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CECIL COUNTY, MD.
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BOOK 3519 PAGE 457

Revised & Approved 12/2013

WEST VIEW SHORES CIVIC ASSOCIATION, INC.

BY-LAWS

ARTICLE I - DEFINING THE CORPORATION

Section 1. Purpose. This corporation is formed for the general purpose of promoting and administering the civic betterment and protection of the community known as West View Shores, Cecil County, Maryland, to include, but not limited to the maintenance and improvement of the community roads and common areas, and the establishment of community guidelines regarding security and general agreement between neighbors.

Section 2. Title. The title of this corporation shall be the West View Shores Civic Association, Inc., a stock corporation organized under the laws of the State of Maryland, and shall be referred to hereinafter as the "Association."

Section 3. Principal Office. The principal office of the Association shall be in West View Shores, 18 Short Road, Earleville, Cecil County, Maryland, 21919.

Section 4. Assets of the Association. The assets of the Association are defined as the bank accounts and or deposits of the Association, lot #194 including the building and all equipment and records are included. Additionally, the roadways and open space areas and all appurtenances thereto, between Basin Drive and the Chesapeake Bay and the Elk River, and the area between lot #30 and Bay View Estates are defined as the Real Property Assets of the Association, and are identified and more fully described in a deed recorded in the office of the Recorder of Deeds for Cecil County, Maryland being in Book 336 Page 648 dated 09/05/1974 and more fully depicted on a subdivision plan recorded in the office of the Recorder of Deeds for Cecil County, Maryland being in Plat Book Liber R.R.C. No.1, folio5. Said Real Property Assets are those parcels acquired through the merger of the West View Shores Environmental Preservation Association, Inc. & The West View Shores Civic Association, Inc (survivor) and conveyed unto the West View Shores Civic Association, Inc. in a Certificate of Conveyance filed with the Recorder of Deeds for Cecil County, Maryland being in Book 2561 pages 202-204 dated 11/03/2008.

Section 5. Annual Maintenance Fees. Annual Maintenance fees (hereafter referred to as fees) are defined as the pro rata share of the annual budget or approved special fees owing from every property owner within the community of West View Shores. Such fees are for the maintenance, repair and upkeep of assets of the Association. Assets covered may include capital equipment, structures, as well as additional assets.

Section 6. Rules for Meetings. All meetings of the Association officers/directors or general stockholders shall be conducted according to Roberts Rules of Order (Current Edition). The Board of Directors may conduct meetings via tele-conference or other similar live conferencing methods utilizing electronic technology.

ARTICLE II - STOCKHOLDERS OF THE ASSOCIATION

Section 1. Identity of Stockholders. The stockholders of the Association are defined as **Full Share Stockholders.** Owners of one or more lots within the community known as West View Shores,

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more fully described in a subdivision plan recorded in the office of the Recorder of Deeds for Cecil County, Maryland being in Plat Book Liber R.R.C. No.1, folio 5. Stockholders within the community who own a full share of the assets in the Association's Real Property Assets as demonstrated by a share certificate are full share stockholders. Full share stockholders are entitled to vote on all business brought before the Annual and Spring meeting and at any special meeting at which a vote is taken. Stockholders are also eligible to be elected as officers and board members provided they meet the requirements stated in Article I, Section 5 herein.

Section 2. Limitation on Number of Shares: Stockholders shall be entitled to only one (1) share per dwelling as defined in Article VI, Section 8 herein.

Section 3. Shares Outside of the Community. All shares of the Association stock shall remain within the ownership of property owners of West View Shores.

Section 4. Payment for Shares by Stockholders. Payment for authorized full shares by new or existing stockholders may be made to the Association either in one \$600.00 payment or even pro rata payments over six (6) years with each payment due concurrent with the payment of annual fees. Voting rights in Association business and share Real Property Asset decisions shall accrue to the new stockholder under the pro rata plan upon payment of their first payment. In the event that those new stockholders participating in the pro rata payment plan are more than thirty days delinquent, written notice shall be sent to the address of record of the property owner and their voting rights in share asset issues shall be suspended until they are again paid current. No full share certificate shall be issued until final payment is received by the Association.

