ROBERT P. ZIEGLER
RECORDER OF DEEDS

BY-LAWS OF
HOMEOWNERS ASSOCIATION OF FORGEDALE CROSSING

January 13th, 2005

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ARTICLE I. ASSOCIATION MEMBERSHIP

1.1 The Homeowners Association of Forgedale Crossing (hereinafter the "Association") is a Pennsylvania non-profit corporation authorized by the Declaration of Restrictions and Protective Covenants, Forgedale Crossing (hereinafter referred to as "the Declaration."), dated July 21, 1992, recorded in the Office of the Recorder of Deeds in and for Cumberland County, Pennsylvania, on August 4, 1992, in Miscellaneous Book 424, Page 252, which was recorded for Phase 1 Units of the Planned Community. These By-Laws shall also apply to Phase 2 Units, which reference to the Planned Community can be found within the wording of the Deeds to each Unit, and also to Phase 3 which has been recorded under the First Supplemental Declaration of Restrictions and Protective Covenants, Forgedale Crossing Final Subdivision Plan for Section No. 3 (hereinafter referred to as "First Supplemental Declaration"), dated March 26, 2003, recorded in the Office of the Recorder of Deeds in and for Cumberland County, Pennsylvania, on April 3, 2003, in Miscellaneous Book 696, Page 1. These By-Laws and any amendments thereto, shall also be applicable to any future phases of the development following the recording of additional supplemental declarations or deeds to include such future phases in the Planned Community.

ARTICLE II. BOARD OF DIRECTORS.

2.1. Number and Qualification.

(a) The business of the Association shall be governed by a Board of Directors, which shall consist of three (3) persons.

(b) The members of the Board of Directors shall be Unit Owners. If any Unit is owned by a partnership or corporation, any officer, partner or employee of that Unit Owner shall be eligible to serve as a Board member and shall be deemed to be a Unit Owner for the purposes of the preceding sentence. Directors shall be elected by the Unit Owners. At any time at which Directors are to be elected, the Unit Owners may, by resolution, adopt specific procedures for conducting the elections not inconsistent with these By-Laws or the Pennsylvania Non-Profit Corporation Law of 1988 (15 Pa. C.S.A. §5101 et seq.)

(c) Each Director shall be elected to serve for a term of three (3) years or until his successor shall be elected and shall qualify.

(d) The Board of Directors of the Association shall possess all of the duties and powers granted to the Board of Directors by the provisions of the Pennsylvania Uniform Planned Community Act, 68 Pa. C.S.A. §5101 *et seq.* (hereinafter the "Act.").

(e) The Board of Directors shall consist of members who shall be elected at Annual Meetings of Association members. Each Director shall hold office pursuant to the provisions relating thereto in these By-Laws.

(f) The Board of Directors shall elect the officers. The Directors and officers shall take office upon election.

(g) At any time the Unit Owners are entitled to elect a Director, the Association shall call and give not less than ten (10) days, nor more than sixty (60) days, notice of a meeting of the Unit Owners for this purpose. Such meeting shall be called and notice given by any Unit Owner if the Association fails to do so. Directors may be elected at any regular or special meeting of the Association.

Section 2.2. Powers and Duties. The Board of Directors may act in all instances on behalf of the Association, except as provided in the Declaration, the First Supplemental Declaration, these By-Laws or any amendments thereto, and shall have and exercise all lawful powers and duties authorized by Sections 5302 and 5303 of the Act, necessary for the proper conduct and administration of the Association including:

(a) Adopt and amend By-Laws and Rules and Regulations.

(b) Adopt and amend budgets for revenues, expenditures and reserves and collect assessments for Common Expenses from Unit Owners.

(c) Hire and terminate managing agents and other employees, agents and independent contractors.

(d) Institute, defend or intervene in litigation or administrative proceedings in its own name on behalf of itself or two (2) or more Unit Owners on matters affecting the Planned Community.

(e) Make contracts and incur liabilities.

(f) Regulate the use, maintenance, repair, replacement and modification of the Common Elements.

(g) Cause additional improvements to be made as a part of the Common Facilities as defined in the Act.

