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STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF CHARLESTON )

**SECOND AMENDMENT TO  
MASTER DEED TURN OF RIVER HORIZONTAL PROPERTY REGIME**

KNOW BY ALL THESE PRESENTS, that this Second Amendment to the Master Deed Turn of River Horizontal Property Regime (“Amendment”) are made on the date hereinafter set forth.

**WITNESSETH**

WHEREAS, Turn of River Owners Association, Inc. (“Association”) is constituted to provide and charged with the operation, care, upkeep and maintenance of the residential community known as Turn of River as provided for in the Master Deed Turn of River Horizontal Property Regime, as may be amended, (“Master Deed”) and the Bylaws Turn of River Owners Association, Inc., as may be amended, (“Bylaws”), recorded June 10, 1999, in Book F328 at Page 547, and re-recorded March 6, 2000, in Book M343 at Page 840 with the Charleston County Register of Deeds.

WHEREAS, the Master Deed was previously amended by that Certificate of Amendment to Master Deed Turn of River Horizontal Property Regime recorded April 14, 2004, in Book T490 at Page 535, and that First Amendment to the Master Deed Turn of River Horizontal Property Regime recorded January 24, 2013, in Book 0306 at Page 154 with the Charleston County Register of Deeds. The Master Deed and foregoing amendments may be from time to time herein collectively referred to as “Master Deed”. The Master Deed and Bylaws may be from time to time herein collectively referred to as the “Governing Documents”. The Association is further charged with the duty and responsibility of exercising the rights of the Association as set forth in the Governing Documents.

WHEREAS, the Board has determined that changes to the Master Deed are needed to enable the Association to secure insurance competitively, that such changes are in the best interests of the Association, and that an amendment to the Declaration is needed to achieve the same.

WHEREAS, Article VII, Section 3 of the Master Deed authorizes amendment by the Association upon the vote of at least two-thirds (2/3) of the Common Interests at a duly called meeting of the Association.

WHEREAS, at a duly called regular meeting of the members of the Association held January 11, 2020, this Amendment was put to a vote of the members/owners, reamended thereafter, and finally approved by the requisite amount of the Common Interests on February 3, 2020.

NOW, THEREFORE, in order to protect and preserve a safe, secure, valued and attractive community, to maintain good order and property values, and to promote the common good, the Association hereby amends the Master Deed and the same is amended as follows:

1. The foregoing recitals are and shall be deemed material and operative provisions of this Amendment and not mere recitals, and are fully incorporated herein by this reference.
2. All capitalized terms used herein shall have the same meaning ascribed to them in the Master Deed and Bylaws, as each may be amended, unless the context shall clearly suggest or imply otherwise.
3. a. Subsection (a) of Article IV, Section 8 of the Master Deed shall be amended to delete the first sentence only and replace it in its entirety with the following new sentences, in bold:

**If such insurance is available at reasonable cost, the Board of Directors shall endeavor to obtain, maintain and pay the premiums on the insurance as a common area expense, upon a "Master" or a "Blanket" policy or policies on all units, all common areas, and all personal property owned by the Association and located upon the property known as Turn Of River Horizontal Property Regime. The description and kind of insurance to be obtained is set out in Article 4, Section 8, subsection (a), (i) through (vii) and is for the protection of the Owners and their respective mortgage holders. The insurance shall provide for coverage of the Condominium Property, including the Common Elements, Limited Common Elements and the Unit as purchased by the Owner, but EXCLUDING the Owner's furnishings, personal property and personal effects and any Betterments or Improvements to any fixtures, floor and walls covering, cabinets, counters, appliances, and shelving located within the unit beyond the "Builders Grade Materials" originally installed by the Declarant.**

**Nothing in the Master Deed shall be construed to require Turn Of River Horizontal Property Regime to provide insurance coverage on any private elements of any unit, that being the sole responsibility of the unit owner to provide insurance coverage on any private elements of the owner's unit at the owner's sole cost.**

b. The remainder of Article IV, Section 8, Subsection (a) of the Master Deed, after the deleted first sentence as described above, shall remain a part of the Master Deed, including all subsections.

4. Subsection (d) of Article IV, Section 8 of the Master Deed shall be amended to delete the subsection and replace it in its entirety with the following new language, in bold:

**Responsibility of Unit Owner's separate insurance coverage: The owner of each unit shall, at his expense, obtain H-06 insurance coverage for loss of or damage to his unit to include, without limitations, all furnishings, personal property, and personal effects located within the unit, as well as any improvements or betterments to any fixtures, floor and wall coverings, cabinets, counters, appliances, and shelving within the unit beyond**



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