ARTICLE III – OFFICERS

Section 1. Title, Election and Tenure. The officers of the Association shall be President, Vice-President, Secretary, Treasurer and Assistant Treasurer. Beginning with payment of fees for the 2013 Fiscal Year officers must be current and must remain current on all fees of the Civic Association in accordance with Article I, Section 5, and Article VII Section 1 during their term. Officers are qualified to vote on all matters in accordance with the terms herein. The officers shall be elected by the stockholders of the Association at the Annual Meeting along with the election of Directors. The officers shall be elected for a term of two years and may serve a maximum of two successive terms in any one office.

Section 2. Powers and Duties of the President. The President shall be the chief executive officer of the Association and shall have general charge and control of all its business affairs and properties subject to such limitation described within these By-laws. The President shall preside over all general and special meetings of the stockholders of the Association and of the Board of Director's meetings.

The President may sign and execute all authorized bonds, contracts or other obligations in the name of the Association. The President shall have the general powers and duties of supervision and management usually vested in the office of President of a Corporation and shall perform such other duties as assigned by the Board of Directors. The President may approve up to five hundred dollars (\$500) in aggregate of emergency expenditures each year, subject to the ratification of the Board of Directors. The board of directors shall be notified of all such expenditures at the next scheduled meeting of the board. The President shall not cast a vote during ballots and/or votes before the Association or Board of Directors except in the case of a tie, wherein the President shall cast the tie breaking vote.

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Section 3. The Powers and Duties of the Vice-President. In case of the absence or disability of the President, the duties of that office shall be performed by the Vice-President. In addition, the Vice-President shall perform duties as assigned by the Board of Directors and the President. The Vice-President shall obtain the authorized voting lists from the Treasurer for each general meeting of the stockholders and shall maintain the tally and record of all ballots cast on general matters of Association business and on issues affecting share assets.

Section 4. Secretary. The Secretary shall give, or cause to be given, notice of all meetings of stockholders and directors and all other notices required by law or by these By-laws. The Secretary or another individual appointed by the President and Secretary shall record all the proceedings of the meetings of the stockholders and of the directors in books provided by the Association for that purpose and make these available to the stockholders for review upon reasonable request. The Secretary shall record the names, telephone numbers, and addresses of all stockholders of the Association and shall publish a directory when directed by the stockholders at the general meetings. In general, the Secretary shall perform all the duties generally incident to the office of Secretary, subject to the control of the Board of Directors, and shall perform all other duties assigned by Directors or President of the Association.

Section 5. Treasurer. The Treasurer shall have custody of all the funds and securities of the Corporation, and shall keep full and accurate account of receipts and disbursements in books belonging to the Association. The Treasurer shall deposit all monies and other valuables in the name and to the credit of the West View Shores Civic Association, Inc. in such depository or depositories as may be designated by the Board of Directors.

The Treasurer shall submit an annual budget to the Board of Directors which describes the general expenditures of the Association. A budget approved by the Board shall be submitted to the Association stockholders at the Annual Meeting for review, modification and approval. Such an approved budget shall be full authorization for expenditures for the fiscal year subject to reasonable variances of estimated to actual costs.

The Treasurer shall disburse the funds of the Association as may be listed in a budget approved duly by the stockholders of the Association or approved in authorized emergencies by either the President or the Board of Directors subject to the listed limitations. Upon request, the Treasurer shall render to the President or the Directors an account of all transactions for the year and the financial condition of the Association.

The Treasurer shall give the Association a bond, if required by the Board of Directors, in a sum satisfactory to the Board of Directors, for the faithful performance of the office and for restoration to the Association in case of death, resignation, or removal from office of all books, papers, vouchers, monies and other properties of whatever kind in the possession or under the control of the Treasurer and belonging to the Association.

The Treasurer shall maintain a separate ledger of all stockholders owning any portion of a full share, and shall record the buying, transfer, selling and reimbursement of any shares. As authorized from time to time by the Board of Directors of the Association, the Treasurer shall issue certificates for full shares and recover and destroy such certificates as they are redeemed. An additional ledger shall be maintained regarding the payment of the annual fees by each property within the Association. Prior to each general meeting of the stockholders of the Association, the Treasurer shall prepare sufficient copies of a list indicating those persons owning full shares of assets of the Association.