(h) Acquire, hold, encumber and convey in its own name any right, title or interest to real or personal property, but Common Facilities may be conveyed or subjected to a security interest only under the provisions of Section 5318 of the Act (relating to conveyance or encumbrance of Common Facilities).

(i) Grant easements, leases, licenses and concessions through or over the Common Facilities and, only to the extent permitted by the Declaration and/or the First Supplemental Declaration and any future Supplemental Declarations that may be adopted.

(j) Impose and receive any payments, fees, or charges for the use, except as limited by other provisions of this subpart, rental or operation of the Common Elements other than Limited Common Elements described in Section 5202(2) and (3) of the Act, (relating to Unit boundaries).

(k) Impose charges for late payment of assessments and, after notice of and an opportunity to be heard, levy reasonable fines for violations of the Declaration, the First Supplemental Declaration, the By-Laws and Rules and Regulations of the Association, or any amendments thereto.

(l) Impose reasonable charges for the preparation and recordation of amendments to the Declaration and/or the First Supplemental Declaration, resale certificates required by Section 5407 of the Act (relating to resale of Units), or statements of unpaid assessments.

(m) Impose a capital improvement fee, but no other fees, on the resale or transfer of Units in accordance with Section 5407(12)(I) of the Act.

(n) Provide for the indemnification of its officers and Directors and obtain and maintain directors' and officers' liability insurance.

(o) Exercise any other powers conferred by the Act, the Declaration, the First Supplemental Declaration or these By-Laws or any amendments thereto.

(p) Exercise all other powers that may be exercised in the Commonwealth by legal entities of the same type as the Association.

(q) Exercise any other powers necessary and proper for the governance and operation of the Association.

(r) Assign its right to future income, including the right to receive Common Expense assessments.

The powers and duties of the Board of Directors shall be effectuated by the President of the Association or, in the absence of the President, by the Secretary of the Association.

Section 2.3. Standard of Care. In the performance of their duties, the officers and Directors are required to exercise the care required of fiduciaries of the Unit Owners.

Section 2.4. Managing Agent. The Board of Directors may employ a Managing Agent for the Forgedale Crossing residential community at a compensation established by the Board of Directors, to perform such duties and services as the Board of Directors shall authorize. The Board of Directors may delegate to the Managing Agent only the powers granted to the Board of Directors by these By-Laws under subdivisions 2.2(c), (e), and (g). Licenses, concessions and contracts may be executed by the Managing Agent pursuant to specific resolutions of the Board of Directors, and to fulfill the requirements of the budget.

Section 2.5. Removal of Members of the Board of Directors. The Unit Owners, by a two-thirds (2/3) vote of all persons present and entitled to vote at any regular or special meeting of the Unit Owners, at which a quorum is present, may remove any member of the Board of Directors with or without cause.

Section 2.6. Vacancies. Vacancies on the Board of Directors caused by any reason other than the removal of a Director, by a vote of the Unit Owners, may be filled at a special meeting of the Board of Directors held for the purpose at any time after the occurrence of any such vacancy, even though the Directors present at such meeting may constitute less than a quorum, in the following manner:

(a) As to vacancies of members of the Board of Directors whom Unit Owners elected, by a majority of the remaining such Directors constituting the Board of Directors:

Each person so elected or appointed shall be a member of the Board of Directors for the remainder of the term of the Director so replaced.

Section 2.7. Regular Meetings. The first regular meeting of the Board of Directors following each annual meeting of the Unit Owners shall be within ten (10) days thereafter at such time and place as shall be fixed by the Unit Owners at the meeting at which such Board of Directors shall have been elected. No notice shall be necessary to the newly elected Board of Directors in order to legally constitute such meeting, providing a majority of the Directors shall be present. The Board of Directors may set a schedule of additional regular meetings by resolution and no further notice is necessary to constitute such regular meetings.

Section 2.8. Special Meetings. Special meetings of the Board of Directors may be called by the President or by a majority of the Directors on at least Three (3) business days notice to each Director. The notice shall be hand delivered or mailed and shall state the time, place and purpose of the meeting.

