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Villas at Eagle Pointe Homeowners' Association, Inc.

Greensboro, NC

170

Rules and Regulations

(Revised March 2010)

Mail to: Homeowner's Association Management, Inc. P.O. Box 29109 Greensboro, NC 27419

These Rules and Regulations supersede all previous editions of Rules and Regulations, Architectural Control, Clubhouse Rules and Pool Rules.

Nothing in these Rules and Regulations is intended to change the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Villas at Eagle Pointe or the By-Laws of Villas at Eagle Pointe Homeowners' Association, Inc.

General Information

The Board of Directors may at any time delegate to the Management Company duties and responsibilities that the Board Members deem necessary.

Rules and Regulations

The "Rules and Regulations" of the Villas at Eagle Pointe Homeowners Association shall be a governing document of the Association and its members, in addition to the "Declaration of Covenants, Conditions and Restrictions" (abbreviated as "Covenants" in this document) and the "By-laws". The clubhouse rules, the pool rules and the architectural rules shall also apply to this document.

In the case of any conflict between the Covenants and the Rules and Regulations, the Covenants shall control. In the case of any conflict between the By-laws and the Rules and Regulations, the By-laws shall control. In the case of any conflict between the clubhouse rules, the pool rules and the architectural rules, the Covenants and the By-laws shall control.

The Rules and Regulations may be subsequently added to, modified, or replaced at the discretion of the Board of Directors. Changes to the Covenants and the By-laws require a vote of the owners.

Insurance Coverage

In accordance with Article VII, Section 6 of the Covenants, the Association carries a general liability insurance policy to cover damages if someone is injured while on the common area. The Association does not carry any type of insurance on the homes themselves. Information regarding our insurance carrier is available from the Board of Directors upon request.

Owners are required to carry sufficient all-peril insurance to cover 100% of the replacement cost of any structure constructed on the Lot and the contents thereof and, in addition, general liability insurance, including bodily injury, death and property damage, for a combined single limit of \$300,000. Owners shall name the Association as a person of interest such that the Association shall be entitled to receive notification of cancellation of such insurance policies.

Management Agent

Information regarding our Management Agent is available from the Board of Directors upon request and is also provided in the Eagle Eye Publication.

Reporting Problems

It is advisable to submit problems <u>in writing</u> to the Board of Directors; however, emergency problems and questions may be relayed by telephone.

Annual Meeting

In accordance with the By-Laws, the annual meeting of the Homeowners Association is held the first Tuesday in May.

Payment Information

Dues

All homeowners are obligated to pay the monthly assessment established by the governing documents of the Association. Payments are due on the first day of each month. A fee determined by the Management Agent will be charged to the homeowner for each non-sufficient funds check.

Checks should be made payable to Villas at Eagle Pointe Association and forwarded to the address that appears on the payment coupon.

One payment coupon booklet per year may be obtained from the Management Agent. Replacement booklets will not be available.

Late Fees

A late fee will be applied to your account for each month that you are late. No exceptions. The late fee will be in an amount that is in compliance with NC State Law.

Delinquency

Homeowners who are delinquent in their dues to the Association forfeit their privileges of using the clubhouse and pool.

Association Collection Procedures

- 1. First letter Reminder letter after one month missed. Ten (10) days to respond or pay.
- 2. Second letter Final Notice Account will be turned over to the attorney if account is not paid in full in 15 days.
- 3. Account turned over to attorney for collection and lien filed on property.

Violations

A fine of \$25 per day may be assessed for any violation of these "Rules and Regulations" or the Covenants or By-Laws, the clubhouse rules, the pool rules and the architectural rules of the Villas at Eagle Pointe Homeowners Association by a homeowner or a guest of a homeowner. These will be charged according to the type of violation.

Violation Enforcement

- 1. Initial letter warning of violation and giving a specific amount of time to correct the infraction. No fine.
- 2. Second letter if no response to first letter and no action by homeowner, a letter will be sent inviting the homeowner to the next Board meeting to determine if a fine should be imposed for the continued violation. Also, the Association has the authority to remove any items on the outside that have been placed in view or to restore the property to its original condition and bill the home owner for charges incurred.
- 3. Board Adjudicatory Panel Hearing offensive party invited to attend hearing to discuss infraction and potential fine.
- 4. Fines accrue until Board deems necessary to turn over to attorney for small claims court or, if necessary, a lien being filed on the property.

