

**THE GARDENS OF WILBRAHAM CONDOMINIUM TRUST**

THIS DECLARATION OF TRUST (the “Trust”) is made by Ziter S. Saloomey, with a mailing address of P.O. Box 1203, Westfield, Massachusetts 01085 and Michael Mosier, with a mailing address of 300 Queen Street, Southington, Connecticut 06489 (the “Trustee” or “Trustees,” which term and any pronoun referring thereto shall be deemed to include any successors in trust hereunder and to mean the Trustees for the time hereunder wherever the context so permits).

**ARTICLE 1 - NAME OF TRUST**

The Trust created hereby shall be known as **THE GARDENS OF WILBRAHAM CONDOMINIUM TRUST** and shall have a mailing address of 2301 Boston Road, Wilbraham, Massachusetts 01095.

**ARTICLE 2 - THE TRUST AND ITS PURPOSES**

**2.1 General Purposes.** This Trust is created as the organization of unit owners (the “Owners” or “Unit Owners”) as required by the provisions of Chapter 183A, as amended, of the Massachusetts General Laws (“Chapter 183A”) for the purpose of managing **THE GARDENS OF WILBRAHAM CONDOMINIUM**, a condominium (“Condominium”) established by the Master Deed (the “Master Deed”) executed by **2301 BOSTON ROAD, LLC** (the “Declarant,” which term shall also include all persons or entities which may succeed to the Declarant’s position as developer of the Condominium in accordance with the definition of Declarant contained in Section 17 of the Master Deed), dated the same date as the date of this Trust and recorded herewith.

**2.2 Definitions.** Unless the context otherwise requires, the words defined in the Master Deed and the definitions contained in Section 1 of Chapter 183A shall be applicable to this Trust.

**2.3 Trust and Not Partnership.** It is hereby expressly declared that a trust and not a partnership or corporation is hereby created and that the Unit Owners are beneficiaries and not partners or associates between or among themselves with respect to the Trust property, and hold no relation to the Trustees other than as beneficiaries hereunder.

**2.4 Property Held in Trust.** All property, real and personal, tangible and intangible, conveyed to or held hereunder by the Trustees shall vest in the Trustees, in trust, to manage, administer and dispose of the same (exclusive of the disposition of Common Areas and Facilities), and to receive and/or distribute the income and/or principal thereof for the benefit of the Owners from time to time of the Units of the

Condominium. The beneficial interest of each Unit Owner is set forth in Exhibit B to the Master Deed, which interest is equal to the percentage undivided interest of each Owner's Unit in the Common Areas and Facilities of the Condominium, as said Master Deed may be amended from time to time.

### **ARTICLE 3 - THE TRUSTEES**

**3.1 Number of Trustees; Term of Office; Vacancies.** There shall be at all times five (5) Trustees; provided, however, that until the "takeover event," as hereinafter defined, the number of Trustees shall be any number of persons as designated by the Declarant, and may consist of as few as one (1) Trustee. Upon the occurrence of the "takeover event," which shall be no later than the earlier of the following events: (a) four (4) months after 202 Residence Units have been conveyed to Unit purchasers or (b) ten (10) years following conveyance of the first Unit within the Condominium, the office of the original Trustee(s) or their successors designated by the Declarant shall be deemed vacant so as to permit such vacancies to be filled in the manner hereinafter set forth. Notwithstanding the foregoing, should the Declarant exercise its right to extend the deadline to add additional phases as set forth in Section 15(c)(iii) of the Master Deed, the ten (10) year term referred to immediately above shall be automatically extended to include such extension period. Until such vacancies have been filled, or until the expiration of a period of thirty (30) days after the occurrence of the takeover event, whichever shall first occur, the Trustee(s) may continue to act hereunder. The term of office of the Trustees elected or appointed to fill the vacancies of the original Trustee(s) or the successors to the original Trustee(s) designated by the Declarant shall be for the period from their election or appointment and until their successors have been elected or appointed and qualified. Following the first election, the candidates with the first and second highest number of votes shall serve as Trustees for three (3) years; the candidates with the third and fourth highest number of votes shall serve as Trustees for two (2) years; and the candidate with the fifth highest number of votes shall serve as a Trustee for one (1) year. Thereafter, the term of office of each elected Trustee shall be for a period of three (3) years.

**3.2 Election of Trustees.** Trustees shall be elected at a duly constituted meeting of the Unit Owners at which a quorum is present, with those candidates obtaining the most votes winning the vacant seat(s). Each person elected to serve as Trustee who wishes to so serve shall promptly file with the Secretary of this Trust his or her written acceptance of election, and upon receipt of such acceptance, the Secretary shall sign and record with the Registry of Deeds a certificate of election setting forth the names of the new Trustee(s) and reciting that they have been duly elected by the requisite vote of the Unit Owners and have filed their written acceptance of election with the Secretary. In this Trust, the meaning of "Registry of Deeds" shall be limited to the Hampden County Registry of Deeds.

**3.3 Vacancies.** Following the takeover event, if and whenever the number of Trustees falls below five, a vacancy shall be deemed to exist, and the remaining Trustee or Trustees shall appoint a Trustee to fill the vacancy until the next annual meeting, at which time the Unit Owners shall elect a successor Trustee to serve out the remainder of the original term. Each appointment to fill a vacancy, other than by court proceeding as hereinafter provided, shall become effective upon recording with the Registry of Deeds of an instrument in writing signed by such successor and by a majority of the Trustees and acknowledged by such successor and by at least one of said Trustees. Any appointment by court proceeding shall become effective upon recording with the Registry of Deeds of a certified copy of the court decree and of the acceptance of such appointment subscribed and sworn to by the successor so appointed. If for any reason any successor shall not be so designated within sixty (60) days after the vacancy in office occurs, a Trustee or Trustees to fill such vacancy or vacancies may be appointed by any court of competent jurisdiction upon the application of any Unit Owner upon notice to all Unit Owners and Trustees and to such others as the court may direct. Notwithstanding the foregoing provisions of this section, the remaining or surviving Trustees shall continue to exercise and discharge all of the powers, discretions and duties hereby conferred or imposed upon the Trustees and any person appointed as a successor Trustee as hereinbefore provided shall be vested with the title to the Trust property jointly with the remaining or surviving Trustee or Trustees without the necessity of any act of transfer or conveyance.

**3.4 Quorum and Action by Majority.** The Trustees shall act by a majority vote at any duly called meeting at which a quorum is present, and a quorum shall consist of a majority of the Trustees. The Trustees may also act without a meeting if a written consent is signed by all of the Trustees then in office.

**3.5 Bond by Trustees.** Any Trustee who is vested with authority or responsibility for handling funds belonging to or administered by the Trust shall be covered by fidelity insurance conforming to the requirements of section 5.6.1(f). All expenses incident to any such insurance shall be charged as a common expense of the Condominium. In addition, during such time as the Declarant or its agents, employees or assigns continue to act as Trustee(s), Directors and Officers Insurance shall be maintained. Directors and Officers Insurance may, at the Board's option, be subsequently maintained.

**3.6 Resignation and Removal of Trustee.** Any Trustee may resign by notice in writing given to the Secretary of the Trust, who shall in turn transmit written notice of such resignation to each of the other Trustees. Such written resignation or notice thereof shall be recorded by the Secretary of the Trust at the Registry of Deeds.

After reasonable notice and an opportunity to be heard, any Trustee except the Declarant (which term, as used in this Section 3.6, refers to the Declarant and the

Trustee(s) appointed by the Declarant to represent the Declarant with respect to this Trust) may be removed from office with or without cause by vote of Unit Owners holding at least fifty-one percent (51%) of the beneficial interest hereunder, which vote shall be cast at any annual or special meeting of the Unit Owners, the notice for which shall specify that the removal shall be voted upon thereat.

After reasonable notice and an opportunity to be heard, any Trustee except the Declarant may be removed from office, by vote of not less than three (3) of the remaining Trustees, for failure to attend three or more consecutive duly noticed meetings of the Trustees, which vote shall be cast at any duly noticed meeting, the notice of which shall specify that the removal shall be voted upon thereat.

Any such removal shall be evidenced by the recording at the Registry of Deeds of a certificate of removal signed by the Secretary of the Trust naming the Trustee so removed and reciting that the requisite votes of the Unit Owners or the Trustees, as the case may be, were cast for the removal.

Under no circumstances may the Declarant be involuntarily removed as Trustee.

**3.7 Compensation of Trustees.** No Trustee shall receive compensation for his or her services, except that, by a vote of a majority of the other Trustees, a Trustee may be reimbursed for his or her out-of-pocket expenditures associated with Trust business.

**3.8 No Liability If In Good Faith.** No Trustee shall be personally liable or accountable out of his or her personal assets by reason of any action taken, suffered or omitted in good faith, or for allowing one or more of the other Trustees to have possession of the Trust books or property, or by reason of honest errors of judgment, mistakes of fact or law, the existence of any personal or adverse interest provided such interest is disclosed as set forth in Section 3.9 below, or by reason of anything except her or his own willful malfeasance or gross negligence.

**3.9 Dealing With Trust Not Prohibited.** No Trustee or Unit Owner shall be disqualified by his, her or its office from contracting or dealing directly or indirectly with the Trustees or with one or more Unit Owners, nor shall any such dealing, contract or arrangement entered into in respect to this Trust, in which any Trustee or Unit Owner shall be in any way interested, be avoided, nor shall any Trustee or Unit Owner so dealing or contracting being so interested be liable to account for any profit realized by any such dealing, contract or arrangement by reason of such Trustee's holding office or of the fiduciary relation hereby established, or by reason of such Unit Owner's status, provided that any such Trustee or Unit Owner shall disclose the nature of his, her or its interest before the dealing, contract or arrangement is entered into.

**3.10 Indemnity.** The Trustees and each of them individually shall be entitled to indemnity both out of the Trust property and by the Unit Owners against any liability incurred by them or any of them in the performance of their duties hereunder, including without limiting the generality of the foregoing, liabilities in contract and in tort and liabilities for damages, penalties and fines. Each Unit Owner shall be personally liable for all sums lawfully assessed for his, her or its share of the common expenses of the Condominium and for his, her or its proportionate share of any claims involving the trust property in excess thereof, all as provided in Sections 6 and 13 of Chapter 183A. Nothing contained in this paragraph shall be deemed, however, to limit in any respect the powers granted to the Trustees in this instrument.

#### **ARTICLE 4 - BENEFICIARIES AND BENEFICIAL INTEREST**

**4.1 Percentage Interest.** The beneficiaries shall be the Unit Owners of the Condominium from time to time. Each Unit Owner shall have the same beneficial interest in the Trust as such Unit Owner shall have in the Common Areas and Facilities, as shown on the most recent Exhibit B to the Master Deed, as amended.

**4.2 Persons to Vote as Unit Owners.** The beneficial interest of each Unit of the Condominium shall be held as a whole and shall not be divided among the several Owners of any such Unit. To that end, whenever any of said Units is owned of record by more than one person, the several Owners of such Unit shall determine and designate which one of such Owners or other person shall be authorized and entitled to cast votes, execute instruments and otherwise exercise the rights appertaining to such Unit hereunder, and it may be conclusively presumed that any Unit Owner attending any meeting has obtained such authorization unless an objection has been filed with the Trustees prior to or at such meeting.

Any such vote may be made pursuant to a proxy executed for that purpose which proxy must identify the name(s) of the Unit Owner(s), the Unit identification, and the meeting(s) at which such proxy may be exercised. Any such proxy shall be signed by all the Owners of the Unit and such signature(s) shall be witnessed by a non-interested party.

**4.3 Voting Power of the Unit Owner.** Each Unit Owner, including the Declarant, shall have the voting power equal to that Unit's percentage interest in the Common Areas and Facilities as shown on the most recent Exhibit B to the Master Deed, as amended.

