

**BYLAWS  
OF  
SUMMIT CROSSING  
OWNERS ASSOCIATION, INC.**

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SUMMIT CROSSING  
OWNERS ASSOCIATION, INC.**

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**BYLAWS OF  
SUMMIT CROSSING  
OWNERS ASSOCIATION, INC.**

**ARTICLE I.**

Name, Membership, Applicability and Definitions

- 1.1 Name. The name of the Association shall be **SUMMIT CROSSING OWNERS ASSOCIATION, INC.** (hereinafter sometimes referred to as the "Association").
- 1.2 Membership. All Owners, as that term is defined in the Declaration of SUMMIT CROSSING, shall be members of the Association and the terms of the above referenced Declaration which pertain to membership are specifically incorporated herein by reference.
- 1.3 Definitions. The words used in these Bylaws shall have the same meaning as set forth in said Declaration, unless the context shall prohibit.

**ARTICLE II.**

Association: Meetings, Quorum, Voting, Proxies

- 2.1 Place of Meetings. Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the members as may be designated by the Board either in SUMMIT CROSSING or as convenient thereto as possible and practical.
- 2.2 Annual Meeting. Unless otherwise determined by the Board, annual meetings of the Owners shall be held at 6:00 p.m. on the first Tuesday in March each year, or within thirty (30) days thereafter, weather permitting, for the purpose of electing members of the Board and for the transaction of such other business as may be properly brought before the meeting.
- 2.3 Substitute Annual Meetings. If the annual meeting shall not be held on the day designated by the Bylaws, a substitute annual meeting may be called in accordance with the provisions of Section 2.4 of this Article. A meeting so called shall be designated and treated for all purposes as the annual meeting.
- 2.4 Special Meetings. Special meetings of the Owners may be called at any time by the Board, the chairman or upon the written request of the Owners owning at least sixty-seven percent (67%) in Lots other than those Lots held by the Declarant.
- 2.5 Notice of Meetings. Written or printed notice stating the place, day and hour of any meeting shall be delivered or mailed not less than ten (10) days nor more than fifty (50)

days prior to the date thereof, either personally or by postage prepaid mail, at the direction of the Board, the chairman or Owners calling the meeting, to each person entitled to vote at such meeting, and, to all Eligible Mortgage Holders so requesting under the provisions of Section 13.9 of the Declaration, who may request a representative to attend the meeting of Owners.

The notice of any meeting must state the time and place of the meeting and the items on the agenda, including the general nature of any proposed amendment to the Declaration or these Bylaws, and budget changes, and any proposal to remove Board members or officers.

When a meeting is adjourned for less than thirty (30) days in any one adjournment, it is not necessary to give any notice of the adjourned meeting, other than by announcement at the meeting at which the adjournment is effective.

- 2.6 Quorum. The presence in person or by proxy at any meeting of the Voting members (as defined in Section 2.7 of this Article) having five percent (5%) or more of the total votes shall constitute a quorum. If there is no quorum at the opening of the meeting of Owners, such meeting may be adjourned from time to time by the vote of a majority of the Voting Members present, either in person or by proxy; and at any adjourned meeting at which a quorum is present, any business may be transacted which might have been transacted at the original meeting.

The Voting Members at a meeting at which a quorum is present may continue to do business until adjournment, notwithstanding the withdrawal of enough Voting Members to leave less than a quorum.

- 2.7 Voting Rights. There shall be one person with respect to each Lot ownership who shall be entitled to vote at any meeting of the Owners (the "Voting Member"). The Voting Member may be the Owner, or one of a group composed of all of the Owners of a Lot, or may be some other person designated by such Owner(s) to act as proxy on his or their behalf, and who need not be an Owner. Following the end of the Declarant Control Period described in Section 3.3, each Owner or group of Owners (including the Board, if the Board or its designee shall then hold title to one or more Lots) shall be entitled to one (1) vote for each Lot owned.

- 2.8 Majority Vote. The vote of a majority of the Voting Members present at a meeting at which a quorum shall be present shall be binding upon all Owners for all purposes except where a higher percentage vote is required by the Declaration, these Bylaws or by law.

- 2.9 Proxies. The Voting Members may vote either in person or by agents duly authorized by written proxy executed by such Lot Owner or his duly authorized attorney-in-fact. A proxy shall be valid only for the particular meeting designated therein, unless the

person executing it specifies therein the length of time for which it is to continue in force, which time shall not extend beyond eleven months from the date of its execution. Unless a proxy otherwise provides, any proxyholder may appoint in writing a substitute to act in his place. In order to be effective, all proxies must be filed with the secretary or duly acting secretary of the Association, either during or prior to the meeting in question.

- 2.10 Waiver or Notice. Any Voting Member may, at any time, waive notice of any meeting of the Association in writing, and such waiver shall be deemed to be equivalent to the giving of such notice. Attendance by a Voting Member at any meeting of the Association shall constitute a waiver of notice by him of the time and place thereof, except where a Voting Member attends a meeting for the express purpose of objecting to the transaction of any business because the meeting was not lawfully called. If all of the Voting Members are present at any meeting of the Lot Owner, no notice shall be required, and any business may be transacted at said meeting.
- 2.11 Informal Action by Owners. Any action which may be taken at a meeting of the Association may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the Voting Members and filed with the secretary of the Association to be kept in the Association's minute book.

### ARTICLE III. Executive Board

- 3.1 Number. The business and property of the Association shall be managed and directed by the Executive Board (the "Board"), composed of three (3) persons, or by such executive committees as the board may establish pursuant to the Bylaws; provided, however, that the initial Board shall be composed of three persons.
- 3.2 Initial Members. The initial members of the Board (referred to as "directors" herein) shall be selected by the Declarant, and need not be Owners. Such initial directors shall serve at the election of the Declarant from the date upon which the Declaration is recorded in the Brazos County Clerk's Office until such time as their successors are duly elected and qualified.