The Treasurer shall perform all the duties generally incident to the office of the Treasurer, subject to the control of the Board of Directors and the President of the Association.

Section 6. Assistant Treasurer. The office of Assistant Treasurer may be filled at the discretion of the Annual Meeting to assist the Treasurer in all duties. Most particularly, in light of the sensitive nature of the Treasurer's duties, the Assistant is charged with being knowledgeable of all elements of the Association's finances.

ARTICLE IV - DIRECTORS

Section 1. General Powers. The assets and business of the Association shall be managed by the Officers of the Association under the direction of the Board of Directors of the Association.

Section 2. Number and Term of Office. Beginning with the payment of fees for the 2013 Fiscal Year, Directors must be current and remain current on all fees of the Civic Association in accordance with Article I, Section 5, and Article VII Section 1 during their term. Directors are qualified to vote on all matters in accordance with the terms herein. Directors elected for the term as defined below may serve a maximum of two successive terms as a director. The number of directors shall be nine to be elected as follows:

A. Directors at Large - Three directors shall be elected from the general area of West View Shores to represent the views of the entire community. They shall each serve for a three year term, staggered so that one is elected each year.

B. Western District - Two directors shall be elected from stockholders from within the area bounded by South Drive, Bluff Road (stockholders on both sides), and Basin Drive up to Low Street.

C. Central District - Two directors shall be elected from stockholders from within the area bounded by Low Street, Basin Drive, North Street and South Drive.

D. Eastern District - Two directors shall be elected from stockholders from within the area east and north of North Street.

Directors from the geographic districts shall be elected for two year terms, staggered so that one director is elected each year. If a candidate cannot be found within the bounds of a district for a given election, the director in that district shall stay on for another term if he/she so desires. If he/she chooses not to accept another term then any qualified candidate from any district may be elected for a two year term to represent that district.

Section 3. Limits of Financial Authority. Expenditure of Association funds will be approved in advance at the Annual Meeting of the stockholders of the Association. The Board of Directors may approve expenditures, on an emergency basis, up to, but not exceeding one thousand dollars (\$1,000) in annual aggregate. Expenditures proposed in excess of that amount must be authorized at the next annual meeting or by convening of a special meeting of the stockholders of the Association.

Section 4. Place of Meeting. The Board of Directors may hold their meetings and keep the books of the Association at such place or places as they from time to time determine to be convenient to West

View Shores, Cecil County, Maryland by all directors attending the meeting.

Section 5. Regular Meetings. Regular meetings of the Board of Directors may be held without written notice at such time and place as shall from time to time be determined by resolution of the Board, provided that notice of every resolution of the Board fixing or changing the time or place for the holding of regular meetings of the Board shall be mailed by regular mail or electronic mail to each Director and Officer at least ten (10) days before the first meeting held pursuant thereto. The semi-annual meeting of the Board of Directors shall be held immediately prior to the semi-annual meeting of the stockholders of the Association.

Section 6. Chairperson of the Board of Directors. The President of the Association will serve as the chairperson of the Board of Directors.

Section 7. Officers as Directors. Officers shall serve as Directors, and shall attend and report to the Director's meetings regarding the operations of the Association. If any areas of conflict shall arise, such individual must perform their duties as an Officer first and abstain from voting on any matter in which a conflict of interest may exist.

Section 8. Special Meetings. Special meetings of the Board of Directors shall be held whenever called by any member of the Board of Directors. The Secretary shall give notice of each special meeting of the Board of Directors at least ten (10) days prior to the meeting to each director; but such notice may be waived in writing by any director individually. Unless otherwise indicated in the notice thereof, any and all business may be transacted at any special meeting provided a quorum is present. In addition, the President may call an emergency meeting of the board with 24 hours notice. Such a meeting may be held electronically or in person, and the Board may vote by email or by phone in a conference call.

Section 9. Quorum. A majority of the whole number of directors shall constitute a quorum for the transaction of business at all meetings of the Board of Directors, but, if at any meeting less than a quorum shall be present, a majority of those present may adjourn the meeting until such time as a quorum shall be obtained.

Section 10. Required Vote. An affirmative vote of the majority of directors present at a meeting in which a valid quorum has been established shall be necessary for the passage of any resolution. The act of a majority of the directors present at any meeting at which there is a quorum shall be the act of the Board of Directors, except as may be otherwise specifically required by law. Voting may be done via email or within a phone conference call.

