

**SECRETARY'S CERTIFICATE OF
Beringwood Association, Inc.**

THE STATE OF TEXAS §
COUNTY OF HARRIS §

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, being the duly elected, qualified, and acting Secretary of Beringwood Association, Inc., a Texas non-profit corporation, the corporation set forth and described in that certain "Condominium Declaration for Beringwood", filed for record under County Clerks File No. F258668, Volume 67 Page 1 et seq., of the Condominium Records of Harris County, Texas, and all amendments thereto (said recorded documents and all exhibits and amendments thereto being referred to as "Declaration"), the undersigned Secretary further being the keeper of the minutes and records of said corporation, does hereby certify that the following are true and correct copies of the following described documents attached hereto:

- (1). Insurance Deductible Resolution dated December 2, 1998

IN WITNESS WHEREOF, the undersigned has hereunto set their hand and at Houston, Texas, the 3 day of NOVEMBER, 2010.

Sarah Blonski Lowe, Secretary of
Beringwood Association, Inc.
a Texas non-profit Corporation

THE STATE OF TEXAS §
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 3 day of NOVEMBER, 2010, by SARAH BLONSKI LOWE Secretary of Beringwood Association, Inc., a Texas non-profit Corporation, on behalf of said corporation.

Kelly Futral
Notary Public in and for the State of Texas

Record and Return to:

Beringwood Association, Inc.
c/o Creative Management Company
8323 Southwest Freeway, Suite #330
Houston, TX 77074



INSURANCE DEDUCTIBLE RESOLUTION

The Board of Directors has obtained insurance policies protecting the buildings and common elements of the Property; and

* WHEREAS, the Board of Directors, having considered all relevant factors, and based on its business judgment, has agreed to a stated deductible; and

* WHEREAS, the Board of Directors is of the opinion that it is necessary to adopt and enforce an equitable policy in regard to the liability for payment of the deductible;

NOW THEREFORE BE IT RESOLVED that the following policy be and is hereby adopted:

1. In the event the loss or damage covered by the Association's insurance policy is caused by the negligence of a unit owner, the unit owner's tenants, invitees or guests, such unit owner shall be liable for the full amount of any deductible on the Association's insurance policy.
2. In the event that:
 - (i) The loss originates or is caused by the unit owner, the unit owner's tenants, invitees or guests, or from unknown causes within the unit without any negligence being attributable; or
 - (ii) The cause of the loss cannot be determined and is only related to the unit owner's unit or the limited common elements assigned to the unit owner's unit,
the unit owner shall be liable for the full deductible on the Association's policy.
3. In the event more than one unit is involved in any insured loss and the cause of the damage cannot be attributable to any one unit or resident, the deductible will be proportionately distributed among all units owners who have experienced the loss.
4. The Board urges all resident unit owners to purchase insurance coverage to supplement coverage not provided by the master policy. All unit owners are encouraged to contact their insurance agent to discuss these issues.
5. Unit owners are responsible for obtaining and continuing their individual insurance policies.

Resolved this 2nd day of December, 1998.

[Signature]
[Signature]
[Signature]

Mary E. Lewis

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.
THE STATE OF TEXAS
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED. In the Official Public Records of Real Property of Harris County, Texas on

DEC - 3 2010

(INSDERES)



[Signature]
COUNTY CLERK
HARRIS COUNTY, TEXAS