

**RESOLUTION OF THE ST. ALBAN'S GLENN CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS**

**POLICY RESOLUTION NO. 2010-01 RELATING
TO INSURANCE COVERAGE**

At a regular meeting of the Board of Directors of the St. Alban's Glenn Condominium Association, which was held on the 19 day of January, 2010, the Board did hereby unanimously adopt the following Resolution:

WHEREAS, St. Alban's Glenn Condominium Association (*hereinafter* "Association") was created by a Declaration on August 2, 1982 and recorded in the land records at the Courthouse for the City of Virginia Beach at Deedbook 2214, Page 1157; and

WHEREAS, the Bylaws for the Association (*hereinafter* "Bylaws") were adopted on August 2, 1982, and were recorded in the land records at the Courthouse for the City of Virginia Beach, at Deedbook 2214, Page 1190; and

WHEREAS, pursuant to Article 3.1 of the Bylaws, all owners of property located within Arbor Brook Condominium Association are members of the Arbor Brook Condominium Association; and

WHEREAS, pursuant to Article 15 of the Declaration, all provisions of the Declaration and Bylaws are covenants that run with the land and bind all Unit Owners within the Association; and

WHEREAS, pursuant to Article 8.1 of the Bylaws, the Board of Directors (*hereinafter* "Board") is the governing body of the Association; and

WHEREAS, pursuant to Article 8.2 of the Declaration, the Board of Directors shall obtain Insurance Coverage under a Master policy and may decline coverage for enumerated items lying within the units; and

WHEREAS, the Board of Directors, by counsel, has previously (in _____ of 20____) put the owners on notice that they will need additional insurance coverage, as required by the legal documents, including but not limited to a homeowner's policy which includes but is not limited to coverage of his unit/property for betterments and improvements, interior structures, finished surfaces, contents, loss of use, etc; and

WHEREAS, the insurance coverage as adopted by the Board of Directors and described herein is known in the insurance trade as a "Bare Walls" Master Insurance Policy; and

GPIN 14972061541625 . One of 136 units

Prepared by: *Thomas & Associates, P.C.*
4176 S. Plaza Trail, Ste. 128
Virginia Beach, VA 23452
(757) 491-4141

THOMAS &
ASSOCIATES, P.C.

HOLLAND PLAZA OFFICE BLDG
4176 SOUTH PLAZA TRAIL, SUITE 128
VIRGINIA BEACH, VIRGINIA 23452

TEL: (757) 491-4141

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2010 FEB 16 AM 8:27

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City of Virginia Beach
02/16/2010
08:58:07 AM DECL
Tina E. Sinnen, Clerk

WHEREAS, the Board of Directors wishes to confirm its adoption of a "Bare Walls" Master Insurance policy.

NOW THEREFORE, BE IT RESOLVED, that the following maintenance policy be adopted by the Board of Directors:

Section 1: The Master Insurance policy to be obtained pursuant to Section 8.2 of the Declaration shall include the building and all other insurable improvements, within the Common Elements, Limited Common Elements, and upon the land, which shall be insured for loss, destruction or damage by fire or other hazards, except as limited herein. The Board herein shall exclude from the Master Policy coverage all portions of the units, including but not limited to, betterments and improvements lying within and without the unit and its limited common elements, fixtures and appliances, finished floors, finished walls and ceilings, interior structure, contents, sewer backup, law or ordinance, loss of use and loss assessment.

Section 2: All Owners are responsible for obtaining their own homeowner's policy, which includes but is not limited to coverage for all portions of the unit and its limited common elements including betterments and improvements, finished floors, finished walls and ceilings, interior structure and contents. Owner's insurance coverage should include other endorsements, which include but are not limited to the Master Deductible amount, sewer backup, law or ordinance, loss of use and loss assessment. If a Unit is rented, the lease must include a requirement that the tenant have liability insurance, which will indemnify the owner for any claim which may result because of negligence on the part of the tenant. If a loss occurs and the owner or tenant do not have sufficient insurance coverage, the owner shall be responsible for the legal costs incurred by the Association to enforce the mandate and/or the loss.

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ASSOCIATES, P.C.

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VIRGINIA BEACH, VIRGINIA 23452

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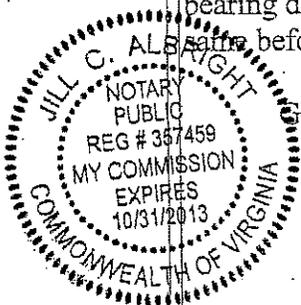
EXECUTED and deemed effective by the St. Alban's Glenn Condominium Association Board of Directors this 18 day of January, 2010.