Section 2.9. Location of Meetings. All meetings of the Board of Directors shall be held at the registered office of the Association, located in Carlisle, Pennsylvania, or such other location as the Board of Directors may decide.

Section 2.10. Waiver of Notice. Any Director may waive notice of any meeting in writing. Attendance by a Director at any meeting of the Board of Directors shall constitute a waiver of notice. If all the Directors are present at any meeting, no notice shall be required and any business may be transacted at such meeting.

Section 2.11. Quorum of Members of the 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 meeting. If, at any meeting, there shall be less than a quorum present, a majority of those present may adjourn the meeting from time to time. At any adjourned meeting, at which a quorum is present, any business, which might have been transacted at the meeting originally called, may be transacted without further notice.

Section 2.12. Compensation. A Director may receive a fee from the Association for acting as such, as may be set by resolution of the Unit Owners, and reimbursement for necessary expenses actually incurred in connection with his or her duties. Directors acting as officers or employees may also be compensated for such duties.

Section 2.13. Consent in Lieu of Meeting. Unless prohibited by law, any action, which may be taken at a meeting of the Board of Directors, may be taken without a meeting if authorized in a written consent signed by all of the Directors who would be entitled to vote upon said action at a meeting and filed with the Secretary of the Association.

ARTICLE III. HOMEOWNERS ASSOCIATION.

Section 3.1. Annual Meeting. Annual meetings of Unit Owners shall be held at the registered office of the Association, located in Carlisle, Pennsylvania, or such other location as the Board of Directors may decide, on the 28th day of February or on such date as the Board of Directors may otherwise determine. At such meeting, the Board of Directors shall be elected by ballot of

the Unit Owners, in accordance with the provisions of Article II of these By-Laws. The Unit Owners may transact other business at such meeting as may properly come before them.

Section 3.2. Budget Meeting. Within thirty (30) days after adoption of the proposed budget for the Forgedale Crossing residential community, the Board of Directors shall provide a summary of the budget to each Unit Owner, and shall set a date for a meeting of the Unit Owners to consider ratification of the budget not less than fourteen (14) nor more than thirty (30) days after mailing of the summary. Unless at that meeting a majority of all Unit Owners rejects the budget, the budget is ratified whether or not a quorum is present. If the proposed budget is rejected the periodic budget last ratified by the Unit Owners continues until the Unit Owners ratify a budget proposed by the Board of Directors. The budget may be considered at annual or special meetings called for other purposes as well.

Section 3.3. Ratification of Non Budgeted Common Expense Assessments. If the Board of Directors votes to levy a Common Expense assessment in an amount greater than fifteen percent (15%) of the current annual operating budget, the Board of Directors shall submit such Common Expense to Unit Owners for ratification in the same manner as the budget under Section 3.2.

Section 3.4. Special Meetings. Special meetings of the Association may be called by the President, by a majority of the members of the Board of Directors or by Unit Owners comprising twenty (20%) percent of the votes of the Association.

Section 3.5. Place of Meetings. Meetings of the Unit Owners shall be held at the registered office of the Association, located in Carlisle, Pennsylvania, or may be held at such suitable place convenient to the Unit Owners as may be designated by the Board of Directors or the President.

Section 3.6. Notice of Meetings. Except for budget meetings, which will be with notice not less than fourteen (14) days nor more than thirty (30) days after the mailing of the summary, not less than ten (10) days nor more than sixty (60) days in advance of a meeting, the Secretary or other Officer specified in the By-Laws shall cause notice to be hand delivered or sent prepaid by the United States mail to the mailing address of each Unit or to the mailing address designated in writing by the Unit Owner. No action shall be adopted at a meeting except as stated in the notice.

Section 3.7. Waiver of Notice. Any Unit Owner may, at any time, waive notice of any meeting of the Unit Owners in writing, and such waiver shall be deemed equivalent to a receipt of such notice.

Section 3.8. Adjournment of Meeting. At any meeting of the Unit Owners, a majority of the Unit Owners who are present at such meeting, either in person or by proxy, may adjourn the meeting to another time.

Section 3.9. Order of Business. The order of business at all meetings of the Unit Owners shall be as follows:

(a) Roll call (or check in procedure).