#### **ARTICLE 5 - BY LAWS**

The provisions of this ARTICLE 5 shall constitute the Bylaws (the "Bylaws") of this Trust and the organization of Unit Owners established hereby.

**5.1 Powers and Duties of the Trustees.** The Trustees shall have the powers and duties specifically conferred upon them by Section 10(b) of Chapter 183A, the Master Deed and these Bylaws, and all other powers and duties necessary for the administration of the affairs of the Condominium (except as otherwise provided by law, the Master Deed or these Bylaws), including, without limiting the generality of the foregoing, the following powers and duties:

**5.1.1** To appoint and remove, with or without cause, all officers, agents and employees of the Trust, prescribe their duties, fix their compensation, and require of them such security or fidelity insurance or bonds(s) as they may deem expedient. Nothing contained in these Bylaws shall be construed to prohibit the employment of any Unit Owner or Trustee in any capacity whatsoever.

**5.1.2** To establish, levy and assess, and collect general and special assessments for common expenses referred to in Section 5.5 hereof. The Trustees shall have the duty to take such action as they may deem reasonably required under the circumstances to collect from Unit Owners who fail to pay such assessments within thirty (30) days of the due date or within such shorter period of time as may be determined by the Trustees, including without limitation, the commencement of legal action. Assessments for common expenses shall commence for each phase upon conveyance of the first Unit in said phase.

**5.1.3** To do all things necessary to operate, maintain, repair, improve, replace, alter and otherwise administer and care for the Common Areas and Facilities and the Limited Common Areas and Facilities that are not the responsibility of the Unit Owner as set forth in the Master Deed and, to the extent provided in the Master Deed and these Bylaws, maintain, repair and care for the Buildings and the Units.

**5.1.4** To obtain all policies of insurance required by these Bylaws and such other insurance as may be required by law or as the Trustees may from time to time determine.

**5.1.5** To obtain any legal, architectural, accounting, administrative, engineering and other services deemed advisable by the Trustees, including the services of a manager and any other personnel, to whom the Trustees, except to the extent limited by Chapter 183A, the Master Deed, or these Bylaws, (including this Section 5.1), may delegate certain of its powers and duties. The Trustees shall be entitled to rely upon the advice and counsel of attorneys, architects, accountants and other advisors hired by them and shall be protected in so doing.

**5.1.6** To adopt, amend, modify and rescind from time to time and enforce rules and regulations (the "Rules and Regulations") governing the use of the Condominium and the personal conduct of the Unit Owners and their families and guests.

The initial Rules and Regulations are attached hereto as Exhibit A and may be modified without recording such modification at the Registry of Deeds. Notwithstanding the foregoing, the Trustees may not amend paragraph number 2 of the Rules and Regulations to remove the requirement that the Units be occupied primarily by persons fifty-five (55) years of age or older without the prior authorization of Unit Owners holding at least seventy five percent (75%) of the total voting power of the Unit Owners hereunder, or such higher percentage as may be required by law. In addition, no such amendment shall become effective unless and until all necessary federal, state and municipal statutes and regulations are complied with. Further, no amendment to the Rules and Regulations which purports to limit the rights of the NH/AL Unit Owner shall be effective without the written consent of the NH/AL Unit Owner.

**5.1.7** To cause to be kept a complete record of all of the acts and of the affairs of the Trust and to present a statement thereof to the Unit Owners at the annual meeting of the Unit Owners.

**5.1.8** To purchase, or otherwise acquire title to or an interest in, sell, and otherwise maintain, manage, hold, use, and encumber and dispose of any property, real or personal, tangible or intangible, in the course of their administration and management of the Condominium; provided that, except in the event of condemnation or substantial loss to the Units and/or the Common Areas and Facilities subject to the provisions of Sections 5.7.5 and/or 5.7.1(b) hereof, the Trustees may not by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer any part or all of the Common Areas and Facilities, other than by the granting of utility rights and easements, without the prior authorization of Unit Owners holding at least fifty-one percent (51%) of the total voting power of the Unit Owners hereunder, or such higher percentage as required pursuant to Chapter 183A.

**5.1.9** To open and maintain bank accounts, and to authorize the drawing of checks and other financial instruments, and to keep a full and complete record of all financial transactions for mortgagees of the Units and to prepare periodic financial reports and accountings as may be reasonably required by the Unit Owners.

**5.1.10** To purchase in the name of the Trust or the name of a nominee one or more Units in the Condominium at any public or private sale upon such terms and conditions as the Trustees may deem desirable (prior authorization is not required for Condominium lien foreclosure); and to sell, mortgage and otherwise maintain, manage, hold, encumber and dispose of such Units, upon such terms and conditions as the Trustees shall deem appropriate.

**5.1.11** To borrow or in any other manner raise such sum or sums of money or other property as they shall deem advisable in any manner and on any terms, and to evidence the same by notes, bonds, securities or other evidence of indebtedness, which

may mature at a time or times, and subject to any limitations imposed by law, the Master Deed or these Bylaws, to execute and deliver any mortgage, pledge, or other instrument to secure any such borrowing; provided however, that the Trustees shall have no authority to bind the Unit Owners personally.

**5.1.12** To establish committees from among the Unit Owners, define their powers and duties, and appoint and remove their members.

**5.1.13** To grant easements and rights with respect to utilities to be installed in, upon, under or over the Common Areas and Facilities or Limited Common Areas and Facilities and to enter into such agreements and undertakings as shall be necessary therefor, and to grant the same rights to any owner of contiguous land, provided that such grants do not materially adversely interfere with the intended use of the Units.

**5.1.14** To approve the location and relocation of easements and rights for utilities, which have been installed in, upon, under or over the Common Areas and Facilities, and to execute, acknowledge and record such instruments and plans identifying such easements as the Trustees deem necessary or desirable.

**5.1.15** To establish, review and approve (acting as a Design Review Committee pursuant to section 5.10 hereof), (a) certain modifications to the Building(s) (as such term is defined in the Master Deed); or (b) any other construction, modification or decoration activities with respect to a Residence Unit, which involve or impact the Common Areas and Facilities or Limited Common Areas and Facilities and/or over which the Trustees may specifically have review and approval authority under the provisions of the Master Deed and this Trust.

**5.1.16** To sign, seal, acknowledge, deliver and record in any one or more public offices or places of recording all such instruments and documents as the Trustees shall deem necessary or desirable in the exercise of their powers and the discharge of their duties, and all documents necessary to acknowledge payment by the Unit Owners of their fees pursuant to this Trust in accordance with Chapter 183A, Section 6(d), as amended (referred to as “6(d) Certificates”).

**5.1.17** To take such steps, including the expenditure of funds, to protect and preserve the Common Areas and Facilities of the Condominium.

Notwithstanding any provision of this Trust and Bylaws to the contrary, the Trustees may not delegate to any manager or managing agent for the Condominium any of the following powers and duties:

- (a) The power to appoint the officers of the Trust.

(b) The power to establish, levy and assess the assessments or charges for common expenses or special assessments.

(c) The power to adopt, revise, modify and rescind the Condominium Rules and Regulations.

(d) The powers and duties described in Sections 5.1.8, 5.1.9 to the extent that the Trustees must sign all checks drawn on any bank account in which reserve fees are deposited, 5.1.10, 5.1.11, 5.1.12, 5.1.13, 5.1.14, 5.1.15 and 5.1.16 (except for the execution of “6(d) Certificates”) above.

**5.2 Reserve Fund.** The Trustees shall be required to establish and maintain an adequate replacement reserve fund for the periodic replacement, restoration or rebuilding of the Common Areas and Facilities and the improvements located therein or thereon which the Trust is obligated to replace. The fund shall be maintained out of regular assessments for common expenses, but shall be deposited in an account separate and segregated from operating funds. The initial amount of the replacement reserve fund shall be equal to one (1) month’s estimated common charge for each Unit. Each Unit’s share of the replacement reserve fund must be collected and transferred to the Trust at the time of the initial sale of each Unit from the Declarant to the Unit Owner, and maintained in a segregated account for the use and the benefit of the Trust. The Declarant will contribute to the replacement reserve fund as required herein for each unsold Residence Unit owned by it which is licensed or leased, such contribution to be made over a period of four (4) years from the recording of this Declaration of Trust. Upon the sale of any of such Residence Units for which the Declarant has made a contribution, the buyer’s initial contribution shall be used first to reimburse the Declarant for its contribution, without interest, and any additional amount shall be deposited to the replacement reserve fund. While the Declarant is in control of the Owners’ association, the replacement reserve fund cannot be used to defray Declarant’s expenses, reserve contributions, or construction costs, or to make up any budget deficits.

After the takeover event, as defined herein, the Trustees may adjust the amount of the replacement reserve fund to a level deemed reasonable. After the takeover event, the Trustees may apply any residue of funds to the operating account or return the funds to the Owners as they see fit.

**5.3 Maintenance and Repair of Units and Limited Common Areas and Facilities**

**5.3.1** Each Unit Owner shall be responsible for the proper maintenance, repair and replacement of his or her Unit (including garage), and the Limited Common Areas and Facilities appurtenant thereto identified as the Unit Owner’s responsibility in Section 7 of the Master Deed, and the maintenance, repair and replacement of utility

fixtures serving the same which are not part of the Common Areas and Facilities, including without limitation: interior walls, ceilings and floors, to include the concrete foundation and slab; windows, window glass, and window frames, including screen and storm windows, if any, and window trim; door glass; door frames and door trim; plumbing and sanitary waste fixtures for water and other utilities (from the point such fixtures enter the Unit, for example, the water and sewer lines from the inside edge of the foundation); water heaters, fire suppression systems, sump pumps and radon vents and fans (if any); electrical service panels and electrical fixtures and outlets; heating and air conditioning equipment, if any; and all wires, pipes, drains and conduits for water, electrical power and light, gas, telephone, television and other utility services which are contained in and serve such Unit solely. Maintenance, repair and replacement of air conditioning equipment which is located outside the Unit but serves the Unit, including, without limitation, compressors and hoses, shall be the responsibility of the Unit Owner. Each Unit Owner shall be responsible for all damages for maintenance, repair and/or replacement obligations hereunder.

**5.3.2** If the Trustees shall, at any time in their reasonable judgment, determine that a Unit is in such need of maintenance or repair that the market value of one or more other Units is being adversely affected or that the condition of a Unit or any fixtures, furnishings, facility or equipment therein or appurtenant thereto is hazardous to any Unit or other occupants thereof, the Trustees shall, in writing, request the Unit Owner to perform the needed maintenance, repair or replacement or to correct the hazardous condition, and, in case such work shall not have been commenced within fifteen (15) days (or such reasonable shorter period in case of an emergency as the Trustees shall determine) of such request and thereafter diligently brought to completion, the Trustees shall be entitled to have the work performed for the account of such Unit Owner whose Unit is in need of work and to enter upon and have access to such Unit for such purpose; and the cost of such work as is reasonably necessary therefore shall constitute a lien upon such Unit, and the Unit Owner thereof shall be personally liable therefore.

#### **5.4 Maintenance and Replacement of Common Areas and Facilities, Limited Common Areas and Facilities and Assessments of Common Expenses**

**5.4.1.** The Trustees shall be responsible for the proper maintenance, repair and replacement of the Common Areas and Facilities of the Condominium, including, without limitation, the Limited Common Areas and Facilities not identified as the Unit Owner's responsibility in Section 7 of the Master Deed, and compliance with other applicable requirements of state law or regulation and with any and all additional requirements of any board or authority of the Town of Wilbraham, subject to the provisions of Section 5.7 hereof with respect to repairs and replacements necessitated because of casualty loss or a taking under the powers of eminent domain.

