

December 2014

Cross Keys Condominium #1

NOTICE REGARDING PROPERTY INSURANCE DEDUCTIBLE

Pursuant to the provisions of Section 11-114 of the Maryland Condominium Act and the Condominium's By-Laws, the Council of Unit Owners of the Condominium is responsible for obtaining and maintaining a Master Insurance Policy insuring the Common Elements and Units (exclusive of improvements or betterments installed in the Units by Unit Owners other than the Developer) from commonly-insured against casualties. Unit Owners are advised that, if the cause of any damage to or destruction of any portion of the Condominium originates from their Unit (regardless of fault), the Owner of that Unit where the cause of the damage or destruction originated is responsible to the Council of Unit Owners for reimbursement of any resulting deductible under the Master Insurance Policy up to a maximum amount of \$5,000.00. Unit Owners are strongly encouraged to obtain supplemental insurance coverage upon their personal property, improvements and betterments, and to protect against liability for repayment of any insurance deductible under the Condominium's Master Insurance Policy.

All Unit Owners are advised that the property insurance deductible under the Condominium's Master Insurance Policy is \$5,000.00.

2100.012\nnotice of property insurance deductible 052709

AMENDMENT TO CONDOMINIUM BY-LAWS

THIS AMENDMENT TO CONDOMINIUM BY-LAWS (the "Amendment"), made this day of August, 1983, by CROSS KEYS CONDOMINIUM NO. 1, an unincorporated association of the owners of condominium units in the CROSS KEYS CONDOMINIUM NO. 1, located in Baltimore City, Maryland.

INTRODUCTORY STATEMENT

A. Cross Keys Condominium No. 1 ("the Condominium") was established by a Condominium Master Deed dated October 27, 1971, and recorded among the Land Records of Baltimore City, Maryland on November 12, 1971, in Liber R.H.B. No. 2852, folio 41 (the "Declaration"), and By-Laws recorded among the Land Records of Baltimore City, Maryland in Liber R.H.B. No. 2852, folio 54 (the "By-Laws").

B. The Condominium has heretofore duly authorized and approved the amendments to the By-Laws hereinafter set forth in the manner and by the vote required by law and by Article VIII of the By-Laws, at duly called meetings of members of the Condominium with quorums being present, pursuant to Article II, Section 6 of the By-Laws.

NOW, THEREFORE, the undersigned officers of the Condominium hereby certify that the By-Laws have been amended and modified as follows:

1. Article III, Section 2 - The number of Directors, beginning with the annual meeting of members in 1976, shall be nine (9), until such number shall be changed as provided in Article III, Section 2.

2. Article III, Section 3 - The second sentence of this By-Law is deleted and replaced with the following, effective December 8, 1976:

"At each annual meeting of the Owners, the Owners shall elect three (3) Directors for three (3) year terms each (or shorter to fill the vacancy for an uncompleted term). The nominating committee shall, if possible, include in its slate of nominees at least two (2) new members for election to the Board in each year to encourage wider representation on the Board."

3. Article VII, Section 3 - The Board of Directors, effective September 14, 1976, has changed the fiscal year of the Condominium to the calendar year, beginning with calendar year 1976.

2. Except as herein amended and modified, the By-Laws remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the Condominium has caused this Amendment to be executed and sealed on its behalf by its duly authorized officers the day and year first above written.

WITNESS:

CROSS KEYS CONDOMINIUM NO. 1

David Johnson

By: Arthur Weiner (SEAL)
Arthur Weiner, President

David Johnson


By: Jerome C. Salganik (SEAL)
Jerome C. Salganik, Secretary

STATE OF MARYLAND, CITY OF BALTIMORE, TO WIT:

I HEREBY CERTIFY that on this _____ day of August, 1983, before me, the subscriber a Notary Public for the State aforesaid, personally appeared Arthur Weiner, President, and Jerome C. Salganik, Secretary, of Cross Keys Condominium No. 1,

and they acknowledged the foregoing Amendment to Condominium By-Laws to be the act of said Condominium and they further acknowledged and certified that Jerome C. Salganik is the person specified in Article II, Section 10 of the By-Laws to tally votes at meetings of the Owners and that the foregoing Amendments to the Condominium By-Laws were approved by the percentage of votes required by law and by the Master Deed and By-Laws of the said Condominium.

AS WITNESS my hand and Notarial Seal.



