6.5.3 No exterior clothesline shall be erected or maintained by an owner or occupant of any unit, and there shall be no drying or laundering of clothes on the balconies, patios, porches or other exterior areas of the Project. Dogs, cats, or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purposes.

6.5.4 No owner, resident or lessee shall install wiring for electrical or telephone installation, television antennae, machines or air conditioning units, etc., on the exterior of the building of the Project or which protrude through the walls or the roof of the building, except as authorized by the Board of Directors.

6.5.5 In order to insure adequate aesthetic controls and to maintain the general attractive appearance of the Project (1) no owner, resident or lessee shall, at his expense or otherwise, construct or permit to be constructed any fences or walls, or make any alterations, additions or modifications to or on any part or portion of the common elements, or place or maintain any objects on or about the exterior of the buildings within the Project except as authorized by the Board of Directors, and (2) no owner, resident, lessee, invitee or other person, with or without the purported consent or cooperation of any owner, resident or lessee, shall park, store or maintain in or on the Project any boat, trailer, camper, or other vehicles not customarily used as a means of private personal conveyance; provided, however, that the temporary parking of the aforesaid boats, trailers, campers or other vehicles, not customarily used for means of general transportation, for periods of short duration, but not to exceed four hours within any consecutive 48 hour period, as an incident to loading or unloading there-

from shall not be deemed a violation hereof; provided further that the Board of Directors may adopt such additional rules and regulations respecting this provision as from time to time it deems in the best interest of the owners.

6.5.6 The common elements shall be used only for the furnishing of the services and facilities for which they are reasonably suited, for which they were designed, and which are incident to the use and occupancy of units.

6.5.7 Each unit owner shall comply strictly with the Master Deed, By-Laws and the Rules and Regulations adopted pursuant thereto, as either of the same may be lawfully amended from time to time, and with the covenants, conditions and restrictions set forth in the Master Deed. Failure to comply with any of the same shall be ground for an action to recover any sums due, or for damages, or for injunctive relief, or for any combination of the foregoing, by the Board of Directors on behalf of the Council of Co-owners. In the event that the Board of Directors shall deem it necessary to take any action as a result of any breach or violation, the offending owner shall reimburse the Board of Directors for all expenses incurred by the Board of Directors in connection therewith, and the Board of Directors shall have a lien against the unit for the amount of such expenses.

6.5.8 Rules and regulations concerning the use of the units and the common elements may be promulgated and amended by the Board of Directors. Copies of such rules and regulations shall be furnished by the Board of Directors to each unit owner.

Section 6.6 Water Charges and Sewer Rents. Water shall be supplied by the public utility company or authority serving the area directly to each unit through a separate meter and each unit owner shall be required to pay all charges for water consumed or used in his respective unit, together with all related sewer rents arising therefrom. Water supply serving the common elements shall be separately metered and charges therefor shall be paid by the Board of Directors as a common expense.

Section 6.7 Gas and Electricity. Gas, if available, and electricity shall be supplied by the public utility company serving the area directly to each unit through a separate meter and each unit owner shall be required to pay the bills for gas and electricity consumed or used in his unit. The gas and electricity serving the common elements shall be separately metered, and the Board of Directors shall pay all bills for gas and electricity consumed in such portions of the common elements, as a common expense. Should hereafter public utility services other than gas and electricity be brought to the individual units, payment therefor shall be as the Board of Directors shall then determine.

ARTICLE VII

AMENDMENTS TO PLAN OF APARTMENT OWNERSHIP

These By-Laws and the Master Deed may be amended by the Council in a duly constituted meeting called for such purpose and no amendment shall take effect unless approved by owners representing at least 2/3rds of the total voting interest of all units in the Project, as shown in Master Deed. Notwithstanding the foregoing, however, the adoption of any such amendment which would materially change the rights, preferences or privileges of any person, or restrictions upon any unit affected thereby shall be of no force or effect with respect to such unit unless approved in writing by the owner thereof.

ARTICLE VIII

MORTGAGEES

Section 8.1 Notice to Council. An owner who mortgages his unit shall notify the Council through the Management Agent, if any, or the Board of Directors in the event there is no Management Agent, and shall furnish the name and address of his mortgagee, and the Board of Directors shall maintain such information in a book entitled "Mortgagees of Condominiums". Any such owner shall likewise notify the Management Agent or Board of Directors as to the release or discharge of any such mortgage, which shall be similarly recorded. For purposes of these By-laws, a deed of trust to secure debt shall be deemed a mortgage and

the party secured thereby shall be deemed a mortgagee.

Section 8.2 Notice of Unpaid Assessments. The Council shall, at the request of a mortgagee of a unit, report any unpaid assessments due from the owner of such unit. Any mortgagee or prospective mortgagee shall have the right to rely upon any such report, and, accordingly, as to such mortgagee, any unpaid assessment existing at the date of such report and not noted in such report, shall be subordinate to the lien of the mortgage held by such mortgagee.

ARTICLE IX

If any By-Law conflicts with any provisions of the laws of the State of Maryland, such conflicting By-Law shall be null and void upon final court determination to such effect, but all other By-Laws shall remain in full force and effect.

ARTICLE X

INSURANCE

Section 10.1 Public Liability Insurance. Each Co-owner is hereby notified that unless and until action is taken by the Board of Directors to obtain public liability insurance for the protection of the individual owners, public liability insurance shall be carried only for the protection of the officers and directors, as such, of the Council. Each owner shall, therefore, carry, for his own account and protection, such public liability insurance as he may elect.

Section 10.2 Property Damage Insurance. The Board of Directors shall obtain and continue in force policies of blanket property damage insurance insuring the Project against fire and those risks covered by the so called extended coverage endorsement. Said policies shall contain a waiver of the insurers right to subrogation and shall otherwise be in form acceptable to a majority of the Board of Directors and shall be in an amount equal to the full replacement value of the units and the common elements as originally constructed. The Board of Directors "as trustees for the owners" shall be named as the sole insured under said policies. In the event of the damage or destruction of any unit or any of the common elements as a result of any event so

insured against or as a result of an Act of God, the Council shall promptly undertake to repair or reconstruct the same as fully as possible to its condition as originally constructed, and shall apply the proceeds of such insurance to such repair or reconstruction. Any surplus realized after completion of the repair or reconstruction shall be retained by the Council and applied to its general expenses. Any cost of said repair or reconstruction in excess of said proceeds shall constitute a common expense and the Board may assess all the unit owners for such deficit.

ARTICLE XI

RESIDENT AGENT

The name and post office address of the person authorized to accept service of process in any action whatever concerning two or more units or the common elements as authorized under Section 138 of Article 21, Maryland Code Annotated (1972 Interim Supp.) is as follows:

Lawrence E. Larsen
& McKeon Construction
224 American City Building
Columbia, Maryland 21043

ARTICLE XII

Section 12.1 The Riders attached hereto are made a part hereof to the same extent as though fully set forth herein.

RIDERS TO BY-LAWS ATTACHED TO MASTER DEED PURSUANT
TO HORIZONTAL PROPERTY ACT TO ESTABLISH A HORIZONTAL
PROPERTY REGIME

Notwithstanding any provision of the Master Deed or By-Laws to the contrary, provided notice of such mortgage has been given to the Council of Co-Owners in accordance with 18.1 of the By-Laws:

1. The holder of any mortgage on any Unit shall be given thirty (30) days written notice by the Secretary of the Council of (i) any change in the Master Deed or By-Laws, and (ii) any change of the manager of the Condominium (which shall not be deemed to include any change in the employees of a corporate manager).

2. The holder of any mortgage on any Unit shall be given written notice by the secretary of the Council of any default by the owner of said Unit and the performance of his obligations hereunder or under the By-Laws, which is not cured within thirty (30) days following notice of default in accordance with the By-Laws.

3. Any holder of a mortgage on any Unit which comes into possession of the Unit pursuant to the remedies provided in said mortgage, including foreclosure or deed (or assignment) in lieu of foreclosure, shall be exempt from any "first refusal" (if any) or other restriction (if any) on the sale or rental of the Unit, including but not limited to, restrictions (if any) on the age of Unit's occupants and restrictions (if any) on the posting of signs pertaining to the sale or rental of the Unit as the same shall, from time to time, exist.

4. Any holder of any mortgage on a Unit which comes into possession of the Unit pursuant to the remedies provided in the mortgage, including foreclosure or deed (or assignment) in lieu of foreclosure, shall take the property free of any claims for unpaid assessments or charges against the mortgaged Unit which accrue prior to the taking of such possession (except for claims for a pro rata

1.

share of such assessments or charges resulting from a pro rata reallocation of such assessments or charges to all Units including the mortgaged Unit).