(b) Proof of notice of meeting.

(c) Reading of minutes of preceding meeting.

(d) Reports.

(e) Establish number and term of membership of the Board of Directors (if required and noticed).

(f) Election of members of the Board of Directors (when required).

(g) Ratification of budget (if required and noticed).

(h) Unfinished business.

(i) New business.

Section 3.10. Voting.

(a) Voting at all meetings of the Association shall be on the basis of one vote per Unit Owner for each Unit owned. Where the ownership of a Unit is in more than one (1) person, the person who shall be entitled to cast a vote of such Unit shall be the person named in a certificate executed by all of the owners of such Unit and filed with the Secretary or in the absence of such named person from the meeting, the person who shall be entitled to cast the vote of such Unit shall be the person owning such Unit who is present. If more than one person owning such Unit is present, then such a vote shall be cast only in accordance with their unanimous agreement pursuant to Section 5310(a) of the Act. There shall be deemed to be unanimous agreement if any one of the multiple owners casts the vote allocated to that Unit without protest being made promptly to the person presiding over the meeting by any of the other Unit Owners. Such certificate shall be valid until revoked by a subsequent certificate similarly executed. Subject to the requirements of the Act, wherever the approval or disapproval of a Unit Owner is required by the Act, the Declaration, the First Supplemental Declaration, or these By-Laws, such approval or disapproval shall be made only by the person who would be entitled to cast a vote of such Unit at any meeting of the Association. Except with respect to election of members of the Board of Directors and except where greater numbers are required by the Act, the Declaration, the First Supplemental Declaration, or these By-Laws, the owners of more than fifty percent (50%) of the Units in the Forgedale Crossing residential community voting in person or by proxy at one time at a duly convened meeting at which a quorum is present (majority of the Unit Owners) is required to adopt decisions at any meeting of the Association. In all elections for members of the Board of Directors, each Unit Owner shall be entitled to cast for each vacancy to be filled one vote allocated to his Unit in the Declaration, the Unit Deed Documents and the First Supplemental Declaration. Those nominees receiving the greatest number of votes shall be elected and if nominees are being elected for unequal terms, the nominees receiving the highest number of votes shall be elected to the longest terms. If a Declarant owns or holds title to one or more Units, the Declarant shall have the right at any meeting of the Association to cast the votes to which such Unit or Units are entitled. No votes allocated to Units owned by the Association may be cast. There shall be no cumulative or class voting.

(b) In the event the Board of Directors wishes to expend or borrow monies or incur expenses in an amount greater than fifteen (15%) percent of the current annual operating budget aggregate of all such expenditures, the Board of Directors must have the prior approval of a majority of all Unit Owners at either a regular meeting or a meeting called for such purpose.

Section 3.11. Proxies. A vote may be cast in person or by proxy. If a Unit is owned by more than one person, each owner of the Unit may vote or register protest to the casting of votes by the other owners of the Unit through a duly

executed Proxy. Such Proxy may be granted by any Unit Owner in favor of only another Unit Owner, a mortgagee or the Declarant. Proxy shall be duly executed in writing, shall be valid only for the particular meeting designated therein and must be filed with the Secretary before the appointed time of the meeting. Such Proxy shall be deemed revoked only upon actual receipt by the person presiding over the meeting of written notice of revocation from the grantors of the Proxy. No Proxy shall be valid for a period in excess of one (1) year after the execution thereof. The Proxy is void if it is not dated or purports to be revocable without notice.

Section 3.12. Quorum . Except as otherwise provided in these By-Laws, the Unit Owners present in person or by proxy, at any meeting of the Unit Owners, shall constitute a quorum at such meeting, but not less than twenty percent (20%) of the members.

Section 3.13. Majority Vote. The vote of the majority of the Unit Owners present in person or by proxy at a meeting at which a quorum shall be present shall be binding upon all Unit Owners for all purposes except where a higher percentage vote is required in the Declaration, the First Supplemental Declaration, these By-Laws or by such other laws which may apply.

ARTICLE IV. OFFICERS.