BY: Allen Anderson
President

ATTEST: Phyllis Richards
Secretary

COMMONWEALTH OF VIRGINIA
CITY OF Va Beach, TO WIT:

I, Jill C Albright, a Notary Public in and for the City aforesaid, in the Commonwealth of Virginia, do hereby certify that Allen Anderson, President of the St. Alban's Glenn Condominium Association, whose named is signed to the above resolution bearing date on the 18 day of January, 2010, has acknowledged the same before me in my City aforesaid.



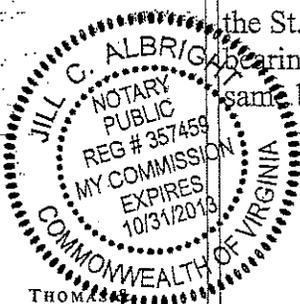
Given under my hand this 18 day of January, 2010.

Jill C Albright
NOTARY PUBLIC

My commission expires: 10-31-13
My notary number is: 357459

COMMONWEALTH OF VIRGINIA
CITY OF Va Beach, TO WIT:

I, Jill C Albright, a Notary Public in and for the City aforesaid, in the Commonwealth of Virginia, do hereby certify that Phyllis Richards, President of the St. Alban's Glenn Condominium Association, whose named is signed to the above resolution bearing date on the 18 day of January, 2010, has acknowledged the same before me in my City aforesaid.



Given under my hand this 18 day of January, 2010.

Jill C Albright
NOTARY PUBLIC

My commission expires: 10-31-31
My notary number is: 357459

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St. Alban's Glen Condominium GPIN

14972061541625	400 NOTTINGHILL PARK
14972061541375	401 NOTTINGHILL PARK
14972061541630	402 NOTTINGHILL PARK
14972061541380	403 NOTTINGHILL PARK
14972061541645	404 NOTTINGHILL PARK
14972061541385	405 NOTTINGHILL PARK
14972061541650	406 NOTTINGHILL PARK
14972061541390	407 NOTTINGHILL PARK
14972061541635	408 NOTTINGHILL PARK
14972061541355	409 NOTTINGHILL PARK
14972061541640	410 NOTTINGHILL PARK
14972061541360	411 NOTTINGHILL PARK
14972061541655	412 NOTTINGHILL PARK
14972061541365	413 NOTTINGHILL PARK
14972061541660	414 NOTTINGHILL PARK
14972061541370	415 NOTTINGHILL PARK
14972061541555	300 BARNSTABLE QUAY
14972061541560	302 BARNSTABLE QUAY
14972061541575	304 BARNSTABLE QUAY
14972061541580	306 BARNSTABLE QUAY
14972061541545	308 BARNSTABLE QUAY
14972061541550	310 BARNSTABLE QUAY
14972061541565	312 BARNSTABLE QUAY
14972061541570	314 BARNSTABLE QUAY
14972061541585	316 BARNSTABLE QUAY
14972061541590	318 BARNSTABLE QUAY
14972061541605	320 BARNSTABLE QUAY
14972061541610	322 BARNSTABLE QUAY
14972061541595	324 BARNSTABLE QUAY
14972061541600	326 BARNSTABLE QUAY
14972061541615	328 BARNSTABLE QUAY
14972061541620	330 BARNSTABLE QUAY
14972061542310	400 TURNBRIDGE CLOSE
14972061541675	401 TURNBRIDGE CLOSE
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14972061541695	405 TURNBRIDGE CLOSE
14972061542300	406 TURNBRIDGE CLOSE
14972061541700	407 TURNBRIDGE CLOSE
14972061541665	409 TURNBRIDGE CLOSE
14972061541670	411 TURNBRIDGE CLOSE

14972061541685	413 TURNBRIDGE CLOSE
14972061541690	415 TURNBRIDGE CLOSE
14972061542030	300 RUTHERGLEN MUSE
14972061541770	301 RUTHERGLEN MUSE
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14972061541800	312 CONISTON MUSE
14972061541810	314 CONISTON MUSE
14972061542050	301 BANTRY CROSS
14972061542060	303 BANTRY CROSS
14972061542070	305 BANTRY CROSS
14972061542080	307 BANTRY CROSS
14972061542090	309 BANTRY CROSS
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14972061542170	317 BANTRY CROSS
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