The names of the persons who shall serve on the initial Board from the date upon which the Declaration is recorded in the Brazos County Clerk's Office until such time as their successors are duly elected and qualified, are as follows:

David Scarmardo  
Mark Scarmardo  
Greg Scarmardo

- 3.3 Election. Except as provided herein and in Section 5.03 of the Declaration, the directors shall be elected at the annual meeting of the Association, and those persons who receive the highest number of votes shall be deemed to have been elected. Notwithstanding anything herein to the contrary, the Board shall consist of three (3) directors during the period that Declarant is entitled to appoint a majority of the directors. The Declarant shall have the right to appoint all of the directors until the later of the following three dates: (a) the date one hundred twenty (120) days after the Declarant has conveyed ninety percent (90%) of the maximum number of Lots which Declarant may create on the Phase 1 of the property and on the Additional Real Estate to Owners other than a Declarant, (b) three (3) years after completion of the project evidenced by the first conveyance to a Lot Owner, (c) the date three (3) years after any addition of Additional land was last exercised by Declarant.

The Declarant may turn over control of the Association to such Owners other than the Declarant prior to such dates in its sole discretion by causing all or part of its appointed directors to resign, whereupon it shall be the affirmative obligation of Owners other than the Declarant to elect directors and assume control of the Association. Provided at least thirty (30) days' notice of Declarant's decision to cause its appointees to resign is given to Owners, neither the Declarant, nor such appointees, shall be liable in any manner in connection with such resignations even if the Owners other than the Declarant refuse or fail to assume control.

Within sixty (60) days after the Owners other than the Declarant are entitled to elect directors, or sooner if the Declarant has elected to accelerate such event as aforesaid, the Association shall call, and give not less than ten (10) days' nor more than fifty (50) days' notice of a meeting of the Owners to elect such director or directors of the Board. The meeting may be called and the notice given by any Lot Owner if the Association fails to do so.

The size of the Board may be increased or decreased from time to time upon the affirmative vote of three-fourths (3/4) of all Owners, provided that said Board shall not be less than three (3) in number.

- 3.4 Term and Qualification. Each director shall hold office for the term for which he was elected, or until his death, resignation, retirement, removal, disqualification or until his successor is elected and qualified. At the meeting of the Association in which the Owners are entitled to elect a majority of the directors, the directors of the Board shall be divided into three (3) classes; the first class to consist of one (1) director. The second class to consist of one (1) director, and the third class to consist of one (1) director. The director of the first class shall initially hold office for a term of three (3) years; the director of the second class shall initially hold office for a term of two (2) years; and the director of the third class shall initially hold office for a term of one (1) year. At all annual elections thereafter, one director shall be elected by the voting members to succeed the director whose terms then expires. Each such director shall



serve for a three (3) year term. So long as Declarant shall own one (1) or more Lots, the director of the Board which Declarant has the right to designate shall be a member of the third class. Nothing herein contained shall be construed to prevent the election of a director to succeed himself. Each director, except those selected by the Declarant pursuant to the Bylaws, shall be one of the Owners or co-owners, or a spouse of a Lot Owner or co-owner provided, however, that in the event a Lot Owner is a corporation, partnership, trust or other legal entity other than a natural person or persons, then an officer or director of such corporation, partner of such partnership, beneficiary of such trust or manager of such other legal entity, shall be eligible to serve as a director.

3.5 Removal. Directors may be removed from office with or without cause by the affirmative vote of at least sixty-seven percent (67%) of the Voting Members. If any directors are so removed, new Board members may be elected at the same meeting; provided, however, that the person(s) selected by Declarant cannot be removed without the prior written consent of Declarant.

3.6 Vacancies. A vacancy occurring in the Board may be filled by a majority of the remaining directors, though less than a quorum, or by the sole remaining director; but a vacancy created by an increase in the authorized number of directors shall be filled only by election at an annual meeting or a special meeting of Owners called for that purpose. The Voting Members may elect a director at any time to fill any vacancy not filled by the Board.

In the event that Declarant, in accordance with the rights herein established, selects any person to serve on any Executive Board of the Association, Declarant shall have the absolute right at any time, in its sole discretion, to replace such person with another person to serve on any Board. Replacement of any person designated by Declarant to serve on the Board shall be made by written instrument delivered to any officer of the Association, which instrument shall specify the name of the person to be replaced and the name of the person designated as successor to the person so removed from the Board. The removal of any such Board member and the designation of his successor shall be effective immediately upon delivery of such written instrument by Declarant to any officer of the Association.

3.7 Compensation. The Board Members shall receive no compensation for the services unless expressly allowed by the Board at the direction of the Owners other than the Declarant having two-thirds (2/3) of the total votes.

3.8 Executive Committees. The Board may, by resolution adopted by a majority of the number of directors fixed by these Bylaws, designate two or more of its members to constitute an executive committee, which committee, to the extent provided in such resolution, shall have and may exercise all of the authority of the Board in the management of the Association.

The Board may, in like manner, create such other committees as it deems necessary and appropriate in aiding the Board to carry out its duties and responsibilities with respect to the management of the Association.