Section 4.1. Designation. The principal officers of the Association shall be the President, Vice President, Secretary and Treasurer, all of whom shall be elected by the Board of Directors. The Board of Directors may appoint an Assistant Treasurer, an Assistant Secretary and such other Officer as in its judgment may be necessary. All officers shall be Unit Owners. The President and Vice President shall be a member of the Board of Directors. Any other officers may, but need not be members of the Board of Directors. Any officer other than the President may hold more than one office. Upon commencement of the Advisory and Architectural Review Committees, each chairperson of those committees will also have a voting seat at the Board of Directors meetings for a total of up to 5 voting members.

Section 4.2. Election of Officers. The Officers of the Association shall be elected annually by the Board of Directors at the organization meeting of each new Board of Directors and the officers shall hold office immediately upon election or at the discretion of the Board of Directors.

Section 4.3. Removal of Officers. Upon the affirmative vote of a majority of the members of the Board of Directors, any Officer may be removed, either with or without cause, and his or her successor may be elected at any regular meeting of the Board of Directors, or at any special meeting of the Board of Directors called for that purpose.

Section 4.4. President. The President shall be the chief executive officer of the Association. He or she shall preside at all meetings of the Unit Owners or the Board of Directors. He or she shall have all the general powers and duties which are incident to the office of President of a non-stock corporation organized under the laws of the Commonwealth of Pennsylvania, including but not limited to, powers to appoint committees from among the Unit Owners from time to time as he or she may in his or her discretion decide is appropriate to assist in the conduct of the affairs of the Association. Any officer, other than the President, may fulfill the role of the Treasurer in the absence of the Treasurer, as per Section 4.1 of these By-Laws. The President, as attested by the Secretary, may cause to be prepared and may execute, certify and record amendments to the Declaration and these By-Laws on behalf of the Association, following authorization and approval of a particular amendment as

applicable and subject to the limitations imposed by the Act. If the President is absent or unable to act, the Vice President shall act in the place of the President on an interim basis.

Section 4.5. Secretary. The Secretary, or such other person as the President may appoint, shall keep the minutes of all meetings of the Unit Owners and of the Board of Directors. He or she shall have charge of such books and papers as the Board of Directors may direct and he or she shall, in general, perform all the duties incident to the office of Secretary of a non stock corporation organized under the laws of the Commonwealth of Pennsylvania. The Secretary may cause to be prepared and may attest to execution by the President of amendments to the Declaration, the First Supplemental Declaration and these By-Laws on behalf of the Association, following authorization and approval of the particular amendment, as applicable.

Section 4.6. Treasurer. The Treasurer shall have the responsibility for Association funds and securities and shall be responsible for keeping full and accurate financial records and books of accounts showing all receipts and disbursements, and for the preparation of all required financial data. He or she shall be responsible for the deposit of all moneys and other valuable effects in such depositories as may from time to time be designated by the Board of Directors, and he or she shall, in general, fulfill all the duties incident to the office of Treasurer of a non stock corporation organized under the laws of the Commonwealth of Pennsylvania. He or she may endorse on behalf of the Association, for collection only, checks, notes and other obligations, and shall deposit the same and all monies in the name of and to the credit of the Association in such banks as the Board of Directors may designate. He or she may have custody of and shall have the power to endorse or transfer on behalf of the Association, stock, securities or other investment instruments owned or controlled by the Association or as fiduciary for others.

Section 4.7. Agreements, Contracts, Deeds, Checks, Etc. Except as provided in Sections 4.4, 4.5, 4.6 and 4.9 of these By-Laws, all agreements, contracts, deeds, leases, checks and other instruments of the Association shall be executed by any Officer of the Association or any other person or persons as may be designated by the Board of Directors.

Section 4.8. Compensation. Any Officer may receive a fee from the Association for acting as such, as may be set by resolution of the Unit Owners and reimbursement for necessary expenses actually incurred in connection with his or her duties.

Section 4.9. Resale Certificates and Statements of Unpaid Assessments. The Treasurer, Assistant Treasurer, or a Managing Agent employed by the Association, or, in their absence, any Officer having access to the books and records of the Association, may prepare, certify, and execute resale certificates in accordance with Section 5407 of the Act (Resales of Units) and statements of unpaid assessments in accordance with Section 5315 of the Act (Lien for Assessments).