**5.4.2.** The expenses of such maintenance, repair and replacement shall be assessed to the Owners as common expenses of the Trust at such times and in such amounts as provided in Section 5.5 hereof; provided, however, that if the maintenance, repair or replacement of the Common Areas and Facilities or Limited Common Areas and Facilities is necessitated by the negligence or misuse of an Owner, either directly or by virtue of such Owner's failure to properly maintain, repair or replace the Unit and/or the Limited Common Areas and Facilities appurtenant thereto which the Owner is responsible to maintain and repair, the expenses of such maintenance, repair and replacement may be charged to the particular Owner as a common expense by the Trustees and it shall be payable to the Trustees on demand.

## **5.5 Common Expenses, Profits and Funds.**

**5.5.1** The Unit Owners shall be liable for common expenses and entitled to common profits of the Condominium in proportion to their respective percentage ownership of the Common Areas and Facilities as set forth in Exhibit B to the Master Deed, as amended, provided, however, that each Unit Owner shall be solely responsible to any utility companies for the cost of utility services billed or assessed in connection with the furnishing of utilities to his, her or its Unit which are separately metered by such utility. Water and sewer usage to the Residence Units, as such term is used in the Master Deed, is not separately metered, and shall be billed as a common expense based upon each Residence Unit's respective percentage of the undivided interest in the Common Areas and Facilities as compared to the percentage undivided interest in the Common Areas and Facilities of all Residence Units (as set forth in said Exhibit B to the Master Deed) during the time period of the water and sewer usage. The Trustees may at any time or times distribute common profits among the Unit Owners in such proportions.

**5.5.2** At least thirty (30) days prior to the commencement of each fiscal year of this Trust (and within thirty (30) days after the recording hereof with respect to the portion of a fiscal year then remaining), the Trustees shall estimate the common expenses expected to be incurred during such fiscal year together with a reasonable provision for contingencies and reserves, and, after taking into account any undistributed common profits from prior years, shall determine the assessment to be made for such fiscal year. The Trustees shall promptly render statements to the Unit Owners for their respective shares of such assessments according to their respective percentages of the undivided interest in the Common Areas and Facilities (as set forth in said Exhibit B to the Master Deed), and such statements shall be due and payable in one-twelfth (1/12) installments on the first day of each month. If a Unit Owner is in default in the payment of an assessment for a period of more than sixty (60) days, the Trustees may accelerate any remaining installments of the assessment for the fiscal year. In the event that the Trustees determine during a fiscal year that the assessment so made is less than the common expenses actually incurred, or, in the reasonable opinion of the Trustees, likely to be incurred, they shall make a supplemental assessment or assessments and render

statements for such assessments in the same manner as is done for annual assessments. The amount of each such payment, together with interest thereon, shall, if not paid when due, accrue at the rate of eighteen percent (18%) per annum or such lesser rate of interest as shall then be the maximum rate permitted by law, and shall constitute a lien on the Unit of the Unit Owner assessed, pursuant to the provisions of Section 6 of Chapter 183A. Failure of the Trustees to formally adopt a new budget shall be deemed a re-adoption of the previous year's budget.

**5.5.3** At any time prior to the takeover event, the Declarant may, but shall not be obligated to, contribute funds to reduce the amount that must be collected from the Residence Unit Owners so as to defray a portion of the common expenses assessed to Unit Owners while still fully funding the budget.

**5.5.4** Each Owner shall be personally liable for those common expenses assessed against his, her or its Unit which are due and payable during his, her or its period of ownership. No Unit Owner shall be liable for the payment of any part of the common expenses assessed against his, her or its Unit which become due and payable subsequent to a sale, transfer or other conveyance of such Unit. Any Unit Owner may, subject to the terms and conditions specified in these Bylaws, and subject to the approval of the Trustees in their sole discretion, provided that his, her or its Unit is free and clear of liens and encumbrances other than the statutory lien for unpaid common expenses, convey his, her or its Unit to the Trustees and, in such event, be exempt from common expenses thereafter becoming due, but unpaid, on account of such Unit prior to its acquisition by her or him, except that (a) a purchaser of a Unit at the foreclosure sale or (b) any first mortgagee who comes into possession of a Unit pursuant to the remedies provided in the mortgage or by virtue of foreclosing the mortgage or taking a deed (or assignment) in lieu of foreclosure, shall take the property free of any claims for unpaid common expenses and assessments against the Unit which accrue prior to the time such purchaser or mortgagee comes into possession or takes title to the Unit, except as otherwise provided under Section 6 of Chapter 183A.

**5.5.5** In the event of default by any Unit Owner in paying to the Trustees the common expenses, such Unit Owner shall be obligated to pay all expenses, including attorney's fees and court costs, incurred by the Trustees in attempting to collect such unpaid common expenses. The Trustees shall have the right and duty to attempt to recover such common expenses, together with interest thereon, and the expenses of the proceeding, including attorney's fees, in an action brought against such Unit Owner, or by foreclosure of the lien on such Unit as provided in Section 6 of Chapter 183A.

**5.5.6** After a successful action brought by the Trustees to foreclose a lien on a Unit because of unpaid common expenses, a Unit Owner allowed by the Trustees to remain in the Unit for a period of time may, at the option of the Trustees, and after entry of a judgment of foreclosure, be required to pay rental for the use of the Unit until such

time as the Unit Owner vacates such Unit. The Trustees, acting on behalf of the Unit Owners, shall have power to purchase such Unit, together with its appurtenant interest, at the foreclosure sale and to acquire, hold, mortgage (but not to vote the vote appurtenant thereto), convey or otherwise deal with the same. A suit to recover a money judgment for unpaid common expenses shall be maintainable without foreclosing or waiving the lien securing the same.

**5.5.7** The Trustees shall expend common funds only for common expenses and lawful purposes permitted hereby and by the provisions of Chapter 183A.

**5.5.8** Within ten (10) business days after receiving an appropriate request from a Unit Owner, a purchaser of a Unit under a written contract of sale therefor, or a Unit mortgagee, addressed to the Trustees and enclosing payment of a reasonable fee, the Trustees shall supply a certificate in recordable form stating the amount of any unpaid assessments (including interest due thereon and costs of collection associated therewith) for common expenses against the Unit. Upon the recording in the Registry of Deeds of such certificate signed either by the Secretary of the Trust or by a majority of the Trustees who then appear to be serving according to the records of said Registry of Deeds, the Unit involved shall be discharged from any lien for unpaid common expenses which do not appear in said certificate. As set forth in Section 5.5.1 above, water and sewer charges are not separately metered and are billed as a common expense. Therefore, a Residence Unit Owner and a purchaser of a Residence Unit should make adjustments at the time of sale for water and sewer usage that has not yet been billed to the Residence Unit Owner or water and sewer usage that has been billed but represents a future time period. A purchaser of a Residence Unit should be aware that he or she will be responsible for the payment of common expenses when they are assessed by the Trustees, regardless of when the water/sewer usage occurred.

## **5.6 Insurance**

**5.6.1** Insurance Coverages to be Obtained. The Trustees shall obtain and maintain, to the extent obtainable, the following insurance:

(a) A Master Policy covering all of the Common Areas and Facilities (except land, foundation, excavation and other items normally excluded from coverage, and those Limited Common Areas and Facilities that are to be insured by the NH/AL Unit Owner as set forth in Section 7 of the Master Deed), including fixtures and building service equipment to the extent that they are part of the common elements of the Condominium, as well as common personal property and supplies, and other common personal property belonging to the Trust; the master policy shall also include any fixtures, equipment or other property within the Units which are customarily considered a part of the Unit for mortgage or sale purposes (regardless of whether such property is a part of the common elements).

The Master Policy shall afford protection at least against the following:

- (i) Loss or damage by fire and other perils normally covered by the standard extended coverage endorsement; and
- (ii) All other perils that are customarily covered with respect to projects similar in construction, location and use, including all perils normally covered by the standard “all risk” endorsement.

The policy shall be in an amount equal to one hundred percent (100%) of the current replacement cost of the Condominium, exclusive of land, foundation, excavation, and other items normally excluded from coverage, and shall include a so-called Replacement Cost Endorsement.

The named insured shall be the Condominium Trust “for the use and benefit of the individual owners” or in the name of an authorized representative of the Trust “for the use and benefit of individual owners.” Each first mortgagee, its successors and assigns shall be named in the standard mortgagee clause for each Unit on which there is such a mortgage.

The policy shall contain a clause which provides that it may not be cancelled or substantially modified without at least ten (10) days prior written notice to the Trust and to each holder of a first mortgage that is listed as a scheduled holder of a first mortgage in the insurance policy.

In addition to the foregoing, the policy shall provide for the following:

- (i) recognition of any Insurance Trust Agreement (if any there be);
- (ii) a waiver of the right of subrogation against any Unit Owner individually;
- (iii) the insurance shall not be prejudiced by any act or neglect of individual Unit Owners which is not in the control of such Owners collectively;
- (iv) the policy is primary in the event the Unit Owner has other insurance covering the same loss (the foregoing is generally referred to as “Special Condominium Endorsement”); and
- (v) the policy shall provide, in the case of fire and other hazard insurance, that, where the provisions of the policy give the insurance company the option of restoring the damage in lieu of making a cash settlement, said option

may not be exercised without the approval of the Trustees and/or the servicer(s) for the Federal Home Loan Mortgage Association or like entity which may have loans with respect to the Condominium, nor may such option be exercised where it would conflict with any applicable requirement of law.

(b) Liability Insurance for comprehensive general liability insurance coverage covering all of the Common Areas and Facilities owned by the Trust (except those Limited Common Areas and Facilities that are to be insured by the NH/AL Unit Owner as set forth in Section 7 of the Master Deed). Such coverage shall be for not less than One Million Dollars (\$1,000,000.00) for bodily injury, including deaths of persons and property damage arising out of a single occurrence, and shall include, without limitation, legal liability of the insureds for property, bodily injuries and deaths of persons in connection with the operation, maintenance or use of the Common Areas and Facilities, legal liability arising out of law suits related to employment contracts of the Trust, and shall provide further that such policy or policies may not be cancelled or substantially modified by any party without at least ten (10) days prior written notice to the Trust and/or to the holders of first mortgages which are listed as scheduled holders of first mortgages in the insurance policy.

(c) Construction Code Endorsement (such as a Demolition Cost Endorsement, a Contingent Liability from Operation of Building Loans Endorsement, and an Increased Cost of Construction Endorsement) if the Condominium is or becomes subject to a construction code provision which would become operative and require changes to undamaged portions of the Building.

(d) Workmen's Compensation Insurance as required by law.

(e) Such other insurance as the Trustees may from time to time determine or as may be required by law or by any mortgagee, its successors and assigns.

(f) A fidelity insurance policy (which may be in the form of a bond or a crime policy, so long as the requirements of this paragraph and M.G.L. c. 183A, § 10, as amended, are satisfied) in blanket form for all officers, directors, Trustees and employees of the Trust and all other persons handling or responsible for funds of or administered by the Trust and if the Trust has delegated some or all of the responsibility for the handling of funds to a management agent, then such insurance shall cover the officers, employees and agents handling or responsible for funds of, or administered on behalf of the Trust. The total amount of fidelity insurance coverage shall not be less than the estimated maximum of funds, including reserve funds, in the custody of the Trust or the management agent, as the case may be, at any given time during the term of such insurance, and in any event the aggregate amount shall not be less than a sum equal to one-quarter (1/4) of the aggregate assessments on all Units, plus reserve funds, less special assessments. If, however, any mortgagee requires compliance with Federal Home

Loan Mortgage Corporation guidelines, then the aggregate amount shall not be less than a sum equal to one and one-half times the estimated annual operating expenses plus reserve funds, unless the reserve funds are not in the control of the managing agent. The fidelity insurance shall name the Trust as an insured (or in the case of a fidelity bond, an obligee); the insurance policy or the bond, as the case may be, shall contain a waiver by the issuer of such policy or bond of all defenses based upon the exclusion of persons serving without compensation from the definition of “employees” or similar terms or expressions; and the insurance policy or the bond, as the case may be, shall provide that it may not be cancelled or substantially modified (including cancellation for nonpayment of premium) without at least ten (10) days prior written notice to the Trust and to the holders of first mortgages which are listed as scheduled holders of first mortgages in the insurance policy.