Section 11. Committees. The Board of Directors may designate one or more committees, each committee to consist of at least one director as a member as well as other stockholders, non-stockholders, or directors of the Association. Such committee or committees shall have such names and be for such purposes as the Board of Directors may elect or as may be petitioned by the President of the Association.

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ARTICLE V - NOMINATIONS, ELECTIONS AND REMOVAL OF OFFICERS AND DIRECTORS

Section 1. Nomination and Election of Directors and Officers

Nominations and Election of Officers shall be managed by the Election Committee as described in Article VI, Section 6.

Section 2. Filling of Vacancies. In the case of any vacancy in the position of an elected officer or director (other than President or Vice President) for any reason whatsoever, the vacancy shall be filled by an appointment by the President within 30 days – unless the vacancy shall occur within 60 days of the Annual Meeting. The President’s appointment will be subject to approval by the Board of Directors at its next meeting following the appointment. If approved by the Board of Directors, the appointee will be subject at the next Annual Meeting to approval by the community to serve the remainder of the term, or can seek re-election to a full two-year term if the previous term has expired. In the case of a vacancy in the office of President, the Vice-President shall immediately assume those duties and the Vice-President’s office will remain vacant until the next election. In the case of a tie vote in any meeting of the directors, the President of the Association is authorized to vote in that case only to break the tie.

Section 3. Removal of Directors or Officers. Any Director or Officer may be removed from office by the affirmative vote of a majority of the stockholders entitled to vote at any special meeting called for that purpose or at any regularly scheduled meeting.

Section 4. Limits on Directors/Officers from the Same Property. No more than one individual from each household may be elected as an Officer and/or Director.

Section 5. Attendance at Meetings. Officers and Directors must attend at least one third of all meetings of the Board of Directors in each fiscal year in order to maintain their office. Failure to do so will automatically subject their office to reelection at the following Annual Meeting.

ARTICLE VI - CONDUCT OF ASSOCIATION BUSINESS

Section 1. Semi-Annual Meetings. The principle business of the West View Shores Civic Association shall be conducted at semi-annual meetings of the stockholders of the Association. The first meeting of the year shall be called the "Spring Meeting" and be held on the Saturday one week before Memorial Day for the purposes of reviewing the state of the Association through the winter and making plans for the coming summer. The second and most important meeting shall be called the "Annual Meeting" and be held on the Saturday one week before Labor Day for the purpose of reviewing the Association's finances, approving the next year's budget, electing officers and directors to succeed those whose term shall have expired as of the date of such Annual Meeting, affirming the annual maintenance fee amount for the coming year, setting dates and location for the next year's meetings, and for the transaction of such other business as may come before the meeting.

Section 2. Special Meetings. Special meetings of the stockholders may be called at any time for any purpose or purposes by any Director or Officer, or by any stockholder requesting a special meeting but only after a majority vote by the Board of Directors to convene a special meeting, or at the request in writing of a majority of all the stockholders entitled to vote on the business to be transacted at such meeting. Such request shall state the purpose or purposes of the meeting. Business transacted at all special meetings of stockholders shall be confined to the purpose or purposes stated in the notice of meeting.

Section 3. Place of Holding Meetings. All Spring and Fall meetings of stockholders may be held within the confines of West View Shores or another location determined to be convenient to West View Shores, Cecil County, Maryland at a time and place to be announced by the President of the Association. Any special notified meeting can be held off-site at the discretion of the President and Board of Directors in accordance with Article VI, Section 2.

Section 4. Notice of Meetings. Formal notice of semi-annual meetings is waived, since the date of such meetings shall be fixed at the "Annual Meeting" of the preceding year, and time and place of such meetings will be circulated by the officers and directors. For Special Meetings and on other occasions for which formal notice is required, written notice shall be mailed, postage prepaid by the Secretary, to each member of record entitled to vote, at the post office address as it appears upon the books of the Association, fourteen (14) days before the meeting. Each such notice shall state the place, day, and hour at which the meeting is to be held and, in the case of any special meeting, shall state briefly the purpose or purposes thereof.