- 3.9 Powers and Duties. The Board shall have the powers and duties necessary for the administration of the affairs of the Association, and may do all such acts and things, except such acts as by law or the Declaration or by these Bylaws may not be delegated to the Board. Such powers and duties of the Board shall include, but shall not be limited to, the following:
- (a) Determining the Common Expenses required for the affairs of the Association, including, without limitation, the operation and maintenance of the Property.
  - (b) Collecting the Common Expenses from the Owners.
  - (c) Employing and dismissing the personnel necessary for the operation and maintenance of the Property, as appropriate.
  - (d) Adopting and amending such reasonable rules and regulations as it may deem advisable for the maintenance, conservation and beautification of the Property, and for the health, comfort, safety and general welfare of the owners and occupants of the Property. Written notice of such rules and regulations shall be given to all Owners and occupants, and the entire Property shall at all times be maintained subject to such rules and regulations.
  - (e) Opening bank accounts on behalf of the Association and designating the signatories required therefor.
  - (f) Selling, mortgaging, voting the votes appurtenant to or otherwise dealing with Lots acquired by the Association, or its designee, corporate or otherwise, on behalf of all Owners, subject to the Declaration and other applicable restrictions, and organizing corporations to act as designees of the Board in acquiring title to Lots on behalf of all Owners.
  - (g) Maintaining and repairing any Lot, if such maintenance or repair is necessary in the discretion of the Board or by operation of applicable restrictions to protect any portion of the Property, and a Lot Owner has failed or refused to perform such maintenance or repair within a reasonable time after written notice of the necessity of said maintenance or repair has been delivered or mailed by the Board to said Lot Owner; provided, that the Board shall levy a specific assessment against such Lot Owner for the costs of said maintenance or repair, including a reasonable amount of supervision.

- (h) Entering any Lot when necessary in connection with any maintenance or construction for which the Board is responsible; provided, that except in the event of emergencies, such entry shall be made during reasonable hours with as little inconvenience to the Lot Owner as practical, and any damage caused thereby shall be repaired by the Board, with such expenses being treated as a Common Expense.
- (i) Signing all agreements, contracts, deeds and vouchers for the payment of expenditures and other instruments in such manner as from time to time shall be determined by written resolution of the Board. However, any contracts or leases executed on behalf of the Association prior to the passage of control of the Board to the Association must be terminable by the Association without penalty on not more than ninety (90) days written notice. In the absence of such determination by the Board, such document shall be signed by the treasurer and countersigned by the President.
- (j) Obtaining insurance for the Property, pursuant to the applicable provisions of the Declaration.
- (k) Making or contracting for repairs, additions and improvements to or alterations or restoration of the property in accordance with the other provisions of these bylaws and the Declaration, after damage or destruction by fire or other casualty, or as a result of condemnation or eminent domain proceeding.
- (l) Contracting for all goods, services and insurance, payment for which is to be made from the Common Expense fund.
- (m) Instituting, defending, or intervening in litigation or administrative proceedings in the name or of on behalf of the Association on matters affecting the Association.
- (n) Borrowing money on behalf of the Association when required in connection with the operation, care, upkeep and maintenance of the Property, as appropriate, or the acquisition of property, and granting mortgages on and/or security interests in Association owned property; provided, however, that the consent of the Owners of at least two-thirds (2/3rds) of the Lots represented at a meeting at which a quorum has been attained in accordance with the provisions of these Bylaws shall be required for the borrowing of any sum in excess of \$10,000.00.
- (o) Imposing charges for late payment of assessment and, after notice and an opportunity to be heard, levy reasonable fines for violations of the Declaration, the Bylaws, or rules and regulations established by the Association, all in accordance with Section 82.113 of the Act.

- (p) At its discretion, authorizing Owners or other persons to use portions of the Property, as appropriate, for private parties and gatherings and imposing reasonable charges for such private use.
- (q) Exercising (i) all powers specifically set forth in the Declaration, the Articles of Incorporation, these Bylaws and in the Act, (ii) all powers incidental thereof, and (iii) all other powers of a non-profit Texas corporation.
- (r) Suspending the right of any Lot Owner to vote as long as said Lot Owner is delinquent in the payment of Common Expenses or is otherwise in violation of the Declaration or any exhibits thereto or applicable rules and regulations.

3.10 Managing Agent. The Board may engage the services of any person, firm, or corporation to act as managing agent at a compensation established by the Board, to perform such duties and services as the Board shall authorize, other than the powers set forth in subdivisions (a), (e), (g), (h), (i), (p), and (q) of Section 3.9 of this Article III. Any management agreement for the Association shall be terminable by either party without cause and without payment of a termination fee or penalty upon 90 days or less written notice thereof and the terms of such agreement may not exceed one year, renewable by agreement of the parties for successive one year periods. Any management agreement shall be terminable by either party for cause upon the giving of not more than thirty (30) days written notice. When professional management has been previously required, any decision to establish self-management by the Association shall require the prior consent of sixty-seven (67%) percent of the Owners, and in addition, when professional management has been previously required by any Eligible Mortgage Holder the decision to establish self-management by the Association shall require the approval of fifty-one percent (51%) of the Eligible Mortgage Holders, counting one vote for each first mortgage owned.

3.11 Duties of Declarant. Within a reasonable time after Owners other than the Declarant elect a majority of the members of the Board (but not more than sixty (60) days after such event), the Declarant shall deliver control of the Association and shall deliver to the Association all property [noted in Subsection (a) through (o)] of the Owners and of the Association held or controlled by the Declarant, including, if applicable:

- (a) A copy of the Articles of Incorporation of the Association.
- (b) A copy of the Bylaws of the Association.
- (c) The minute books, including all minutes, and other books and records of the Association.
- (d) Any rules and regulations which have been adopted.

- (e) Resignations of resigning officers and Board members.
- (f) Association funds or the control thereof.
- (g) Insurance policies.
- (h) A roster of Owners and their addresses and telephone numbers, if known, as shown on the Declarant's records.
- (i) Employment contracts or service contracts in which the Association is one of the contracting parties, or service contracts in which the Association or Owners have an obligation or responsibility, directly or indirectly, to pay some or all of the fee or charge of the person or persons performing the service.
- (j) All other contracts to which the Association is a party.