Association Maintained Elements

What the Association Maintains

The official guidelines for what the Association maintains are in Article VII of the Covenants. The Association is responsible for: painting, repair, replacement and care of roofs, exterior building surfaces, Association planted trees and shrubs, grassed areas, walks and other exterior improvements, as well as shared water and shared sewer lines within the common elements, parking lot and mailboxes, gutter and downspout repair, exterior siding repair, common area lighting repair and lawn care.

Common Areas

The common areas of the Association (entrance, roads, and natural areas) are for the benefit of all Association members, tenants, or guests of members.

- 1. The common areas shall be used in an orderly and courteous manner so as not to disturb other users.
- 2. Members are to be responsible for the supervision of family members and guests while on Association property. Any damage to the common areas by a member, their family, guests or tenants shall be the responsibility of that member to correct.
- 3. No personal property will be permitted to be left on the common areas.
- 4. No vehicular traffic is allowed on grassy common areas, including bikes, dirt bikes, etc. For work to be done on the unit, e.g., additions, the homeowner is responsible for any damage to the common area caused by trucks, workers, etc.

Guest and Child Supervision

- 1. Guests should be made aware of the Association's policies and Association members will be responsible for their guests' compliance with such policies.
- 2. Children must be supervised by an adult at all times and should not use the streets as a play area. Limited visibility and traffic make these areas too dangerous and the Association will not assume any liability for the injury of an unsupervised child or guest.
- 3. Violations incurred by children or guests are the responsibility of the homeowner.
- 4. Homeowners who have anyone living with them on a permanent basis must notify the Board to allow these residents use of the clubhouse and pool.

Animals

- 1. No animals shall be allowed to run at large on the property subject to the control of the Association, including but not limited to the common areas. This rule is in addition to any State and local laws and ordinances regarding animals.
- 2. All animals shall be walked on a leash.
- 3. It is the responsibility of animal owners to clean up after their animals and restore the area to its prior condition.
- 4. Any member of the Association being aware of a violation of the Animal Regulation by any member of the Association is first encouraged to communicate with the offending member and to encourage the member to abide by the regulation concerning animals in common areas. If this proves to be unsuccessful, the Board should be contacted.
- 5. In accordance with Article XI, Section 3, of the Covenants, no animals, reptiles, rodents, birds, livestock or poultry shall be kept on any Lot or elsewhere within the property except up to two domestic dogs or two domestic cats with an aggregate weight of no greater than 75 pounds and a reasonable number of fish or birds. In addition, homeowner must be in compliance with zoning regulations of the City of Greensboro.

Solicitation

No solicitation is permitted on the property.

Noise

Owners and residents shall exercise reasonable care to avoid making or permitting to be made inside or outside their homes loud, disturbing or objectionable noises and in using or playing or permitting to be used or played musical instruments, radios, phonographs, television sets, amplifiers and any other instruments or devices in such manner as may disturb or tend to disturb owners or occupants of other homes. Depending upon the severity of the situation, owners should **notify the police** if the nose level of neighboring lots is excessive and after the hour of 11:00 p.m. and before the hour of 7:00 a.m.

Parking Rights of Homeowners

Guest parking may only be used for guests on a temporary basis. Regular use of guest parking space will result in towing. Owners of vehicles that damage the parking surfaces will be responsible for repairs to the parking surface. Parking of inoperable vehicles is strictly prohibited within the complex. This includes but is not limited to wrecked vehicles, inoperable vehicles, vehicles with a flat tire or tires or no tires, untagged vehicles, etc. Article XI, Section 7, states "No motorhomes, boats, trailers, and/or junk automobiles may be placed on the Lots." This also includes visiting guests. If you are having work done on your unit that will require a trailer to be on site, contact the Board to discuss your particular situation. Commercial vehicles are prohibited. Homeowners/residents may not park their commercial vehicles on the property. This includes vehicles that are larger than a pick-up truck or SUV, or any vehicle that has commercial painting/lettering/advertising on its exterior, or any vehicle that carries visible ladders or commercial equipment. Only contractors authorized to work for the Villas at Eagle Pointe may bring commercial vehicles on the property while the work is in progress. Illegally parked vehicles will be towed at the owner's expense. Vehicles illegally parked around the clubhouse, even during a private party, may be towed and the person sponsoring the party will lose their refundable deposit.