Section 5. Quorum. The presence in person or by proxy of one third of the qualified voting stockholders of the Association shall constitute a quorum at all annually scheduled meetings of the stockholders. A simple majority of all the votes cast at a meeting at which a quorum is present is sufficient to approve any matter which properly comes before the meeting. The establishment of a quorum as defined herein shall apply to all meetings.

Section 6. Election Committee. An Election Committee shall be appointed by the Board not later than three months prior to the Annual Meeting and not less than thirty days prior to any special meeting where a vote will be necessary. The Committee will be comprised of two board members, one of whom will be the chair, and two non-director stockholders who are current in their fees. The chair of the committee will serve as the Judge of Elections and will be responsible for verifying all eligible voters, managing the tallying of votes, and notifying results of the election to the community.

The second board member and the two non-board members will serve at the will of the Board and the chair of the committee and will assist the chair in his/her duties. The Election Committee will be responsible for tallying votes and presenting them to the secretary who will enter same into the minutes of the meeting. The committee will notify the community of the purpose of voting not less than 10 nor more than 90 days prior to the meeting at which the vote will be taken. Such notice may be by any or all of the following: email, US mail, website and posting on community bulletin boards

For election of officers and directors, the committee will notify the community of the positions to be filled not later than 45 days prior to the election. Stockholders seeking office will notify the committee of their intent within 20 days of the posting notice. The committee will then prepare notification for the community regarding the ballot of candidates fifteen days prior to the meeting.

Section 7. Voting. At all meetings of stockholders, each stockholder shall have one (1) vote as described in Article II, Section 1. Such vote may be either in person or by proxy which shall be in writing, subscribed by such stockholder(s) or their duly authorized attorney, bearing a date not more than three (3) months prior to said meeting, unless said instrument provides for a longer period. Such proxy shall be dated, but need not be sealed, witnessed or acknowledged. All proxies shall be presented to the Vice-President prior to the commencement of the meeting for validation. The Vice President shall record all proxies submitted for the official record. Such record shall be the name of the member or his/her authorized attorney. This list shall be provided to the Secretary at the adjournment of the meeting. All elections shall be held and all questions decided by a simple majority or plurality of the votes cast at a duly constituted meeting, except as otherwise provided by law, in the Articles of Incorporation or by these By-laws.

Voting may occur as a result of written questionnaires and ballots. The chairman of the meeting may conduct votes by voice if this method obviously reflects the consensus of the Association. If the chairman shall so determine, a vote by ballot may be taken upon any election or matter, and a ballot shall be so taken upon the request of ten percent (10%) or more of all the stockholders entitled to vote on such elections or matter. In either of such events, the proxies and ballots shall be received and all questions regarding the qualification of voters and the validity of proxies and the acceptance or rejection of votes shall be decided by the Vice-President.

Section 8. Definition of Property. Within the confines of defining who shall vote, a property shall be defined as one or more deeds within the community of West View Shores on which a single dwelling structure may or may not exist. Stock holding property owners of two deeds with dwelling structures on each shall have two votes provided they have obtained a share for each in accordance with Article II Section I. Stockholders with a dwelling owning additional separately deeded vacant lots shall not be entitled to an additional vote(s). If property stockholders with additional vacant lots construct a dwelling(s) upon the vacant lot(s) additional votes shall accrue as one additional vote per dwelling provided a share is purchased for each dwelling.

ARTICLE VII - FINANCES OF THE ASSOCIATION

Section 1. Annual Maintenance Fees. Annual Maintenance Fees shall be due and payable from each property owner within West View Shores on the first of January each year for the current fiscal year and will be considered in arrears as of the first of May of the same calendar year. The Board of Directors shall have the right but not the obligation to collect unpaid assessments through a court of law or equity and shall be entitled to collect attorney's fees and court costs. The amount due shall be that approved by the stockholders at the Annual Meeting of the current fiscal year. The maintenance fee rates for the current fiscal year shall be approved prior to the election of new officers and directors. Different rates may but need not be approved for vacant lots and dwelling units whose property receives an annual benefit from the Association. With regard to the payment of maintenance fees, a property shall be defined as a deeded property of record according to the tax office of Cecil County.

