RESOLUTION OF THE BOARD OF DIRECTORS HIGH POINT ESTATES HOMEOWNERS ASSOCIATION, INC. RATIFYING AND ADOPTING BYLAWS

WHEREAS, the Declaration of Protective Covenants, Conditions and Restrictions For High Point Estates ("Declaration") was recorded on April 2, 2001, in Deed Book 30162, Page 525, *et. seq.* Fulton County, Georgia records, as amended; and

WHEREAS, the Declaration provides for the establishment and existence of By-Laws for the High Point Estates Homeowners Association, Inc. ("Association"); and

WHEREAS, the Association was incorporated with the Georgia Secretary of State effective January 1, 2001; and

WHEREAS, Section 14-3-206 of the Georgia Nonprofit Corporation Code authorizes a corporation's board of directors to adopt bylaws for the corporation; and

WHEREAS, the Board of Directors of the Association has determined it to be in the best interest of the Association to ratify and adopt the By-laws of High Point Estates Homeowners Association, Inc., attached as Exhibit "A" hereto;

NOW, THEREFORE, in accordance with both the Declaration and Section 14-3-206 of the Georgia Nonprofit Corporation Code, the Board of Directors of the Association hereby resolves that:

The By-Laws of High Point Estates Homeowners Association, Inc., attached hereto as Exhibit "A" and incorporated herein by reference are hereby ratified and adopted as the official By-Laws for the High Point Estates Homeowners Association, Inc.

This Resolution shall become effective immediately upon publication hereof to the Association membership in the manner determined by the Board of Directors. If any existing Association policies, rules or regulations conflict with the By-Laws of High Point Estates Homeowners Association, Inc, the By-laws shall control.

HIGH POINT ESTATES HOMEOWNERS

ASSOCIATION, INC.

By:

President

Attest:

(Seal)

(Seal)

[Corporate Seal]

JEFFERY J HAMPTON JR
NOTARY PUBLIC
Cobb County
State of Georgia

My Comm. Expires Oct. 29, 2020

Exhibit "A"

By-Laws for High Point Estates Homeowners Association Inc.

BYLAWS

OF

HIGH POINT ESTATES HOMEOWNERS' ASSOCIATION, INC.

WEISSMAN, NOWACK, CURRY & WILCO, P.C.

Attorneys Two Midtown Plaza, 15th Floor 1349 West Peachtree Street Atlanta, Georgia 30309 (404) 885-9215

-TABLE OF CONTENTS-

		Page
I.	NAM	E, MEMBERSHIP, APPLICABILITY, AND DEFINITIONS1
	•	N V
	1.	Name 1
	2.	Membership 1
-	3.	Definitions 1
п.	ASSO	CIATION: MEETINGS, QUORUM, VOTING, PROXIES
	1.	Place of Meetings 1
	2.	First Meeting and Annual Meetings
	3.	Special Meetings 1
	4.	Notice of Meetings 1
	5.	Waiter of Notice
	6.	Waiver of Notice 1
	7.	Adjournment of Meetings 2
	• •	Voting
	8.	Proxies2
	9.	Quorum 2
	10.	Action Without a Meeting 2
	11.	Order of Business 3
III.	BOAI	RD OF DIRECTORS: NUMBER, POWERS, MEETINGS
	A.	Composition and Selection 3
	1.	Governing Body; Composition 3
	2.	Dissection Associated by Produced
	2. 3.	Directors Appointed by Declarant
		Number of Director 3
	4.	Nomination of Directors 3
	5.	Election and Term of Office
	6.	Removal of Directors
	7.	Vacancies4
	B,	Meetings4
	8.	Organization Meetings 4
	9.	Regular Meetings
	10.	Special Meetings 4
	11.	Waitter of Notice
	12.	Waiver of Notice 4
		Quorum of Board of Directors 4
	13.	Compensation 4
	14.	Action Without A Formal Meeting 4
	15.	Telephonic Participation 5
	C,	Powers and Duties5
	16.	Powers 5
	17.	Management Agent 5

			Page
	18. 19.	Borrowing Fining & Suspension Procedure	
IV.	OFFICERS		
	1.	Officers	6
	2.	Election, Term of Office, and Vacancies	6
	3.	Removal	
	4.	President	6
	5.	Vice President	
	6.	Secretary	
	7.	Treasurer	
	8.	Resignation	
V.	СОМ	IMITTEES	7
VI.	MISC	CELLANEOUS	,7
	1.	Fiscal Year	7
	2.	Conflicts	7
	3.	Financial Review	7
	4.	Amendment	7
	5.	Books and Records	8
	6.	Liability and Indemnification of Officers and Directors	8

BYLAWS

OF

HIGH POINT ESTATES HOMEOWNERS' ASSOCIATION, INC.