(g) Directors and Officers Insurance. During such time as the Declarant or its members, agents, employees or assigns continue to act as Trustee(s), Directors and Officers Insurance shall be maintained. Directors and Officers Insurance may, at the Trustees’ option, be subsequently maintained.

## **5.6.2 General Insurance Provisions**

(a) The Trustees shall deal with the insurer or insurance agent in connection with the adjusting of all claims covered by insurance policies provided for under Section 5.6.1 above and shall review with the insurer or insurance agent, at least annually, the coverage under said policies and shall make any necessary changes in the policies provided for under Section 5.6.1 above in order to meet the coverage requirements thereof.

(b) Each Unit Owner may obtain additional insurance for his, her or its own benefit and at his, her or its own expense. No such policy shall be written so as to decrease the coverage under any of the policies obtained by the Trustees, and each Unit Owner hereby assigns to the Trustees the proceeds of any such policy to the extent that any such policy does in fact result in a decrease in such coverage, said proceeds to be applied pursuant to the terms hereof as if produced by such coverage. Copies of all such policies (except policies covering only personal property owned or supplied by individual Unit Owners) shall be filed with the Trustees.

(c) Each Unit Owner shall obtain insurance for his, her or its own benefit and at his, her or its own expense insuring all personal property presently or hereafter located in his, her or its Unit and/or its appurtenant Common Areas and Facilities and all improvements to such Unit which exceed a total value of One Thousand Dollars (\$1,000.00) and which are not reported in writing to the Trustees. In addition, the NH/AL Unit Owner shall obtain insurance for its Limited Common Areas and Facilities as required by the Master Deed. Each such policy of insurance obtained with respect to a

Unit or other portion of the Condominium shall name the Trustees as additional insureds. Unit Owners shall provide the Trustees with a certificate evidencing such insurance.

(d) Each Unit Owner, at the time of the commencement of construction of improvements to his or Unit which exceed a total value of One Thousand Dollars (\$1,000.00) shall notify the Trustees of such construction, and, upon receipt of such notice, the Trustees shall notify the insurer under any policy obtained pursuant to Section 5.6.1 hereof of any such improvements, and shall increase the coverage under such policies accordingly. Unless otherwise determined by the Trustees, the cost of such additional coverage on account of a Unit Owner's improvement shall constitute a common expense attributable to the Unit involved and shall be payable to the Trustees on demand by such Unit Owner at such intervals as the Trustees shall establish, so that they shall have the money available to pay to the insurance company(ies).

**5.6.3** The Trustees, as insurance trustees, shall collect and receive all casualty loss insurance proceeds and shall hold, use, apply and disburse the same in accordance with applicable provisions of Section 5.7 hereof. With respect to losses covered by such insurance which affect portions or elements of a Unit or of more than one Unit to substantially the same or to different extents, the proceeds relating thereto shall be used, applied and disbursed by the Trustees in a fair and equitable manner.

**5.6.4** Except as otherwise specifically set forth in the Master Deed or this Trust, the cost of all such insurance obtained and maintained by the Trustees pursuant to provisions of this Section 5.6 shall be a common expense.

**5.6.5** Certificates of insurance with proper mortgagee endorsements shall be issued to each Unit Owner and his, her or its mortgagee(s) when requested.

**5.6.6** Notwithstanding anything in this Trust and Bylaws to the contrary, if a Unit Owner, by virtue of any activities such Owner conducts in his, her or its Unit, causes an increase in the premiums for any insurance obtained by the Trustee, such Owner shall pay the amount of all such increases to the Trustees on demand as an additional common expense attributable to his, her or its Unit.

**5.6.7** Each Unit Owner hereby waives, discharges and releases all claims and rights to recovery against the Trustees, the manager (if any), all Unit Owners and other persons entitled to occupy any Unit or other portion of the Condominium and each of their respective agents and employees on account of any loss or damage, whether to person or property, insured against under the policies of insurance obtained by each Unit Owner for their own benefit. This waiver shall constitute a waiver of subrogation for purposes of such policies.

## **5.7 Rebuilding, Restoration and Condemnation**

**5.7.1** In the event of any casualty loss to the Common Areas and Facilities, the Trustees shall determine, in their reasonable discretion, whether or not such loss exceeds ten percent (10%) of the value of the Condominium immediately prior to the casualty, and shall notify all Unit Owners of such determination.

(a) If such loss as so determined does not exceed ten percent (10%) of such value, the Trustees, acting as insurance trustees, shall promptly adjust and collect the loss, arrange for the prompt repair or restoration of the damaged areas, and disburse the proceeds of all insurance policies in payment of all costs and expenses incurred in connection with such repair or restoration in appropriate progress payments and with appropriate retainage.

(b) If such loss as so determined exceeds ten percent (10%) of such value and, if within one hundred twenty (120) days after the date of such loss, seventy five percent (75%) or more of the Unit Owners do not agree to proceed with repair or restoration, each Unit Owner's proportionate share of the insurance proceeds with respect to the Common Areas and Facilities, based upon the Unit's respective undivided ownership interest in said Common Areas and Facilities, together with the portion of the insurance proceeds allocated to any Unit as a result of a loss to such Unit and/or its appurtenant Common Areas and Facilities due to the casualty, shall, to the extent permitted by law, be divided among the Unit Owners and shall be paid first to the holders of the first mortgages on their Units, if any, up to, but not in excess of, the amounts secured thereby, and thereafter to the Unit Owners, and the Condominium shall be subject to partition at the suit of any Unit Owner. Such suit shall be subject to dismissal at any time prior to entry of an order to sell if an appropriate agreement to rebuild is filed. The net proceeds of a partition sale together with any common funds of the Trust (adjusted for insurance proceeds paid or payable as aforesaid) shall be divided among the Unit Owners in proportion to their Units' undivided interest in the Common Areas and Facilities and shall be paid first to the holders of the first mortgages on their Units, if any, to the extent of the amounts secured thereby, and thereafter to the Unit Owners. If, on the other hand, seventy five percent (75%) or more of the Unit Owners agree to proceed with the necessary repair or restoration, the Trustees shall arrange for the repair and restoration of the damaged areas, and disburse the proceeds of all insurance policies in payment of all costs and expenses incurred in connection therewith in appropriate progress payments and with appropriate retainage.

(c) Notwithstanding the provisions of subsections (a) and (b) hereof, any restoration or repair of the Condominium shall be performed substantially in accordance with the Condominium documents and the original plans and specifications unless other action is approved by First Mortgagees (as that term is defined in the Master Deed) on Units which have at least fifty-one percent (51%) of the votes of Units subject

to mortgages held by First Mortgagees; and further provided that no reallocation of interest in the Common Areas resulting from a partial destruction or partial condemnation of the Condominium shall be effected without the prior approval of First Mortgagees on all remaining Units, whether existing in whole or in part, and which have at least fifty-one percent (51%) of the votes of such remaining Units subject to mortgages held by First Mortgagees.

**5.7.2** In the event that the total cost of repair and restoration as estimated on the basis of an independent appraisal, or as determined during the course of repair or restoration, exceeds the total sum of available insurance proceeds, then the Trustees shall assess all the Unit Owners, as a common expense, the amount in excess of available insurance proceeds necessary to cover the cost of the repairing or restoring improvements to the Unit. To the extent such improvements exceed a value of One Thousand Dollars (\$1,000.00) when they were made (said value to be determined by the reasonable judgment of the Trustees) and were not reported to the Trustees as required by Section 5.6.2(d) hereof, the cost for such repairs shall be borne exclusively by the Owner of the Unit involved. Further, if the casualty loss exceeds ten percent (10%) of the value of the Condominium as described in Section 5.7.1(b) hereof and if such excess cost of repairs over available insurance proceeds exceeds ten percent (10%) of the value of the Condominium prior to casualty, any Unit Owner not agreeing as provided in Section 5.7.1(b) hereof to proceed with the repair and restoration may apply to the Hampden County Superior Court or other court of competent jurisdiction, on such notice to the Trustees as the Court shall direct, for an order directing the purchase of his, her or its Unit by the Trustees at the fair market value thereof as fixed by the Court. The cost of any such purchase shall be a common expense.

**5.7.3** The Trustees may perform emergency work essential to the preservation and safety of the Condominium, or the safety of persons, or required to avoid the suspension of any essential service to the Condominium, without having first adjusted the loss or obtained the proceeds of insurance.

**5.7.4** If there shall have been repair or restoration pursuant to the foregoing and the amount of insurance proceeds shall have exceeded the cost of such repair or restoration, then the excess of such insurance proceeds, if any, shall be divided into separate shares for the Trust and the Unit Owners of the damaged Units in proportion to the respective costs of repair or restoration of the damaged portions of the Common Areas and Facilities and of each damaged Unit and its damaged appurtenant Common Areas and Facilities and shall then be paid over to the Trustees and/or each such Unit Owner entitled to a share.

**5.7.5** In the event that any of the Units or the Common Areas and Facilities of the Condominium are affected by eminent domain proceedings, the following shall apply:

(a) If a Unit is acquired by eminent domain, or if a part of a Unit is acquired by eminent domain, leaving the Unit Owner with a remnant which may not practically or lawfully be used for any purpose permitted by the Master Deed, the award shall compensate the Unit Owner for their Unit and its undivided percentage interest in the Common Areas and Facilities whether or not any of the Common Areas and Facilities have been acquired. Upon acquisition, unless the decree otherwise provides, that Unit's entire undivided interest in the Common Areas and Facilities and the beneficial interest under the Trust shall automatically be allocated to the remaining Units of the Condominium in proportion to the respective undivided interest of the remaining Units in the Common Areas and Facilities prior to the taking, and the Trustees shall promptly prepare, execute and record an amendment to the Master Deed and the Trust reflecting the reallocations. Any remnant of a Unit remaining after part of a Unit is taken under this subsection shall thereafter be a part of the Common Areas and Facilities.

(b) Except as provided in subsection (a), if part of a Unit is acquired by eminent domain, the award shall compensate the Unit Owner for the reduction in value of the Unit and its undivided percentage interest in the Common Areas and Facilities. Upon acquisition, (1) that Unit's undivided interest in the Common Areas and Facilities shall be reduced on the basis of the proportion that the reduction of the fair value of the Unit as of the date of such taking bears to the fair value of the remaining Units in the Condominium as of such date, and (2) the reduction of interest in the Common Areas and Facilities of such Unit shall be divested from the Unit so acquired and shall automatically be reallocated to the remaining Units in proportion to the respective undivided interest of the remaining Units in the Common Areas and Facilities prior to the date of such taking.

(c) If the Common Areas and Facilities or any part thereof are acquired by eminent domain, the Trustees shall be the party in interest to receive any such award and to pursue any additional awards on account of such taking. Any such award or any action taken by the Trustees pursuant hereto shall be brought or paid to the Trustees naming the "Trustees of The Gardens of Wilbraham Condominium Trust as Condemnation Trustees for the benefit of The Gardens of Wilbraham Condominium, of the several Unit Owners and their respective mortgagees." The Trustees shall divide any portion of the award not used for restoration or repair of the remaining Common Areas and Facilities among the Unit Owners in proportion to their respective undivided percentage interest before the taking but any portion of the award attributable to the acquisition of a portion of the Common Areas and Facilities which had been exclusively reserved to any Unit pursuant to the terms of the Master Deed shall be paid to the Owner of such Unit or his, her or its mortgagee. Each Unit Owner hereby appoints the Trustees hereof as his, her or its attorney-in-fact for the foregoing purposes.