ARTICLE IV.  
Meetings of Directors

- 4.1 Organizational Meeting. The first meeting of the initial Board designated in these Bylaws shall be held at such time as the Declarant shall determine, but in no event later than one year from the date of incorporation of the Association. The first meeting of a newly elected Board shall be held within fifteen (15) days following the meeting of the Owners at which the Board was elected. No notice shall be necessary to the newly elected members of the Board in order to legally constitute such meeting, providing that a quorum is present.
- 4.2 Regular Meeting. A regular meeting of the Board shall be held immediately after, and at the same place as, the annual meeting or substitute annual meeting of the Owners. In addition, the Board may provide by resolution the time and place, either within or without the State of Texas for the holding of a regular meeting of the Board, with such meeting to be held as decided by the Board during each fiscal year.
- 4.3 Special Meetings. Special meetings of the Board may be called by or with the request of the chairman, or by any two (2) directors. Such meetings may be held either within or without the State of Texas.
- 4.4 Notice of Meetings. Regular meeting of the Board may be held without notice. The person(s) who called a special meeting of the directors shall, at least two (2) days prior to said meeting, give notice thereof by any usual means of communication. Such notice need not specify the purpose for which the meeting is called.

Attendance by a director at a meeting shall constitute a waiver of notice of such meeting except where a member attends the meeting for the express purpose of

objecting to the transaction of any business because the meeting was not lawfully called. Meeting of the Board shall be open to all Owners and notices of meeting shall be posted conspicuously for the attention of Owners in advance of the meeting, except for regular meeting of the Board, which may be held without notice.

- 4.5 Waiver of Notice. Any member of the Board may at any time waive notice of any meeting of the Board in writing, and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a director at any meeting of the Board shall constitute a waiver of notice by him of the time and place thereof. If all of the directors are present at any meeting of the Board, no notice shall be required, and any business may be transacted at such meeting.
- 4.6 Quorum. A majority of the number of directors fixed by these Bylaws shall be required for and constitute a quorum for the transaction of business at any meeting of the Board.
- 4.7 Manner of Acting. Except as otherwise provided in this section, the act of the majority of the directors present at a meeting at which a quorum is present shall be the act of the Board. A vote of a majority of the number of directors fixed by these Bylaws shall be required to adopt a resolution constituting an executive committee. Vacancies in the Board may be filled as provided in Section 3.6 of these Bylaws.
- 4.8 Organization. Each meeting of the Board shall be presided over by the Chairman, and in the absence of the Chairman, by a person selected to preside by vote of the majority of the Board members present. The secretary, or in his absence, an assistant secretary, or in the absence of both the secretary and the assistant secretary, any person designated by the chairman of the meeting shall act as secretary of the meeting.
- 4.9 Informal Action of Board. Action taken by a majority of the directors without a meeting is nevertheless Board action if written consent to the action in question is signed by all of the directors and filed with the minutes of the proceedings of the Board, whether done before or after the action so taken.
- 4.10 Minutes. The Board shall keep minutes of its proceedings, which shall be available for inspection by the Owners during reasonable business hours.
- 4.11 Liability of the Board and Officers. The directors and the officer provided for in Article IV hereof shall not be liable to the Owners for any mistake of judgment, negligence or otherwise, except for their own individual willful misconduct or bad faith. The Owners shall indemnify and hold harmless each of the directors and the officers against all contractual liability to others arising out of contracts made by the Board or the officers on behalf of the Association, unless any such contract shall have been made in bad faith or contrary to the provisions of the Declaration or these Bylaws. It is intended that

the directors or any officer shall have no personal liability with respect to any contract made by them on behalf of the Association, except to the extent that they are Owners and have liability as such. Every agreement made by the Board, by the managing agent or by the officers on behalf of the Association shall provide that the members of the Board, the managing agent or the officers, as the case may be, are acting only as agents for the Owners, and shall have no personal liability thereunder.

## ARTICLE V.

### Officers

- 5.1 Number. The principal officers of the Association shall consist of a Chairman of the Board, a secretary, a treasurer, and, if the management of the Association becomes self directed by the Board, such vice chairmen, assistant secretaries, assistant treasurers and other officers as the Board may from time to time elect. Any two or more offices may be held by the same person, except the offices of chairman and secretary.
- 5.2 Election and Term. The officers of the Association shall be elected by the Board. The chairman, vice chairman, secretary and treasurer shall be elected from among the Board and all other officers, if any, need only be a Lot Owner. The officers elected by the initial Board are not required to be Owners. The election of officers may be held at the regular annual meeting of the Board.
- Each officer shall hold office for a period of one year or until his death, resignation, retirement, removal, disqualification, or until his successor is elected and qualifies.
- 5.3 Removal. Any officer or agent elected or appointed by the Board may be removed by the Board, with or without cause; but such removal shall be without prejudice to the contract rights, if any, of the person so removed.
- 5.4 Compensation. No officer shall receive any compensation from the Association for acting as such.
- 5.5 Chairman of the Board. The Chairman of the Board shall be the principal executive officer of the Association; and, subject to the control of the Board, shall supervise and control the management of the Association. The chairman shall, when present, preside at all meetings of the Board and of the Owners and, in general, shall perform all duties incident to the office of chairman of the Board, and such other duties as may be prescribed from time to time by the Board.
- 5.6 Vice Chairman. The vice chairman, and if there be more than one, the vice chairmen, designated by the Board, shall, in the absence or disability of the chairman, have the powers and perform the duties of said office. In addition, each vice chairman shall

perform such other duties and have such other powers as shall be prescribed by the Chairman of the Board.

