

*White Horse Park
Community Association, Inc.*



BY-LAWS

*Adopted by the
Board of Directors
August 25, 2001*

**BY-LAWS
OF
WHITE HORSE PARK
COMMUNITY ASSOCIATION, INC.**

ARTICLE I

Purpose

The Association is a Maryland not-for-profit corporation organized to further promote the common interests of owners in the White Horse Park Community Association, Inc. The Association shall have the duties, responsibilities, rights and privileges with respect to the White Horse Park Community Association, Inc., as provided in the Declarations of Restrictive Covenants.

ARTICLE II

Definitions

Section 1. The following terms as used in these By-Laws shall be defined as follows, unless the context clearly indicates otherwise:

“Absentee Ballot” means a ballot marked and mailed in advance by a voter.

“Agent” means any person or entity employed or authorized by the Board to perform the responsibilities of the Association.

“Articles” means the Articles of Incorporation of White Horse Park Community Association, Inc.

“Association” means the White Horse Park Community Association, Inc., a Maryland not-for-profit corporation.

“Board” means the Board of Directors of the Association elected pursuant to the provisions of the Declaration and of these By-Laws.

“By-Laws” means these By-Laws of the Association.

“Committee” means a group authorized by the Board of Directors to perform a specific function.

“Common Area” means any and all real property designated as such on a plat(s) and all real property owned by the Association, with all improvements which may be at any time constructed thereon, including, but not limited to, roads, utility facilities (including, but not limited to, feeder or service lines for electricity, water, sewer, telephone and community television), recreational facilities (including but not limited to, pool, marina and clubhouse areas), storage areas and maintenance facilities.

“Declaration” means the Declaration of Restrictive Covenants, dated February 25, 1983, recorded among the Land Records of Worcester County, Maryland, in Liber, W.L.C. No. 881, Folios 236 through 254, setting forth certain restrictive covenants, easements, etc. with respect to White Horse Park Community Association, Inc. as the same may be amended or supplemented from time to time.

“Development” means all of the real property formerly known as White Horse Park Recreational Vehicle Development now known as White Horse Park Community Association, Inc., located adjacent to Ocean Pines, Worcester County, Maryland, as shown on the plats as provided in the Declaration, including any real property annexed thereto as provided therein.

“Household” means one or more persons, each related to the other by blood, marriage or legal adoption, or a group of not more than three (3) adult persons, not so related, who, in each instance, regularly and customarily reside together in the same house or home as a principal residence.

“Improvements” means all buildings, outbuildings, marina area, streets, roads, driveways, parking areas, fences, retaining and other walls, decks, piers, hedges, poles, antennae and any other structures of any type or kind.

“Lot” means any numbered lot, designated on a recorded plat to be used in accordance with the Declaration, or any supplemental Declaration(s), for camping purposes.

“Management Contract” means the agreement between the Association and the agent, which provides for management services to the Association in connection with the operation, maintenance and use of White Horse Park Community Association, Inc., including the common areas.

“Member in Good Standing” means a member who is not delinquent in any Association assessments or other obligations, who follows WHP rules and regulations, and whose actions are not detrimental or inappropriate to the Association.

“Owner” means any person, or persons, who hold(s) fee simple title to any lot and who shall be considered a member of the Association.

“Plat” means a final subdivision map(s) with respect to the development, as recorded in the Land Records for Worcester County, Maryland. The term “plat” shall mean all of final subdivision map(s) of the development, as recorded from time to time, including any additions or revisions thereto.

“Proxy” is to be used only for the purpose of establishing a quorum. The Secretary, upon written authorization, will serve as the person to establish the quorum.

“Recreational Vehicles” means a vehicular type unit initially designed as temporary living quarters for recreational, camping or travel use which either has its own mode of power or is mounted on or drawn by another vehicle. The basic types of approved recreational vehicles within the development must be approved with the Recreational Vehicle Institute Association (R.V.I.A.) seal or standards and are limited to the following:

- (a) Maximum length of any unit is 35 feet and minimum length is 20 feet.
- (b) Travel Trailers - A licensed vehicle, mounted on wheels of such size or weight as not to require special highway movement permits when drawn by a motorized vehicle; initially designed and constructed to provide temporary living quarters for recreational, camping or travel use. This definition does not preclude telescoping additions as long as a unit meets roadway requirements. All such units must have self-contained water closets, lavatory and shower facilities.
- (c) Motor Home - A licensed vehicle, which has its own mode of power and designed and constructed as temporary living quarters for recreational, camping or travel use.
- (d) Manufactured Home (also referred to as a Cottage or Park Model) - A structure, transportable in one or more sections, built on a permanent chassis, and designed as temporary living quarters for recreational use with or without a permanent foundation, when connected to the required utilities.

