

STATE OF SOUTH CAROLINA) **SECOND AMENDMENT TO DECLARATION**
) **OF COVENANTS OF FIDDLERS COVE**
 COUNTY OF CHARLESTON) **OWNERS ASSOCIATION**

WHEREAS, by instrument entitled "Covenants of Fiddlers Cove Owners Association" dated April 15, 1986, and recorded on April 15, 1986, in Book G153, Page 099 in the Office of the RMC for Charleston County ("CCRs"), Fiddlers Cove Associates ("Developer") placed certain covenants and restrictions upon certain property known as Fiddlers Cove Villas ("Property"); and

WHEREAS, the CCRs were thereafter amended by First Amendment to Declaration of Covenants of Fiddlers Cove Owners Association dated May 17, 2011, and recorded May 23, 2011, in Book 0188 at page 615, in the Office of the RMC for Charleston County; and

WHEREAS, the Fiddlers Cove Owners Association ("Association") is the successor in interest to Developer; and

WHEREAS, at a duly called special meeting of the Association at which a quorum was present, the Owners voted to approve the within amendment.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that undersigned Fiddlers Cove Owners Association hereby covenants and agrees on behalf of all the Owners in Fiddlers Cove and their successors, heirs, assigns, and successors in title as follows:

- 1. **Item 12 Insurance** section 12.1(e) shall be amended to read as follows:
 - 12.1 (e) The deductible, if any, on any insurance policy purchased by the Board of Directors shall be a Common Expense; provided, however, that if the cause of the physical damage originates within an Owner’s Lot, as determined by the Board of Directors, that Lot Owner shall be responsible for the first \$2,500.00 of the deductible. In addition, the Association may assess any deductible amount necessitated by the negligence, misuse or neglect of an Owner against such Owner.

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IN THE PRESENCE OF:

[Signature]
Witness #1

[Signature]
Witness #2 (can be notary)

FIDDLERS COVE OWNERS ASSOCIATION

Robert J. Derajtyc (Seal)
By: Robert J. Derajtyc (print name)
Its: Secretary

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned Notary Public, the above-named Fiddlers Cove Owners Association, by Robert Derajtyc (print name), its Secretary, who acknowledged the due execution of the foregoing First Amendment to Declaration of Covenants of Fiddlers Cove Owners Association, as its act and deed this 27th day of MARCH, 2012.

SWORN to before me this 27th
day of MARCH, 2012.

[Signature]
Notary Public for SOUTH CAROLINA
My commission expires: 12/9/15