Section 2. Shares. Full shares in the Association shall have a stated and par value of \$600.00. Stockholders of the Association shall be restricted to title owners of property within West View Shores. Full shares shall be limited to one full share per dwelling property. All full share transfers of shares in the Association must be reported to the Board of Directors of the Association. If a full share stockholder enters into an agreement of sale to sell their property that shareholder shall have the right but not the obligation to present their share certificate to the Treasurer, Vice President or President of the Association and shall request

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that the Association buy back the share prior to the transfer of the stockholders property. The Association shall be required if requested to buy back the share, however the property owner requesting the buy back must be current on all fees owing to the community of West View Shores and the Corporation before the Corporation is required to re-purchase the share. If a property is transferred and the Association is not requested to buy back an existing share(s) the share(s) shall transfer with the sale of property. The share shall remain with the property and a new certificate shall be prepared by the Treasurer and presented to the Board of Directors at a regularly scheduled meeting for signature in accordance with the provisions and guidelines in Article III Section 5, and presented to the new property owner. The prior owner (seller) shall have no additional rights or remedies to recover any monetary or other consideration for the share after the transfer of the property.

Owners of full shares may request at any time to have their shares re-purchased by the Corporation. The Corporation shall be required to re-purchase the share as requested provided the stockholder is current on all fees owing to the community and the Corporation. A stockholder(s) who sells, grants, transfers their Full share back to the Corporation shall not be entitled to purchase another Full share for a period of no less than five (5) years.

Section 3. Bank Accounts. Any elected officer of the Association shall have the authority to deposit any funds of the Association in such banks or trust companies as shall from time to time be agreed upon by a majority of the Board of Directors. Withdrawal of Association funds shall always be by check, electronic funds transfer or draft made payable to the direct recipient of the funds disbursed. Checks, drafts and other instruments or orders for the payment of money shall be signed by the President or Vice-President and countersigned by the Secretary or Treasurer. Each year following the Annual Meeting, the outgoing Treasurer shall certify to the appropriate banks or trust companies the valid officer signatures for the coming year.

Section 4. Loans. Officers of the Association shall have the authority to effect loans, advances or other forms of credit when authorized by a majority of the stockholders authorized to vote on such a matter. Collateral for such loans, advances or other forms of credit shall be limited to that approved by a majority of the stockholders authorized to vote on such an issue up to and including the total assets of the Association.

Section 5. Fiscal Year. The fiscal year of the Association shall run from January 1 through December 31. Services may be contracted for by the Association to run beyond the fiscal year and the obligation charged as a liability against the original fiscal year.

Section 6. Limits on Expenditures. Expenditures by the Association are set forth in the budget which shall be prepared and presented by the Treasurer to the Board of Directors reasonably prior to the Annual Meeting. The Board of Directors shall review and approve a final draft of the budget to be presented to the stockholders of the Association at the Annual Meeting. The budget shall be approved as a whole or in part by the stockholders authorized to vote on such issues and these shall be considered the authorized expenditures for the Association for the coming year. Emergency expenditures shall be approved as follows:

- A. \$500 or less - May be approved on an emergency basis by the President of the Association.

- B. \$1,000 or less - May be approved on an emergency basis by the Board of Directors of the Association
- C. Greater than \$1,000 - Must be approved by a majority of the stockholders of the Association authorized to vote on such issues.

Subsequent to the emergency, such expenditures must be approved by the directors and submitted to the stockholders of the Association for ratification as part of the budget report at a general meeting. Expenditures not approved by the stockholders shall be satisfied as a majority of the stockholders shall agree.

Section 7. Annual Audit of the Association Records. At the end of each fiscal year the President shall appoint one director and two non-director stockholders who are current with the annual fees to serve as the Audit Committee. If possible, the non-director stockholders appointed should have a financial background. Directors and other committee members so appointed should be familiar with Generally Accepted Accounting Procedures (GAAP) by which rules the Association's books should generally be maintained. Not less than fifteen (15) days prior to the Spring Meeting, the Treasurer shall submit a draft of the Annual Financial Statement of the Association to the appointed Audit Committee for review. Such Statement should include as a minimum the status of the Association as of the end of the previous fiscal year, actions on the prior approved budget items, expenditures, income, assets of the Association, issued shares of stock and the balance of the share account, outstanding liabilities, and any emergency expenditures. The Audit committee shall review the report for consistency and shall resolve with the Treasurer any questions that might be expected to arise from the stockholders at the Annual Meeting. The final Report shall be approved by the Directors prior to the Spring Meeting and submitted to that meeting for acceptance by the majority of all stockholders. Any stockholder shall be entitled to pay for an independent audit of the Associations books. Such audit shall be solely at the individual stockholder(s) expense and the Association shall bear no financial responsibility for this audit but shall be entitled to receive a copy of the report and findings.