Article I Name, Mambership, Applicability, and Definitions

- Section 1. Name. The name of the Association shall be High Point Estates Homeowners' Association, Inc. ("Association").
- Section 2. Membership. The Association shall have one class of membership, as is more fully set forth in the Declaration of Protective Covenants, Conditions and Restrictions for High Point Estates Homeowners' Association ("Declaration"). The provisions of the Declaration pertaining to membership are by this reference made a part of these Bylaws.
- Section 3. Definitions. The words used in these Bylaws shall have the same meaning as set forth in the Declaration, unless the context shall prohibit.

Article II Association: Meetings, Quorum, Voting, Proxies

- Section 1. Place of Meetings. Meetings of the Association shall be held at the Property, at the principal office of the Association or at another place convenient to the members as determined by the Board of Directors.
- Section 2. First Meeting and Annual Meetings. An annual or special meeting shall be held within one (1) year from the date the Declaration is recorded. Annual meetings shall be set by the Board so as to occur not more than sixty (60) days before the close of the Association's fiscal year.
- Section 3. Special Meetings. The President may call special meetings. In addition, the President shall call a special meeting of the Association if so directed by resolution of a Majority of the Board of Directors or, after Declarant know longer has the authority to appoint and remove directors hereunder, upon a petition signed by Owners holding at least a majority of the total Association vote. The notice of any special meeting shall state the date, time, and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting, except as stated in the notice.
- Section 4. Notice of Meetings. The Secretary shall mail or cause to be delivered to the Owner of record of each Lot a notice of each annual or special meeting of the Association stating the purpose of the special meeting, as well as the time and place where it is to be held. If an Owner wishes notice to be given at an address other than his or her Lot, he or she shall have designated by notice in writing to the Secretary such other address. The mailing of such notice or delivery of such notice by leaving at the residence located on the Lot as provided in this Section shall be considered service of notice. Except as may be specifically provided otherwise in the Declaration, notices shall be served not less than ten (10) nor more than thirty (30) days before a special meeting and not less than twenty-one (21) nor more than sixty (60) days before an annual meeting.
- Section 5. Waiver of Notice. Waiver of notice of a meeting of the members shall be deemed the equivalent of proper notice. Any member may, in writing, waive notice of any meeting of the members, either before or after such meeting. Attendance at a meeting by a member, whether in person or by proxy, shall be deemed waiver by such member of notice of the time, date, and place thereof, unless such member specifically objects to lack of proper notice at the time the meeting is called to order.