## **5.8 Improvements to Common Areas and Facilities**

**5.8.1** If and whenever the Trustees shall propose to make any improvement to the Common Areas and Facilities of the Condominium it shall be in accordance with Chapter 183A, Section 18, as amended.

**5.8.2** If and when any Unit Owner shall propose to make an improvement to or affecting the Common Areas and Facilities or Limited Common Areas and Facilities of the Condominium at such Unit Owner's own expense, and the Trustees determine in their reasonable discretion that such improvements would be consistent and compatible with the provisions and intent of the Master Deed, the Trustees, after consulting with the Design Review Committee hereof may, but shall not be obligated to, authorize such improvement to be made at the sole expense of the Unit Owner proposing the same, without the consent or approval of the other Unit Owners, as the Trustees in their reasonable discretion deem to be necessary or desirable in the circumstances. This paragraph shall not apply to the NH/AL Unit Owner to the extent the NH/AL Unit Owner is authorized to make improvements without Trustee approval as set forth elsewhere in the Trust or the Master Deed.

**5.9 Determination of Trustees Subject to Arbitration.** Notwithstanding anything contained in Section 5.7 or Section 5.8 hereof, (a) in the event that any Unit Owner(s) shall by notice in writing to the Trustees dissent from any determination of the Trustees with respect to the value of the Condominium or of any Unit or Units or any other determination or action of the Trustees under Section 5.7 or Section 5.8, and such dispute shall not be resolved within thirty (30) days after such notice, then either the Trustees or the dissenting Unit Owner(s) may submit the matter to arbitration, and for that purpose one arbitrator shall be designated, and such arbitration shall be conducted in accordance with the rules and procedures of the American Arbitration Association then pertaining, with the prevailing party paying the costs for such arbitration; and (b) the Trustees shall not in any event be obligated to proceed with any repair, rebuilding or restoration, or any improvement, unless and until they have received funds in an amount equal to the estimation of the Trustees of all costs associated hereunder.

## **5.10 Design Review Committee and Procedures**

**5.10.1** No Unit Owner shall make any addition, alteration or improvement in or to the Unit which could affect the structural integrity or fire rating of the Building(s) or cause any dislocation or impairment of or interruption to the Common Areas and Facilities, unless the same shall have been approved by the Trustees in accordance with the provisions of this Section 5.10 and shall conform to the conditions set forth in this Section 5.10. Notwithstanding the foregoing, any construction, change, replacement or repair required by the Massachusetts Department of Public Health or any other federal,

state or local entity which regulates the use of the NH/AL Unit shall not require the prior approval of the Trustees.

**5.10.2** The following procedures and conditions shall apply with respect to all additions, alterations, improvements, structures, installations or other work or activities (hereinafter individually or collectively referred to as the “Proposed Work”) which are subject to the approval procedures and conditions of this Section 5.10:

Prior to the commencement of the Proposed Work:

(a) The Unit Owner shall have submitted plans and specifications for the Proposed Work to the Trustees for their approval pursuant to the provision of this Section 5.10. Such plans and specifications shall be in such detail as the Trustees may reasonably request and shall be prepared and signed by a Registered Architect, Registered Professional Engineer and/or Registered Land Surveyor satisfactory to the Trustees;

(b) The Unit Owner shall have submitted to the Trustees the building permit issued by the Town of Wilbraham for such work, if such building permit is required by the Town for the Proposed Work;

(c) The Unit Owner shall have submitted to the Trustees such supplemental information, in addition to the said plans and specifications, as the Trustees shall reasonably request in order to fully evaluate the Proposed Work; and

(d) The Trustees, acting as a Design Review Committee, shall have given their written approval of the Proposed Work, which approval shall not be unreasonably withheld.

All costs incurred by the Trustees with respect to any Proposed Work shall be borne by the Unit Owner proposing the work.

**5.11 Pets.** Unit Owners may keep domestic pets, provided, however, that the keeping of pets is subject to the Rules and Regulations of the Condominium. Nonetheless, the Trustees may require such pet to be removed at any time as provided in the Rules and Regulations of the Condominium. Any damage or accelerated wear and tear to the Common Areas and Facilities caused by a specific pet shall be repaired at the expense of the Unit Owner owning such pet or the Unit Owner whose guest or invitee owns such pet, which expenses shall constitute a common expense and shall be payable to the Trustees on demand.

**5.12 Rules, Regulations, Restrictions and Requirements.** As set forth in Section 5.1.6, the Trustees shall have the right (which right shall not be delegated) at any

time and from time to time to adopt, amend and rescind administrative Rules and Regulations governing the details of the operation and use of the Units and the Common Areas and Facilities. Notwithstanding the foregoing, the Trustees may not amend paragraph number 2 of the Rules and Regulations to remove the requirement that the Units be occupied primarily by persons fifty-five (55) years of age or older without the prior authorization of Unit Owners holding at least seventy five percent (75%) of the total voting power of the Unit Owners hereunder. The restrictions on and requirements respecting the use and maintenance of the Units and the use of the Common Areas and Facilities are to be consistent with provisions of the Master Deed and this Trust and Bylaws, and are designed to prevent unreasonable interference with the use by the Unit Owners of their Units and of the Common Areas and Facilities. The Trustees shall have the power to enforce the Master Deed, these Bylaws and the Rules and Regulations adopted pursuant hereto and shall have the power to levy fines against the Unit Owners for violations thereof. The Trustees may set reasonable fines for any violation, but each day a violation continues after notice shall be considered a separate violation. Fines may be enforced against the Unit Owner(s) involved as common expenses owed by the particular Unit Owner(s). In the case of persistent violation of the Rules and Regulations by a Unit Owner, the Trustees shall have the power to require such Unit Owner to post a bond to secure adherence to the Rules and Regulations. Each Unit Owner may, if the Trustees choose not to enforce a violation of the Rules and Regulations, seek to enforce such violation at his, her or its sole cost and expense.

**5.13 Manager.** The Trustees may hire or appoint a manager or managing agent to perform such duties in the administration, management and operation of the Condominium, including the incurring of expenses, the making of disbursements and keeping of accounts, as the Trustees shall from time to time determine. However, notwithstanding the appointment of such a manager, the Trustees shall retain ultimate control over the administration, management and operation of the Condominium, and they may not delegate to such manager those power and duties specified under Section 5.1 hereof not to be delegable. Any agreement for professional management of the Condominium shall be terminable without cause and without incurring payment of a termination fee on ninety (90) days or less written notice. The term of such an agreement shall not exceed three (3) years.

#### **5.14 Meetings**

**5.14.1** The Trustees shall meet annually on the date of the annual meeting of the Unit Owners and at such meeting shall elect the President, Treasurer and Secretary. Other meetings of the Trustees may be called by the President and shall be called upon the written request of at least two (2) Trustees specifying the issue(s) to be discussed at the meeting, provided, however, that written notice of each meeting, stating the place, day, hour, and subject thereof, shall be given at least three (3) days before such meeting to each of the Trustees.

**5.14.2** The annual meeting of the Unit Owners shall be on the date and time set forth in Section 11 of the Master Deed of the Condominium. Special meetings of the Unit Owners may be called at any time by the Trustees, and special meetings of the Unit Owners shall be called by the Trustees upon the written request of the Unit Owners holding at least thirty-three and one-third percent (33.3%) of the beneficial interest and specifying the issue(s) to be discussed at the meeting. Written notice of any such special meeting designating the place, day, hour, and subject thereof shall be given by the Trustees to all Unit Owners at least fourteen (14) days prior to the date so designated.

At the annual meeting of the Unit Owners, the Trustees shall submit reports of the management and finances of the Condominium.

Whenever, at any meeting, the Trustees propose to submit to the Unit Owners any matter with respect to which approval of or action by the Unit Owners is necessary or appropriate, the notice of such meeting shall so state and reasonably specify such matter.

The presence in person or by proxy of the holders of at least thirty-three and one third percent (33.3%) of the beneficial interest hereunder shall be necessary to constitute a quorum at all meetings of the Unit Owners for the transaction of business. If, however, such quorum shall not be present or represented at any meeting of the Unit Owners, the Unit Owners present in person or represented by proxy shall have the power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum shall be present or represented. The Unit Owners may transact any business at such subsequent meeting which could have been transacted at the meeting as originally called. Notwithstanding the foregoing, no such subsequent meeting shall be held more than sixty (60) days following the date of the originally called meeting.

Unless a greater vote of the Unit Owners shall be required by the provisions of Chapter 183A, the Master Deed or this Trust, a vote of the holders of at least fifty-one percent (51%) of the beneficial interest, present in person or by proxy, at any meeting of the Unit Owners at which a quorum is present, shall be sufficient to transact the business of the Unit Owners, provided always that the Unit Owners may not act to rescind, reverse, modify or amend any decision of or action taken by the Trustees pursuant to their authority under this Trust, nor may the Unit Owners undertake to exercise in any manner the powers or functions of the Trustees hereunder, unless such action by the Unit Owners is authorized by the affirmative vote of the holders of at least two-thirds (2/3) of the beneficial interest hereunder.

**5.15 Notice to Unit Owners.** Every notice to any Unit Owner, required or permitted under the provisions hereof or which may be ordered in any judicial proceeding, shall be deemed sufficient and binding if a written or printed copy of such notice shall be given by one or more of the Trustees to such Unit Owner by leaving such

notice at his, her or its residence in the Condominium or by mailing it, postage prepaid, addressed to such Unit Owner at such address as may appear upon the records of the Trustees.

**5.16 Record Date.** The Trustees may, for a period not in excess of thirty (30) days prior to a date of any meeting of the Unit Owners, fix in advance a time as a record date for determining the Unit Owners having a right to notice of and to vote at such meeting, and in such case only Unit Owners of record on such record date shall have such rights, notwithstanding any transfer by a Unit Owner of their interest in the Unit after the record date. If no record date is fixed, the record date for the aforementioned purposes shall be 5:00 PM on the day next preceding the day on which notice of a meeting of the Unit Owners is given.

**5.17 Order of Business.** The order of business at all meetings of Unit Owners shall be as follows:

- (a) Certification of Quorum.
- (b) Proof of notice of meeting.
- (c) Reading and acceptance of the minutes of the preceding meeting.
- (d) Reports of officers.
- (e) Report of Trustees.
- (f) Reports of committees.
- (g) Election of Trustees (when required).
- (h) Other business that may, from time to time, be required.
- (i) Open comments of the Owners.

**5.18 Voting at Meetings.** At all meetings a Unit Owner may vote in person or by proxy. All proxies shall be (a) in writing signed by or on behalf of all the Owners of the Unit involved, (b) dated and (c) filed with the Secretary of the Trust. No proxy shall be valid beyond the date of the final adjournment of the first meeting of Owners, whether annual or special, held on or after the date thereof, and every proxy shall automatically terminate upon sale by the Owner of the Unit. A proxy may be revoked by notice given by an Owner of the Unit involved to the person presiding at the meeting at which it is to be cast. Any proxy that purports to be revocable without such notice shall be void.

The Trustees may utilize absentee ballots for Trustee election purposes.

### **5.19 Officers**

**5.19.1 Designation.** The officers of the Trust shall be a President, a Treasurer, a Secretary and such other officers as the Trustees from time to time may determine.

**5.19.2 Election and Qualification.** The officers shall be the original Trustees or the successors selected by the Declarant until the occurrence of the takeover event as defined in Section 3.1 hereof, and, thereafter, the Trustees at their regular meeting, or if such regular meeting is not held or in the event of resignation, removal or death of an officer, at any special meeting of the Trustees. The President shall be a Trustee. The initial Secretary of the Trust shall be Ziter S. Saloomey.

**5.19.3 Term of Office.** All officers shall hold office for a term of one (1) year and until their successors are elected and qualified.

