

**SECOND AMENDMENT TO
SECOND AMENDED AND RESTATED DECLARATION
FOR
ELK RIDGE CONDOMINIUMS
(A COMMON INTEREST COMMUNITY)**

This Second Amendment to Second Amended and Restated Declaration for Elk Ridge Condominiums (a Common Interest Community) ("Second Amendment") is made effective as of the date recorded with the Clerk and Recorder of Larimer County, Colorado ("Clerk and Recorder").

Recitals

- A. The Second Amended and Restated Declaration for Elk Ridge Condominiums (a Common Interest Community) was recorded with the Larimer County Clerk and Recorder on October 23, 2015, at Reception No. 20150071096 (the "Declaration").
- B. Article 15, Section 15.5, of the Declaration provides that the Declaration may be amended by a written instrument containing the consents of the Owners of the Units to which at least sixty-seven percent (67%) of the eligible votes in the Association are allocated.
- C. As reflected in the Certification appearing at the end of this Second Amendment, this Second Amendment has received the consent of Owners of Units to which at least sixty-seven percent (67%) of the eligible votes in the Association are allocated.

Second Amendment

- 1. Article 10.2 (Property Insurance) is amended to add the following:


10.2.1 Alternative Coverage. For any budget year, in the event that property insurance required in Section 10.2 of this Declaration cannot be obtained after the Executive Board declares that it has conducted a reasonable search and has exhausted all known options, and such insurance is not reasonably available or contains unacceptable clauses, or the associated cost of such insurance exceeds the Association's previous year's insurance premium by 50 percent, then the Executive Board may require each unit owner, after notice and an opportunity to comment, to provide their own property insurance. The terms and limits of this property insurance will be established by the Executive Board and communicated immediately to the unit owners. All policies must ensure the property for full replacement value. Each unit owner will be required to submit their insurance policy to the Executive Board for

approval to ensure compliance with these newly-established HOA requirements upon reasonable request.

- 2. Unless otherwise defined in this Second Amendment, capitalized terms used in this Second Amendment have the definitions given to them in the Declaration.
- 3. Except as amended by this Second Amendment, all provisions of the Declaration remain in full force and effect.

Dated this 29th day of February 2024.

Elk Ridge Condominium Association,
a Colorado nonprofit corporation

By:  - PRESIDENT
John Baney, President

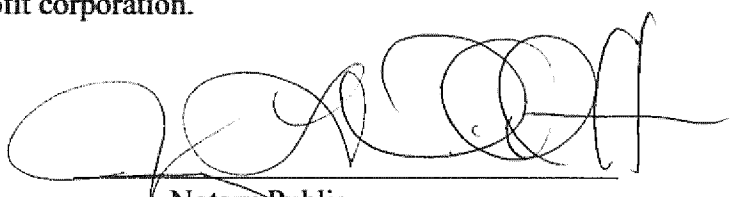
ATTEST:

By:  Secretary
Charles A. DeJoseph, Jr., Secretary

STATE OF COLORADO)
) ss.
COUNTY OF LARIMER)

The foregoing instrument was acknowledged before me this 29th day of February 2024 by John Baney, as President, and Charles A. DeJoseph, Jr., as Secretary, of Elk Ridge Condominium Association, a Colorado nonprofit corporation.

Witness my hand and official seal.


Notary Public

JENNY L NORTHCUTT
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 19944013781
MY COMMISSION EXPIRES SEPTEMBER 22, 2026

CERTIFICATION

The undersigned, being the Secretary of Elk Ridge Condominium Association, a Colorado nonprofit corporation ("Association"), certifies as follows:

1. The foregoing Second Amendment to Second Amendment and Restated Declaration for Elk Ridge Condominiums (a Common Interest Community) ("Second Amendment") has received the consent of Owners of Units to which at least sixty-seven percent (67%) of the eligible votes in the Association are allocated.
2. John Baney is the duly elected President and I am the duly elected Secretary of the Association. By proper corporate action of the Association, John Baney and I have been authorized to execute the foregoing Amendment.

Dated this 29th day of February 2024.

Elk Ridge Condominium Association,
a Colorado nonprofit corporation

By: Charles A. DeJoseph, Jr. Sec.
Charles A. DeJoseph, Jr.,
Secretary

STATE OF COLORADO)
) ss.
COUNTY OF LARIMER)

The foregoing instrument was subscribed and sworn to before me this 29th day of February 2024 by Charles A. DeJoseph, Jr., as Secretary, of Elk Ridge Condominium Association, a Colorado nonprofit corporation.

Witness my hand and official seal.

Jenny L Northcutt
Notary Public

JENNY L NORTH CUTT
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 19944013781
MY COMMISSION EXPIRES SEPTEMBER 22, 2026