- 5.7 Secretary. The secretary shall keep accurate records of the acts and proceedings of all meeting of the Owners and directors. He shall give, or cause to be given, all notice required by law and by these Bylaws. He shall have general charge of the minute books and records of both the Association and the board. He shall sign such instruments as may require his signature, and, in general, shall perform all duties incident to the office of secretary, and such other duties as may be assigned from him from time to time by the chairman of the Board or by the Board.
- 5.8 Treasurer. The treasurer shall have custody of all Association funds and securities, and shall receive, deposit or disburse the same under the direction of the Board. He shall keep full and accurate accounts of the finances of the Association in books especially provided for that purpose. He shall cause a true statement of its assets and liabilities as of the close of each fiscal year, and of the results of its operations and changes in surplus for each fiscal year, all in reasonable detail, to be prepared and distributed to all Owners and members of the Board on or before the 15th day of the second month following the close of each fiscal year. The statement so filed shall be kept available for inspection by an Lot Owner for a period of three (3) years. The treasurer shall also prepare and file all reports and returns required by federal, state or local law, and shall generally perform all other duties as may be assigned to him from time to time by the chairman of the Board.
- 5.9 Assistant Secretaries and Treasurers. The assistant secretaries and assistant treasurers, if any, shall, in the absence of the secretary and treasurer, respectively, have all the powers and perform all of the duties of those officers, and they shall in general perform such other duties as shall be assigned to them by the secretary or the treasurer, respectively, or by the chairman of the Board or the Board.

#### ARTICLE VI. Operation of the Property

- 6.1 Initial Assessment. At its organizational meeting the Board shall adopt a proposed budget for the Association and shall levy assessments against the Lots for Common Expenses based upon said budget, which assessments shall commence in accordance with the provisions of Section 6.4 of the Declaration. The assessments so levied shall remain in effect until future assessments are determined in accordance with the provisions of Section 6.2 of these Bylaws.
- 6.2 Assessment and Determination of Common Expenses. The Board shall from time to time, and at least annually, prepare a budget for the Association, for the purpose of determining the amount of the Annual Assessments to be collected from the Owners in order to provide for the Common Expenses of the Association, and allocate and



assess such Common Expenses amount to the Owners, taking into consideration any expected income and any surplus from the prior year's operation. The Common Expenses shall include, without limitation, the expenses, costs and charges incurred in connection with the administration, operation and management of the Association property; the cost of maintenance, repair, replacement and restoration of the Property, as appropriate; the cost of all insurance premiums on all policies of insurance required to be or which have been obtained by the Board pursuant to the provisions of the Declaration; such amounts as the Board may deem proper for the convenience, comfort and well-being of the Owners, and for the operation, management and maintenance of the Property, including, without limitation, an amount for working capital of the Association, for a general operating reserve, for a reserve fund for replacements, and to make up any deficit in the Common Expenses for any prior year; any other purposes or amounts required or allowed by the Declaration; and any other expenses lawfully agreed upon.

In establishing a reserve fund for replacements, the board shall take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board shall then set the required capital contribution in an amount sufficient to permit meeting the projected capital needs of the Association with respect to both amount and timing by equal annual installments over the applicable period.

Within thirty (30) days after adoption by the Board of any proposed budget for the Association, the Board shall provide a summary of the budget to all Owners and shall give notice of a date for a meeting of the Owners to consider ratification of the budget not less than fourteen (14) nor more than thirty (30) days after mailing of the summary and notice. A quorum need not be present at the meeting. The budget is ratified unless at the meeting a majority of all the Owners votes to reject the budget. In the event the proposed budget is rejected, the periodic budget last ratified shall be continued until such time as the Owners ratify a subsequent budget proposed by the Board. Provided, however, the requirements of this Section relating to budget adoption shall not be applicable to the adoption of the initial budget or the levy of the initial assessment by the Board at its organizational meeting as provided for in Section 6.1 hereof.

- 6.3 Payment of Assessments. All Owners shall be obligated to pay (1) Annual Assessments to Common Expenses assessed by the Board pursuant to the provisions of this Article VI; (2) special assessments to be established and collected as provided herein, and (3) specific assessments against any Lot which are established pursuant to the terms of these Bylaws. Annual Assessments shall be due and payable in monthly installments on the first day of every month. A later payment charge in an amount to be determined by the Board shall be assessed for any installment not paid by the tenth of the month. Any installment not paid during the month in which it is due shall be subject to the late payment charge and shall accrue interest as provided in

Section 6.5, and shall constitute a lien on the Lot as provided in Section 6.6 of this Article VI.

No Lot Owner shall be liable for the payment of any part of the Common Expenses assessed against his Lot subsequent to a sale, transfer or other conveyance by him (made in accordance with the provisions of the Declaration and applicable restrictions of record) of such Lot. A purchaser of a Lot shall be jointly and severally liable with the seller for the payment of Assessments assessed against such Lot prior to the acquisition by the purchaser of such Lot only if the purchaser expressly assumes such obligation in writing; provided, however, the lien assessed against such Lot shall remain in full force and effect. Any such purchaser shall be entitled to a statement from the Board setting forth the amount of the unpaid Assessments against the seller, and the Lot conveyed shall not be subject to a lien for any unpaid assessments in excess of the amount shown on the statement. Provided, however, that a First Mortgagee or other purchaser of a Lot at a foreclosure sale of such Lot or a First Mortgagee who takes a deed in lieu of foreclosure shall not be liable for, and such Lot shall not be subject to, a lien for the payment of Common Expenses assessed prior to the foreclosure sale or deed in lieu of foreclosure. Such unpaid Common Expenses shall be deemed to be Common Expenses collectible from all of the Owners, including such purchaser, his successors or assigns.

- 6.4 Special Assessments. The Association may levy Special Assessments for Common Expenses not covered by the Annual Assessment, applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Property, as appropriate, including fixtures and personal property related thereto, provided that any such Assessment shall have the assent of two-thirds (2/3) of the Voting Members at a meeting duly called for this purpose. In addition, the Board may levy Special Assessments against one or more, but less than all, of the Lots to cover repairs or maintenance for which such Lot Owner or Owners are responsible and which they have failed to make, or for repairs or maintenance required of a Lot Owner or Owners which impair the value of the Lot or Lots, or expenses which are incurred in the abatement of or as a result of a violation by a Lot Owner or Owners of the provisions of the Declaration, the Bylaws or the rules, regulations, or for fines levied for said violations, or where the Board has purchased a Lot on behalf of one or more Owners. The period of assessment and manner of payment of such assessment shall be determined by the Board.
- 6.5 Collection of Assessments. The Board shall determine Common Expenses against the Owners from time to time, at least annually, and may, as the Board shall determine, take prompt action to collect any Assessments due from any Lot Owner which remain unpaid for more than thirty (30) days from their due date.