ARTICLE VIII - MISCELLANEOUS PROVISIONS

Section 1. Amendments of By-laws. Any stockholder of the Association shall have the power and authority to submit to the Board of Directors any amendments, alterations or repeals to these By-laws or any provision thereof, and may from time to time suggest additional By-laws. Approval and implementation of such changes shall be by the majority vote of those stockholders authorized to vote on that issue at a general or special meeting in which a quorum is present.

A. Severability: Should any section or provision of these By-laws be declared by the courts to be unconstitutional or invalid, such decision shall not affect the validity of any other section or provision of these By-laws than the one so declared.

B. Repealer: All prior versions, parts and provisions of these By-laws which are inconsistent herewith are hereby repealed.

Section 2. Insurance. The Board of Directors shall purchase at the least possible cost the minimum insurance necessary to protect the assets of the Association and its officers and directors. Such

purchases shall be approved at each Annual Meeting.

Section 3. Conflicts of Interest. This Association is composed of a community of neighbors and should be administered in such a fashion as to avoid not only impropriety but also even the appearance of a conflict of interest. All decisions will be decided by a simple majority votes except where indicated otherwise and each member is charged with operating under these By-laws with sensitivity to other stockholders within this community.

Section 4. Compensation of Officers and Directors. All Officers and Directors of the Association shall serve as volunteers and without direct compensation. Legitimate expenses incurred on behalf of the Association shall be reimbursed subject to the aforementioned restrictions of budget and approval.

Section 5. Use of Community Property. The Board of Directors shall have the right to reserve upon written request portions of the community's Real Property Assets for the use by private individuals and groups for events and celebrations. The Board of Directors shall require all such insurance, indemnifications, and security deposits as deemed necessary and appropriate. All such requests for the use of portions of the community's Real Property Assets must be made at least thirty days in advance and such request must be made by a property owner of West View Shores who is current on all fees owing to the community. If the request is made by a group at least one member of the group must be current on all fees owing to the community.

Section 6. Code of Behavior. The Association may from time to time, upon the approval of the stockholders of the Association at the Annual Meeting, issue guidelines to the occupants of West View Shores suggesting behavior which, if voluntarily observed, would contribute to the improved quality of life within the community.

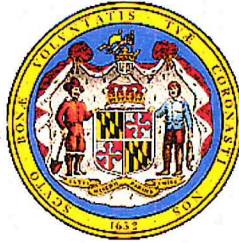
Approved this 6th day of DEC., 2013.

West View Shores Civic Association, Inc.

Deanna Hooper President
Marilyn Brown Vice President
Holly M Kutz Treasurer
James L. Bell Asst Treas
Eleanor V. Burdett Secy
Eddie Lavin
W.A. Bonita

Attest:

Helena Davidson
Secretary



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OFFICE OF
CLERK OF THE CIRCUIT COURT
FOR CECIL COUNTY

DERRICK W. LOWE
CLERK OF THE CIRCUIT COURT

ROOM 108
129 E. MAIN STREET
ELKTON, MD.21921-5971
410-996-5375

CHARLENE NOTARCOLA
CHIEF DEPUTY CLERK

NOTICE: This page has been added to the recording document by Clerk of the Circuit Court for Cecil County due to insufficient area to allow for required validation without interfering with language in the document.

VALIDATION

LR - Agreement 75.00
 Recording Fee 75.00
 Grantor/Grantee Name:
 West view shores civic
 Reference/control #:
 West view shores assn
 LR - Agreement
 Surcharge 40.00
 Subtotal: 115.00
 Total: 115.00
 #2329224-1
 12/30/2013 01:57
 #2329224 C00202 -
 Cecil
 County/C002.02.01 -
 Register 01 405
 C007-CH