Notary Public
My Commission Expires: July 1, 1986

R8146.511 S
2:12/20/89

SECOND AMENDMENT TO CONDOMINIUM BY-LAWS
CROSS KEYS CONDOMINIUM NO. 1

THIS SECOND AMENDMENT TO CONDOMINIUM BY-LAWS ("Second Amendment") is made this 17th day of May, 1991 by CROSS KEYS CONDOMINIUM NO. 1, an unincorporated association of the owners of condominium units in Cross Keys Condominium No. 1 located in Baltimore City, Maryland.

INTRODUCTORY STATEMENT

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A. Cross Keys Condominium No. 1 (the "Condominium") was established by a Condominium Master Deed dated October 27, 1971 and recorded among the land records of Baltimore City, Maryland on November 12, 1971 in Liber R.H.B. No. 2852, folio 41, ("Master Deed") and the By-Laws recorded as aforesaid at Liber R.H.B. No. 2852, folio 54, as amended by an Amendment to Condominium By-Laws dated August 25, 1983 and recorded among the aforesaid land records in Liber S.E.B. No. 101, folio 627 (collectively, the "By-Laws").

B. The Condominium has heretofore duly authorized and approved the Amendment to the By-Laws hereinafter set forth in the manner and by the vote required by Law and by Article VIII of the By-Laws, at a duly called meeting of the members of the Condominium with a quorum being present, pursuant to Article II, Section 6 of the By-laws.

NOW, THEREFORE, the undersigned officers of the Condominium hereby certify that the By-Laws have been amended and modified as follows:

1. Article V, Section 4(a) of the By-laws is amended by adding thereto the following:

Notwithstanding any provision to the contrary set forth in these By-laws, no portion of the Condominium (including Units and Common Elements) shall be used for the operation of a "family daycare home." For purposes of this Section 4(a), "family daycare home" means a residence in which care is given to a child in place of parental care for less than twenty-four (24) hours per day in a residence other than the child's residence, for which the daycare provider is paid. The prohibition set forth in this Section 4(a) shall apply retroactively, to the end that operation of family daycare homes in Units within the Condominium which has heretofore taken place or is currently taking place, is

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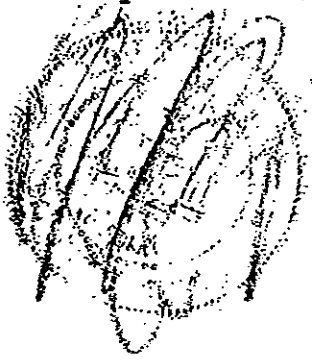
Amendment to Condominium By-Laws was approved by the percentage of votes required by Law and by the Master Deed and By-Laws of said Condominium.

AS WITNESS my hand and Notarial Seal.

Lawrence A. ...

Notary Public

My Commission Expires: 12/1/92



002H0206 A *** RECORD \$15.50

THIS IS TO CERTIFY that the within instrument was prepared by or under the supervision of the undersigned Maryland attorney.

Charles E. Brodsky

Charles E. Brodsky

000010

RETURN TO:
Charles E. Brodsky, Esq.
Gordon, Feinblatt, Rothman,
Hoffberger & Hollander
233 E. Redwood Street
Baltimore, Maryland 21202

4778E

RECEIVED FOR RECORD
JUN 6 1991 AT 9:30'CLOCK
A M. SAME DAY RECORDED IN LIBER
S.E.B. No. 2856 FOLIO 439 &c.
ONE OF THE law RECORDS OF
BALTIMORE CITY AND EXAMINED.
PER

CLERK

1550

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2:12/15/89

CROSS KEYS CONDOMINIUM NO. 1
NOTICE OF BY-LAW AMENDMENT

The following is a By-Law Amendment adopted by the Owners of Cross Keys Condominium No. 1. This Amendment has been recorded among the Land Records of Baltimore City, Maryland in Liber SEB No. 2856, folio 439 by a Second Amendment to Condominium By-Laws dated May 17, 1991. This Notice is punched for insertion in your book of Condominium documents. You are urged to read this Amendment and to insert this Notice in your book of documents.

The Cross Keys Condominium No. 1 By-Laws have been amended and modified by adding to Article V, Section 4(a) the following text:

Notwithstanding any provision to the contrary set forth in these By-Laws, no portion of the Condominium (including Units and Common Elements) shall be used for the operation of a "family daycare home." For purposes of this Section 4(a), "family daycare home" means a residence in which care is given to a child in place of parental care for less than twenty-four (24) hours per day in a residence other than the child's residence, for which the daycare provider is paid. The prohibition set forth in this Section 4(a) shall apply retroactively, to the end that operation of family daycare homes in Units within the Condominium which has heretofore taken place or is currently taking place, is forthwith prohibited. Notwithstanding any provision to the contrary set forth in these By-Laws, the provisions of this Section 4(a) may be eliminated by the vote of a majority of the total eligible votes of the Condominium cast pursuant to the procedures set forth herein for amending these By-Laws.