5. Unless all of the holders of first mortgage liens on all Units have given their prior written approval, the Council shall not:

- (1) Fail to employ a professional manager for the Condominium.
- (2) Change the pro rata interest or obligations of any Unit for the purposes of levying assessments and charges and determining shares of the common elements of the project.
- (3) Partition or subdivide any Unit for the common elements; nor by act or omission seek to abandon the condominium status of the project except as provided by statute in cases of substantial loss to the Units and common elements of the Condominium.

6. The provisions of the Riders may not be amended in any manner whatever without the consent of all of the holders of first mortgage liens on all Units.

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H. DOUGLAS CHILCOAT,
CLERK

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CC&Rs-Declaration
Sunrise Condominium Council of Unit Owners Inc

SUNRISE CONDOMINIUM

Rules and Regulations

May 2015

WHEREAS, Section 6.5.8 By-Laws states that the Board of Directors has the authority to enact rules which govern the use of the units and the common elements; and,

WHEREAS, Section 6.5.7 of the Condominium's By-Laws and Section 11-113 of the Maryland Condominium Act allow the Board of Directors to enforce compliance with the Declaration, Bylaws and the Rules and Regulations by levying reasonable fines against Unit owners and/or by filing an action to enjoin, abate or remedy by any appropriate legal proceedings; and

WHEREAS, the Board of Directors deems it necessary to promulgate and adopt rules and regulations, in accordance with the procedures set forth in Section 11-111 of the Maryland Condominium Act; and,

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors, on behalf of Sunrise Condominium, duly adopts the following rules, regulations, and procedures related to towing vehicles from the premises:

SECTION 1: COMMON AND LIMITED COMMON ELEMENTS

- A. Any damage to or defacing of the buildings, grounds, or other Common or Limited Common Elements by an Owner, resident, guest, tenant, employee, or family member, is prohibited and shall be repaired at the expense of the responsible Owner. In the discretion of the Board, an assessment may be charged to the responsible Owner in lieu of the full replacement or repair costs of the damaged property and shall be collectible in the same manner as a regular assessment.
- B. Owners or residents shall not erect, or cause to be erected, any structure within or upon the Common Elements without the prior consent of the Board.
- C. Personal property of Owners, residents, guests, tenants, employees, or family members shall not be stored on any of the Common or Limited Common Elements except customary porch furniture may be kept on an Owner's balcony or patio.
- D. The Common and Limited Common Elements shall be kept free and clear or refuse, debris, and other unsightly material. The sidewalks, walkways, and Unit entrances shall

not be obstructed, encumbered, or used for any purpose other than ingress and egress to and from Units.

- E. No exterior radio antenna, television antenna, satellite dish, or other wiring shall be affixed to any part of any building, Common Element, or Limited Common Element without the prior written approval of the Board.
- F. No garbage, recycling, garbage cans, recycling containers, supplies, containers, or other articles shall be placed in or on walkways or entry ways. Trash and recycling shall only be placed in trash receptacles and recycling containers and such receptacles and containers may be stored inside the garage or in front of the garage, on non-collection dates. Trash receptacles and recycling containers are to be placed at curbside between 6:00 p.m. prior to the day of pick up and 6:00 p.m. of the scheduled day of pick up.
- G. An Owner or resident may display one (1) portable, removable United States flag or official flag of the State of Maryland in a respectful manner, and on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day may display in a respectful manner portable, removable official flags, not larger than 4½ feet by 6 feet, which represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard. Unit owners may not display a novelty flag such as a sports team. Such flags may only be displayed in the area immediately adjacent to the unit entrance or garage door; no flag pole may be erected on common element lawns where it would interfere with mowing or other grounds maintenance.
- H. Holiday lights are permitted in the months of November and December, but must be removed by January 15 of each year. Lights may be attached to building structures only by plastic clips. Lights, cords, and other electrical devices must be rated for outdoor use.
- I. Seasonal decorations are permitted on Unit doors, patios, and balconies. Decorations shall not be displayed earlier than three (3) weeks prior to the first day of the celebration of a holiday or event and all decorations shall be removed within two (2) weeks after the last day of the celebration of the holiday or event. Decorations shall not damage any of the Common or Limited Common Elements. The cost to repair any damage to the Common or Limited Common Elements due to a decoration shall be the responsibility of the Owner.
- J. Laundry, clothing, rugs, sheets, towels, or other similar items are prohibited on or upon any part of a building, patio, balcony, or other Common or Limited Common Element or in other such areas as can be viewed from any Common or Limited Common Element.
- K. No barbequing or outdoor cooking is permitted on balconies, walkways, patios, or any portion of the buildings. The Board may establish one (1) or more areas of the Common Elements for outdoor cooking.
- L. No flammable, combustible or explosive fluid, chemical or substance shall be kept in any Unit or on any Common or Limited Common Element, except those necessary and suited for normal household use.

- M. Unit owners, residents, their families, guests, servants, employees, agents or visitors are prohibited from entering upon or attempting to enter upon the roof of any buildings in the community.
- N. The coverings and appearance of windows and doors, whether by draperies, shades or other materials visible from the exterior of the Unit shall be appropriate and in good condition unless otherwise approved in writing by the Board.
- O. No Owner or resident shall make or permit to be made by his or her family, guests, servants, employees, agents or visitors any disturbing noises or actions, including the operation of audio equipment, televisions, radios, or musical instruments, that may interfere with the comfort or quiet enjoyment of any other Owner or resident.
- P. A candidate sign or a sign that advertises the support or defeat of any question submitted to voters may be placed in Unit windows up to thirty (30) days prior and seven days (7) after the primary election, general election, or vote on the proposition, but such signs are not permitted to be placed on any Common or Limited Common Elements. All other signs, except signs of customary dimensions advertising the Unit for sale or for rent, are prohibited in windows, on Unit doors, and on any Common or Limited Common Elements unless prior written permission is obtained from the Board.

SECTION 2: PETS AND OTHER ANIMALS

- A. The maintenance and keeping of fish, caged birds, and one (1) dog and one (1) cat are permitted. Dogs cannot exceed thirty-five (35) pounds at full growth. Notwithstanding the foregoing, any Unit Owner shall be entitled to keep their current dog over 35 pounds provided such dog was kept by the Unit Owner as of the effective date of these rules. The right of the unit owner to keep any such dog shall expire upon the death or other permanent removal from the unit of the existing dog. The unit owner shall not be permitted to replace the existing dog that is over 35 pounds unless it is within the new weight restrictions. The maintenance, keeping, boarding and raising of animals of any kind, regardless of numbers, for commercial purposes is strictly prohibited.
- B. Pets must be registered, vaccinated and kept in accordance with State and Local laws. A copy of a current license and vaccination certificate for each pet required to be licensed and vaccinated must be on file with the Condominium.
- C. No pet or other animal may become a source of any type of noxious odors or obnoxious behavior or become a nuisance or annoyance to other Owners or residents. No dangerous or vicious animal may be kept within the community.
- D. All pets shall be kept leashed and under control of their Owners when outside of Units.
- E. Owners are financially responsible for any and all damage cause by their pets to Common Elements, Limited Common Elements and/or to property of others. All animal feces must be picked up immediately and disposed of in proper trash containers.
- F. Pets shall not be leashed to or left unattended on any Common or Limited Common Elements, including balconies, lanais, and garages.

- G. No pet shall be fed outside of Units. No wild animal shall be fed at any time or place within the community.
- H. Repeated violations may result in the animal being removed from the community.

SECTION 3: MOTOR VEHICLE OPERATION AND PARKING

- A. The speed limit in the community is 15 mph.
- B. Vehicles are only permitted to park in designated areas on the street, in driveways and in the garages. Vehicles are prohibited from parking on the grassy areas, and on sidewalks.
- C. Guest parking is available in the designated guest parking areas and guests may park in accordance with the posted signs.
- D. The following vehicles are not permitted outside garages on Limited Common or Common elements:
 - i. Vehicles without a current registration and/or license plate.
 - ii. Camper and recreation vehicles, boats or boat trailers, and any other type trailer, except that such vehicles may be parked temporarily for up to four (4) hours within a forty-eight (48) hour period.
 - iii. Any commercial vehicle, including trucks over 3/4 ton, trucks with any materials or property stored in the truck bed, vans or trucks with any equipment stored on the top. Such vehicles must be kept garaged and out of public view between the hours of 6:00 p.m. and 8:00 a.m. Monday through Friday, all day Saturday, Sunday, and holidays.
- E. No repair or extraordinary maintenance of motor vehicles may be performed on any motor vehicle on any Limited Common or Common Element (except within an enclosed garage). Minor vehicle repair work shall be permitted in emergency cases only, provided the area is cleaned after repairs are completed.
- F. Violating vehicles may be towed at the vehicle owner's expense according to State and Local rules.