- Adjournment of Meetings. Any meeting of the Owners may be adjourned for periods not Section 6. exceeding ten (10) days by vote of the Owners holding the Majority of the votes represented at such meeting, regardless of whether a quorum is present. Any business which could be transacted properly at the original session of the meeting may be transacted at a reconvened session, and no additional notice of such reconvened session shall be required.
- Voting. Each Lot shall be entitled to one equally weighted vote, which vote may be cast by the Owner, the Owner's spouse, or by a lawful proxy as provided below. When more than one (1) person owns a Lot, the vote for such Lot shall be exercised as they determine between or among themselves, but in no event shall more than one (1) vote be cast with respect to any Lot. If only one (1) co-owner attempts to cast the vote for a Lot, it shall be conclusively presumed that such co-owner is authorized on behalf of all co-owners to cast the vote for such Lot. In the event of disagreement between or among co-owners and an attempt by two (2) or more of them to cast such vote or votes, such persons shall not be recognized and such vote or votes shall not be counted. No Owner shall be eligible to vote, either in person or by proxy, or to be elected to the Board of Directors, if that Owner is shown on the books or management accounts of the Association to be more than thirty (30) days delinquent in any payment due the Association or if the Owner has had its voting rights suspended for the infraction of any provision of the Declaration, these Bylaws, or any rule of the Association. If the voting rights of an Owner have been suspended, that Owner shall not be counted as an eligible vote for purposes of establishing a Majority or a quorum or for purposes of amending these Bylaws or the Declaration.
- Section 8. Proxies. At all meetings of members, each member may vote in person or by proxy. All proxies shall be in writing, dated, and filed with the Secretary before the appointed time of each meeting. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his or her Lot, or upon receipt of notice by the Secretary of the death or judicially declared incompetence of a member, or of written revocation, or upon the expiration of eleven (11) months from the date of the proxy.
- Section 9. Quorum. The presence, in person or by proxy, of Owners holding at least ten (10%) percent of the total eligible Association vote shall constitute a quorum at all meetings of the Association. Once a quorum is established for a meeting, it shall conclusively be presumed to exist until the meeting is adjourned and shall not need to be reestablished.
- Action Taken Without a Meeting. In the Board's discretion, any action that may be taken by the Association members at any annual, regular, or special meeting may be taken without a meeting if the Board delivers a written consent form or written ballot to every member entitled to vote on the matter.
- Ballot. A written ballot shall set forth each proposed action and provide an opportunity to vote for or against each proposed action. Approval by written ballot shall be valid only when the number of votes cast by ballot equals or exceeds the quorum required to be present at a meeting authorizing the action, and the number of approvals equals or exceeds the number of votes that would be required to approve the matter at a meeting at which the total number of votes cast was the same as the number of votes cast by ballot.

All solicitations for votes by written ballot shall: a) indicate the number of responses needed to meet the quorum requirements; b) state the percentage of approvals necessary to approve each matter other than election of directors; and c) specify the time by which a ballot must be received by the corporation in order to be counted. A written ballot may not be revoked. The Association shall maintain such ballots in its file for at least three (3) years.

Written Consent. Approval by written consent shall be valid only when the number of written consents received equals or exceeds the requisite majority of the voting power for such action. Executed written consents shall be included in the minutes or filed with the Association's records. If an action of the members is approved by written consent hereunder, the Board shall issue written notice of such approval to all members who did not sign written consents. Membership approval shall be effective ten (10) days after written notice is issued; provided, however, if the consent is to an amendment to the Declaration or Bylaws which must be recorded, the effective date shall be no earlier than the date of recording of such amendment.

Section 11. Order of Business. At all meetings of the Association, Roberts Rules of Order (latest edition) shall govern when not in conflict with the Declaration, these Bylaws, the Articles of Incorporation, or a ruling made by the person presiding over the meeting.

Article III Board of Directors: Number, Powers, Meetings

A. Composition and Selection.

- Section 1. Governing Body: Composition. The affairs of the Association shall be governed by a Board of Directors. Except as provided in Section 2 of this Article, the directors shall be members or spouses of such members; provided, however, no person and his or her spouse or co-Owner may serve on the Board at the same time.
- Section 2. <u>Directors Appointed by Declarant.</u> Declarant shall have the right to appoint or remove all members of the Board of Directors and all officers of the Association until such right expires or is surrendered under the terms of the Declaration. Each Owner, by acceptance of a deed to or other conveyance of a Lot, vests in Declarant this authority to appoint and remove directors and officers of the Association. The directors and officers appointed by the Declarant need not be Owners or residents in the Development. The names of the initial directors selected by the Declarant is set forth in the Articles of Incorporation of the Association.
- Section 3. Number of Directors. The Board shall consist of at least three (3) and not more than five (5) members during the period in which the Declarant has the right to appoint directors and officers as described in Section 2 of this Article and five (5) members after the expiration of this right.
- Section 4. <u>Nomination of Directors.</u> Except with respect to directors appointed by the Declarant nomination for election to the Board shall be made from the floor at the meeting at which directors are elected. Nominations also may be made by a nominating committee, if appointed by the Board.
- Section 5. Election and Term of Office. Not later than thirty (30) days after termination of the Declarant's right to appoint directors and officers as described in the Declaration and Section 2 of this Article, the Association shall call a meeting to be held at which Owners shall elect five (5) directors. If such meeting is not the annual meeting, the initial directors elected by the Association members at this special shall take office upon their election and serve until the next annual meeting. At the first annual meeting after Declarant has surrendered control of the Association, three (3) directors shall be elected for a term of two (2) years and two (2) directors shall be elected for a term of one (1) year. At the expiration of the first term of office of each member of the initial Board of Directors, a successor shall be elected to serve for a term of two (2) years. The members of the Board of Directors shall hold office until their respective successors shall have been elected by the Association.