“Road” means any and all of the real property designed as such on a plat.

“Utility Facilities” means all property, real, personal or mixed owned by the Association and used in connection with providing water supply service, sanitary sewage collection, disposal service and electric service to lots within the White Horse Park Community Association, Inc.; or providing such other services (including cable television service and telephone) as shall be determined by the Association to be useful or necessary to the lots.

ARTICLE III

Association Membership

Section 1. Each lot owner shall be entitled to one vote for each lot owned, with respect to all matters required hereby to be voted upon by members of the Association. In the event of joint ownership of a lot, only one (1) vote may be cast. The person authorized to cast the joint owners vote shall be designated to the Association in writing. The Board's decision shall be final, and shall determine any disputes as to the proper person holding the right to vote with respect to any lot.

Section 2. Each owner shall, by reason of ownership, become a member of the Association.

Section 3. Unless otherwise excluded by rule, regulation or amendment, each of the following persons shall be entitled to all rights and use of facilities in White Horse Park Community Association, Inc., except for the right to vote:

- (a) the spouse and children, or any other person constituting the household of an owner,
- (b) bonafide guests of an owner,
- (c) lessees as to any lot.

Section 4. Members shall have the privilege to use the common areas subject to provisions of the Declaration and subject to such rules and regulations that the Board may establish.

Section 5. The Board may suspend the voting rights, the right to participate at any meeting of the Board and/or Association, the privileges to use the common areas and any other rights of any member for:

- (a) any period during which any Association assessment or other obligation, as provided in the Declaration and these By-Laws, remains unpaid, and
- (b) the period of any continuing violation of provisions of the Declaration and these By-Laws, by such member, and after the existence of said violation has been declared by the Board, and
- (c) any member whose action or conduct is detrimental or inappropriate for the Association's welfare, and

(d) a period to be determined by the Board, for repeated violations of the By-Laws or of the rules and regulations of the Association.

Section 6. Each member is obligated to pay to the Association annual and special assessments and charges by the Association, which are secured by a continuing lien upon the property against which the assessment or charge is made. If the assessment or charge is not paid when due, it shall bear a late charge and interest in the full amount, as declared by the Board. The Association may bring an action at law against the owner personally obligated to pay any overdue assessment or charge and to foreclose the lien against the owner's lot, and late charges, interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessments. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the common area or abandonment or sale of owner's lot.

Section 7. Violations and/or non-compliance of the Declarations of Restrictions and Covenants, these By-Laws and WHP Rules and Regulations by any homeowner, guest or lessee may be subject to legal action by the Association. The homeowner in violation and/or non-compliance will be responsible for any and all legal fees that may be incurred. The homeowner is responsible for any guest or lessee in violation or non-compliance, and will be responsible for any legal actions taken and any legal fees incurred.

ARTICLE IV

Evidence of Membership

Section 1. Upon becoming an owner of a lot, it shall be the duty of such owner to furnish to the Association a legible copy of the recorded deed. Unless and until the copy is furnished to the Association, the owner may be denied the right to vote at meetings of the members. Any person who desires to attend a meeting of the members may be required to furnish such evidence of his or her identity, such as, a driver's license, or other piece of identification, to be admitted and to vote. The Association shall maintain adequate records showing the names of the members and the date of their membership.

Section 2. When a member ceases to be an owner, such person's membership shall cease, but such person shall remain liable for all Association assessments or other obligations incurred pursuant to provisions of the Declaration prior to the giving of written notice to the Association that such person is no longer an owner.

ARTICLE V

Meetings of Members

Section 1. Any meeting of the members of the Association shall be held in Worcester County, in the State of Maryland, at such place therein as may be stated in the reasonable notice of such meeting, and shall be open to all members.

Section 2. The annual meeting of the Association shall be held on the last Saturday of June of each year, and shall provide an agenda that is open to any matter relating to the Association.