SECTION 4: ADDITIONAL REGULATORY USE OF UNITS AND GARAGES

- A. All Units shall be used for residential use only. No home-based business, trade or illegal activity shall be permitted.
- B. Garages shall only be used for parking of a motor vehicle and reasonable storage which does not interfere with the parking of a motor vehicle inside the garage. Any storage inside of a garage that attracts pests and/or rodents shall be deemed a nuisance.
- C. No owner or tenant may use another owner's garage without express written permission.
- D. No leasing of a Unit shall be for a period of less than thirty days.

- E. Prior to occupancy by a tenant, an Owner shall provide the management company with the following information regarding each tenant: the lease, to include name(s), current address(s), references, telephone numbers, make, model and license plate number of vehicles.
- F. An Owner who leases his or her unit shall provide the tenant(s) with a copy of the condominium documents, rules and regulations and have the tenant(s) sign a statement that they understand and will abide by them. A copy of the statement with the tenant(s)'s signatures must be provided to the management company.
- G. If the leased Unit is managed by a property management company, the Owner shall provide the name, address, and phone number of the Owner's management company.

SECTION 5: LANDSCAPING

- A. Hoses are not to be left outside without being secured on or in a hose caddy/reel/container. Free standing hose caddies are recommended.
- B. Any plants and shrubs on the Limited Common or Common Elements are not to be removed or relocated without prior written approval from the Board.
- C. No planting areas may be extended beyond the current perimeter of the existing planting beds.
- D. Residents who utilize plant containers, free standing hose caddies, shepherd hooks with hanging plants, solar lighting, lawn ornaments or hoses must remove such items and safely store those items in the event of a hurricane or severe storm warning. Residents will be responsible for any damage that may occur to the condominium property or private vehicles if these items are not secured during such a storm and that result in damage to any property

SECTION 6: ENFORCEMENT OF RULES AND REGULATIONS:

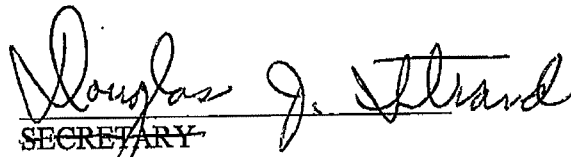
- A. Violators of these rules and regulations may be subject to fines or other legal or equitable action taken by the Board of Directors.
- B. In connection with a due process hearing held as a result of an Owner (or Tenant's) violation of the provisions of the association's Declaration, By-Laws or rules and regulations, the board may impose monetary or non-monetary sanctions. The board will set the amounts of monetary sanctions as follows:
 - a) Any single or one time infraction, breach or violation of the Declaration, By-Laws or rules and regulations caused or permitted by an Owner, his or her family, tenants, residents, occupants, visitors, guests, tenants, employees, servants, agents, or licensees is chargeable by a maximum fine of five hundred dollars (\$500.00) after a majority vote of the Board at a due process hearing and shall be considered due and

payable following notification of the infraction, breach or violation in writing via First Class mail or hand delivery to the Owner.

b) Any continuous infraction, breach or violation of the Declaration, By-Laws or Rules and Regulations caused or permitted by an Owner, his or her family, Tenants, Residents, occupants, visitors, guests, tenants, employees, servants, agents, or licensees is chargeable by a maximum fine of ten dollars (\$10.00) per day after a majority vote of the Board at a due process hearing and shall be levied against the Owner of a unit until such time as the continuous infraction, breach or violation is corrected.

I hereby certify this Policy Resolution was duly adopted by the Board of Directors on May 27, 2015, and that I caused a copy of this Resolution to be mailed, or hand delivered to the Unit Owners and tenants of Sunrise Condominium in accordance with Section 11-111 of the Maryland Condominium Act.

This policy resolution shall become effective on June 27, 2015.


~~SECRETARY~~
PRESIDENT

8/8/73 Mailed to: Frank, Bernstein, Conaway & Goldstein, Balto., Md.

MASTER DEED
PURSUANT TO HORIZONTAL PROPERTY ACT
TO ESTABLISH A HORIZONTAL PROPERTY REGIME
FOR
"SUNRISE"

AL 18-73 A 228174 *****77.00

Pursuant to the Annotated Code of Maryland (hereinafter "Code"), Article 21, Title XI, (subtitled "Horizontal Property Act"), McKEON CONSTRUCTION, a California corporation, hereinafter sometimes referred to as the "Developer", owner of a certain tract of land with improvements, situated in Harford County, State of Maryland, more particularly shown on one or more of the plats recorded or intended to be recorded simultaneously herewith among the record plats of Harford County and designated respectively as "Exhibits A-1 through A-2 to the Master Deed for Sunrise" (hereinafter each of which singly and all of which collectively are hereinafter referred to as "Exhibit A"), does hereby declare its desire to submit said property to a regime established pursuant to the above designated subtitle and does certify as follows:

Article I - General Recitals

- 1.1. Developer is the owner of certain real property ("the property") shown on Exhibit A.
- 1.2. Developer has improved or intends to improve the property by constructing thereon fifteen (15) multifamily buildings (hereinafter "buildings"), each of which will contain four condominium units (hereinafter singularly referred to as a "unit"). Said buildings will be located as, and will be of the dimensions, shown on Exhibit A.
- 1.3. All of the property, including all buildings and other improvements thereon, comprise the condominium project, and shall hereinafter be referred to as the "Project".
- 1.4. Developer, by this Master Deed, establishes a horizontal property regime, and accordingly a plan for the individual fee ownership of segments of the Project consisting of the area or space contained in each unit, and the ownership by the individual owner of each unit, as tenant in common with the owners of all of the other units, as hereinafter set forth, of all of the remaining real property, excluding units, which is hereinafter referred to as the "common elements".

1.5. Any words or expressions, used herein, that are defined pursuant to Article 21, Title XI of the Code shall have the meanings fixed by said definitions.

Article II - Units, Common Elements and Limited Common Elements

2.1. Units. Each unit shall include the space bounded by and contained within the outside surface or stud side of the interior plaster, paneling, sheetrock or dry-wall portion of the perimeter walls and ceilings, and the interior, or upper, surfaces of sub-floors of the units, each of such spaces being defined and referred to herein as a "unit". Each second story unit shall be deemed to include the stairway exclusively serving such unit. Each unit includes both the portions of the building so described and the airspace so encompassed including windows (and storm windows and screens, if any) and doors to the outside surfaces thereof and including appliances and light fixtures originally installed for the exclusive use of said unit, but excluding the following: sub-floors, roofs, foundations, central reservoirs, tanks, pumps, and other central services, pipes, ducts, flues, chutes, conduits, wires and other utility installations, wherever located, except the outlets thereof when located within the unit. In interpreting deeds, declarations and plans, the existing physical boundaries of a unit constructed or reconstructed in substantial accordance with the original plans thereof shall be conclusively presumed to be its boundaries rather than the metes and bounds (or other description) expressed in the deed, plat or declaration, regardless of settling or lateral movement of the building and regardless of minor variances between boundaries shown on the plat or in the deed and those of the building.

2.2. Limited Common Elements. Limited common elements shall comprise and include, without limitation, each multifamily building (except for the units contained therein), the solid earth upon which each such building is located, the airspace above each building, parking spaces, garages, lawns, pavements, trees and all other landscaping within twenty (20) feet of the outside walls of each multifamily building, and walkways and driveways exclusively serving each separate

building; provided however, should any two buildings be located less than forty (40) feet from each other, then, in such event, the perimeter of the limited common elements for the exclusive use of each such building shall be the midlines between such buildings.

2.3. Those portions of the limited common elements as defined by Section 2.2 hereof located within or adjacent to each building are hereby set aside and allocated for the restricted or limited use of the respective units within such building, as shown in part on Exhibit A.

2.4. General Common Elements. General common elements shall comprise all of the Project other than limited common elements and units, and shall include specifically, but not by way of limitation, any swimming pool or pools, play areas, paved streets and alleys, and all other community facilities.

2.5. The general and limited common elements together shall comprise the common elements.

2.6. Each unit, together with the respective undivided interest in the common elements specified and established in Section 2.8 hereof, is defined and hereinafter referred to as a "condominium", and the ownership of each condominium shall include a unit and such undivided interests in the common elements.