**5.19.4 Resignation and Removal.** Any officer may resign at any time by written notice to the President or the Secretary, which notice shall take effect on the date of receipt of such notice or at any later date specified therein, and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. Any officer may be removed at any time, with or without cause, by a vote of a majority of the Trustees provided that, if removal for cause shall be proposed, the officer(s) involved shall be granted the opportunity to be heard by the Trustees.

**5.19.5 Vacancies.** A vacancy in any office may be filled in the manner prescribed in Section 5.19.2 hereof. The officer selected to fill such a vacancy shall serve for the remainder of the term of the officer replaced.

**5.19.6 President.** The President shall preside at all meetings of the Trustees and of the Unit Owners and shall have such other powers and perform such other duties as are provided in the Master Deed or in this Trust and Bylaws or as may be designated by the Trustees or the Unit Owners from time to time or as are ordinarily exercised by the presiding officer of a corporation.

**5.19.7 Secretary.** The Secretary shall record the votes and keep the minutes of all meetings of the Trustees and of the Unit Owners in a book or books to be kept for that purpose. The Secretary shall keep the records and documents of the Trustees and of the Unit Owners. The Secretary shall record in a book kept for that purpose the names of all Unit Owners, together with their addresses as registered by such Unit Owners, and shall have such other powers and duties as may be delegated to the Secretary by the Trustees or the Unit Owners from time to time. The Trustees may delegate such of the Secretary's powers and duties to the manager or managing agent as they deem to be advisable.

**5.19.8 Treasurer.** The Treasurer shall be responsible for the funds of the Trust and shall be responsible for keeping or having kept full and accurate financial records and books of account showing all receipts and disbursements of the Trust and any other financial data required by the Trustees or by the Unit Owners. The Treasurer shall be responsible for the deposit of all funds in the name of the Trustees in such depositories

as may be designated by the Trustees from time to time. The Trustees may delegate such of the Treasurer's powers and duties to the manager or managing agent as they deem to be advisable.

**5.20 Inspection of Books; Reports to Unit Owners.** Books, accounts and records of the Trustees shall be open to inspection by any one or more of the Trustees and the Unit Owners and first mortgage holders of the Units at all reasonable times. The Trustees shall, as soon as reasonably possible after the close of each fiscal year or more often if convenient to them, submit to the Unit Owners a report of the operations of the Trustees for such year which shall include financial statements in such summary form and in such detail as the Trustees shall deem proper. Any person who has been furnished with such report and shall have failed to object thereto by notice in writing to the Trustees given by certified or registered mail within a period of ninety (90) days after the date of the receipt by him or her, shall be deemed to have assented thereto.

**5.21 Checks, Notes, Drafts and Other Instruments.** Checks, notes, drafts and other instruments for the payment of money drawn or endorsed in the names of the Trustees or of the Trust from the replacement reserve account must be signed by any one (1) Trustee. Checks, notes, drafts and other instruments for the payment of money drawn or endorsed in the names of the Trustees or of the Trust from the operating account may be signed by any one (1) Trustee or by any person or persons to whom such power may at any time or from time to time be delegated by not less than a majority of the Trustees.

**5.22 Seal.** The Trustees may adopt a seal circular in form bearing an inscription of the name of this Trust as set forth in ARTICLE 1, but such seal may be altered by the Trustees at their pleasure, and the Trustees may, any time or from time to time, at their option, adopt a common wafer seal which shall be valid for all purposes.

**5.23 Fiscal Year.** The fiscal year of the Trust shall begin on January 1 of each year.

**5.24 Removal from Condominium Law.** Until the takeover event, the written consent of the Declarant, Unit Owners holding one hundred percent (100%) of the beneficial interest and the holders of all liens on the Units shall be required to approve the removal of the Condominium described herein from the provisions of Chapter 183A. Thereafter, the provisions of Section 19 of Chapter 183A shall apply.

**5.25 Sale or Lease of Unit.** Subject to such restrictions as may otherwise be set forth in the Master Deed or in this Trust and Bylaws or in individual deed restrictions, or have been or may be imposed by the Town of Wilbraham, a Unit Owner may assign, sell or otherwise transfer all of the interest in the Unit(s), together with (a) the undivided interest in the Common Areas and Facilities appurtenant thereto; (b) the interest of such Unit Owner in any Units theretofore acquired by the Trustees or their designee, on behalf

of all Unit Owners or the proceeds of the sale thereof, if any; and (c) the interest of such Unit Owner in any other assets of the Condominium. No right to any Unit may be sold, transferred or otherwise disposed of except as part of a sale, transfer or other disposition of the Unit to which such interests are appurtenant, or as part of a sale, transfer or other disposition of such part of all Units. No Unit shall be transferred separately from its appurtenant undivided interest in the Common Areas and Facilities or its appurtenant interest in any Limited Common Areas and Facilities. Pursuant to the Master Deed, and except as hereinafter specifically set forth, all Residence Units must be owner occupied, and therefore leasing is prohibited. Notwithstanding the foregoing, nothing contained herein is intended to restrict a Residence Unit Owner from (a) transferring a Residence Unit to such Residence Unit Owner's heirs provided that the transferring Residence Unit Owner has retained a life estate in the Residence Unit and that the transferring Residence Unit Owner continues to occupy the Residence Unit, or (b) transferring a Residence Unit to a trust for estate planning purposes provided that such trust gives the transferring Residence Unit Owner continued occupancy rights in the Residence Unit and that the transferring Residence Unit Owner continues to occupy the Residence Unit. Further, the requirement that a Residence Unit must be owner occupied shall not restrict the Declarant from letting, licensing or leasing Residence Units as more fully set forth in Sections 9(a)(ii) and 10(a)(i) of the Master Deed.

**5.26 Acquisition of Units by the Trustees.** With the approval of Unit Owners holding at least seventy-five percent (75%) of the beneficial interest under this Trust, the Trustees may acquire a Unit using funds from the replacement reserve fund and common expenses in the hands of the Trustees, or, if such funds are insufficient, the Trustees may levy an assessment against each Unit Owner in proportion to his, her or its percentage of beneficial interest as set forth in Exhibit B to the Master Deed, as a common expense, or the Trustees, in their discretion, may borrow money to finance the acquisition of such Unit, provided, however, that no financing may be secured by an encumbrance or hypothecation of any property other than the Unit to be so acquired by the Trustees. Foreclosure of Condominium liens is excluded from the requirements of this paragraph, except as relates to an encumbrance or hypothecation of any property other than the Unit to be so acquired by the Trustees.

## **ARTICLE 6 - RIGHTS AND OBLIGATIONS OF THIRD PARTIES DEALING WITH THE TRUSTEES**

**6.1 Dealing with Trustees.** No purchaser, mortgagee, lender or other person dealing with the Trustees as they then appear of record in the Registry of Deeds need inquire further as to the persons who are then Trustees hereunder. The receipt of the Trustees or any one or more of them of monies or things paid or delivered to them shall be effectual discharges therefrom to the persons paying or delivering the same, and no person from whom the Trustees or any one or more of them shall receive any money, property or other credit shall be required to see to the application thereof. No purchaser,

mortgagee, lender or other person dealing with the Trustees, or with any real or personal property which then is or formerly was Trust property, shall be bound to ascertain or inquire as to the existence of or occurrence of any event or purpose in or for which a sale, mortgage, pledge or charge is herein authorized or directed, or otherwise as to the purpose or regularity of any of the acts of the Trustees or any one or more of them purporting to be done in pursuance of any of the provisions or powers herein contained.

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

**6.3 Instruments Subject to Trust Terms.** Every note, bond, contract, order, instrument, certificate, undertaking, obligation, covenant or agreement, whether oral or written, made, issued or executed by the Trustees or by any agent or employee of the Trustees, shall be deemed to have been entered into subject to the terms, provisions and restrictions hereof, whether or not express references shall have been made to this instrument.

**6.4 Certificate by Trustees for Recording.** All persons dealing in any manner whatsoever with the Trustees, the Trust property, or any beneficiary hereunder, shall be held to have notice of any alteration or amendment of this Declaration of Trust, or change of Trustee or Trustees, when the same shall be recorded with the Registry of Deeds. Any certificate executed by the Secretary of this Trust setting forth the names of the Trustees hereunder, when recorded with the Registry of Deeds, shall be conclusive evidence of identity of those persons who are serving as Trustees in favor of all third persons, including the Trustees, acting in reliance thereon. Any certificate, signed by a majority of the Trustees in office at the time, setting forth as facts any matters affecting the Trust, including statements as to who are the beneficiaries, what action has been taken by the beneficiaries, and matters determining the authority of the Trustees to do any act, when duly acknowledged and recorded with the Registry of Deeds, shall be conclusive evidence as to the existence of such alleged facts in favor of all third persons, including the Trustees, acting in reliance thereon. Any certificate executed by a majority of the

Trustees hereunder, setting forth the existence of any fact, the existence of which is necessary to authorize the execution of any instrument or the taking of any action by the Trustees or any one or more of them, as the case may be, shall, as to all persons acting in good faith in reliance thereof, be conclusive evidence of the truth of the statements made in such certificate and of the existence of the facts therein set forth.

## **ARTICLE 7 - AMENDMENTS AND TERMINATION**

**7.1 Amendment of Trust.** The Trustees, with the consent in writing of Owners of Units holding at least fifty-one percent (51%) of the voting power thereunder, may, at any time and from time to time, amend, alter, add to or change this Declaration of Trust in any manner or to any extent, the Trustees first, however, being duly indemnified to their reasonable satisfaction against outstanding obligations and liabilities; provided always, however, that no such amendment, alteration, addition or change shall be valid or effective if:

**7.1.1** It would alter, or in any manner or to any extent whatsoever, modify or affect the percentage of beneficial interest of any Unit Owner hereunder so as to be different than the percentage of the undivided ownership interest in the Common Areas and Facilities which is appurtenant to such Owner's Unit as set forth in the Master Deed;

**7.1.2** It would, without the consent of the Declarant, alter or affect the Declarant's right under Section 5.10 hereof to act as the Design Review Committee or to appoint a person to so act;

**7.1.3** It would, without the consent of the NH/AL Unit Owner, alter or affect the NH/AL Unit Owner's rights to modify the NH/AL Building, the NH/AL Unit or the NH/AL Limited Common Areas without Trustee approval as specifically set forth herein and the Master Deed; or

**7.1.4** It would render this Trust contrary to or inconsistent with the Master Deed, any requirements or provisions of Chapter 183A, or any zoning or other law or ordinance, including without limitation the Fair Housing Act.

**7.2 Necessity for Recording Amendments, Alterations, Additions or Changes.** Any amendment, alteration, addition or change, pursuant to the foregoing provisions of Article 7, shall become effective upon the recording with the Registry of Deeds of an instrument of amendment, alteration, addition or change, as the case may be, signed, sealed and acknowledged in the manner required for the acknowledgment of deeds, by a majority of the Trustees, setting forth in full the amendment, alteration, addition or change, whether stated in such instrument or not, upon all questions as to title or affecting the rights of third persons and for all other purposes.

**7.3 Termination.** The Trust hereby created shall terminate upon the removal of the Condominium from the provisions of Chapter 183A in accordance with the procedure therefor set forth in Section 19 of said law, and as provided by Section 5.24 of this Trust.

**7.4 Disposition of Property on Termination.** Upon the termination of this Trust, the Trustees may, subject to and in accordance with provisions of Chapter 183A, sell and convert into money the whole of the Trust Property, or any part or parts thereof, and, after paying or retiring all known liabilities and obligations of the Trust and providing for indemnity against any other outstanding liabilities and obligations, shall divide the proceeds thereof among, and distribute in kind (at valuations made by them which shall be conclusive), all other property then held by them in trust hereunder to the Unit Owners as tenants in common, according to their respective percentage of beneficial interest hereunder. In making any sale under this provision, the Trustees shall have power to sell or vary any contract of sale and to do all things, including the execution and delivery of instruments, as may by their performance thereof be shown to be in their judgment necessary or desirable in connection therewith.