Section 3. A quorum at the annual meeting for the purpose of electing a board member(s) shall consist of twenty-five (25%) percent of the total property owners (116 lots) eligible to vote in person or by Absentee Ballot. A quorum for all other business conducted during the annual meeting, requiring a vote of the membership, shall consist of fifteen (15%) percent of the total property owners (70 lots) eligible to vote in person only.

Section 4. The Board may be required to call special meetings of the Association at any time in the manner herein provided. A special meeting may be called upon the written petition of a minimum of twenty (20%) percent of the total property owners (93 lots) of the Association. Such petition shall set forth the purpose of the special meeting.

Section 5. A quorum for a special meeting shall consist of twenty (20%) percent of the total property owners (93 lots) in person, and shall be members of the Association in good standing.

Section 6. Written notice of the place, date and hour of the meeting, and in the case of a special meeting, the purpose(s) for which the meeting is called, shall be delivered not less than thirty (30) days nor more than sixty (60) days before the date of the meeting, by mail, to each member entitled to vote at such meeting. The notice shall be deemed to have been delivered when deposited in the United States mail, addressed to the member at his or her address as it appears on the records of the Association, with postage prepaid; or such notice may be published in any newspaper or publication printed under the auspices of the Association and distributed generally among the members of the Association. At a special meeting, no business shall be conducted except that stated in the notice of said meeting.

ARTICLE VI

The Board of Directors

Section 1. A Board of five (5) directors shall manage and control the affairs of this Association. By majority resolution, the Board may increase the number of directors to seven (7) who must be members in good standing.

The Board of Directors shall:

- (a) Designate banking institutions as depository for the Association's funds, and the officers and/or any employee authorized to make withdrawals there from, and to execute obligations on behalf of the Association. Directors, officers and specified employees of the park must be indemnified, and that expense is to be paid by the Association.
- (b) Perform other acts the authority for which has been granted herein by the Declaration or by law, including the borrowing of money for Association purposes. A resolution by the Board that the interests of the Association require the borrowing of money shall be sufficient evidence for any person that the borrowing is for a proper corporate purpose. The Board may, with approval of ten (10%) percent of the total property owners (47 lots), if it determines that the same shall be reasonably necessary, assign, pledge, mortgage or encumber any Association property as security for such borrowings, and they may pledge or assign future revenues of the Association as security therefore.
- (c) Enforce and cause the Association and its members to perform and to abide by provisions of the Declaration and these By-Laws.
- (d) Adopt and publish such rules and regulations relating to use of Association property, common area and facilities, and the personal conduct of the members and their guests, and to establish penalties for the infraction thereof, and sanctions for noncompliance therewith, as it may deem reasonably necessary for the best interest of the Association and its members.
- (e) Cause the Association to employ sufficient personnel to adequately perform the responsibilities of the Association.

- (f) Use Robert's Rules of Order or such other Rules of Order as a guide for the conduct of the meetings of the Association.
- (g) Have the authority to engage, or cause to be engaged, a managing agent for management services, for the operation and maintenance of the Association.
- (h) It shall elect the officers of the Association by a majority vote. It may establish committees of the Association and appoint the members thereof. It may assign to such committees such responsibilities and duties not inconsistent with the provisions of the Declarations, these By-Laws or with law as it may deem appropriate.
- (i) In April each year, the Board shall adopt an operating budget as required by and for the purposes set forth in the Declaration. Upon consideration of any other sources of income of the Association, establish and levy the annual assessment for the following year in accordance with the Declaration. The Association's fiscal year will begin April 1st and continue through March 31st.
- (j) Hear appeals concerning the Environmental Control Committee's decision and exercise all powers conferred upon the Board or Association, without specification of the method of exercise, by the Declaration or by operation of law.

Section 2. Each director shall hold office for a term of ~~five (5)~~ ^{three} years or until a successor is elected and qualifies.

Section 3. A director shall be at least twenty-one (21) years of age and must be a member of the Association in good standing.

Section 4. Any member in good standing may file a nomination, in writing, for director with the Board secretary at least forty-five (45) days prior to the annual meeting.

- (a) Election of directors shall be by majority vote, in person or by absentee ballot, at the annual meeting of the members, with each member entitled to vote as is set forth in Article III, Section 1 hereof. Each member may cast the number of votes to which such member is entitled for each position to be filled on the Board. Cumulative voting shall not be permitted.