At each annual meeting of the membership, directors shall be elected to succeed those directors whose terms are expiring. Each member shall be entitled to cast one vote with respect to each vacancy to be filled from each slate on which the member is entitled to vote. There shall be no cumulative voting. The candidate(s) receiving the most votes shall be elected.

Section 6. Removal of Directors. At any regular or special meeting of the Association duly called, any one or more of the members of the Board of Directors, except those appointed by Declarant hereunder, may be removed, with or without cause, by Owners holding a majority of the total Association vote, and a successor may then and there be elected by the members in order to fill the vacancy created. A director whose removal has been proposed by the Owners shall be given at least ten (10) days notice of the calling of the meeting and its purpose and shall be given an opportunity to be heard at the meeting. Additionally, any director who has three (3) consecutive unexcused absences from Board meetings or who is delinquent in the payment of an assessment for more than thirty (30) days may be removed by a majority vote of the directors at a meeting, a quorum being present.

Section 7. Vacancies. Vacancies in the Board of Directors caused by any reason, excluding the removal of a director by vote of the Association or by Declarant, shall be filled by a vote of the majority of the remaining directors, even though less than a quorum, at any meeting of the Board of Directors. Each director so selected shall serve the unexpired portion of the term of his predecessor.

B. Meetings.

- Section 8. Organization Meetings. The first meeting of the Board of Directors following each annual meeting of the membership shall be held within ten (10) days thereof, at a time and place determined by the Board.
- Section 9. Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined from time to time by a majority of the directors, but, except during the Declarant's right to appoint directors hereunder, at least two (2) such meetings shall be held during each fiscal year, with at least one (1) per quarter. Notice of the regular schedule shall constitute sufficient notice of the meetings.
- Section 10. Special Meetings. Special Board meetings may be called by the President on two (2) days' notice to each director given by mail, in person, by telephone, or by facsimile transmission, which notice shall state the time, place, and purpose of the meeting. Special Board meetings shall be called by the President, Vice President, Secretary, or Treasurer in like manner and on like notice on the written request of at least two (2) directors.
- Section 11. Waiver of Notice. Any director may, at any time, in writing, waive notice of any Board meeting, and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a director at any Board meeting shall also constitute a waiver of notice by him or her of the time and place of such meeting. If all directors are present at any Board meeting, no notice shall be required and any business may be transacted at such meeting.
- Section 12. Quorum of Board of Directors. At all meetings of the Board of Directors, a majority of the directors shall constitute a quorum for the transaction of business, and the votes of a majority of the directors present at a meeting at which a quorum is present shall constitute the decision of the Board of Directors.
- Section 13. Compensation. No director shall receive any compensation from the Association for acting as a director unless approved by a majority of the Owners. Directors may be reimbursed for the expenses incurred in carrying out their duties as directors upon Board approval of such expenses. Directors also may be given nominal gifts or tokens of appreciation by the Association for recognition of services performed not to exceed a value of \$100.00 per calendar year.
- Section 14. Action Without A Formal Meeting. Any action to be taken at a meeting of the directors or any action that may be taken at a meeting of the directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by at least a majority of the directors.
- Section 15. <u>Telephonic Participation</u>. One or more directors may participate in and vote during any regular or special meeting of the Board by telephone conference call or similar communication equipment by means of which all persons participating in the meeting can hear each other at the same time, and those directors participating by telephone shall be deemed to be present at such meeting for quorum and other purposes.