## **ARTICLE 8 - CONSTRUCTION AND INTERPRETATION; WAIVER**

**8.1 Terms.** In the construction hereof, whether or not so expressed, words used in the singular or in the plural respectively include both the plural and singular, words denoting persons include individuals, firms, associations, companies (joint stock or otherwise), trusts and corporations unless a contrary intention is to be inferred from or required by the subject matter or context. The cover, title index, headings of different parts hereof, and the marginal notes, if any, are not to be taken to be any part hereof or to control or affect the meaning, construction, interpretation or effect hereof. All the trusts, powers and provisions herein contained shall take effect and be construed according to the law of the Commonwealth of Massachusetts.

**8.2 Waiver.** The Trustees shall have the power and authority to waive any provision of this Trust affecting or limiting the rights of a Unit Owner for any cause or reason determined to be reasonable by such Trustees in their discretion; provided, however, that no such waiver on any one occasion shall constitute a waiver on any future occasion, nor shall any waiver of a provision of this Trust affect the Trustees' rights and power to enforce all other provisions of this Trust. No restriction, condition, obligation or provision contained in this Trust or Bylaws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same.

**8.3 Conflicts.** If any provision of this Trust shall be invalid or shall conflict with Chapter 183A, or if any provision of this Trust conflicts with any provision of the Master Deed, the following rules of construction shall be used:

**8.3.1** In the event of a conflict between the Trust and said Chapter 183A, the provisions of Chapter 183A shall control;

**8.3.2** In the event of a conflict between any numerical or percentage voting requirements for action set forth in the Master Deed and any such requirements set forth herein, the provisions requiring the greater percentage or fraction for action to be taken or avoided shall control; and

**8.3.3** In the event of any conflict, other than as set forth in subsection 8.3.2 hereof, between the provisions of the Master Deed and any other provision hereof, the provisions of the Master Deed shall control.

**8.4 Severability.** In the event that any provision of this Trust shall be determined to be invalid or unenforceable in any respect, it shall be interpreted and construed to be enforceable to the extent and in such situations as may be permitted by applicable law, and, in any event, the partial or total enforceability of such provision shall not affect in any matter the validity, enforceability or effect of the remainder of this Trust, and, in such event, all of the other provisions of this Trust shall continue in full force and effect as if such invalid provision had never been included herein.

Executed as a sealed instrument this \_\_\_\_ day of \_\_\_\_\_, 2010.

TRUSTEES:

\_\_\_\_\_  
ZITER S. SALOOMEY

\_\_\_\_\_  
MICHAEL MOSIER

**COMMONWEALTH OF MASSACHUSETTS**

Hampden, ss.

On this \_\_\_\_ day of \_\_\_\_\_, 2010, before me , the undersigned notary public, personally appeared ZITER S. SALOOMEY, personally known to me to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it of his own free act and deed and voluntarily for its stated purpose,

\_\_\_\_\_  
Tracie M. Kester, Notary Public  
My Commission expires: April 6, 2012

**COMMONWEALTH OF MASSACHUSETTS**

Hampden, ss.

On this \_\_\_ day of \_\_\_\_\_, 2010, before me , the undersigned notary public, personally appeared MICHAEL MOSIER, personally known to me to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it of his own free act and deed and voluntarily for its stated purpose.

---

Tracie M. Kester, Notary Public  
My Commission expires: April 6, 2012

## EXHIBIT A

### **RULES AND REGULATIONS**

#### **THE GARDENS OF WILBRAHAM CONDOMINIUM**

These Rules and Regulations are adopted for the benefit of Owners of Units at THE GARDENS OF WILBRAHAM CONDOMINIUM (the "Condominium"). They are also intended to protect and enhance the value of all property at the Condominium. They are not designed to unduly interfere with, restrict, or burden the use of property.

All residents and guests are expected to abide by these rules, which are meant to supplement the provisions of the Master Deed and Condominium Trust.

Any terms used herein and not defined shall have the meaning ascribed to them by the Master Deed, the Condominium Trust, or Chapter 183A, as the case may be.

1. GENERAL. Except as otherwise set forth in the Master Deed or Trust, nothing shall be done or kept in any Unit, Limited Common Areas and Facilities or Common Areas and Facilities which will increase the rate of insurance of the Condominium. No Unit Owner shall permit anything to be done or kept which will result in the cancellation of insurance on the Condominium, or which would be in violation of any law. No waste shall be committed in the Limited Common Areas and Facilities or Common Areas and Facilities. No use shall be made of the Common Areas and Facilities other than the uses permitted in the Master Deed, the Trust or by the Trustees.

2. HOUSING FOR OLDER PERSONS. The Residence Units in the Condominium are intended primarily for the housing of persons fifty-five (55) years of age or older (an "Eligible Resident" or "Eligible Residents"), and each Residence Unit is hereby restricted to occupancy by an Eligible Resident or Eligible Residents or, in the event of the death of an Eligible Resident occupying a Residence Unit and in accordance with the terms of the Condominium Trust, the surviving spouse of such Eligible Resident. Further information on this restriction is contained in Section 9 of the Master Deed, which Section 9 also sets forth the rights and responsibilities of the Trustees and the Unit Owners in order that the Condominium qualifies as Housing for Older Persons under the Fair Housing Act.

3. ADDITIONS TO EXTERIOR OF THE BUILDINGS. Changes or fixtures affecting the appearance of the exterior of any Residence Building (as defined in the Master Deed), such as, without limitation, skylights, chimneys, decorations, awnings, signs, sun shades, air conditioning equipment, antennas, fans, screens and enclosures, statues, urns, animal facsimiles, fences, or the like shall be made only with the written consent of the Trustees. Satellite television antennas or dishes with a diameter of

eighteen inches or less may be installed on the rear of a Residence Building, but only with the advance written approval of the Trustees, who shall designate the location for installation of such antenna or dish.

No part of the Common Areas and Facilities or Limited Common Areas and Facilities of the Condominium shall be decorated or furnished by a Residence Unit Owner in any manner, nor shall the exterior surface of any entrance door to a Residence Unit be painted or otherwise decorated in any manner, except with the prior written approval of the Trustees and in accordance with the provisions of the Master Deed and Bylaws, as amended.

The NH/AL Unit Owner shall be allowed to make changes or attach fixtures to the exterior of the NH/AL Unit or NH/AL Building, or decorate or furnish the NH/AL Limited Common Areas, so long as such changes, fixtures, decoration or furnishings are in accord with the overall appearance of the Condominium, and with the prior written consent of the Trustees, which consent will not be unreasonably withheld. Notwithstanding the foregoing, no Trustee consent shall be required if such changes, fixtures, decoration or furnishings are required by the Massachusetts Department of Public Health or any other federal, state or local entity which regulates the use of the NH/AL Unit.

4. NOISE. Owners and guests will be expected to reduce noise levels between 10:00 PM and 7:00 AM so that neighbors are not disturbed. At no time are musical instruments, radios, televisions or pets to be so loud as to become a nuisance.

5. OUTDOOR EQUIPMENT AND CHILDREN'S PLAYTHINGS. Lawn furniture, bicycles, children's wheeled vehicles and toys, recreational/athletic equipment of any type, sporting goods and other personal articles and equipment shall not be left or stored outside the Unit, except for appropriate seasonal use furniture, which when used outside, shall be maintained and located on the deck or patio appurtenant to the Unit only and in such fashion as to meet safety and aesthetic standards as established by the Trustees from time to time.

6. OUTDOOR GRILLS. The use of outdoor cooking grills within five (5) feet of a Unit is prohibited. Storage of any type of grill outside of the Unit is prohibited except on the deck. When in use, cooking grills shall be maintained and used in such a fashion as to meet the safety and aesthetic standards established by the Trustees, from time to time.

7. FRONT PORCHES, DECKS AND PATIOS; GUTTERS. The Trust shall be responsible for removing snow and ice from the front porches of the Residence Units. Each Residence Unit Owner shall be responsible for removing snow and ice from any other porch appurtenant to such Owner's Unit, as well as removing leaves and debris

from any porch, deck or patio which is appurtenant to such Owner's Unit. The Trust will be responsible for cleaning the gutters of the Residence Units on an annual basis.

8. CLOTHES LINES. No clothing, linens or similar materials shall be hung or otherwise placed on the Units, Common Areas and Facilities or Limited Common Areas and Facilities. No such articles shall be placed in a Unit or Limited Common Areas and Facilities so as to be exposed to public view.

9. STORAGE. Except for storage in the storage areas and/or garages deeded as part of a Unit, or in other areas as may be designated by the Trustees, there shall be no storing or parking of baby carriages, playpens, bicycles, wagons, toys, vehicles (other than automobiles), trailers, tools, benches, chairs, or other items in any part of the Common Areas and Facilities.

10. FLAMMABLES STORAGE. No Residence Unit Owner or occupant or any of his, her or its agents, lessees, or visitors shall at any time bring into or keep in his, her or its Residence Unit, Common Areas and Facilities or Limited Common Areas and Facilities any flammable, combustible or explosive fluid, material, chemical, or substance; except that such lighting and cleaning fluids as are customary for residential use may be kept in Residence Units.

11. IMPROVEMENTS TO COMMON AREAS AND FACILITIES. Improvements to and landscaping of the Common Areas and Facilities shall be done only by the Trustees, except that a Residence Unit Owner may, with the prior written approval of the Trustees, plant flowers or other appropriate plantings in the flower beds immediately adjacent to such Residence Owner's Unit. No exterior or landscape ornamentation is permitted. The NH/AL Unit Owner shall be allowed to make reasonable improvements to and landscaping of the NH/AL Limited Common Area, or improvements or landscaping required by the Massachusetts Department of Public Health or any other federal, state or local entity which regulates the use of the NH/AL Unit, without prior approval of the Trustees.

12. IMPROPER USE OF COMMON AREAS AND FACILITIES. There shall be no use of any Common Areas and Facilities which injures or scars them or the plantings thereon, increases the maintenance thereof, or causes embarrassment, disturbance or annoyance to the Owners in the enjoyment of the Condominium. There shall be no obstruction of the Common Areas and Facilities without the prior written consent of the Trustees except as expressly permitted in the Master Deed, in the Condominium Trust or in these Rules and Regulations.

No unauthorized person, including Unit Owners, shall be permitted on the roof of the Condominium Buildings.

There shall be no organized sports activities, or picnicking or fires, except in those areas, if any, which are approved for such use in writing by the Trustees. Under no circumstances may a fire of any kind (excluding barbecue grills) be lighted or maintained and under no circumstances may a person do or permit anything within the Condominium which would be in violation of any regulation of the local Fire Department or fire law, ordinance, rule or regulation pertaining to the same, which now exists or is hereafter promulgated by any public authority.

13. HOUSEHOLD PETS.

(a) Any Unit Owner or occupant desiring to bring a pet into the community must register the pet with management. Such registration shall include a copy of this regulation signed by the Unit Owner or occupant and a member of the Board of Trustees. A copy of the registration shall be placed in the minutes of the Board of Trustees meeting following signing.

(b) No pets other than common domestic animals having a shoulder height of twenty-four (24) inches or less shall be kept in any Unit. Such animals include, but are not necessarily limited to dogs, cats, birds, tropical fish, goldfish, and hamsters and/or gerbils (if properly caged). Notwithstanding the foregoing, no Rottweilers, Mastiffs, Pit Bulls or offspring of the same shall be kept in any Unit and under no circumstances are reptiles or “exotic” animals to be kept in any Unit. Service animals, including those which do not conform to the restrictions set forth in this paragraph, will be permitted for use by people with disabilities. Dogs and cats must be spayed or neutered. Service animals will be subject to the rules and regulations contained herein.