2.7. The sixty units hereby established and which shall be individually conveyed will be located in groups of 4 in each of said fifteen buildings and are described as Apartments number A through D of Buildings Nos. 1715 through 1719, 1721, 1723, 1725, 1727 and 1729 through 1734, inclusive.

2.8. An undivided interest in the common elements hereby established shall be conveyed with each respective unit. Each respective undivided interest established and to be conveyed with each respective unit cannot be changed, other than (a) pursuant to Article IV or (b) by, and with the approval of, all of the unit owners; and Developer, its successors and assigns, and grantees, covenant and agree that the undivided interests in the common elements and the fee titles to the respective units conveyed therewith, shall not be separa-

conveyed or encumbered with its respective undivided interest in the common elements even though the description in the instrument of conveyance or encumbrance may refer only to the fee title to the unit.

Article III - Individual Unit Values and Percentage Interests.

3.1. For the purpose of determining individual percentage interests in the common elements of the Project, each unit shall be deemed to have a value of \$ 30,000.00 . The value of the Project shall be deemed to be \$ 1,200,000.00 . Accordingly, the proportionate shares of the separate owners of the respective condominiums, in the common elements, profits and common expenses of the Project, as well as their proportionate representation for voting purposes in the Council of Co-Owners of the Project (hereinafter the "Council", an unincorporated association created pursuant to the By-Laws attached hereto as part hereof, as Exhibit C) shall be 1 2/3%; provided, however, that in the event additional sections are annexed and incorporated in the horizontal property regime established hereby as provided in Article IV hereof, the common elements contained in such new sections (both general and limited) shall become common elements of the Project, and the percentage interests above established shall be proportionately reduced.

3.2. The value established hereunder for each unit shall not fix the selling price of such unit and shall not prevent the Developer or any Co-Owner from fixing a different price for his unit in any act or contract.

3.3. The percentage interest of each unit has a permanent character, and such interest shall not be changed, other than pursuant to Article IV hereof, without the consent of all members of the Council. No change in percentage interests shall be effected other than pursuant to Article IV hereof, unless evidenced by an appropriate written instrument or instruments, setting forth the change agreed upon, executed by all the Co-Owners and recorded among the proper Land Records of Harford County.

3.4. Until initially sold, ownership of the units shall

remain in Developer. Should Developer hereafter merge into or consolidate with some other corporation (whether now in existence or hereafter formed), the surviving entity shall be and become the Developer, as though originally so designated. "Developer" as used in this Master Deed shall thereafter mean such surviving corporation.

Article IV - Adjacent Tract.

4.1. Developer is the owner of a tract of approximately ~~30.7370~~ acres of land shown on the plat recorded or intended to be recorded simultaneously herewith among the record plats of Harford County and designated as "Exhibit B to Master Deed of Sunrise" (hereinafter called "Exhibit B") lying immediately adjacent to the Project. The Developer intends, but in no way obligates itself, to construct on said adjacent tract, or from time to time on sections thereof, additional buildings each comprising 4 or 5 units of the same general design, and built in accordance with substantially similar construction specifications, as the 60 units which presently make up, or when completed will make up, the original Project. It is understood and agreed that should Developer construct any such units on said adjacent tract and improve said tract with roads and other common elements of a nature substantially similar to those existing in the original Project, then, in such event, Developer shall have the right (but not the obligation), from time to time, by filing amendments to this Master Deed, to incorporate any such additional tract or tracts, with the improvements thereon, into this Project, in such manner and to the end that any such additional tract and improvements so incorporated shall be deemed a part of this Project subject to all of the terms and conditions herein, and in the By-Laws provided, as though originally included in this Project. Following such incorporation, each unit in the Project, as expanded shall be deemed to have the same value for the purposes of Section 11-105 of Article 21 of the Code, so that the percentage interest of each unit located in the original and additional tracts then or theretofore so incorporated into this Project shall be adjusted so that each such unit shall have the same percentage interest as each of the other units in

THIS PROJECT (as so separated).

4.2. It is expressly understood and agreed that the right, on the part of Developer, to incorporate additional sections within this horizontal property regime is conditioned upon, and subject to, the satisfaction of each of the following conditions:

(1) No such additional section may be incorporated following the expiration of ten years from the date hereof; nor may any additional section be incorporated following the expiration of two years (a) from the date hereof with respect to the first such incorporation and (b) from the date of the last prior such incorporation with respect to succeeding incorporations.

(2) No more than sixteen units per acre shall be constructed on any section so incorporated; nor shall the total number of units within the entire Project, following all such permitted incorporations exceed 400.

(3) Following all such incorporations, the percentage interest of each unit shall equal or exceed .25%.

4.3. To this end, in accordance with Section 11-105(b) of Article 21 of the Code, Developer shall cause to be placed in the deed of each unit of this Project a copy of Sections 4.1 and 4.2 above followed by a provision substantially to the effect:

"Grantee has read and understands the provisions of Sections 4.1 and 4.2 of the Master Deed, and Grantee hereby gives his consent to the incorporation from time to time into the Project of one or more additional tracts in accordance with the provisions of Sections 4.1 and 4.2 of the Master Deed, and further Grantee hereby consents to the adjustment of the percentage interest of each unit in accordance therewith. Grantee hereby irrevocably appoints Grantor as his attorney in fact, with full authority and power (which power will be deemed irrevocable and coupled with an interest) to execute such instruments on Grantee's behalf and in Grantee's name as shall be necessary to carry into effect the provisions of said Sections 4.1 and 4.2 of the Master Deed."

Article V - Construction Period

5.1. Developer shall exercise, exclusively, all of the

powers of the Council of Co-Owners during the "Conversion Period" as defined hereinbelow. Following the Conversion Period the owners of the various units shall exercise said powers in accordance with the By-Laws attached hereto as Exhibit C. Notwithstanding the above, Developer shall not amend this Master Deed or the By-Laws, other than pursuant to Article IV above, during the Conversion Period without the unanimous written consent of the owners of all units.

5.2. For the purposes of Section 5.1 above the "Conversion Period" shall be deemed that period of time from the date hereof until the earlier to occur of (a) Developer having sold 50 condominium units or (b) the expiration of two year(s) from the date hereof.


Article VI - By-Laws

The administration of the Project shall be in accordance with the terms and provisions of the By-Laws attached hereto as Exhibit C and recorded, or intended to be recorded simultaneously herewith.

WITNESS the due execution hereof by Developer, this 13th day of July, 1973.

WITNESSES:



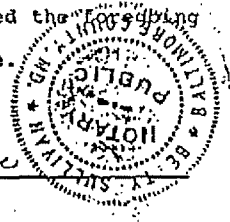
MCKEON CONSTRUCTION

Lawrence E. Larsen, Vice President

STATE OF MARYLAND: CITY/COUNTY OF _____ : SS:

I HEREBY CERTIFY that on this 13th day of July, 1973, before me, the subscriber, a Notary Public of the State of Maryland, personally appeared Lawrence E. Larsen, Vice President of MCKEON CONSTRUCTION, the within named Developer, and acknowledged the foregoing Master Deed to be the act and deed of said body corporate.

AS WITNESS my hand and Notarial Seal.


Notary Public



My Commission Expires: July, 1974

Insurance Dec Page
Sunrise Condominium Council of Unit Owners Inc

Millers Capital Insurance Company

Agent: LASSEN MARINE and WEBSTER INC -
1145

Policy Number: 7125952 01

Insured: Sunrise Condominium Inc

Effective Date: 11-14-2017



There's more for you at Millers.™

Millers Capital Insurance Company
805 North Front Street
Harrisburg, Pennsylvania 17102

Renewal Certificate

Advisory Notice

This policy has been renewed using a renewal certificate. Please review the attached and keep with your expiring policy.

Only new or revised forms are included with this Renewal Certificate for attachment to your policy. Please see Forms Schedule for complete listing. For any forms not attached to this renewal, please refer to the form sent with your prior policy.

If you have any questions regarding this Renewal Certificate, please contact your agent.