C. Powers and Duties.

Section 16. Powers. The Board of Directors shall be responsible for the affairs of the Association and shall have all of the powers and duties necessary for the administration of the Association's affairs and, as provided by law, may do all acts and things as are not by the Declaration, Articles, or these Bylaws directed to be

done and exercised exclusively by the members. In addition to the duties imposed by these Bylaws, the Board of Directors shall have the power to and be responsible for the following, in way of explanation, but not limitation:

- (a) preparing and adopting an annual budget in which there shall be established the common expenses;
- (b) making assessments to defray the common expenses, establishing the means and methods of collecting the assessments, and establishing the period of the installment payments of the annual assessment;
- (c) providing for the operation, carc, upkeep, and maintenance of all areas which are the maintenance responsibility of the Association;
- (d) designating, hiring, and dismissing the personnel necessary for the operation of the Association and, where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies, and material to be used by such personnel in the performance of their duties;
- (e) collecting the assessments, depositing the proceeds thereof in a bank depository or institution which it shall approve or otherwise investing the proceeds in accordance with any limitations set forth in O.C.G.A. I 14-3-302, and using the proceeds to administer the Association;
 - (f) making and amending rules and regulations:
- (g) opening of bank accounts or other financial accounts on behalf of the Association and designating the signatories required;
- (h) enforcing by legal means the provisions of the Declaration, these Bylaws, and the rules and regulations adopted by it, and bring any proceedings which may be instituted on behalf of or against the Owners concerning the Association;
- (i) obtaining and carrying insurance, as provided in the Declaration, and paying the premium cost;
- (j) paying the cost of all services rendered to the Association or its members which are not directly chargeable to Owners:
- (k) keeping books with detailed accounts of the receipts and expenditures affecting the Association and its administration, and specifying the maintenance and repair expenses and any other expenses incurred;
- (l) contracting with any person for the performance of various duties and functions. The Board shall have the power to enter into common management agreements with trusts, condominiums, or other associations. Any and all functions of the Association shall be fully transferable by the Board, in whole or in part, to any other entity; and
- (m) at such time as the Declarant no longer owns any property in the Development or upon Declarant's earlier voluntary written surrender of such authority, the Board of Directors shall have the power to act as or appoint an architectural control committee to review and approve alterations, improvements and additions to the exterior appearance of Lots, dwellings on Lots and landscaping on Lots, as may be more fully provided in the Declaration.
- Section 17. Management Agent. The Board may, but shall not be required to, hire a professional management agent or agents, at a compensation established by the Board, to perform such duties and services as the Board of Directors shall authorize. The Board shall use reasonable efforts in any management contract to provide

for termination of such contract with or without cause and without penalty, upon no more than thirty (30) days written notice, and for a term not in excess of one (1) year.

- Section 18. Borrowing. The Board of Directors shall have the power to borrow money for any lawful purpose including, without limitation, repair or restoration of any Common Property and facilities, without the approval of the members of the Association. However, the Board shall obtain membership approval in the same manner as for special assessments, in the event that the proposed borrowing is for the purpose of modifying, improving or adding amenities, or the total amount of such borrowing exceeds or would exceed Ten Thousand (\$10,000.00) Dollars outstanding debt at any one time.
- Section 19. Fining Procedure. In addition to all other available remedies, the Association shall have the authority to enforce the Declaration, Bylaws and Association rules by levying fines against Owners and/or occupants of Lots as provided herein. Fines levied hereunder shall constitute an assessment and lieu against the Lot, pursuant to the Declaration. The Board shall not impose a fine unless and until the Association has sent or delivered written notice to the violator as provided in subsection (a) below. However, compliance with this Section shall not be required for the following: (i) late charges on delinquent assessments, or (ii) suspension of voting or Common Property use rights if an Owner is shown on the Association's records to be more than thirty (30) days delinquent in any payment due the Association, in which case suspension of the right to vote shall be automatic.
- (a) Notice. If any provision of the Declaration or Bylaws or any Association rule is violated, the Board shall send the violator written notice identifying the violation and fine(s) being imposed and advising the violator of the right to request a hearing before the Board to contest the violation or fine(s) or to request reconsideration of the fine(s). Fines may be effective or commence upon the sending of such notice or such later date specified in such notice, notwithstanding the violator's right to request a hearing before the Board to challenge the fine(s). In the event of a continuing violation, each day the violation continues or occurs again constitutes a separate offense, and fines may be imposed on a per diem basis without further notice to the violator.
- (b) Hearing. If a written request for hearing is received from the violator within ten (10) days of the date of the violation notice provided above, then the Board shall schedule and hold in executive session a hearing affording the violator a reasonable opportunity to be heard. The minutes of the meeting shall contain a written statement of the results of the hearing and a copy of any written communications from the violator identifying his or her assertions or requests concerning the violation. The Board may establish rules of conduct for such hearing, which may include limits on time and on the number of participants who may be present at one time. Failure to request a timely hearing as provided herein shall result in loss of the right to challenge and request reconsideration of the fines.