The Association may charge a reasonable fee for preparing resale certificates and the statements of unpaid assessments. The amount of this fee and the time of payment shall be established by resolution of the Board of Directors. The Association may refuse to furnish resale certificates and statements of unpaid assessments until the fees are paid. Any unpaid fees may be assessed as a Common Expense against the Unit for which the certificate or statement is furnished.

ARTICLE V. ENFORCEMENT.

Section 5.1. Abatement and Enjoinment of Violation by Unit Owners. The violation of any of the Rules and Regulations adopted by the Board of Directors or the breach of any provision of the Declaration, the First Supplemental

Declaration or these By-Laws shall give the Board of Directors the right, after notice and hearing, except in case of an emergency, in addition to any other rights set forth in these By-Laws:

(a) To enter the Unit in which, or as to which, such violation or breach exists and to similarly abate and remove, at the expense of the defaulting Unit Owner, any structure, thing or condition (except for additions or alterations of a permanent nature that may exist therein) that is existing and creating a danger to the Common Elements contrary to the intent and meaning of the provisions of the documents, and the Board of Directors shall not thereby be deemed liable for any manner of trespass; or

(b) To enjoin or abate or remedy by appropriate legal proceedings, either at law or at equity, the continuance of any such breach.

Section 5.2. Fine for Violation. By resolution, and following notice and hearing, the Board of Directors may levy a fine of up to fifty ($50.00) dollars per day for each day that a violation of the documents or rules persist after such notice and hearing, but such amount shall not exceed the amount necessary to insure compliance with the rule or order of the Board of Directors. Further enforcement of such violations, may result in additional charges being assessed to the offending Unit Owner(s) for fines, penalties, magistrate charges, attorney fees and court fees, plus fifteen (15%) percent interest charges assessed against such charges for non-compliance to the restrictions and covenants and rules and regulations, as set forth in the Declaration, Deed Documents and First Supplemental Declaration of the Association.

ARTICLE VI. INDEMNIFICATION.

Section 6.1. The Board of Directors and Officers of the Association shall be entitled to indemnification, as provided in the Pennsylvania Non-Profit Corporation Law (15 Pa. C.S.A. §5101 et seq.) the provisions of which are hereby incorporated by reference and made a part hereof.

ARTICLE VII. RECORDS AND AUDITS.

Section 7.1. The Association shall maintain financial records, which may be audited by an independent accountant retained by the Board of Directors, at such time as the Board decides. The cost for an annual review of the financial records shall be a Common Expense unless otherwise provided in the documents.

Section 7.2. Examination. All records maintained by the Association or by the Managing Agent shall be available for examination and copying by any Unit Owner, by any holder of a security interest in a Unit, or by any of their duly authorized agents or attorneys and at the expense of the person examining the records, during normal business hours and after reasonable notice.

Section 7.3. Records. The Association shall keep the following records:

(a) an account for each Unit which shall designate the name, address and Unit number of each Unit Owner, the name and address of each Mortgagee, who has given notice to the Association that it holds a mortgage on the Unit, the amount of each Common Expense assessment, the dates on which each assessment becomes due, the amounts paid on the account and the balance due;

(b) an account for each Unit Owner showing any other fees payable by the Unit Owner;

(c) a record of any capital expenditure in excess of Five Thousand ($5,000.00) Dollars approved by the Board of Directors for the current and next two succeeding fiscal years;

(d) a record of any amount and an accurate account of, the current balance of any reserve for capital expenditures, replacement and emergency repairs, together with the amount of those portions or reserves designated by the Association for a specific project;

(e) the most recently regularly prepared balance sheet and income and expense statement, if any, of the Association;

(f) the current operating budget adopted pursuant to section 5302 (Powers of Unit Owners' Association).

