

SECOND AMENDMENT TO  
 CONDOMINIUM DECLARATION FOR  
 REFLECTIONS ON THE LAKE

STATE OF TEXAS §  
 COUNTY OF HARRIS §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, Reflections-on-the-Lake Joint Venture, a Texas joint venture (hereinafter referred to as the "Declarant") caused to be established as a Condominium Project Reflections-on-the-Lake by the recordation of a Condominium Declaration dated April 8, 1985, recorded in Volume 151, Page 94 of the Condominium Records of Harris County, Texas (the "Original Declaration"), as amended by the First Amendment to Condominium Declaration for Reflections-on-the-Lake dated July 16, 1985, recorded in Volume 152, Page 110 of the Condominium Records of Harris County, Texas (the Initial Declaration, as amended, being herein referred to as the "Declaration") pertaining to a tract of land containing 3.8823 acres, more or less, out and part of the Joel Wheaton Survey, Abstract No. 80, as shown on Plat recorded in Volume 328, Page 149 of the Map Records of Harris County, Texas, said property being more particularly described on Exhibit "A" attached to the Initial Declaration and incorporated herein by this reference thereto; and

WHEREAS, the undersigned desire to amend Section 7.5 of the Declaration with respect to its provisions related to late charges and interest on delinquent assessments;

WHEREAS, Section 10.10(b)(ii) of the Initial Declaration provides that matters related to common expense charges may be amended upon the consent of the owners representing the aggregate ownership interest of at least sixty-seven percent (67%) of the individual condominium units and at least fifty-one percent (51%) of the first mortgagees (based upon one vote for each first mortgage owned); and

WHEREAS, the undersigned, as evidenced by the Affidavit attached hereto as Exhibit "A", have sufficient votes to approve the amendment herein provided;

NOW THEREFORE, Section 7.5 of the Declaration is amended to provide as stated below:

7.5 Responsibility for Payment. Each Owner (whether one or more persons) shall be personally liable for the payment of the Common Expense Charges, Limited

Common Expense Charges, Special Assessments and other assessments, to the extent applicable to said Owner imposed by the Board of Directors against such Owner and his Condominium Unit pursuant to the provisions hereof. The Common Expense Charges shall be made pro rata according to Owner's fractional percentage ownership interest in and to the common elements. If for any reason there has been no announcement of the Common Expense Charges, each Owner shall continue to pay the Common Expense Charges at the rate established for the previous period until a new rate is made public. Common Expense Charges shall be due monthly in advance on or before the tenth (10th) day of each month. A payment which is postmarked on or before the tenth day of the month and which is received in the course of business shall be deemed to have been paid when due. Failure to pay by the tenth day of each month shall require the imposition and assessment of a late charge of twenty-five dollars (\$25.00). In the event that such late assessment remains unpaid on the first day of the month following the month in which due, an additional late charge of twenty-five dollars shall be imposed for the following month and for each additional month in which said assessment remains unpaid. In the event that late charges on delinquent condominium assessments are ever determined to be interest by a final determination of a court of appropriate jurisdiction superior to that of the Texas Court of Civil Appeals, the late charge herein provided shall be automatically reduced to an interest rate equal to the lesser of (i) the maximum rate allowed by applicable law or (ii) the rate of ten (10%) percent per annum from the date of delinquency until paid.

Common Expense Charges shall be prorated if the ownership of a Condominium Unit commences on a day other than the first day of the month.

Except as herein expressly provided, all provisions of the Declaration are hereby expressly ratified and reaffirmed.

REFLECTIONS  
ON THE LAKE  
A CONDOMINIUM PROJECT  
CONDOMINIUM RECORDS  
HARRIS COUNTY, TEXAS

FILM CODE 162126  
REDUCTION 16X CAMERA DESIGNATION MRG 1

FILED FOR RECORD  
8:30 A.M.

APR 20 1992

*Janita Rodenhauer*  
County Clerk, Harris County, Texas

EXHIBIT "A"

AFFIDAVIT

STATE OF TEXAS       §  
                                  §  
COUNTY OF HARRIS   §

BEFORE ME, the undersigned authority, personally appeared SUZY WHITE, in his/her capacity as MANAGING AGENT of Reflections-on-the-Lake Homeowner's Association, a Texas nonprofit corporation, who, after being by me first duly sworn, upon oath stated:

I have reviewed the records of Reflections-on-the-Lake Homeowner's Association and hereby confirm that according to the records of the association, the individuals and entities signing as owners and lienholders of the units specified in the foregoing Second Amendment to Condominium Declaration for Reflections-on-the-Lake (the "Amendment") appear to be the owners and lienholders, respectively, of the units listed. To the best of my knowledge and belief, those signing the Amendment represent an aggregate ownership interest of at least 67% of the individual condominium units and at least 51% of the first mortgagees (based on one vote for each first mortgage owned) of Reflections-on-the-Lake Homeowners Association, as of the date hereof.