(c) For each pet we request for our files:

- i. a photo and identifying description of the pet;
- ii. a copy of the dog or cat license in accordance with local and state laws;
- iii. information regarding emergency boarding accommodations; and
- iv. two alternative caretakers, their names, address and phone numbers of the person(s) who will immediately assume responsibility for the care of the pet should the owner be incapacitated. These caretakers must be verified in writing, acknowledge their responsibility and live within fifty (50) miles of the Condominium.

(d) You will be responsible for proper pet care, good nutrition, grooming, exercise, flea control, routine veterinary care and required inoculations. Dogs and cats must wear identification and collars when outside.

(e) No dog shall be allowed in or on the Common Areas and Facilities or Limited Common Areas and Facilities unless it is on a leash held by the Unit Owner, occupant or other responsible individual.

(f) No pet shall be tied to any Common Areas and Facilities or Limited Common Areas and Facilities at any time.

(g) The pet's owner shall immediately properly dispose of the pet's defecation on any Common Areas and Facilities or Limited Common Areas and Facilities.

(h) The repair of any damage caused by a pet, including but not limited to staining of grass and shrubs, shall be the responsibility of the Owner of the Unit in which the pet lives. The Trustees are authorized, in their sole discretion, to repair to their satisfaction any such damage not repaired by the responsible Unit Owner, and the Owner of the Unit in which the pet lives shall be assessed the cost of such repair.

(i) Any repeated disturbance caused by a pet shall be cause for the pet's removal from the Condominium premises, by vote of the Trustees recorded in the minutes.

(j) All dogs shall have rabies and distemper vaccinations annually, proof of which shall be provided to the Trustees on a current basis.

(k) Each Owner shall hold the Trustees and each of the Unit Owners and their respective agents and employees harmless against loss, liability, damage or expense for any actions of such Unit Owner's pet(s) within the Condominium.

14. DRIVEWAYS AND PARKING AREAS. Owners shall be responsible to see that neither they nor their guests interfere with the right of other Owners and their guests to the appropriate use of driveways and parking areas. With the exception of changing a flat tire or cleaning, washing and/or waxing a vehicle, no type of vehicle maintenance is permitted within the confines of the Condominium. Use of the parking spaces and/or driveways for purposes other than parking (e.g. storage of furniture, automotive repair, maintenance, furniture refinishing, etc.) is prohibited.

15. VEHICLES. Only cars and light trucks without signage are permitted to park overnight in the common parking or driveway areas of the Residence Units. All persons shall comply with Massachusetts laws, the regulations of the Department of Motor Vehicles and Wilbraham ordinances while on the roads and driveways within the Condominium. Posted speed limits on the Condominium roadways shall be obeyed at all times.

No recreational vehicles (campers, boats, motor homes, snowmobiles etc.) or commercial vehicles will be allowed to park overnight except with the express written authorization of the Trustees. If such permission is granted, the permitted vehicle must be parked in the common parking area or driveway and shall not be used as living quarters. Notwithstanding the foregoing, commercial vehicles used in conjunction with the NH/AL Unit are allowed to park in the parking lots adjacent to the NH/AL Building.

All vehicles within the confines of the Condominium must be in operable condition and have current license plates and inspection stickers (if required). Any vehicle not in conformance with the above may be moved or removed by the Trustees, without notice and at the expense of the Owner.

Under no circumstances are vehicles permitted on other than designated paved areas of the Condominium without the express written authorization of the Trustees or their designated agent. At no time shall the access area in front of a walkway be blocked by a parked vehicle. No vehicle shall be parked so as to block access to any roadway or parking area. No overnight parking on the roadway is allowed. Violations may result in a per occurrence fine imposed by the Trustees.

16. SNOW REMOVAL. The Trust will be responsible for plowing the driveways of the Residence Units. During snow removal times, residents shall cooperate with the snow-removal contractor by moving their vehicles when requested to do so. Vehicles may, from time to time, be ordered removed from parking areas and/or driveways to permit snow plowing. Owners of such vehicles shall promptly comply and remove the vehicle from the parking area until the snow plowing is complete. The Trustees are authorized to impose a per occurrence fine for failure to do so.

17. SIGNS. The Owners of Residence Units may not place any signs on the exterior of a Residence Building or windows of such Residence Units, or in such other place as may be visible from the exterior of the Residence Unit. As used herein, "signs" includes, without limitation, "for sale" signs. This prohibition shall not apply to the Declarant. The NH/AL Unit Owner shall have the right to place signs on the exterior of the NH/AL Building or the windows of the NH/AL Unit in order to identify such Unit or provide directions or information to visitors to the Unit or emergency personnel, or as required by the Massachusetts Department of Public Health or any other federal, state or local entity which regulates the use of the NH/AL Unit. Further, the NH/AL Unit Owner shall have the right to place signs on the Common Areas or Limited Common Areas to provide directions to the NH/AL Unit, so long as such signage is in accord with the overall aesthetics of the Condominium, and with the prior written consent of the Trustees, which consent shall not be unreasonably withheld. Notwithstanding the foregoing, any signage which is required by the Massachusetts Department of Public Health or any other federal, state or local entity which regulates the use of the NH/AL Unit shall not require Trustee approval.

18. ABUSE OF MECHANICAL SYSTEMS. The Trustees may charge to a Unit Owner any damage to the mechanical, electrical or other Building service system of the Condominium caused by such Unit Owner by misuse of those systems.

19. OFFENSIVE ACTIVITIES. No Owner may use or maintain his, her or its Unit or the Common Areas and Facilities appurtenant thereto for any purpose or in any manner which is contrary to any applicable law, rule, regulation or requirement of any governmental authority, or for any purpose which would constitute a nuisance or be offensive.

No Unit Owner shall engage in or permit offensive activities or any noises by such Owner, or such Owner's family, agents or visitors, nor do or permit anything to be done by such persons either willfully or negligently that:

(i) may be or become an annoyance or nuisance to the other Unit Owners or occupants;

(ii) will interfere with the rights, comforts, or conveniences of other Unit Owners or occupants;

(iii) may or does cause damage to any other Unit or to the Common Areas and Facilities or Limited Common Areas and Facilities; or

(iv) results in the removal of any article or thing of value from any other Unit Owner's Unit or Limited Common Areas and Facilities or from the Common Areas and Facilities of the Condominium.

Any Unit Owner making or permitting such nuisance, interference, damage, or removal shall be responsible for the elimination of such damage or replacement of the item removed. The Trustees may assess to such Unit Owner the costs involved with such elimination or replacement.

20. MOVING. Moving companies or other furniture movers, including Unit Owners and/or Unit occupants, shall neither move into Units nor out of Units before 7:00 AM or after 10:00 PM.

21. LITTERING. There will be no littering. Paper, cans, bottles, cigarette butts, and other trash is to be deposited only in trash containers and under no circumstances are such items to be dropped or left on Common Areas and Facilities.

22. TRASH DISPOSAL. Trash and garbage must be contained in closed bags and placed in a trash barrel located within the trash receptacle shed attached to the

Building. Any recyclable material should be placed in the appropriate bins located within the same trash receptacle shed. Newspapers and flattened cardboard boxes should be tied in bundles and also left in the same trash receptacle shed. No trash shall be placed in Common Areas and Facilities except for contained trash on days of trash pickup only. It shall be the Unit Owner's or occupant's responsibility to dispose of any trash articles too large to be disposed of by normal residential trash pickup.

23. STRUCTURAL INTEGRITY OF THE BUILDINGS. Nothing shall be done in any Common Areas or Facilities which will impair the structural integrity or fire rating of any Building or Building component, nor shall anything be done in or on said areas which would structurally change any Building, without the prior written permission on each occasion by the Trustees and the issuance of a building permit by the Town of Wilbraham.

24. DAMAGE. Any damage to any Building, Common Areas and Facilities or Limited Common Areas and Facilities caused by a Unit Owner or occupant, his, her or its family, guests, agents, servants, employees or licensees shall be the responsibility of the Unit Owner.

25. SAFETY. Each Unit Owner or occupant assumes responsibility for his, her or its own safety and that of his, her or its family and guests.

26. PLUMBING. Each Unit Owner shall keep his, her or its Unit in a good state of preservation and cleanliness. Plumbing fixtures and apparatus shall not be used for any purpose other than for which they were constructed. The Unit Owner shall pay for any damage to the plumbing system of any Building resulting from such misuse.

27. KEYS AND LOCKS. Unit Owners may install their own locks, and if they do so, the Unit Owner shall provide the Trustees with an additional key pursuant to the Trustees' right of access to the Unit. In the event the Trustees must make a forced entry because of failure by the Unit Owner to provide the key, the Unit Owner shall be responsible for any damages caused by the entry.

28. GUESTS. Owners will be held responsible for the actions of their guests. If occupancy by guests creates a nuisance to other Owners, the Trustees shall have the right to require that the guests leave. Responsibility for such supervision shall rest with any Owner who is the host of such guests. Any child on the Condominium property shall at all times be under the supervision of a responsible adult who will direct and control the activities of such child in order that such child conforms to the Rules and Regulations of the Condominium.

29. COMPLAINTS. Complaints of violations of these Rules and Regulations should be made to the Trustees in writing. If the Trustees feel that the complaint is

justified, they will take whatever action they deem necessary. The complainant will be notified, in writing, by the Trustees as to what action has been taken. Each Owner has the right to protect his, her or its interest in the event the Trustees choose not to take action on a complaint. The Trustees are not required to take any action upon receipt of a complaint.

30. AMENITIES. Only residents of the Condominium and their guests may use the Condominium amenities appurtenant to Units in the Condominium. The Trustees may adopt and enforce rules and regulations with respect to amenities, including, without limitation, the pool and spa area.

31. VENDING, PEDDLING OR SOLICITATION. No person, including a Unit Owner, shall enter or go through the Condominium for the purpose of canvassing the residents, or for the purpose of vending, peddling or soliciting orders for any merchandise, book, periodical, or circular of any kind or nature whatsoever; or for the purpose of soliciting donations or contributions for or distributing any handbill, pamphlet, circular, tract, book, notice or advertising matter; provided, however, that such canvassing, vending, peddling, soliciting or distribution may be made with the prior written consent of the Trustees. Notwithstanding the foregoing, nothing herein shall be construed as to limit Declarant, or its successors and/or assigns, from engaging in such activities in connection with its sales and marketing activities.

32. AMENDMENT. These Rules and Regulations may be revised in any way at any time by the Trustees as conditions warrant, provided that a written communication is sent to each Owner advising of the change.

33. DELEGATING OF POWERS. The Trustees shall have the authority and duty to enforce these Rules and Regulations, but, in their discretion, may delegate such enforcement authority and duties under these Rules and Regulations to whomever they deem desirable.

34. ENFORCEMENT. The Trustees are authorized, in their sole discretion, to impose monetary fines or penalties for violation of these Rules and Regulations. Further, the Trustees have the right to relax or withhold enforcement of any rule or regulation for any or all residents, or which, under the circumstance, would be unfair or impractical to enforce.

35. RIGHT TO A HEARING. Any resident, Owner or guest aggrieved by any fine or penalty imposed by the Trustees will be granted a hearing, provided that said aggrieved party requests a hearing in writing within ten (10) days of the grievance. Said hearing shall be held within twenty-one (21) days of receipt of the written request for hearing, and shall be conducted in a closed session by the Trustees. The party aggrieved,

the Unit Owner and/or his, her or its representative, and the complainant are required to attend the hearing.

36. NH/AL UNIT. Nothing herein shall prevent the NH/AL Unit Owner from adopting additional reasonable rules and regulations pertaining to its Unit and Limited Common Areas and Facilities.