Safety

Safety is the responsibility of each homeowner. Depending upon the severity of the situation, owners are requested to <u>notify the police</u> of any suspicious persons, trespassing and unusual or criminal activities on the common areas.

Owner Unit and Property

What Owners Maintain

These are not "maintenance free" Townhomes. Owners are responsible for maintaining certain items with respect to their units. Owners are responsible for (but not limited to responsibility for): all glassed areas and pest control (Article VII, Section 3), door locks heating and air conditioning, alarm systems, personal utility boxes and connections, water and sewer lines feeding exclusively to personal units, doorbells, storm doors, electrical outlets, shrubbery, plants and flowers planted by the current or previous owners of the unit, any architectural modifications made by the current or previous owners of the unit, plumbing within the unit, etc. White backed drapes or blinds must be used if you have window treatments.

Owners are also responsible for paying the cost of maintenance, repair or replacement if damage is caused by fire, lightning, windstorm, hail, etc. or if caused through the willful or negligent action of the owner, family, guests or invitees (Article VII, Section 3 of the Covenants). The cost of such maintenance, replacement or repairs shall be added to and become a part of the assessment to which such Lot is subject. These items should be listed in the individual homeowner's policy. Anyone working in our community must be insured.

Personal Property

- 1. Outside areas shall not be used for storage. Personal property shall be properly stored so as not to create an "eyesore".
- 2. Personal property shall in no way create a nuisance to the other homeowners.

Sign Policy

All real estate "For Sale" signs should be located at the mailbox with address of home shown on the sign. This policy also applies to "For Rent" signs.

Yard

It is the responsibility of the owner to maintain any plantings within the patio area

Selling Your Home

While your home is for sale, you must keep your account current. If you work through a professional realtor, be sure to let them know that your home is in a homeowner association.

Home Rental

- 1. Homeowners are permitted to rent their homes on long-term leases provided they provide the lessee a copy of the Association's policies before the lease is signed.
- 2. Owners are responsible for the actions of their tenants and guests of tenants as well as the payment of Association dues.
- 3. Article XI, Section 1 of the Covenants limits the number of rental units allowed to 10%. In order to enforce the 10% quota, a waiting list will be established. Owners are required to let the Board know if their unit becomes a rental unit. Fines will be enforced for homeowners who exceed the 10% quota.

Architectural Control

Architecture and Landscaping Policies for the Villas at Eagle Pointe

Homeowner's Covenants and By-Laws of the Homeowner's Association were given to each of us at closing so there should be no surprises as to the responsibilities of the Architectural Control Committee (ACC) (see Article IX of the Covenants, Conditions and Restrictions).

We live in a beautifully landscaped community and hopefully, it is everyone's desire to maintain a neat and uniform appearance.

At the Board's direction, the Architectural and Landscape Committees met to provide some flexibility. Other than these few exceptions outlined below, the Board will permit nothing else without written approval. It is the desire of the committees and the Board to have few if any other exceptions. However, the procedure to have any exception approved is to file a request using the proper form obtained from the Architectural Committee. This will be reviewed by the Committee and given to the Board with a recommendation to approve or deny. The Board will make the final decision and the homeowner will be notified in writing. The process may take up to 30 days; however, every attempt will be made to respond promptly.

To briefly review what is not allowed:

- 1. No change to building exterior structure or the common area surrounding your home.
- 2. No additional landscaping, e.g., planting flowers, bushes or trees in the ground without prior approval from the Board in writing.
- 3. No boats, RVs or commercial vehicles in the driveway. Automobiles must have current license plates.
- 4. No trash or garbage containers on patio or outside garage area. Containers must be kept in garage at all times except on collection day.
- 5. No swing sets or other structure in lawn area.
- 6. No ornaments such as ceramic animals, bird baths, signs or decorative items, etc. The Board, in conjunction with the ACC, has decided that one item will be allowed at each front door (e.g., wreath, plaque, plant or decorative item) without approval of the ACC.
- 7. No awnings.
- 8. Nothing on patio except patio furniture, outdoor grill, and plants.
- 9. No sports equipment or play equipment within the common elements.
- 10. Nothing may be hung from the gutters or roofs.