EXECUTED this 27<sup>th</sup> day of February, 1992.

REFLECTIONS-ON-THE-LAKE  
HOMEOWNERS ASSOCIATION, INC.

RECORDER'S MEMORANDUM:  
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction because of illegibility, carbon or photo copy, discolored paper, etc. All blockouts, additions and changes were present at the time the instrument was filed and recorded.

Suzy White  
By: \_\_\_\_\_  
Title: Managing Agent

THE STATE OF TEXAS §  
§  
COUNTY OF HARRIS §

Before me, the undersigned authority, on this day personally appeared Suey White, in his/her capacity as Managing Agent of Reflections-on-the-Lake Homeowner's Association, Inc. a Texas nonprofit corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, in the capacity therein stated, and as the act and deed of said corporation.

SWORN TO AND SUBSCRIBED BEFORE ME on this the 27<sup>th</sup> day of February, 1992.

Delores L. Pekar  
Texas Notary Public

My Commission Expires:  
9-27-94

DELORES L. PEKAR  
(Print Name)

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.

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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

APR. 20 1992



Quita Roddenberry  
COUNTY CLERK,  
HARRIS COUNTY, TEXAS

Executed effective the 27 day of February, 1992.

OWNER OF BUILDING A, Units 101,  
102, 109, 110, 111, 112  
BUILDING B, Units 202, 203,  
204, 205, 206, 207, 208, 209,  
210, 211, BUILDING C, Units  
301, 302, 304, 305, 306, 307,  
309, 310, BUILDING D, Units  
401, 403, 404, 405, 406, 407,  
409, 410, 412, and BUILDING E,  
Units 501, 503, 504, 505, 506,  
507, 508, 509, 510, 511

PERCENTAGE INTEREST OF TOTAL  
PROJECT: 71.92%

REFLECTIONS INVESTMENT, INC.

HAK FU HUNG  
By: HAK FU HUNG  
Title: PRESIDENT  
BUILDING B UNIT 212 (1.69%)

LIENHOLDER OF BUILDING A, Units  
101, 102, 109, 110, 111, 112  
BUILDING B, Units 202, 203,  
204, 205, 206, 207, 208, 209,  
210, 211, BUILDING C, Units  
301, 302, 304, 305, 306, 307,  
309, 310, BUILDING D, Units  
401, 403, 404, 405, 406, 407,  
409, 410, 412, and BUILDING E,  
Units 501, 503, 504, 505, 506,  
507, 508, 509, 510, 511

FIRST GIBRALTAR BANK, F.S.B., a  
Federal Savings Bank

LARRY ZISSMAN  
By: LARRY ZISSMAN  
Title: Vice President

First Gibraltar Bank, FSB, a federal  
savings bank, joins herein for the sole  
purpose of evidencing its consent hereto  
at the request of Reflections Investment,  
Inc., its Borrower. Such consent shall  
in no way be construed as evidence that  
First Gibraltar Bank, FSB considers the  
amendment to be valid or appropriate or  
that First Gibraltar Bank, FSB has taken  
any action to control any property affected  
by the Declaration.

RFB\3702\003\AMEND

RF  
Initials





OWNER OF BUILDING 5 UNIT 512  
PERCENTAGE INTEREST OF TOTAL  
PROJECT: 1.69 %

Robert H. Davison

LIENHOLDER OF BUILDING \_\_\_ UNIT  
PERCENTAGE INTEREST OF TOTAL  
PROJECT: \_\_\_\_\_ %

Not Required

(No MORTGAGE)

By: \_\_\_\_\_  
Title: \_\_\_\_\_

OWNER OF BUILDING \_\_\_ UNIT  
PERCENTAGE INTEREST OF TOTAL  
PROJECT: \_\_\_\_\_ %

LIENHOLDER OF BUILDING \_\_\_ UNIT  
PERCENTAGE INTEREST OF TOTAL  
PROJECT: \_\_\_\_\_ %

By: \_\_\_\_\_  
Title: \_\_\_\_\_