END

THIRD AMENDMENT TO CONDOMINIUM BY-LAWS

CROSS KEYS CONDOMINIUM NO. 1

THIS THIRD AMENDMENT TO CONDOMINIUM BY-LAWS ("Third Amendment") is made this 15th day of MARCH, 2002 by **CROSS KEYS CONDOMINIUM NO. 1**, an unincorporated association of the owners of condominium units in Cross Keys Condominium No. 1 located in Baltimore City, Maryland.

INTRODUCTORY STATEMENT

A. Cross Keys Condominium No. 1 (the "Condominium") was established by a Condominium Master Deed dated October 27, 1971 and recorded among the Land Records of Baltimore City, Maryland on November 12, 1971 in Liber R.H.B. No. 2852, folio 41 ("Master Deed") and the By-Laws recorded in said Land Records at Liber R.H.B. No. 2852, folio 54, as amended by an Amendment to Condominium By-Laws dated August 25, 1983 and recorded among the said Land Records in Liber S.E.B. No. 101, folio 627 and further amended by a Second Amendment to Condominium By-Laws dated May 17, 1991 and recorded among the said Land Records in Liber S.E.B. No. 2856, folio 439 (collectively, the "By-Laws").

B. The Condominium has heretofore duly authorized and approved the Third Amendment to the By-laws hereinafter set forth in the manner and by the vote required by law and by Article VIII of the By-laws.

NOW, THEREFORE, the undersigned officers of the Condominium hereby certify that the By-Laws have been amended and modified as follows:

1. The first sentence of Article II, Section 6 of the By-Laws is hereby deleted and the following is hereby inserted in lieu thereof:

"Section 6. Quorum. At any meeting of owners, the presence in person or by proxy of owners entitled to cast twenty-five percent (25%) of the votes thereat, shall constitute a quorum; but this section shall not affect any requirement under statute or under the Master Deed of the Condominium for the vote necessary for the adoption of any measure".

2. Except as herein amended and modified, the By-laws remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the Condominium has caused this Third Amendment to be executed and sealed on its behalf by its duly authorized officers the day and

year first-above written.

WITNESS:

CROSS KEYS CONDOMINIUM NO. 1

[Handwritten Signature]

By: David Widows (SEAL)
David Widows, President

[Handwritten Signature]

By: Mary McPherson (SEAL)
Mary McPherson, Secretary

STATE OF MARYLAND}
CITY/COUNTY OF BALTIMORE} to wit:

I HEREBY CERTIFY that on this 15th day of MARCH, 2002, a Notary Public of the State of Maryland, personally appeared David Widows, President and Mary McPherson, Secretary of Cross Keys Condominium No. 1, an unincorporated association, and that they as such officers, being authorized so to do, executed this Third Amendment to Condominium By-laws for the purposes therein contained by signing the name of the Cross Keys Condominium 1 by themselves as such officers; and that they further acknowledge and certify that Mary McPherson, as Secretary, is the person specified pursuant to Article II, Section 10 of the By-Laws to count votes at the meeting of the council of unit owners that this Third Amendment was approved and that this Third Amendment to the Condominium By-Laws was approved by the percentage of votes required by law and by the By-Laws of said Condominium.

WITNESS my hand and Notarial Seal.

[Handwritten Signature]
Notary Public
My Commission Expires: 12/1/03

After Recording, Return To:
Janice Portney, Legal Assistant
Gordon, Feinblatt, Rothman, Hoffberger & Hollander, LLC
The Garrett Building
233 East Redwood Street
Baltimore, Maryland 21202-3332

CROSS KEYS CONDOMINIUM NO. 1

AMENDMENT TO BY-LAWS

THIS AMENDMENT TO BY-LAWS, dated this 27th day of April, 2007, by CROSS KEYS CONDOMINIUM NO. 1 ("hereinafter referred to as the ACouncil").

EXPLANATORY STATEMENT

A. Cross Keys Condominium No. 1 (the ACominium@) was established by a Condominium Master Deed dated October 27, 1971 and recorded among the Land Records of Baltimore City on November 12, 1971 in Liber R.H.B. No. 2852, Folio 41 (the "Master Deed"), and the By-Laws recorded as aforesaid at Liber R.H.B. No. 2852, Folio 54, as amended (collectively the "By-Laws."