MARYLAND FRAUD STATEMENT

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



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Phone: 1-800-745-4555

805 N. Front Street, Harrisburg, PA 17102

Fax: 717-233-2519

POLICY NUMBER: 7125952 01
Renewal of BOP 7125952 00



BUSINESSOWNERS
MM CW BPB DEC0 01 17

BUSINESSOWNERS POLICY DECLARATIONS

Company Name: Millers Capital Insurance Co.	
Producer Name: LASSEN MARINE and WEBSTER INC - 1145	
Named Insured: Sunrise Condominium Inc	
Mailing Address: c/o MRA Property Management 3103 Emmorton Road Abingdon, MD 21009	
Policy Period	
From: 11-14-2017	
To: 11-14-2018	At 12:01 AM* Standard Time at your mailing address shown above
*Exceptions: 12:00 PM in Michigan and North Carolina	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Description Of Business	
<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership
<input type="checkbox"/> Joint Venture	<input type="checkbox"/> Limited Liability Company
<input checked="" type="checkbox"/> Organization, including a corporation (but not including a partnership joint venture or limited liability company)	
Business Description: Condominiums - Residential	

The Total Annual Premium is	\$76,386	, and is payable
\$76,386		at inception, and at each anniversary.
Advance Premium:		
Policies Subject To Premium Audit:		
Audit Period:	<input type="checkbox"/> Annually	<input type="checkbox"/> Semi-annually
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly

Countersignature Of Authorized Representative	
Name:	Donald W Manley
Title:	Underwriting Leader
Signature:	
Date:	10-27-2017

Property Schedule

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Policy level Coverage Details, Additional Coverages, Coverage Extensions and Optional Coverages

See Businessowners Coverage Form BP 0003 for definition of each coverage.

Property Coverage Limits Of Insurance	
Coverage	Limit Of Insurance/Extended Number Of Days

Premises Information			
Premises Number	Building Number	Premises Address:	
1	1	800 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
1	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
1	\$10,000	See Endorsement	\$500	N/A

	MM CW BPP 0007	
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Premises Information			
Premises Number	Building Number	Premises Address:	
2	1	802 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
2	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
2	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
3	1	804 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	

		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
3	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
3	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
4	1	806 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance

Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
4	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
4	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
5	1	808 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
5	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
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Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
5	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
6	1	810 WINDSTREAM WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
6	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
6	\$10,000	N/A	\$500	N/A

Premises Information		
Premises Number	Building Number	Premises Address:
		812 WINDSTREAM WAY EDGEWOOD, MD 21040

7	1	Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
7	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
7	\$10,000	N/A	\$500	N/A

Premises Information

8	1	Premises Address: 814 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
Premises Number	Building Number	Construction Type : Frame	Protection Class : 03
		Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
8	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
8	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
9	1	816 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
9	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
9	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
10	1	818 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
10	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
10	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:

11	1	820 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
11	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
11	\$10,000	N/A	\$500	N/A

Premises Information

12	1	Premises Address:	
		822 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
Premises Number	Building Number	Construction Type :	Protection Class :
		Frame	03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
12	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
12	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
13	1	824 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
13	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.

**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
13	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
14	1	826 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
14	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.

**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
14	\$10,000	N/A	\$500	N/A

Premises Information

Premises Information	
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Premises Number	Building Number	Premises Address:	
15	1	828 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
15	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
15	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
16	1	830 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:
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Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
16	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
16	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
17	1	832 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*

17	1	Building	No	4%	N/A	Blanket Group 1
*Includes Automatic Increase Building Limit Percentage.						
**This percentage can only vary by premises, not by building.						

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
17	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
18	1	834 WINDSTREAM WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
18	1	Building	No	4%	N/A	Blanket Group 1
*Includes Automatic Increase Building Limit Percentage.						
**This percentage can only vary by premises, not by building.						

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
18	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
19	1	827 WINDSTREAM WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
Construction Type :		Protection Class :	
Frame		03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
19	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
19	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
20	1	829 WINDSTREAM WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
Construction Type :		Protection Class :	

		Frame	03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
20	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
20	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
21	1	831 WINDSTREAM WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance

Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
21	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
21	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
22	1	803 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
22	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
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Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
22	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
23	1	805 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
23	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
23	\$10,000	N/A	\$500	N/A

Premises Information		
Premises Number	Building Number	Premises Address:
		807 WINDSTREAM WAY EDGEWOOD, MD 21040

24	1	Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
24	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
24	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
25	1	817 WINDSTREAM WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
25	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
25	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
26	1	819 WINDSTREAM WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
26	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
26	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
27	1	1701 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
27	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
27	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:

28	1	1703 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
28	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
28	\$10,000	N/A	\$500	N/A

Premises Information

29	1	Premises Address: 1705 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
29	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
29	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
30	1	1707 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
30	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.

**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
30	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
31	1	1709 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
31	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
31	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:
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Premises Number	Building Number	Premises Address:	
32	1	1711 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
32	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
32	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
33	1	1713 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:
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Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
33	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
33	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
34	1	1715 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*

34	1	Building	No	4%	N/A	Blanket Group 1
*Includes Automatic Increase Building Limit Percentage.						
**This percentage can only vary by premises, not by building.						

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
34	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
35	1	1717 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
35	1	Building	No	4%	N/A	Blanket Group 1
*Includes Automatic Increase Building Limit Percentage.						
**This percentage can only vary by premises, not by building.						

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
35	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
36	1	1719 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
36	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
36	\$10,000	N/A	\$500	N/A

Premises Information			
Premises Number	Building Number	Premises Address:	
37	1	1721 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type :	Protection Class :

		Frame	03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
37	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
37	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
38	1	1723 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance

Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
38	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
38	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
39	1	1725 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
39	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
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Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
39	\$10,000	N/A	\$500	N/A

Premises Information				
Premises Number	Building Number	Premises Address:		
40	1	1727 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040		
Class Description : Condominium - Residential Condominium (Association risk only)				
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
40	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
40	\$10,000	N/A	\$500	N/A

Premises Information		
Premises Number	Building Number	Premises Address:
		1729 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040

41	1	Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
41	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
41	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
42	1	1731 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
42	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
42	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
43	1	1733 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
43	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
43	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
44	1	1734 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
44	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
44	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:

45	1	1732 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
45	1	Building	No	4%	N/A	Blanket Group 1
*Includes Automatic Increase Building Limit Percentage.						
**This percentage can only vary by premises, not by building.						

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
45	\$10,000	N/A	\$500	N/A

Premises Information

46	1	Premises Address:	
		1730 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
Premises Number	Building Number	Construction Type :	Protection Class :
		Frame	03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
46	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
46	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:		
47	1	1718 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040		
		Class Description : Condominium - Residential Condominium (Association risk only)		
		Construction Type : Frame	Protection Class : 03	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:	

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
47	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.

**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
47	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
48	1	1716 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Class Description : Condominium - Residential Condominium (Association risk only)			
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
48	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
48	\$10,000	N/A	\$500	N/A

Premises Information

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Premises Number	Building Number	Premises Address:	
49	1	1708 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
49	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
49	\$10,000	N/A	\$500	N/A

Premises Information

Premises Number	Building Number	Premises Address:	
50	1	1704 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 03

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BUSINESSOWNERS
Property Schedule 01 17

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:
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Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit Of Insurance*
50	1	Building	No	4%	N/A	Blanket Group 1

*Includes Automatic Increase Building Limit Percentage.
**This percentage can only vary by premises, not by building.

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
50	\$10,000	N/A	\$500	N/A

Blanket

Blanket Insurance	
Indicate the type of property to be blanketed and the blanket limit of insurance.	
Type Of Property	Limit Of Insurance
Blanket Group 1	\$30,556,900

Liability Schedule

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Liability Coverage and Optional Coverages

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II – Liability in the Businessowners Coverage Form and any attached endorsements.

See Businessowners Coverage Form BP 0003 for definition of each coverage.

