

V467481

CERTIFICATE OF PRESIDENT AND SECRETARY

OF

12/07/01 101710092 V467481

\$11.00

WESTHOLLOW VILLA TOWNHOME ASSOCIATION, INC.

POLICY RESOLUTION: INSURANCE DEDUCTIBLE

Covering the property subject to the "Declaration of Covenants, Conitions, and Restrictions for Westhollow Villa Townhomes" filed under CCF #F190707

WHEREAS the Association has insured the buildings and Common Areas of the property; and

WHEREAS the Insurers impose a deductible in regard to property claims; and

WHEREAS the Board of Directors is of the opinion that it is necessary to adopt and enforce an equitable policy in regard to the liability for payment of the deductible;

NOW THEREFORE BE IT RESOLVED that the following policy be and is hereby adopted by the Board of Directors.

1. In the event that the loss of damage is caused by the negligence of an owner, his/her tenants, invitees or guests, such owner will be liable for the full amount of any deductible on the Association's policy.
2. In the event of a unit owner or resident being insured for any loss to the unit or to the property, the Association shall be entitled to require the unit owner and/or resident to claim any loss under such unit owner/resident's policy of insurance.
3. In the event -
 - 3.1 The loss originated or is caused by the homeowners, his/her tenants, invitees or guests, or from within or due to his/her unit without any negligence being attributable; or
 - 3.2 The cause of the loss cannot be determined and is only related to her/her unit or the limited common elements assigned to his/her unit,

The first 50% of the deductible on the insurance policy will be paid by the homeowner and the balance of the deductible in excess of 50% shall be paid by the Association.
4. In all other situations, the Association shall pay the deductible which shall be regarded as a common expense.

ATTEST TO:

Betty Warfield
President *BETTY WARFIELD*

10-16-01
Date

Gail Willis
Secretary *GAIL WILLIS*

10-16-01
Date

FILE FOR RECORD
8:00 AM

DEC - 7 2001

Dorey L. Kaufman
County Clerk, Harris County, Texas

546-67-2655

B = Rev

ACKNOWLEDGEMENT

State of Texas, County of Harris:

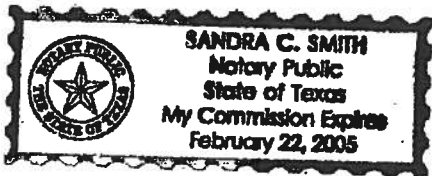
This instrument was acknowledged before me on this 19 day of November, 2001

by BETTY AIRFIELD and GAIL WILLIS, duly

authorized representatives of the WESTHOLLOW VILLA TOWNHOME ASSOCIATION, INC.

*low
no. 12*

Sandra C. Smith
Notary Public in and for the State of Texas



ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE FOREGOING REAL PROPERTY BECAUSE OF COLOR OR RACE IS VOID AND UNENFORCEABLE UNDER FEDERAL LAW
THE STATE OF TEXAS
COUNTY OF HARRIS
I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped herein by me; and was duly RECORDED in the Official Public Records of Real Property of Harris County, Texas on

DEC - 7 2001



Dorothy L. Kaufman
COUNTY CLERK
HARRIS COUNTY, TEXAS

Record & Return to:

RICHARD C. LIEVENS

*FRANK, EDMORE, LIEVENS, CITESNEY &
TURET LLP*

808 TRAVIS SUITE 2600

HOUSTON TX 77002

546-67-2656