What is allowed:

- 1. Holiday decorations are allowed without approval with the following restrictions:

 Christmas decorations may not be put up until November 20th and must be removed by January 4th. Nothing may be put on the roofs and no lights or decorations may be attached to the gutters or roofing. For other holidays, July 4th, Halloween, etc., decorations may be put out for a 10-day period.
- 2. Each homeowner may put out **not more than 3** shepard hooks (with 1 or 2 arms) or a maximum of 6 arms total. If hooks are not being used, they should be stored inside. Two planters with brown or beige colored bases are also allowed. ALL other items require written approval from the ACC/Board. All planters should be in the natural area close to the patio and NONE on the sidewalk or in garage area. As plants die, they should be removed and containers and hooks stored in the homeowner's garage.
- 3. A maximum of two bird feeders are allowed but must be in the natural area, away from the sidewalks.

Other comments:

Garbage cans — Garbage cans must be kept in the garage except on collection days. As this may be inconvenient for some, the cans may be put on the street the evening before trash pick-up, but not before 5:00 p.m. They should be returned to the garage by 6:00 p.m. on pick-up day. If you have a problem with these times, please, if at all possible, work this out with your neighbors. Please place garbage cans where they will not block mail delivery.

Storm door – The Board has approved another storm door. It is a Larson, Signature Series, beveled with brass hardware and is sandstone in color. You may also still purchase the storm door approved by the builder and listed in the Homeowners Manual which is the Larson Milan Model Number C8974. Both doors have the same design, color and style.

Roof ventilator – The Board has approved a roof mounted ventilator. It is mounted over the garage and should be black in color. The intent of the ventilator is to, hopefully, make the air conditioning more efficient, improve the life of the roof, and make the storage area over the garage cooler.

Architectural Control Configuration

The Architectural Control Committee shall be composed of three or more representatives appointed by the Board.

Guidelines for Architectural Control Submission

- 1. Any addition to an existing building, any exterior alteration, modification or change to an existing building, or any new detached structure must have the approval of the ACC before any work is undertaken. Examples of such visible projects might include but are not limited to storm doors, satellites, any attached structure, storage unit, etc.
- 2. Any addition, exterior alteration, modification, or change to an existing building shall be compatible with the design character of the original building. Any new, detached structure shall be compatible with the parent structure.
- 3. The ACC will consider only written requests. The ACC forms are in the clubhouse or may be obtained from a Committee member. You must attach the plans and specifications showing the nature, kind, color, shape, height, materials, along with the contractor's name and approximate completion date. Photographs or sketches of similarly completed projects would aid in the committee's consideration. If the alteration affects the existing drainage pattern, the proposed drainage pattern must also be included.
- 4. If a proposal is rejected, the applicant is free to request that the committee reconsider its position and is encouraged to present new or additional information which might clarify the request or demonstrate its acceptability.
- 5. Approval of any project by the Committee does not waive the necessity of obtaining the required building permits.
- 6. Obtaining a building permit does not waive the need for Committee and Board approval.
- 7. It is the owner's responsibility to insure that a request is not in violation of the City building or zoning codes. Any request known to be in violation of building or zoning codes will not be approved.

Architectural Control Standards

- 1. No outside radio or television antennas or other elevated communication towers shall be erected on any lot, living unit, etc. Further, amateur and CB base operations are prohibited.
- 2. Satellite dishes must be approved by the ACC for positioning and size. Dishes will be approved but if there is more than one place to position the dish, the ACC will determine the best place. Only one satellite dish is permitted per household.
- 3. Exterior lighting shall not be directed in such a manner as to create annoyance to any neighbors.

Villas at Eagle Pointe Clubhouse Rules

The clubhouse is available for the use of the homeowners and their guests only. Owners may use the clubhouse from 6:00 a.m. until 10:00 p.m. when it is not reserved by another homeowner. When the clubhouse is reserved with a deposit, closing time is extended to midnight.

The pool and deck are closed at 10:00 p.m. daily. Anyone using the deck or clubhouse after the stated hour will be fined \$50 per occurrence and may lose privileges.

The clubhouse is NEVER available for use by non-resident groups or individuals.

The exercise room and pool are ALWAYS AVAILABLE for use by owners – even when the clubhouse is reserved.