(g) a record of any unsatisfied judgments against the Association and the existence of any pending suits in which the Association is a defendant;

(h) a record of insurance coverage provided for the benefit of Unit Owners and the Association;

(i) a record of any alterations or improvements to Units or Limited Common Elements which violate any provisions of the Declaration and/or First Supplemental Declaration of which the Board of Directors has knowledge;

(j) a record of any violations, with respect to any portion of the Planned Community, or health, safety, fire or building codes or laws, ordinances, or regulations of which the Board of Directors has knowledge;

(k) a record of the actual cost, irrespective of discounts and allowances of the maintenance of the Common Elements;

(l) tax returns for state and federal income taxation;

(m) minutes of proceedings of Incorporators, Unit Owners, members of the Board of Directors, committees of members of the Board of Directors and waivers of notice; and

(n) any and all other such records required by the Pennsylvania Non-Profit Corporation Law of 1988 (15 Pa. C.S.A. §5101 et seq.)

Section 7.4. Form Resale Certificate. The Board of Directors shall adopt a form resale certificate drafted to satisfy the requirements of Section 5407 of the Act (relating to Resales of units).

ARTICLE VIII. MISCELLANEOUS.

Section 8.1. Notices. All notices to the Association or the Board of Directors shall be delivered to the office of the Managing Agent or if there is no Managing Agent, to the office of the Association, or to such other address as the Board of Directors may hereinafter designate from time to time, by notice in writing to all Unit Owners and to all holders of security interest in the Units who have notified the Association that they hold a security interest in a Unit. Except as otherwise provided, all notices to any Unit Owner shall be sent to his or her address as it appears in the records of the Association. All notices to holders of security interests in the Units shall be sent, except where a different manner of notice is specified elsewhere in the documents, by registered or certified mail, to their respective addresses, as designated by them from time to time, in writing, to the Association. All notices shall have been deemed to have been given when mailed, except notices of changes of address which shall have been deemed to have been given when received.

Section 8.2. Fiscal Year. The Board of Directors shall establish the fiscal year of the Association. The fiscal year, as of the date of these By-Laws, shall be established as the calendar year, which shall cover the months of January through December.

Section 8.3. Waiver. No restriction, condition, obligation or provision contained in these By-Laws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches that may occur.

Section 8.4. Office. The principal office of the Association shall be the registered office of the Association, located in Carlisle, Pennsylvania, or at such other place as the Board of Directors may from time to time designate.

ARTICLE IX. AMENDMENT TO BY-LAWS.

Section 9.1. These By-Laws may be modified or amended by a vote of a majority of Unit Owners, except as otherwise expressly set forth herein or in the Act. Additionally, if any amendment is necessary in the judgment of the Board of Directors to cure any ambiguity or to correct or to supplement any provision of these By-Laws that is defective, missing or inconsistent with any other provision hereof, or with the Act or the Declaration or if such amendment is necessary to conform to the requirements of the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation with respect to planned communities, then at any time and from time to time the Board of Directors may effect an appropriate corrective amendment without the approval of the Unit Owners or the holders of any liens on all or any part of the Property, upon receipt by the Board of Directors of an opinion from an independent legal counsel to the effect that the proposed amendment is permitted by the terms of this sentence.

ARTICLE X: DEFINITIONS

Section 10.1 Any capitalized terms used herein and not otherwise defined in the Declaration or in the First Supplemented Declaration of Restrictions and Protective Covenants, Forgedale Crossing Final Subdivision Plan for Section No. 3 as recorded in the Office of the Recorder of Deeds in and for Cumberland County in Miscellaneous Book 696, Page 1, shall have the same meaning as set forth in the Act.

The foregoing, were adopted as the By-Laws of the Homeowners Association of Forgedale Crossing at the first meeting of its Board of Directors.

WITNESS: _____
Secretary

APPROVED: _____
President

COMMONWEALTH OF PENNSYLVANIA :

: SS.

COUNTY OF CUMBERLAND :

On this, the 2 day of March, 2005, before me, a Notary Public, the undersigned officer, personally appeared RICHARD C. BAUMGARTNER, Secretary, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument and acknowledged that he/she executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Judith D. Kauffman Notary Public

(SEAL)

My Commission Expires:

NOTARIAL SEAL
JUDITH D. KAUFFMAN, Notary Public
Borough of Carlisle, Cumberland County
My Commission Expires March 10, 2007