(b) If more than one position is being voted on, the person(s) receiving the largest number of votes shall be elected to the vacancy(s) that occur in any given year and shall serve for ~~five~~ ^{three} (3) years. If prior to the notice of election, the Board of Directors, by resolution, shall have increased the number of directors to seven (7) as is provided in Article VI, Section 1, the individuals being elected will serve a period of time so that no less than two (2) and no more than three (3) directors are voted for in any given year.

Section 5. Every member shall be entitled to vote either in person or by absentee ballot. The absentee ballot shall be used for the purpose of casting a vote at the annual election. The vote allows the homeowner to retain control over the manner in which his or her vote is cast. This absentee ballot must be returned to the Secretary of the Association in the sealed envelope provided by the Association, and is not to be opened until the day of the general election by an authorized person(s). Any unsealed or tampered ballots will be considered null and void. After the election, the ballots will be sealed and filed with the Secretary of the Association. Ballots will be disposed of after six (6) months after the Secretary certifies the results of the election; except that all ballots shall be retained during and/or pending legal action challenging the results of an election.

Section 6. The Board shall meet at such intervals, as it shall determine, from time to time after due notice to the membership. All meetings of the Board shall be open to the members of the Association. Under the provisions of the law, the Board may meet in closed session.

(a) Special meetings of the Board may be called by a majority of the Board and shall be held at such place as the call or notice of the meeting shall designate. Notice and the purpose of a special meeting may be given in writing, orally, or by electronic mail at least seven (7) days prior to the date of said special meeting, or the directors, in writing, or electronic mail, may waive notice.

(b) During a meeting at which the agenda is limited to specific topics, or at a special meeting, lot owner's comments may be limited to the topics listed on the meeting agenda.

Section 7. Unless prohibited by law, any action, which may be taken at a meeting of the Board, may be taken without a meeting, if authorized in a written consent signed by all the directors who would be entitled to vote upon said action at a meeting, and filed with the Secretary of the Association.

Section 8. A majority of the directors shall constitute a quorum to transact business of the Board, and the act of the majority of the directors present at any meeting shall be deemed to be the act of the Board.

Section 9. If for any reason a vacancy shall exist on the Board, the person receiving the second highest number of votes at the previous annual meeting shall fill the remaining year of said director until the next annual meeting. That person may then run for the remainder of the term for the director's position he or she filled. If said appointed director declines the position and there is no other available candidate, then the Board has the authority to elect a candidate.

Section 10. Any director may be removed with just due cause at a regular or special meeting of the membership duly called, by the affirmative vote of fifty-one (51%) percent of the total membership (237 lots). A successor may then and there be elected by the membership to fill the vacancy thus created. Any director whose removal has been proposed by the Association shall be given an opportunity to be heard at the meeting. The term of any director who has an unreleased statement of lien recorded against his/her unit may be terminated by the Board and the remaining directors may elect his/her successor. The term of any director who is absent from three (3) consecutive regular meetings of the Board may be terminated by a majority vote of the remaining directors, and the remaining directors may elect his/her successor.

Section 11. Directors shall not be compensated for their official acts as directors except each director may be reimbursed for other costs associated with their duties as directors.

ARTICLE VII

The Officers of the Association

The officers of the Association shall be a President, one or more Vice-Presidents, a Secretary, a Treasurer, and such other officers and assistant officers as the Board from time to time may elect. Officers shall serve at the will of the Board. The same person, except for the President and the Secretary, may hold any two (2) or more offices.

Section 1. The President shall preside at all meetings of the Board and the membership, and shall see that orders and resolutions of the Board are carried out. He/she must have one (1) year experience as a Board member. He/she shall sign all contracts, leases, mortgages, deeds and other written obligations of the Association. He/she shall have all of the general powers and duties, which are vested in the office of a non-profit corporation.

Section 2. The Vice-President shall take the place of the President and perform his/her duties whenever the President shall be absent or unable to act. If neither the President nor the Vice President is able to act, the Board shall appoint some other member of the Board to do so on an interim basis. The Vice-President shall also perform such other duties as shall, from time to time, be assigned to him/her by the Board. In the event of two (2) Vice-Presidents, the Board shall establish the order in which they serve and their respective duties.