The Board shall notify Eligible Mortgage Holders pursuant to the provisions of the Declaration for which any amount assessed pursuant to these Bylaws remains unpaid for more than sixty (60) days from their due date, and in any other case where the Lot Owner of such Lot is in default with respect to the performance of any obligation hereunder for a period in excess of sixty (60) days.

- 6.6 Default in Payment of Assessment. In the event of default by any Lot Owner in paying to the Board any amounts assessed by the Board, such Lot Owner shall be obligated to pay a late payment charge of fifteen (\$15.00) dollars or such rate as established by the Board from time to time, and interest at the initial rate of ten percent (10%) per annum on such amounts from their due date or at a rate as established by the Board; together with all expenses, including reasonable attorneys' fees (if permitted by law), incurred by the Board in collecting such unpaid sums. If a Lot Owner shall be in default in payment of an installment of an Assessment, including but not limited to, the monthly installment based on the annual budget, the Board may accelerate the remaining installments upon ten (10) days' written notice to such Lot Owner, whereupon the entire unpaid balance of such Assessment shall become due upon the date dated in such notice.
- 6.7 Lien and Personal Obligation. Each Assessment provided for in this Article, together with late payment charges, interest and expenses, including attorneys' fees (as permitted by law), shall be a charge on and a continuing lien upon the Lot against which the Assessment is made when a notice of such lien has been filed of record in the Office of the County Clerk of Brazos County, Texas, provided such notice of lien shall not be recorded until such sums assessed remain unpaid for a period of thirty (30) days after the same shall become due. Said notice of lien shall also secure all Assessments against the Lot becoming due thereafter until the lien has been satisfied. Said lien may be foreclosed non judicially pursuant to the power of sale created by Section 82.113 of the Act in the manner as a deed of trust on real property. In addition, each Lot Owner shall be personally liable for any Assessment against his Lot becoming due and payable while he is the Owner of such Lot.
- 6.8 Priority of Assessment Lien. The lien of the Assessments provided for in this Article shall be prior and superior to all other liens except (a) ad valorem taxes, and (b) all sums unpaid on first lien purchase money deeds of trust, or mortgages or other encumbrances securing purchase money loans against the Lot. The sale or transfer of any Lot shall not affect the Assessment lien against such Lot. Provided, however, the sale of a Lot pursuant to the foreclosure sale or execution sale instituted by a superior lien holder or conveyance to First Mortgagee by deed in lieu of foreclosure shall extinguish the inferior Assessment lien against the subject Lot but no such sale or transfer shall relieve each Lot from liability for any Assessments thereafter becoming due or for any future lien in connection therewith. The Association shall share in the excess, if any, realized by the sale of any Lot pursuant to a foreclosure or action instituted by a superior lien holder, to the extent of its lien.

- 6.9 Foreclosure of Liens for Unpaid Assessments. Following the institution of any action by the Board to foreclose on a Lot because of unpaid Assessments, the Lot Owner shall pay a reasonable rental for the use of his Lot, and the plaintiff in such foreclosure action shall be entitled to the appointment of a receiver to collect the rental. The Board, acting on behalf of the Association, on behalf of any one or more individual Owners, of so instructed, shall have the power to purchase such Lot at the foreclosure sale and to acquire, hold, lease, mortgage, vote the votes appurtenant to, convey or otherwise deal with the same, subject, however, to applicable restrictions of record. A suit to recover a money judgment for unpaid Assessments shall be maintainable without foreclosing or waiver of the Assessment lien. Where a First Mortgagee or the purchaser of a Lot obtains title to the Lot as a result of foreclosure of the First Mortgage, such purchaser, its successors and assigns, shall not be liable for the share of the Common Expenses or Assessments by the Board chargeable to such Lot which become due prior to the acquisition of title to such Lot by such purchaser. Such unpaid share of Common Expenses or Assessments shall be deemed to be a Common Expense collectible from all Owners, including such purchaser, its successors and assigns.
- 6.10 Statement of Common Expenses. The Board shall promptly provide any Lot Owner so requesting the same in writing with a written statement of all unpaid charges due from such Lot Owner, for which it may institute a reasonable charge at its discretion.
- 6.11 Abatement and Enjoinment of Violations by Owners. The violation of any rule or regulation adopted by the Board or the breach of any bylaw contained herein, or the breach of any provision of the Declaration, shall give the Board the right, in addition to any other rights set forth in these Bylaws: (a) to enter the Lot in which, or as to which, such violation or breach exists, and to make any repairs, and to summarily abate and remove, at the expense of the defaulting Lot Owner, any structure, thing or condition which may exist therein contrary to the intent and meaning of the provisions hereof, and the Board shall not thereby be deemed guilty in any manner of trespass; or, (b) to enjoin, abate, or remedy by appropriate legal proceedings, either at law or in equity, the continuance of any such breach at the expense of the defaulting Lot Owner; (c) in any case of flagrant or repeated violation by a Lot Owner, to require such Lot Owner to give sufficient sureties for his future compliance with such Association documents; or (d) after notice and an opportunity to be heard, to levy reasonable assessments and fines in accordance with Sections 82.112, 82.113 and 82.117 of the Act for such violations. The failure of the Board to so act with respect to any such violation or breach shall not be deemed a waiver of the Board's right to act with respect to the same or any other breach or violation.
- 6.12 Maintenance and Repair.
- (a) Each Lot Owner shall maintain, repair and replace, at his sole cost and expense, all portions of his Lot which may become in need thereof, including