Applies:	
Policy Level	
Coverage	Limit Of Insurance
Per Occurrence Liability Limit	\$1,000,000
Product Completed Operations Aggregate Limit	\$2,000,000
General Aggregate Limit	\$2,000,000
Medical Limit	\$5,000
Condominium Directors & Officers	See Endorsement BP 1724

Location Level Coverages

Applies:	
Location: 1	Building: 1
800 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 2	Building: 1
802 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 3	Building: 1

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BUSINESSOWNERS
Liability Schedule 01 17

804 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 4	Building: 1
806 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 5	Building: 1
808 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 6	Building: 1
810 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 7	Building: 1
812 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 8	Building: 1
814 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 9	Building: 1
816 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 10	Building: 1
818 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 11	Building: 1
820 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 12	Building: 1
822 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 13	Building: 1
824 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 14	Building: 1
826 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 15	Building: 1
828 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 16	Building: 1
830 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 17	Building: 1

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BUSINESSOWNERS
Liability Schedule 01 17

832 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 18	Building: 1
834 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 19	Building: 1
827 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 20	Building: 1
829 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 21	Building: 1
831 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

POLICY NUMBER: 7125952 01

BUSINESSOWNERS
Liability Schedule 01 17

Applies:	
Location: 22	Building: 1
803 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 23	Building: 1
805 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 24	Building: 1
807 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 25	Building: 1
817 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 26	Building: 1
819 WINDSTREAM WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 27	Building: 1
1701 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 28	Building: 1
1703 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 29	Building: 1
1705 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 30	Building: 1
1707 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 31	Building: 1

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BUSINESSOWNERS
Liability Schedule 01 17

1709 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 32	Building: 1
1711 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 33	Building: 1
1713 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 34	Building: 1
1715 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 35	Building: 1
1717 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 36	Building: 1
1719 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 37	Building: 1
1721 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 38	Building: 1
1723 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 39	Building: 1
1725 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 40	Building: 1
1727 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 41	Building: 1
1729 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 42	Building: 1
1731 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 43	Building: 1
1733 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 44	Building: 1
1734 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 45	Building: 1

POLICY NUMBER: 7125952 01

BUSINESSOWNERS
Liability Schedule 01 17

1732 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 46	Building: 1
1730 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 47	Building: 1
1718 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 48	Building: 1
1716 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 49	Building: 1
1708 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

POLICY NUMBER: 7125952 01

BUSINESSOWNERS
Liability Schedule 01 17

Applies:	
Location: 50	Building: 1
1704 FOUNTAIN ROCK WAY EDGEWOOD, MD 21040	
Damage To Premises Rented To You	\$50,000

Renewal Forms Schedule Endorsement and Forms

Endorsement Number	Endorsement Title	Applicable State	Form Status
RENEWALCERTIFICATE	RENEWAL CERTIFICATE	MultiState	New
FRTJKT 01 17	JACKET FRONT	MultiState	New
MMCWBPBDEC0 01 17	BUSINESSOWNERS POLICY DECLARATIONS	MultiState	New
PROPERTYSCCHEDULE 01 17	PROPERTY SCHEDULE	MultiState	New
LIABILITYSCCHEDULE 01 17	LIABILITY SCHEDULE	MultiState	New
FORMSSCHEDULE	FORMS SCHEDULE	MultiState	New
BP0003 07 13	BUSINESSOWNERS COVERAGE FORM	MultiState	Existing
BP0164 04 11	MARYLAND CHANGES	MD	Existing
BP0417 01 10	EMPLOYMENT-RELATED PRACTICES EXCLUSION	MultiState	Existing
BP0439 07 02	ABUSE OR MOLESTATION EXCLUSION	MultiState	Existing
BP0483 01 10	REMOVAL OF INSURANCE-TO-VALUE PROVISION	MultiState	Existing
BP0501 07 02	CALCULATION OF PREMIUM	MultiState	Existing
BP0515 01 15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	MultiState	Revised
BP0517 01 06	EXCLUSION - SILICA OR SILICA- RELATED DUST	MultiState	Existing
BP0526 01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NBCR	MultiState	Existing
BP0542 01 15	EXCLUSION TO PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM	MultiState	Existing
BP0577 01 06	FUNGI OR BACTERIA EXCLUSION (LIABILITY)	MultiState	Existing
BP1005 07 02	EXCLUSION - YEAR 2000 COMPUTER- RELATED AND OTHER ELECTRONIC PROBLEMS	MultiState	Existing
BP1714 07 13	MARYLAND CONDOMINIUM ADDITIONAL PROVISIONS	MD	Existing
BP1724 01 10	CONDOMINIUMS CO-OPS ASSOCIATIONS - DIRECTORS AND	MultiState	Existing

	OFFICERS LIABILITY ENDORSEMENT		
BPIN01 07 13	BUSINESSOWNERS COVERAGE FORM INDEX	MultiState	Existing
MM6000 01 15	TERRORISM DISCLOSURE	MultiState	New
MMCWBPB0021 10 14	BUSINESSOWNERS VALUE PLUS ENHANCEMENT ENDORSEMENT	MultiState	Existing
MMCWBPL0002 08 14	PRIMARY AND NONCONTRIBUTORY PROPERTY MANAGERS	MultiState	Existing
MMCWBPP0001 08 14	LIMITED UNITS COVERAGE	MultiState	Existing
MMCWBPP0004 08 14	HEAT AND WINTERIZATION	MultiState	Existing
MMCWBPP0007 08 14	PER UNIT WATER DAMAGE DEDUCTIBLE	MultiState	Existing
MMCWBPP0014 01 14	PUNITIVE DAMAGES EXCLUSION	MultiState	Existing
MMCWBPP0015 01 14	EXCLUSION - LEAD CONTAMINATION	MultiState	Existing
MMCWBPP0018 01 14	EXCLUSION - ASBESTOS	MultiState	Existing
MMNBNF 03 14	EXCLUDES NBCR NONFIRE FOLLOWING	MultiState	Existing
MMTOUS 01 15	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES	MultiState	Existing
BACKJKT	JACKET BACK	MultiState	New

Form Number	Policyholder Notice and other documents	Applicable State	Form Status
ILN167 01 13	MARYLAND FRAUD STATEMENT	MD	New

Key:

New - New coverage and/or Form has been added to your policy.

Revised - An existing coverage and/or Form has been changed on your renewal.

Existing - There have been no changes to this form. Please refer to your expired policy.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I			
Terrorism Premium (Certified Acts) \$ 2,044			
Additional information, if any, concerning the terrorism premium:			
SCHEDULE – PART II			
Federal share of terrorism losses	<u>83</u>	% Year: 20	<u>17</u>
(Refer to Paragraph B. in this endorsement.)			
Federal share of terrorism losses	<u>82</u>	% Year: 20	<u>18</u>
(Refer to Paragraph B. in this endorsement.)			
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Millers Capital Insurance Company
Insured: Sunrise Condominium Inc
Effective: 11-14-2017
Policy Number: 7125952 01

BUSINESSOWNERS
MM 6000 01 15

**POLICYHOLDER DISCLOSURE
NOTICE OF CERTIFIED TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. The coverage offered does not include coverage for incidents of nuclear, biological, chemical or radiological terrorism which will be excluded from your policy. Additional information is provided on the following page concerning federal participation in the payment of insured terrorism losses and how an "act of terrorism" is defined.

This policy will include terrorism coverage unless rejected. If you do not want to purchase terrorism coverage, you must sign and return this notice requesting rejection within 30 days.

Unless rejected, the portion of your annual premium that is attributable to coverage for certified acts of terrorism, as defined in the Act, is \$ 2,044.

If your policy provides commercial property coverage, you should know that certain states require coverage for fire following an act of terrorism. In those states, the terrorism exclusion makes an exception for fire losses resulting from an act of terrorism. Accordingly, if you reject terrorism coverage, that rejection will not apply to fire losses resulting from an act of terrorism to property located in a state requiring such coverage. If applicable to your policy, the premium for such fire coverage is stated below. **If a premium is stated, this premium is due if you reject terrorism coverage.**

The premium for terrorism (fire only) coverage is \$ 0.

CONDITIONAL TERRORISM COVERAGE

The Terrorism Risk Insurance Program established under the Act is scheduled to terminate on December 31, 2020 unless extended by the federal government. If that Program terminates, or is extended with certain changes (as specified in a conditional exclusion of terrorism endorsement attached to your policy), any terrorism coverage (as defined by the Act) that is provided in your policy will terminate on December 31, 2020.

RETURN TO COMPANY ONLY IF TERRORISM COVERAGE IS REJECTED

_____ I hereby reject terrorism coverage. I understand that an exclusion of certified terrorism losses will be made a part of this policy.

**RETURN THIS NOTICE TO: MILLERS CAPITAL INSURANCE COMPANY, 805 NORTH FRONT STREET,
HARRISBURG, PA 17102**

Policyholder's Signature:

Date:

Print Name

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear, biological, chemical and radiological events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown above does not include any charges for the portion of loss covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

HOW "ACT OF TERRORISM" IS DEFINED

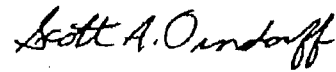
The following excerpt from the Act is provided for your information:

Section 102(1) defines an *act of terrorism* for purposes of the Act. Please note that the unmodified reference to "the Secretary" refers to the Secretary of the Treasury. The revised Section 102(1)(A) states, "The term 'act of terrorism' means any act that is certified by the Secretary, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States -- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion." Section 102(1) (B) states, "No act shall be certified by the Secretary as an act of terrorism if (i) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000." Section 102(1)(C) and (E) specify that the determinations are final and not subject to judicial review and that the Secretary of the Treasury cannot delegate the determination to anyone.