B. The Condominium has duly authorized and approved the Amendment to the By-Laws hereinafter set forth in the manner and by the vote required by law and by Article VIII of the By-Laws, at a duly called meeting of the members of the Condominium with a quorum being present, pursuant to Article II, Section VI of the By-Laws.

NOW, THEREFORE, for the purposes aforesaid, the Condominium does hereby state and declare as follows:

1. That Article VI, Section 1 is deleted in its entirety, and the following new Section 1 is enacted in lieu thereof, as follows:

Section 1. Protective Polices

(a) The Board, acting on behalf of the Condominium, shall obtain and maintain to the extent reasonably available the following insurance, as a Condominium Master Insurance Policy which shall be an item of Common Expense:

(1) Property insurance on the common elements of the Condominium but not upon the units and improvements and betterments installed in units by unit owners, insuring against all risks of direct physical loss commonly insured against. The total amount of insurance may not be less than the full replacement cost of all insurable common element improvements within the Condominium; the policy may, however, contain a deductible provision, provided the total insurance after application of deductibles will not be less than eighty percent (80%) of the actual cash value of the insured property, exclusive of land, excavations, foundations, and other items normally excluded from property policies; and

(2) Comprehensive general liability insurance, including medical payments

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insurance, in an amount determined by the Board of Directors but not less than One Million Dollars (\$1,000,000.00), covering all occurrences commonly insured against for death, bodily injury, and property damage arising out of or in connection with the use, ownership, or maintenance of the common elements.

(b) Each unit owner shall be solely responsible for obtaining property insurance on his unit and all improvements and betterments located within the unit including, but not limited to, air conditioning systems, plumbing fixtures, light fixtures, appliances, telephone systems, doors, windows, lamps, furniture, personal belongings and other fixtures located within or serving the unit. The Condominium shall have no responsibility for obtaining or maintaining property insurance upon the individual units or any improvements and betterments located therein. Each unit owner may also obtain additional insurance at his or her own expense to cover any personal liability which may arise out of the use of the owner's unit by any person or visitor.

(c) In the event that the cause of any damage to or destruction of any unit originates from the common elements, the Condominium's property insurance deductible shall be a common expense. If the cause of any damage to or destruction of any common element or unit originates from a unit, the Condominium's property and insurance deductible shall be considered a common expense provided, however, that the owner of the unit where the cause of the damage or destruction originated shall be responsible for payment of the deductible, up to a maximum amount of \$1,000.00.

(d) The Condominium shall give notice to all unit owners of the termination of any insurance policy within ten (10) days of termination. The Condominium may carry any other insurance it deems appropriate to protect the Condominium or the unit owners.

(e) Insurance policies carried pursuant to subsection (a) shall provide that:

(1) Each unit owner is an insured person under the policy with respect to liability arising out of his/her ownership of an undivided interest in the common elements or membership in the Council;

(2) The insurer waives its right to subrogation under the policy to make a claim against any unit owner or members of his/her household;

(3) An act or omission by any unit owner does not void the policy and is not a condition to recovery under the policy; and

(4) If, at the time of a loss under the policy, there is other insurance in the name of a unit owner covering the same property covered by the policy, the Condominium's policy is primary insurance for repair of the common elements and the owner's policy is primary insurance for repair of his unit.


(f) Any loss covered by the property policy under subsection (a)(1) shall be adjusted by the Council, but the insurance proceeds for that loss shall be payable to any insurance Trustee designated for the purpose, or otherwise to the Condominium, and not to any mortgagee. The insurance Trustee or the Condominium shall hold any insurance proceeds in trust for unit owners and lien holders as their interest may appear. Subject to the provisions of Section 2 and 3 hereof, the proceeds shall be disbursed first for the repair or restoration of the damaged common elements, and unit owners and lien holders are not entitled to receive payment of any portion of the proceeds unless there is a surplus of proceeds after the common elements and units have been completely repaired or restored, or the Condominium is terminated.

(g) An insurer that has issued an insurance policy under this Section shall issue certificates or memoranda of insurance to the Condominium and, upon request, to any unit owner, mortgagee, or beneficiary under a deed of trust. The insurance may not be canceled until thirty (30) days after the notice of the proposed cancellation has been mailed to the Condominium, each unit owner and each mortgagee to whom certificates of insurance have been issued.

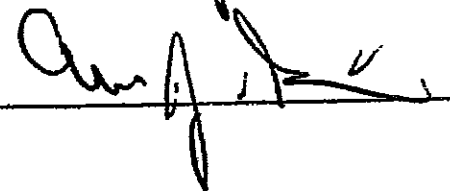
IN WITNESS WHEREOF, the President and Secretary of the Board of Directors certify that the foregoing Amendment was approved by not less than sixty-six and two-thirds (66 2/3) of the votes appurtenant to all Units at a meeting of the Condominium.