Article IV Officers

- Section 1. Officers. During the period that the Declarant retains the right to appoint directors and officers under Article III, Section 2 hereof, the Declarant may appoint such officers as it deems appropriate. After the Declarant's surrender of the right to appoint directors and officers, the officers of the Association shall be a President, Vice President, Secretary, and Treasurer. Any two (2) or more offices may be held by the same person, excepting the offices of President and Secretary. The President shall be elected from among the members of the Hoard of Directors.
- Section 2. Election, Term of Office, and Vacancies. Except during the period in which the Declarant has the right to appoint the directors and officers of the Association under Article III, Section 2 of these Bylaws, the officers of the Association shall be elected annually by the Board of Directors at the first meeting of the Board following each annual meeting of the members. A vacancy in any office arising because of death, resignation, removal, or otherwise may be filled by the Board of Directors for the unexpired portion of the term.

- Scction 3. Removal. Any officer may be removed by the Board of Directors whenever, in its judgment, the removal will serve the best interests of the Association.
- Section 4. President. The President shall be the chief executive officer of the Association and shall preside at all meetings of the Association and of the Board of Directors. The President shall have all the general powers and duties which are incident to the office of the president of a corporation organized under the Georgia Nonprofit Corporation Code.
- Section 5. Vice President. The Vice President shall act in the President's absence and shall have all powers, duties, and responsibilities provided for the President when so acting.
- Secretary. The Secretary shall keep the minutes of all meetings of the Association and of the Board of Directors and shall have charge of such books and papers as the Board of Directors may direct and shall, in general, perform all duties incident to the office of the secretary of a corporation organized in accordance with Georgia law.
- Section 7. Treasurer. The Treasurer shall have the responsibility for the Association's funds and securities and shall be responsible for keeping full and accurate financial records and books of account showing all receipts and disbursements, for preparing all required financial statements and tax returns, and for the deposit of all monies and other valuable effects in the name of the Association or the managing agent in such depositories as may from time to time be designated by the Board of Directors.
- Section 8. Resignation. Any officer may resign at any time by giving written notice to the Board of Directors, the President, or the Secretary. Such resignation shall take effect on the date of the receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Article V Committees

The Board of Directors is authorized to establish committees to perform those tasks and to serve for those periods that it designates. Each committee shall be composed and shall operate in accordance with the terms of the resolution of the Board of Directors designating the committee or with rules adopted by the Board of Directors.

Article VI Miscellaneous

- Board. In the absence of such a resolution, the fiscal year shall be the calendar year.
- Section 2. <u>Conflicts</u>. If there are conflicts or inconsistencies between the provisions of Georgia law, the Articles of Incorporation, the Declaration, and these Bylaws, the provisions of Georgia law, the Declaration, the Articles of Incorporation, and the Bylaws (in that order) shall prevail.
- Section 3. Financial Review. A review of the accounts of the Association shall be made annually in the manner as the Board of Directors may decide; provided, however, after having received the Board's reviewed financial statement at the annual meeting, by a majority of the Association vote present, or represented by proxy, the Owners may require that the accounts of the Association be audited as a common expense by a public accountant. Upon written request of any institutional holder of a first mortgage on any Lot and upon payment of all necessary costs, such holder shall be entitled to receive a copy of an audited financial statement within ninety (90) days of the date of the request.

Section 4. Amendment. These Bylaws may be amended unilaterally at any time and from time to time by Declarant or, if Declarant know longer owns any Lot, the Board: (a) if an amendment is necessary to bring any provision into compliance with any applicable governmental statute, rule, or regulation or judicial determination with which it is in conflict; (b) if an amendment is necessary to enable any reputable title insurance company to issue title insurance coverage with respect to the Lots subject to the Declaration; (c) if an amendment is required by an institutional or governmental lender or purchaser of mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to enable the lender or purchaser to make or purchase mortgage loans on the Lots subject to the Declaration; or (d) if an amendment is necessary to enable any governmental agency or reputable private insurance company to insure or guarantee mortgage loans on the Lots subject to the Declaration. Additionally, as long as the Declarant, as defined under the Declaration, retains the power under the Declaration and/or Bylaws to appoint officers and directors of the corporation, the Declarant may amend these Articles and the Bylaws unilaterally for any purpose, without a vote of the corporation's membership, as long as such amendments do not adversely and materially affect the title to any Lot without such Lot owner's consent.

