AMENDMENT TO BY-LAWS OF RIVER CROSSING COMMUNITY ASSOCIATION

ON this Fifth day of February, 2002, this amendment supplementing Section 7.14

of the River Crossing Community Association By-Laws was duly adopted by the

Membership.

Except for normal operating expenses set forth and/or implied within the budget

adopted in accordance with 7.14(a)(xii), the Board of Directors shall not expend in excess

of two thousand dollars (\$2,000.00) for any special item or expense without the approval

of at least fifty-one percent (51%) of the membership. This limitation, however, shall not

prevent the Board from expending in excess of two thousand dollars (\$2,000.00) for

normal budget items or in the event such expenditure is necessary to protect the health,

safety, or welfare of the members due to an emergency.

Dated: 7-16-2002

Debbie Coonelly

Secretary