the components of the heating and air conditioning system within and appurtenant to each Lot, if any, all bathroom and kitchen fixtures and appliances, light fixtures, interior, non-loadbearing walls, doors, floors, ceilings, carpeting, drapes and other items within the Lot, whether structural or non-structural, ordinary or extraordinary. Each Lot Owner shall be responsible for replacing all heating and air conditioning filters, if any, required in his Lot. Each Lot Owner shall further be responsible for all damages to any and all other Lots which his failure to undertake his maintenance responsibility may engender. All damages to other Lots intentionally or negligently caused by the Lot Owner, his family, guests, agent, servants, lessees, employees or contractors shall be promptly repaired by the Lot Owner at his sole cost and expense; provided that there is excluded from the provisions contained in this section such repairs necessitated by casualties insured against by the Association to the extent the Association receives insurance proceeds for such repairs. In such event, the Lot Owner shall be required to pay such portion of the costs of such maintenance, repair and replacement as shall exceed the amount of the applicable insurance proceeds. If the Lot Owner does not make those repairs to be made by him within thirty (30) days from written demand by the Board, the same may be repaired by the Board, and the cost thereof shall be assessed against the Lot owned by the subject Lot Owner.

- (b) The Association, through its Board, shall maintain, repair and replace all easements, drainage structure areas, rights-of-way, entryways, sidewalks, paths, trails, detention facilities, waterfall pumps, irrigation equipment, water wells, entrance buildings, and other areas of the Property (except as provided in Section 6.12(a) above) which shall require same, whether located inside or outside of the Lots (unless necessitated by the negligence, misuse or neglect of a Lot Owner, his family, guests, agents, servants, lessees, employees or contractors, in which case such expense shall be charged to such Lot Owner, or unless herein provided to the contrary), and the cost thereof shall be charged to all the Owners as a Common Expense.

6.13 Restrictions on Owners. No Lot Owner shall perform or cause to be performed any maintenance, repair or replacement work which disturbs the rights of the other Owners, jeopardizes the soundness or the safety of the Association property, or reduces the value thereof. Each Lot Owner shall cause any work so performed or being performed on the Lot, which, in the sole opinion of the board, violates the terms of this section, to be immediately corrected, and he shall refrain from recommencing or continuing any such work without written consent of the Board.

6.14 Duty to Report. Each Lot Owner shall promptly report to the Board or its agent any defect or need for repairs or replacement the responsibility for which is that of the Association.

- 6.15 Additions, Alterations or Improvements by the Association. Whenever in the judgment of the Board the Property shall require additions, alterations or improvements, the Board shall proceed with such additions, alterations or improvements, and shall assess all Owners for the costs thereof, as a Common Expenses, subject, however, to the provisions of Sections 6.2 and 6.3 of this Article.
- 6.16 Additions, Alterations or Improvements by Owners. No Lot Owner shall make any addition, alteration or improvement in or to his Lot, which impairs the structural integrity or mechanical systems or lessens the support of any part of the Association. No Lot Owner shall make any addition, alteration or improvement which affects the exterior portion or outward appearance of such Lot, without the prior written consent thereof of the Board. The Board shall have the obligation to answer any written request by a Lot Owner for approval of a proposed addition, alteration or improvement in or to such Lot Owner's Lot within thirty (30) days after such request, and failure to do so within the stipulated time shall constitute a consent by the Board to the proposed addition, alteration or improvement.
- 6.17 Right of Access. A Lot Owner shall grant a right of access to his Lot to the managing agent and/or any other person authorized by the Board or the managing agent, for the purpose of making inspections or for the purpose of correcting any condition originating in his Lot and threatening another Lot or a Common Element, or for the purpose of performing installations, alterations or repairs to the mechanical or electrical services, or to correct any condition which violates the provisions of any mortgage covering another Lot, provided that requests for entry are made in advance, and that any such entry is at a time reasonably convenient to the Lot Owner. In the case of an emergency, such right of entry shall be immediate, whether or not the Lot Owner is present at the time such request for entry is made, or such entry is at a time reasonably convenient to the Lot Owner.
- 6.18 Rules of Conduct. Rules and regulations concerning the use of the Lots may be promulgated and amended by the Board. Such rules and regulations shall be equally applicable to all Owners similarly situated and shall be uniform in their application and effect. Copies of such rules and regulations shall be furnished by the Board to each Lot Owner prior to their effective date.
- 6.19 Remedies Cumulative. All right, remedies and privileges granted to the Association or the Owner or Owners of a Lot pursuant to any terms, provisions, covenants or conditions of the Declaration or other above-mentioned documents, shall be cumulative, and the exercise of any one or more shall not constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other and additional rights, remedies or privileges as may be available to such party at law or in equity.

6.20 Nonwaiver of Remedies.

- (a) The failure of the Association or any Lot Owner to enforce any right, provision, covenant or condition which may be granted by the Declaration or the other above-mentioned documents shall not constitute a waiver of the right of the Association or of the Lot Owner to enforce such rights, provision, covenant or condition in the future.
- (b) The failure of Declarant to enforce any rights, privilege, covenant or condition which may be granted to it by the Declaration or other above-mentioned documents shall not constitute a waiver of the right of Declarant to thereafter enforce such right, provisions, covenant or condition in the future.
- (c) The failure of a First Mortgagee to enforce any right, provisions, privilege, covenant or condition which may be granted to it or them by the Declaration or other above-mentioned documents, shall not constitute a waiver of the right of said party or parties to thereafter enforce such right, privilege, covenant or condition in the future.