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Secretary



President

Rules and Regulations
Sunrise Condominium Council of Unit Owners Inc

SUNRISE CONDOMINIUM

Rules and Regulations

May 2015

WHEREAS, Section 6.5.8 By-Laws states that the Board of Directors has the authority to enact rules which govern the use of the units and the common elements; and,

WHEREAS, Section 6.5.7 of the Condominium's By-Laws and Section 11-113 of the Maryland Condominium Act allow the Board of Directors to enforce compliance with the Declaration, Bylaws and the Rules and Regulations by levying reasonable fines against Unit owners and/or by filing an action to enjoin, abate or remedy by any appropriate legal proceedings; and

WHEREAS, the Board of Directors deems it necessary to promulgate and adopt rules and regulations, in accordance with the procedures set forth in Section 11-111 of the Maryland Condominium Act; and,

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors, on behalf of Sunrise Condominium, duly adopts the following rules, regulations, and procedures related to towing vehicles from the premises:

SECTION 1: COMMON AND LIMITED COMMON ELEMENTS

- A. Any damage to or defacing of the buildings, grounds, or other Common or Limited Common Elements by an Owner, resident, guest, tenant, employee, or family member, is prohibited and shall be repaired at the expense of the responsible Owner. In the discretion of the Board, an assessment may be charged to the responsible Owner in lieu of the full replacement or repair costs of the damaged property and shall be collectible in the same manner as a regular assessment.
- B. Owners or residents shall not erect, or cause to be erected, any structure within or upon the Common Elements without the prior consent of the Board.
- C. Personal property of Owners, residents, guests, tenants, employees, or family members shall not be stored on any of the Common or Limited Common Elements except customary porch furniture may be kept on an Owner's balcony or patio.
- D. The Common and Limited Common Elements shall be kept free and clear or refuse, debris, and other unsightly material. The sidewalks, walkways, and Unit entrances shall

not be obstructed, encumbered, or used for any purpose other than ingress and egress to and from Units.

- E. No exterior radio antenna, television antenna, satellite dish, or other wiring shall be affixed to any part of any building, Common Element, or Limited Common Element without the prior written approval of the Board.
- F. No garbage, recycling, garbage cans, recycling containers, supplies, containers, or other articles shall be placed in or on walkways or entry ways. Trash and recycling shall only be placed in trash receptacles and recycling containers and such receptacles and containers may be stored inside the garage or in front of the garage, on non-collection dates. Trash receptacles and recycling containers are to be placed at curbside between 6:00 p.m. prior to the day of pick up and 6:00 p.m. of the scheduled day of pick up.
- G. An Owner or resident may display one (1) portable, removable United States flag or official flag of the State of Maryland in a respectful manner, and on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day may display in a respectful manner portable, removable official flags, not larger than 4½ feet by 6 feet, which represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard. Unit owners may not display a novelty flag such as a sports team. Such flags may only be displayed in the area immediately adjacent to the unit entrance or garage door; no flag pole may be erected on common element lawns where it would interfere with mowing or other grounds maintenance.
- H. Holiday lights are permitted in the months of November and December, but must be removed by January 15 of each year. Lights may be attached to building structures only by plastic clips. Lights, cords, and other electrical devices must be rated for outdoor use.
- I. Seasonal decorations are permitted on Unit doors, patios, and balconies. Decorations shall not be displayed earlier than three (3) weeks prior to the first day of the celebration of a holiday or event and all decorations shall be removed within two (2) weeks after the last day of the celebration of the holiday or event. Decorations shall not damage any of the Common or Limited Common Elements. The cost to repair any damage to the Common or Limited Common Elements due to a decoration shall be the responsibility of the Owner.
- J. Laundry, clothing, rugs, sheets, towels, or other similar items are prohibited on or upon any part of a building, patio, balcony, or other Common or Limited Common Element or in other such areas as can be viewed from any Common or Limited Common Element.
- K. No barbequing or outdoor cooking is permitted on balconies, walkways, patios, or any portion of the buildings. The Board may establish one (1) or more areas of the Common Elements for outdoor cooking.
- L. No flammable, combustible or explosive fluid, chemical or substance shall be kept in any Unit or on any Common or Limited Common Element, except those necessary and suited for normal household use.

- M. Unit owners, residents, their families, guests, servants, employees, agents or visitors are prohibited from entering upon or attempting to enter upon the roof of any buildings in the community.
- N. The coverings and appearance of windows and doors, whether by draperies, shades or other materials visible from the exterior of the Unit shall be appropriate and in good condition unless otherwise approved in writing by the Board.
- O. No Owner or resident shall make or permit to be made by his or her family, guests, servants, employees, agents or visitors any disturbing noises or actions, including the operation of audio equipment, televisions, radios, or musical instruments, that may interfere with the comfort or quiet enjoyment of any other Owner or resident.
- P. A candidate sign or a sign that advertises the support or defeat of any question submitted to voters may be placed in Unit windows up to thirty (30) days prior and seven days (7) after the primary election, general election, or vote on the proposition, but such signs are not permitted to be placed on any Common or Limited Common Elements. All other signs, except signs of customary dimensions advertising the Unit for sale or for rent, are prohibited in windows, on Unit doors, and on any Common or Limited Common Elements unless prior written permission is obtained from the Board.

SECTION 2: PETS AND OTHER ANIMALS

- A. The maintenance and keeping of fish, caged birds, and one (1) dog and one (1) cat are permitted. Dogs cannot exceed thirty-five (35) pounds at full growth. Notwithstanding the foregoing, any Unit Owner shall be entitled to keep their current dog over 35 pounds provided such dog was kept by the Unit Owner as of the effective date of these rules. The right of the unit owner to keep any such dog shall expire upon the death or other permanent removal from the unit of the existing dog. The unit owner shall not be permitted to replace the existing dog that is over 35 pounds unless it is within the new weight restrictions. The maintenance, keeping, boarding and raising of animals of any kind, regardless of numbers, for commercial purposes is strictly prohibited.
- B. Pets must be registered, vaccinated and kept in accordance with State and Local laws. A copy of a current license and vaccination certificate for each pet required to be licensed and vaccinated must be on file with the Condominium.
- C. No pet or other animal may become a source of any type of noxious odors or obnoxious behavior or become a nuisance or annoyance to other Owners or residents. No dangerous or vicious animal may be kept within the community.
- D. All pets shall be kept leashed and under control of their Owners when outside of Units.
- E. Owners are financially responsible for any and all damage cause by their pets to Common Elements, Limited Common Elements and/or to property of others. All animal feces must be picked up immediately and disposed of in proper trash containers.
- F. Pets shall not be leashed to or left unattended on any Common or Limited Common Elements, including balconies, lanais, and garages.

- G. No pet shall be fed outside of Units. No wild animal shall be fed at any time or place within the community.
- H. Repeated violations may result in the animal being removed from the community.

SECTION 3: MOTOR VEHICLE OPERATION AND PARKING

- A. The speed limit in the community is 15 mph.
- B. Vehicles are only permitted to park in designated areas on the street, in driveways and in the garages. Vehicles are prohibited from parking on the grassy areas, and on sidewalks.
- C. Guest parking is available in the designated guest parking areas and guests may park in accordance with the posted signs.
- D. The following vehicles are not permitted outside garages on Limited Common or Common elements:
 - i. Vehicles without a current registration and/or license plate.
 - ii. Camper and recreation vehicles, boats or boat trailers, and any other type trailer, except that such vehicles may be parked temporarily for up to four (4) hours within a forty-eight (48) hour period.
 - iii. Any commercial vehicle, including trucks over 3/4 ton, trucks with any materials or property stored in the truck bed, vans or trucks with any equipment stored on the top. Such vehicles must be kept garaged and out of public view between the hours of 6:00 p.m. and 8:00 a.m. Monday through Friday, all day Saturday, Sunday, and holidays.
- E. No repair or extraordinary maintenance of motor vehicles may be performed on any motor vehicle on any Limited Common or Common Element (except within an enclosed garage). Minor vehicle repair work shall be permitted in emergency cases only, provided the area is cleaned after repairs are completed.
- F. Violating vehicles may be towed at the vehicle owner's expense according to State and Local rules.

SECTION 4: ADDITIONAL REGULATORY USE OF UNITS AND GARAGES

- A. All Units shall be used for residential use only. No home-based business, trade or illegal activity shall be permitted.
- B. Garages shall only be used for parking of a motor vehicle and reasonable storage which does not interfere with the parking of a motor vehicle inside the garage. Any storage inside of a garage that attracts pests and/or rodents shall be deemed a nuisance.
- C. No owner or tenant may use another owner's garage without express written permission.
- D. No leasing of a Unit shall be for a period of less than thirty days.