WITNESS:

CROSS KEYS CONDOMINIUM NO. 1



By: David E. Widows
President



By: Sharon L. Nathanson
Secretary

STATE OF MARYLAND, County OF Baltimore TO WIT:

I HEREBY CERTIFY, that on this 27th day of April, 2009, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared DAVID E. WIDOWS, and SHARON L. NATHANSON, who acknowledged themselves to be the President and Secretary of the Board of Directors of Cross Keys Condominium No. 1, and that they, being authorized so to do, executed the foregoing instrument herein contained by signing for the Condominium by themselves as President and Secretary.

Mary Ann Breeding
Notary Public

My Commission Expires: 12/1/07

00971.001\AmendtoBy-Laws\CrossKeys.103106

RETURN TO:
Bruce D. Brown, Esquire
Siskind, Grady, Rosen & Hoover, P.A.

CROSS KEYS CONDOMINIUM NO. 1

AMENDMENT TO BY-LAWS

THIS AMENDMENT TO BY-LAWS, dated this 22nd day of June, 2009¹⁰, by CROSS KEYS CONDOMINIUM NO. 1 ("hereinafter referred to as the ACouncil").

EXPLANATORY STATEMENT

4778-E

A. Cross Keys Condominium No. 1 (the ACominium) was established by a Condominium Master Deed dated October 27, 1971 and recorded among the Land Records of Baltimore City on November 12, 1971 in Liber R.H.B. No. 2852, Folio 41 (the "Master Deed"), and the By-Laws recorded as aforesaid at Liber R.H.B. No. 2852, Folio 54, as amended (collectively the "By-Laws."

B. The Condominium has duly authorized and approved the Amendment to the By-Laws hereinafter set forth in the manner and by the vote required by law and by Article VIII of the By-Laws, at a duly called meeting of the members of the Condominium with a quorum being present, pursuant to Article II, Section VI of the By-Laws.

NOW, THEREFORE, for the purposes aforesaid, the Condominium does hereby state and declare as follows:

L. That Article V is amended by enactment of new Section 8, as follows:

Section 8. Leasing of Units.

No Unit may be leased by any Owner for a lease term of less than six (6) months. No less than the entire Unit may be leased by its Owner, and the leasing of individual bedrooms is specifically prohibited. All leases shall be in writing and shall contain covenants obligating the Unit Owner's Tenant to observe all Rules of the Condominium, as promulgated from time-to-time, and all restrictions and conditions imposed by the Master Deed and By-Laws. The Unit Owner shall provide a copy of the Master Deed, By-Laws and Rules to the Tenant and shall obtain a written acknowledgement from the Tenant that he/she/they received them and agree to comply with their provisions. The Unit Owner shall provide a copy of the written lease and the Tenant acknowledgement to the Board. If the Unit Owner fails to comply with the provisions of this subparagraph, such failure shall be a violation of these By-Laws and enforceable at law, in equity, or by the levying of a fine against the violating Unit Owner.

IN WITNESS WHEREOF, the President and Secretary of the Board of Directors certify that the foregoing Amendment was approved by not less than sixty-six and two-thirds (66 2/3) of the votes appurtenant to all Units at a meeting of the Condominium.

WITNESS:

CROSS KEYS CONDOMINIUM NO. 1

[Signature]

By:

[Signature]

President

[Signature]

By:

Sail E. Mandell

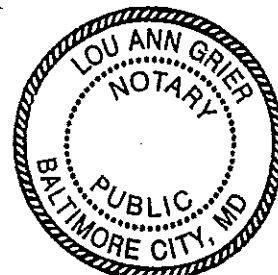
Secretary

STATE OF MARYLAND, City Baltimore OF Baltimore TO WIT:

I HEREBY CERTIFY, that on this 22ND day of June, 2009, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Sidney Levy and Gail E. Mandall, who acknowledged themselves to be the President and Secretary of the Board of Directors of Cross Keys Condominium No. 1, and that they, being authorized so to do, executed the foregoing instrument herein contained by signing for the Condominium by themselves as President and Secretary.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

[Signature]
Notary Public



My Commission Expires: 12/8/2013

00771.001 Amend to By-Laws Cross Keys 101509

Return To:
Bruce D. Brown
Rosen Hoover P.A.
100 N. Charles St., Suite 1010
Baltimore, MD 21201
(410) 539-6606