

Legend

BR - Bedroom
 B - Bathroom
 LR - Living Room
 DR - Dining Area
 K - Kitchen
 C - Closet
 G - Garage
 E - Entry
 FP - Fireplace
 L - Laundry
 Loft - Loft
 Deck - Deck

Access Key

1. Front yards, side yards,
 walkways, and driveways.

The areas stated do not include the outside decks, balconies, or porches contiguous to the unit.

The Boundaries of each of the Units with respect to the fireplace (if any), floors, ceilings, and the walls, doors and windows thereof, are as follows:

1. Floors Ceilings

- (a) **Basement level:** The upper surface of the concrete floor slab in the basement to the lower surface on the first floor joists or the concrete first floor slab (as the case may be).
- (b) **First Floor Level:** The upper surface of the first floor joists or the upper surface of the first floor concrete slab (as the case may be) to the lower surface of the second floor joists or to the lower surface of the concrete second floor slab or to the lower surface of the roof rafters, as the case may be.
- (c) **Second Floor Level:** The upper surface of the second floor joists or the upper surface of the concrete second floor slab, (as the case may be), to the lower surface of the roof rafters or the lower surface of the concrete slab, as the case may be.
- (ii) **Walls:** The surface facing the Unit of the concrete basement walls and the plane of the surface of the wall studs facing the Unit with respect to walls above the basement level;
- (iii) **Doors and Windows:** As to doors, the exterior surface thereof, as to windows, the exterior surface of the glass and of the window frames.
- (iv) **Fireplace:** The exterior vertical surface of the raised hearth and the horizontal surface of both the outer and inner hearth to the enclosing vertical surface of firebrick, up to but not including the lower surface of the closed damper.

The inner vertical surface of the face brick up to but not including the lower surface of the mantle piece above the fireplace.

SECTION 7. Insurance: The Board of Trustees shall be required to obtain and maintain the following insurance:

- (a) All risk coverage insuring 100 percent of the current replacement cost of all the Common Elements, including fixtures and building service equipment to the extent that they are Common Elements, as well as common personal property and supplies belonging to the Village of A Thousand Pines Condominium Trust, and also including walls, ceilings and floors, and fixtures installations or additions comprising a part of the building within the unfinished interior surfaces of the perimeter walls, floors and ceilings of individual condominium units initially installed or replacements thereof in accordance with the original condominium plans and specifications, but not including other fixtures, drapes, wallcoverings, furniture or other personal property installed within a Unit. Such insurance policy shall name as the insured the Village of A Thousand Pines Condominium Trust to which there shall be remitted any loss payable, as trustee for each Unit Owner and for each Unit Owner's mortgagee. Each Unit Owner appoints the condominium acting through the Board of Trustees as an attorney in fact for the above purposes and each deed, mortgage, other evidence of obligation or other instrument affecting a unit and the acceptance thereof shall be deemed to be a grant and acknowledgement of and a consent to this power of attorney.

These beneficiaries shall receive any such proceeds on the basis of the percentage of common interest specified in the Condominium Master Deed.

The insurance policy shall also contain the standard mortgagee clause in favor of each mortgagee of a Unit and shall provide that any loss thereunder shall be payable to such mortgagee as its interest may appear, subject however, to the aforementioned loss payment provisions in favor of the Board of Trustees of the Trust.

All policies of physical damage insurance shall contain waivers of subrogation and waivers of any reduction of pro-rata liability of the insurer as a result of any insurance carried by Unit Owners or of invalidity arising from any acts of the insured or any Unit Owners, and shall provide that such policies may not be cancelled or modified substantially without at least ten (10) days' prior notice to all of the insureds, including all mortgagees of Units. Duplicate originals of all new policies of physical damage insurance and all renewals of existing policies, together with proof of payment of premiums, shall be delivered to all mortgagees of Units at least ten (10) days prior to expiration of the then current policies.

Unit owners should carry insurance for their own benefit insuring their wallcoverings, fixtures, (to the extent not covered by the Master Insurance Policy), furniture, furnishings and other personal property provided that all such policies shall contain waivers of subrogation against the Trustees, their agents and/or employees and further provided that the liability of the carriers issuing insurance obtained by the Board of Trustees shall not be affected or diminished by reason of any such additional insurance carried by any Unit Owner.

(b) **General liability insurance covering all of the common areas and public ways of the Condominium, each member of the Board of Trustees, the managing agent, the manager and each Unit Owner. Such policy shall also cover liabilities of the Unit Owners as a group to a Unit Owner individually. Coverage shall be in an amount equal to at least \$1,000,000 for bodily injury, including deaths of persons and property damage arising out of a single occurrence, and for legal liability of the insureds for property damage, bodily injuries and deaths of persons in connection with the operation and maintenance of the common areas, and for legal liability for all employment contracts entered into by the Trust. Such policy may not be cancelled or modified substantially without at least 10 days prior written notice to the Trust and to all eligible first mortgagees.**

(c) **Workmen's compensation insurance and fidelity bonds for anyone who handles or is responsible for funds held or administered by the owners association.**

SECTION 8. Repair or Reconstruction After Fire or Other Casualty. In the event of damage to or destruction of the Common Elements or to the Units as a result of fire or other casualty, the Board of Trustees shall arrange for the prompt repair and restoration of the Common Elements and the Units to the extent of the coverage of the Master Insurance Policy, and the Board of Trustees shall disburse the proceeds of all insurance policies to the contractors engaged in such repair and restoration in appropriate progress payments. Any cost of such repair and restoration