- E. Prior to occupancy by a tenant, an Owner shall provide the management company with the following information regarding each tenant: the lease, to include name(s), current address(s), references, telephone numbers, make, model and license plate number of vehicles.
- F. An Owner who leases his or her unit shall provide the tenant(s) with a copy of the condominium documents, rules and regulations and have the tenant(s) sign a statement that they understand and will abide by them. A copy of the statement with the tenant(s)'s signatures must be provided to the management company.
- G. If the leased Unit is managed by a property management company, the Owner shall provide the name, address, and phone number of the Owner's management company.

SECTION 5: LANDSCAPING

- A. Hoses are not to be left outside without being secured on or in a hose caddy/reel/ container. Free standing hose caddies are recommended.
- B. Any plants and shrubs on the Limited Common or Common Elements are not to be removed or relocated without prior written approval from the Board.
- C. No planting areas may be extended beyond the current perimeter of the existing planting beds.
- D. Residents who utilize plant containers, free standing hose caddies, shepherd hooks with hanging plants, solar lighting, lawn ornaments or hoses must remove such items and safely store those items in the event of a hurricane or severe storm warning. Residents will be responsible for any damage that may occur to the condominium property or private vehicles if these items are not secured during such a storm and that result in damage to any property

SECTION 6: ENFORCEMENT OF RULES AND REGULATIONS:

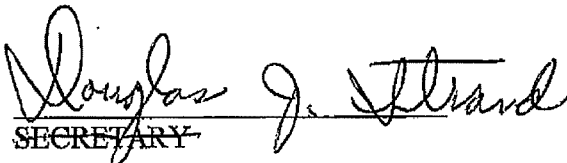
- A. Violators of these rules and regulations may be subject to fines or other legal or equitable action taken by the Board of Directors.
- B. In connection with a due process hearing held as a result of an Owner (or Tenant's) violation of the provisions of the association's Declaration, By-Laws or rules and regulations, the board may impose monetary or non-monetary sanctions. The board will set the amounts of monetary sanctions as follows:
 - a) Any single or one time infraction, breach or violation of the Declaration, By-Laws or rules and regulations caused or permitted by an Owner, his or her family, tenants, residents, occupants, visitors, guests, tenants, employees, servants, agents, or licensees is chargeable by a maximum fine of five hundred dollars (\$500.00) after a majority vote of the Board at a due process hearing and shall be considered due and

payable following notification of the infraction, breach or violation in writing via First Class mail or hand delivery to the Owner.

b) Any continuous infraction, breach or violation of the Declaration, By-Laws or Rules and Regulations caused or permitted by an Owner, his or her family, Tenants, Residents, occupants, visitors, guests, tenants, employees, servants, agents, or licensees is chargeable by a maximum fine of ten dollars (\$10.00) per day after a majority vote of the Board at a due process hearing and shall be levied against the Owner of a unit until such time as the continuous infraction, breach or violation is corrected.

I hereby certify this Policy Resolution was duly adopted by the Board of Directors on May 27, 2015, and that I caused a copy of this Resolution to be mailed, or hand delivered to the Unit Owners and tenants of Sunrise Condominium in accordance with Section 11-111 of the Maryland Condominium Act.

This policy resolution shall become effective on June 27, 2015.


~~SECRETARY~~
PRESIDENT

Sunrise Condominium Council of Unit Owners, Inc.
Income/Expense Statement
Period: 12/01/17 to 12/31/17

Description	Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:							
05111 Assessment Income	30,820.00	34,000.00	(3,180.00)	414,631.46	408,000.00	6,631.46	408,000.00
05330 Interest Income-Reserves	14.22	166.63	(152.41)	80.66	2,000.00	(1,919.34)	2,000.00
05335 Interest Income-Owners	6.80	.00	6.80	3,100.33	.00	3,100.33	.00
05400 Fines	50.00	.00	50.00	800.00	.00	800.00	.00
05500 Other Income	35.00	.00	35.00	175.00	.00	175.00	.00
05510 Late Fees	60.00	83.37	(23.37)	1,922.68	1,000.00	922.68	1,000.00
05540 Legal Fees Recovered	375.00	.00	375.00	10,223.35	.00	10,223.35	.00
05571 Allowance for Doubtful Accts	.00	(2,500.00)	2,500.00	.00	(30,000.00)	30,000.00	(30,000.00)
Subtotal Income	31,361.02	31,750.00	(388.98)	430,933.48	381,000.00	49,933.48	381,000.00
EXPENSES:							
Operations							
06510 Repairs & Maintenance	1,820.00	6,710.50	4,890.50	116,880.74	80,526.00	(36,354.74)	80,526.00
06520 Equipment & Supplies	335.07	333.37	(1.70)	1,776.21	4,000.00	2,223.79	4,000.00
06530 Grounds Care	1,770.00	2,583.37	813.37	44,623.00	31,000.00	(13,623.00)	31,000.00
06550 Snow Removal	705.00	458.37	(246.63)	2,240.00	5,500.00	3,260.00	5,500.00
06555 Exterminating	.00	553.37	553.37	6,440.00	6,640.00	200.00	6,640.00
Operations	4,630.07	10,638.98	6,008.91	171,959.95	127,666.00	(44,293.95)	127,666.00
Administration							
07710 Management Fees	2,600.00	2,600.00	.00	31,200.00	31,200.00	.00	31,200.00
07720 Insurance	6,553.00	6,094.50	(458.50)	78,913.00	73,134.00	(5,779.00)	73,134.00
07730 Legal Fees	626.92	2,083.37	1,456.45	11,837.15	25,000.00	13,162.85	25,000.00
07735 Office/Postage Expense	341.31	416.63	75.32	4,100.63	5,000.00	899.37	5,000.00
07740 Return Payment Charges	20.00	.00	(20.00)	(10.00)	.00	10.00	.00
07745 Accounting Fees	.00	162.50	162.50	1,905.00	1,950.00	45.00	1,950.00
Administration	10,141.23	11,357.00	1,215.77	127,945.78	136,284.00	8,338.22	136,284.00
Utilities							
08610 Gas & Electricity	1,023.51	1,416.63	393.12	13,778.86	17,000.00	3,221.14	17,000.00
08630 Water & Sewer	.00	4.13	4.13	.00	50.00	50.00	50.00
08640 Trash Removal	6,330.00	6,666.63	336.63	68,212.00	80,000.00	11,788.00	80,000.00
Utilities	7,353.51	8,087.39	733.88	81,990.86	97,050.00	15,059.14	97,050.00
Reserve							
09910 Reserve Transfer - Replacemen	1,666.67	1,666.63	(.04)	20,000.04	20,000.00	(.04)	20,000.00
09980 Reserve Transfer-Interest	14.22	.00	(14.22)	80.86	.00	(80.86)	.00
Reserve	1,680.89	1,666.63	(14.26)	20,080.90	20,000.00	(80.90)	20,000.00
TOTAL EXPENSES	23,805.70	31,750.00	7,944.30	401,977.49	381,000.00	(20,977.49)	381,000.00

Sunrise Condominium Council of Unit Owners, Inc.

Balance Sheet
 As of 12/31/17

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
1110	Checking-Cash Account	73,822.89			73,822.89
1116	Union Bank-Operating Savings	30,517.03			30,517.03
1117	Union Bank-Insurance Claim	929.68			929.68
1126	Peoples Bank Reserve Escrow		44,771.39		44,771.39
	TOTAL ASSETS	<u>105,269.60</u>	<u>44,771.39</u>	<u>.00</u>	<u>150,040.99</u>
LIABILITIES & EQUITY					
LIABILITIES:					
2500	Prepaid Assessments	6,738.09			6,738.09
	TOTAL LIABILITIES	<u>6,738.09</u>	<u>.00</u>	<u>.00</u>	<u>6,738.09</u>
RESERVES:					
3100	Reserve Fund-Replacement		45,000.20		45,000.20
3900	Reserve Fund - Interest Earned		402.50		402.50
	TOTAL RESERVES	<u>.00</u>	<u>45,402.70</u>	<u>.00</u>	<u>45,402.70</u>
EQUITY:					
4710	Retained Earnings	68,944.21			68,944.21
	Current Year Net Income/(Loss)	28,955.99	.00	.00	28,955.99
	TOTAL EQUITY	<u>97,900.20</u>	<u>.00</u>	<u>.00</u>	<u>97,900.20</u>
	TOTAL LIABILITIES & EQUITY	<u>104,638.29</u>	<u>45,402.70</u>	<u>.00</u>	<u>150,040.99</u>