Any one giving <u>keys</u> to the pool or clubhouse door or the <u>code</u> to the front door of the clubhouse to any NON-RESIDENT will lose all privileges for 60 days.

Smoking is not allowed in the clubhouse. If smoking in the pool area, please use an ashtray and extinguish all smoking material.

Wet bathing suits are not allowed in the clubhouse. Swimming pool users with wet swimsuits should access bathrooms through the doors on the pool deck.

Clubhouse Events

<u>Community Events</u>: Community events are defined as events to which all homeowners are invited and that number more than 75% of the guest list.

- The number of homeowners who may occupy the clubhouse for a community event may not exceed 86.
- The clubhouse must be specifically reserved for community events except when the event is listed as a Community Blackout Date. A community event cannot preempt a previously scheduled private party when a deposit has been submitted to the Clubhouse Committee.
- Community events are exempt from damage deposit payments.

<u>Private Events</u>: Events at which a homeowner has reserved the clubhouse for the express purpose of hosting guests, the majority of whom reside outside of the community. The homeowner must be current on monthly dues in order to reserve the clubhouse.

- If you have more than six (6) guests in the clubhouse, you MUST complete the Reservation Form and give it, along with your checks, to the Clubhouse Committee. If you have six (6) or fewer guests, you may use the clubhouse without reserving it. However, it is still available for use by any other homeowner and their guests while you are using it.
- You are always responsible for cleaning up if you use the clubhouse regardless of the number of people in your party.
- The swimming pool cannot be reserved. Homeowners always have the privilege of using the pool and exercise room even when a party is in progress.
- The number of participants who may occupy the clubhouse for a private event may not exceed 40.
- Owners who sponsor private events are responsible for strict adherence to vehicle parking rules.
- Owners who wish to reserve the clubhouse for a private event must submit two checks payable to the Villas at Eagle Pointe HOA. One check should be for the non-refundable fee and the other for the refundable deposit. Checks should be given to the Chairman of the Clubhouse Committee or to another member of the committee in his/her absence, along with the completed Reservation Form. The Chairman will hold the deposit until after the post party inspection.
- Owners must schedule a clubhouse inspection tour with a member of the Clubhouse Committee or their representative prior to and after each private event to examine the condition of all clubhouse furniture and equipment. Inspections will be made by 8:00 p.m. or the next a.m.
- All post-event damage to clubhouse equipment or furniture will be assessed against the homeowner's deposit. If additional funds are required, they must be submitted to the Clubhouse Committee Chairman within 15 days.
- Owners who sponsor private events must be present in the clubhouse at all times during the event.
- Private event sponsors must clean, restore and evacuate the clubhouse no later than midnight.

• There are signs in the kitchen drawer to put on the front door and pool door indicating a party is in progress.

Age Limit

Persons under the age of 21 are not permitted in the clubhouse unless they are under the direct supervision of an adult homeowner.

Clubhouse Equipment

Care and preservation of all equipment in the clubhouse is the responsibility of every homeowner.

Exercise Room

- The exercise room is available to all owners at all times.
- No smoking, food or beverages may be taken into the exercise room at any time.
- Exercise machines must be left in a state of cleanliness that is consistent with community standards.
- If you perspire, please wipe machines after exercising.

Pool/Ping Pong Table

Owners must be aware of the delicate nature of the pool table's surface. Careless use of pool cues can result in hundreds of dollars worth of damage to the cloth cover and to windows and doors surrounding the table.

Residents will follow all posted rules pertaining to pool table use.

Food or beverages may not be placed on the pool table or the rails at any time.

Children should be closely monitored by adult owners at all times when using the pool table.

Leave windows closed.

<u>Grill</u>

Owners must clean the grill to their satisfaction before using it. Gas will be checked and replaced by a member of the Clubhouse Committee on a continuing basis. There are two gas cylinders available. Notify the Clubhouse Committee if you must switch tanks.

Parking

DO NOT park on the grass – this applies to the entire complex. If you or your guests damage the lawn, you will be responsible for paying to have the grounds restored.

Owners who sponsor private events are responsible for STRICT ADHERENCE to vehicle parking rules. There are maps and parking passes in the clubhouse to give to each of your invited guests showing where they may park.