Additionally, the Declarant, or after Declarant no longer owns any property subject to this Declaration, the Board of Directors, without a vote of the Association members, shall have the right to amend these Bylaws and the Declaration unilaterally to submit and conform the Property to the terms of the Georgia Property Owners' Association Act, O.C.G.A. [] 44-3-225, et seq.

In addition to the above, these Bylaws may be amended upon the affirmative vote or written consent, or any combination of affirmative vote and written consent, of Owners holding at least a majority of the total Association vote and, as long as Declarant owns any property in the Development, with the consent of Declarant. No provision of these Bylaws which reserves or grants special rights to the Declarant shall be amended without the Declarant's prior written consent so long as the Declarant owns any property in the Development or any portion of the Additional Property primarily for development and/or sale,

Notwithstanding the above, VA and HUD shall have the right to veto amendments to these Bylaws for as long as the Declarant has the right to appoint directors and officers of the Association hereunder.

Section 5. Books and Records. To the extent provided in O.C.G.A. [] 14-3-1602, all Association members and any institutional holder of a first mortgage on any Lot shall be entitled to inspect Association records at a reasonable time and location specified by the Association, upon written request at least five (5) days before the date on which the member wishes to inspect and copy. The Association may impose a reasonable charge, covering the cost of labor and material, for copies of any documents provided to the Member. Notwithstanding anything to the contrary, members shall not be entitled to inspect privileged documents or the financial records or accounts of other members. Notwithstanding anything to the contrary, the Board may limit or preclude member inspection of confidential or privileged documents, including attorney/client privileged communication, executive session meeting minutes, and financial records or accounts of other members. Minutes for any Board or Association membership, as applicable, at a subsequent meeting.

Section 6. Liability and Indemnification of Officers and Directors. The Association shall indemnify every officer, director and committee member against any and all expenses, including attorney's fees, reasonably incurred by or imposed upon such person in connection with any action, sult, or other proceeding (including settlement of any such action, suit, or proceeding, if approved by the then Board of Directors) to which he or she may be made a party by reason of being or having been an officer, director or committee member, whether or not such person holds such position at the time such expenses are incurred. The officers, directors and committee members shall not be liable for any mistake of judgment, negligent or otherwise, or for injury or damage caused by any such person in the performance of his or her duties, except for his or her own individual willful misfeasance or malfeasance. The officers and directors shall have no personal liability with respect to any contract or other commitment made by them, in good faith, on behalf of the Association (except to the extent that such officers or directors may also be members of the Association), and the Association shall indemnify and forever hold each such officer and director free and harmless against any and all liability to others on account of any such contract or commitment. Any right

to indemnification provided for herein shall not be exclusive of any other rights to which any officer, director or committee member, may be entitled. The Association shall, as an Association expense, maintain adequate general liability and, if obtainable, officers' and directors' liability insurance to fund this obligation, and the insurance shall be written as provided in the Declaration.

(Seal)

CERTIFICATION

I, the undersigned, do hereby certify:

That the undersigned are the duly elected and acting President and Secretary of High Point Estates Homeowners' Association, Inc., a Georgia corporation;

That the foregoing Bylaws constitute the initial Bylaws of said Association, as duly adopted by the Board of

IN WITNESS WHEREOF, the undersigned have hereunto subscribed their names and affixed the seal of said Association this 5th day of 5010

Sworn to and subscribed to before me this 5th day of July

20 19

ann m Witness

[Notary Seal]

JEFFERY J HAMPTON JR NOTARY PUBLIC

Cobb County State of Georgia My Comm. Expires Oct. 29, 2020 HIGH POINT ESTATES HOMEOWNERS' ASSOCIATION, INC.

President

Attest:

[CORPORATE SEAL]