ARTICLE VII.  
Records and Audits

- 7.1 Reports. The Board shall keep detailed records of the actions of the Board and the managing agent, minutes of the meeting of the Board, minutes of the meetings of the Association, and financing records and books of account of the Association, including a chronological listing of receipts and expenditures, as well as a separate account for each Lot, which, among other things, shall contain the amount of each Assessment against each Lot, the date when due, the amounts paid and the balance remaining unpaid. The financial records and books of account shall be available for examination by all Owners, their duly authorized agents or attorneys, and all lien holders, their attorneys and authorized agents, at convenient hours that shall be set and announced for general knowledge. A written annual summary of all receipts and expenditures of the Association shall be rendered by the Board to all Owners on or before the 15th day of the second month following the close of each fiscal year. In addition, an annual report of the receipts and expenditures of the Association shall be rendered by the Board to all Owners and to all Eligible Mortgage Holders who have requested the same, promptly after the end of each fiscal year.
- 7.2 Common Expense Funds. All sums collected by the Association, either as Assessments for the Common Expenses or Special Assessments may be commingled in a single fund, but they shall be held for the Owners for the purposes for which they are paid, and shall, subject to the right of withdrawal or refund provided herein, be credited to accounts from which shall be paid the charges for which the Assessments are made.

All sums collected by the Association, either as assessments of the Common Expenses or special assessments, during any fiscal year and allocated to the General Common Expense Account or to any other account from which non-capital expenditures may be made, in excess of expenditures during such fiscal year made from or chargeable to said account or accounts shall be deemed contributions to capital at the end of said fiscal year, and shall be transferred to the Capital Reserve Account. All amounts credited to said Capital Reserve Account shall be contributions to capital, and shall be held in trust by the Association for future expenditures of a capital nature, and shall serve to reduce the Assessments required for said capital expenditures.

- 7.3 Audits. All books of account and financial records shall be kept in accordance with generally accepted accounting practices. The Board shall have a review of the books of account and financial records of the Association made by an independent accountant immediately following the close of each fiscal year and the report of such accountant shall be received by the Board and made available for inspection upon request by all Lots owners and all eligible Mortgage Holders on or before the 15th day of the third month following the close of each fiscal year.

ARTICLE VIII.  
Amendments to Bylaws

- 8.1 Notice. Notice of the subject matter of a proposed amendment shall be included in the notice of a meeting at which a proposed amendment is to be considered.
- 8.2 Adoption. A resolution for the adoption of a proposed amendment may be proposed either by a majority of the Board or by not less than one-third (1/3) of the members of the Association. Directors and members of the Association not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided that such approval is delivered to the Secretary at or prior to the meeting. The approval must be by not less than a majority of the votes of all members of the Association represented at a meeting at which a quorum has been attained.
- 8.3 Limitation. No amendment may be adopted which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities granted or reserved to the Declarant or eligible Mortgage Holders without the consent of said Declarant and Eligible Mortgage Holders in each instance. No amendment shall be made that is in conflict with the Articles of Incorporation of the Association or Declaration without satisfaction of the requirements therein contained. So long as the Declarant controls the Association and the Veterans Administration holds or insures any first Mortgage on a Lot in the Association, the Veterans Administration shall have the right to veto any amendment to the Bylaws. No amendment to this Section shall be valid.



- 8.4 Execution and Recording. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted as an amendment to the Declaration and bylaws, which certificate shall be executed by the Chairman or vice chairman and attested by the Secretary or Assistant Secretary of the Association with the formalities of a deed, or by the Declarant alone if the amendment has been adopted consistent with the provisions of the Declaration allowing such action by the Declarant. The amendment shall be effective when the certificate and a copy of the amendment is recorded in the County Clerk's office in Brazos County, Texas.

ARTICLE IX.  
Miscellaneous

- 9.1 Ad Valorem Taxes. Each Lot shall be deemed to be a separate parcel and shall be separately assessed and taxed. Each Lot Owner shall be liable solely for the amount of tax assessed against his Lot and shall not be affected by the consequences resulting from the tax delinquency of other Owners.
- 9.2 Notification to Mortgagees. Any Owner who mortgages his Lot shall notify the Association of the name and address of the Mortgagee, and the Association shall maintain such information in a book entitled "Mortgagees of Associations". In addition to any other notification provided for in the Declaration or these Bylaws, the Association, may, at the written request of a Mortgagee of any such Lot, report any unpaid assessments due from the Owner of such Lot. The Association shall notify each Mortgagee appearing in said book the name of each company insuring the Association Property under the master policy and the amounts of the coverage thereunder.
- 9.3 Severability. Invalidation of any covenant, condition, restriction or other provision of the Declaration or these Bylaws shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.
- 9.4 Successors Bound. The rights, privileges, duties and responsibilities set forth in the Declaration of these bylaws, as amended from time to time, shall run with the ownership of the Association Property and shall be binding upon all persons who own or hereafter acquire any interest in the Association Property.
- 9.5 Gender, Singular, Plural. Whenever the context so permits, the use of the singular or plural shall be interchangeable in meaning and the use of any gender shall be deemed to include all genders.
- 9.6 Principal Office--Registered Office. The initial principal office and registered office of the Association shall be located at 1289 N. Harvey Mitchell Parkway, Suite 101, Bryan, Texas 77803.

- 9.7 Other Offices. The Association may have other offices at such other places within Texas as the Board may from time to time determine or as the affairs of the Association may require.
- 9.8 Seal. No seal shall be required for the Association.
- 9.9 Fiscal Year. The fiscal year of the Association shall be the calendar year.

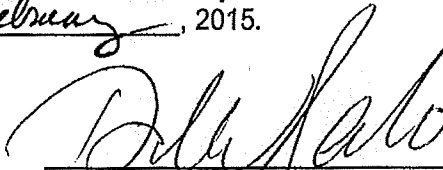
CERTIFICATION

I, the undersigned, do hereby certify:

THAT I am the duly elected and acting president of SUMMIT CROSSING OWNERS ASSOCIATION, INC., a Texas non-profit corporation, and

THAT the foregoing Bylaws constitute the original Bylaws of said Association, as duly adopted at a meeting of the initial Executive Board thereof held on the 15<sup>th</sup> day of February, 2015.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Association, this 15<sup>th</sup> day of February, 2015.



DAVID SCARMARDO, President