Parking for the clubhouse is in allotted parking spaces, in the circle in front of the clubhouse and in the left-turn lane on Eagle Nesting Lane (facing Eagle Road). Parking is also allowed on the right side of Eagle Perch Way (facing Stanley Road) and on the right side of Eagle Perch Way facing the retention pond.

Parking on Eagle Road is no longer allowed.

If any guests violate any of the parking rules that are listed above, the homeowner renting the clubhouse will forfeit their refundable deposit.

CHECKLIST FOR EVERYONE USING THE CLUBHOUSE FACILITIES

- 1. If the clubhouse is reserved, put signs (located in kitchen drawer) on front and pool entrances to clubhouse indicating party is in progress.
- 2. When using the clubhouse, bring your own paper plates, cups, plastic utensils, etc.
- 3. Wash any utensils that belong to the clubhouse and put away.
- 4. Take out trash and put new bags in containers.
- 5. If you use dishtowels, etc. from the kitchen, take home, wash, dry and return.
- 6. Vacuum carpet and sweep floors.
- 7. Check the bathrooms to insure doors to pool are locked and water is not running in sink or toilets.
- 8. Clean off the counters and tables. Don't leave leftovers in the clubhouse. Food left in the refrigerator will be discarded the next day.
- 9. Clean up any spills on floors (carpet cleaner is in the kitchen cabinet).
- 10. If you plan to use the grill, clean it to your satisfaction before use.
- 11. Replace all furniture to original location.
- 12. Check exercise room and put all back in order if used by your guests.
- 13. Set heat/air to appropriate settings.
- 14. Turn off all lights and fans.
- 15. Lock all doors.

Villas at Eagle Pointe Pool Rules

- 1. Pool is only for the use of owners and their guests.
- 2. Guests must be accompanied by owner at all times.
- 3. No person is permitted to swim alone.
- 4. All children under the age of 18 must be accompanied by an adult owner.
- 5. Proper swim wear is required.
- 6. Persons with open sores or communicable diseases are not permitted.
- 7. No person under the influence of alcohol or drugs should use the pool.
- 8. No diving allowed. The pool does not have the required five-foot depth.
- 9. The following are prohibited in the pool area:

Animals or pets
Glass or other breakable items
Running, diving or disruptive behavior
Excessive noise, splashing and loud music without headphones
Adult size rafts and body floats

- 10. The Board of Directors reserves the right to deny use of the pool to anyone abusing the rules.
- 11. Lounge tables and chairs may not be reserved.
- 12. Please protect furniture with a towel when using suntan lotion.
- 13. Please keep the area clean, return all furniture and equipment to its original location after use.
- 14. Wet swim wear is not permitted in the clubhouse lounge or exercise area.
- 15. Please shower before entering the pool.

- 16. The pool is open from 8:00 a.m. to 10:00 p.m. daily.
- 17. All persons using the pool do so at their own risk. Neither owners nor management are responsible for accidents or injuries.
- 18. Should there be an accident involving vomiting or excrement in the pool, the pool MUST be closed immediately until it can receive a chemical shock treatment. Call a member of the Board immediately. Any homeowner should assume the responsibility for calling and closing the pool.
- 19. Pool is for private use. Homeowners and guests only. Homeowners should limit their guests to no more than six (6) visitors at a time and limit their visit to no longer than three (3) hours if there is a crowd.
- 20. A FIRST AID KIT is located in each bathroom in the clubhouse.
- 21. Emergency telephone is located outside the Clubhouse on the wall.

CERTIFICATION OF RULES AND REGULATIONS

Return to Homeowner's Association Management, Inc., PO Box 29109, Greensboro, NC 27419

The board of directors for Villas at Eagle Pointe Homeowners' Association, Inc., a North Carolina nonprofit corporation, adopted the attached rules and regulations on March 18, 2010.

This the 14 day of October, 2010.

VILLAS AT EAGLE POINTE HOMEOWNERS ASSOCIATION, INC. By Patricia a. Hewitt

Secretary

NORTH CAROLINA

GUILFORD COUNTY

I, Rosalie S. Stell, a Notary Public of said county and state, hereby certify that Patricia A Hewitt, personally came before me this day and acknowledged that he or she is President of Villas Eagle Pointe Homeowners' Association, Inc., a nonprofit corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President.

WITNESS my hand and notarial seal this the _____ day of Octobe v _, 2010.

Russiel & Stelle Notary Public