Section 3. The Secretary shall keep, or cause to be kept, the minutes of all meetings and proceedings of the Board and of the members; he/she shall have charge of the books and such other papers as the Board may direct; and he/she shall, in general, perform or cause to be performed, all the duties incidental to the office of Secretary, including counting the votes at meetings of the Board. He/she shall serve notice of the meetings of the Board and of the members, keep appropriate current records showing the members of the Association together with their addresses, and keep the corporate seal of the Association and affix it on all papers requiring said seal. In the Secretary's absence, the President shall designate a person(s) to count such votes, or cause such votes to be counted.

Section 4. The Treasurer is the financial officer of the Association and shall keep, or cause to be kept by assignment of responsibility, a complete set of books showing the financial condition of the Association; a separate financial account for each member; have charge and custody of, and be responsible for, all funds of the Association; deposit or cause to be deposited, all funds of the Association in a local banking institution selected by the Board in the name of White Horse Park Community Association, Inc.; receive, or cause to be received, receipts for all funds due and payable to the Association; disburse, or cause to be dispersed, the funds of the Association in accordance with the instructions of the Board; give to the President, at the President's request, an account of the Treasurer's transactions and the financial condition of the Association; and perform, or cause to be performed, all other duties incident to the office or as prescribed by the Board.

Section 5. The election of officers shall take place at the first meeting of the Board following each annual meeting of the members.

Section 6. The Board shall elect the officers of this Association annually and each shall hold office for one (1) year unless he or she shall resign sooner, or shall be removed, or otherwise disqualified to serve.

Section 7. The Board may remove any officer from office with or without cause by a majority vote of the Board. Any officer may resign at any time giving written notice to the Board, the President or the Secretary. Such resignation shall take effect on the date of 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 VIII

Committees

Section 1. The standing committees of the Association shall be:

- (a) the Environmental Control Committee,
- (b) the Election Committee, and
- (c) such other committees as shall be established from time to time by the Board.

Unless otherwise provided herein or by the Board, each committee shall consist of a chairman and two or more members and may include a member of the Board to act as an advisor. Appointments to standing committees shall be made annually prior to each annual meeting of the members of the Association to serve from the close of such annual meeting to the next annual meeting.

Section 2. Committee members shall serve at the pleasure of the Board and may be removed or replaced at any time at the discretion of the Board.

Section 3. The Environmental Control Committee shall perform the duties specified in the Declaration and shall advise the Board on matters relating to the general environment of the Association.

Section 4. Each committee shall have the power to appoint a subcommittee from among its membership and may designate to any such subcommittee any of its powers, duties and functions.

Section 5. An election committee consisting of at least three (3) members shall be appointed prior to the annual meeting. Their duties shall consist of: 1) signing in the members at the annual meeting; 2) sealing the container with the mailed in absentee ballots collected by the Secretary; and 3) bringing the container to the annual meeting. During the meeting, the collected ballots will be checked with the attendance roster, and then the sealed absentee ballots will be opened and counted.

ARTICLE IX

**Officers and Directors: Liability, Indemnification
and Conflict of Interest**

Section 1. **Liability:** Officers and directors of the Association shall not be liable by reasons of their position or act(s) as an officer or director, except for their own willful misconduct or action taken in bad faith, and for any loan made to any such officer or director, for which each officer or director who makes, votes for, or assents to the making of the loan shall be jointly and severally liable to the Association. Neither mistakes in judgment nor negligence shall constitute willful misconduct or bad faith. The failure to prevent or abate an act or omission by someone else shall not constitute willful misconduct or bad faith, and such acts and omissions shall not be deemed or imputed to be those of an officer or director who fails to prevent or abate their occurrence.

Section 2. **Indemnification:** The Association shall indemnify each of its officers and directors against any and all expenses, including counsel fees, reasonably incurred by or imposed upon any officer or director in connection with any action, suit, or other proceeding (including the settlement of any such suit or proceeding if approved by the then Board) to which he or she may be made a party by reason of being or having been an officer or director of the Association, whether or not such person is an officer or director at the time such expenses are incurred. Any right to indemnification provided for herein shall not be exclusive of any other rights to which any present or former officer or director of the Association may be entitled.

Section 3. **Conflict of Interest:** Officers, directors and any employees shall exercise their powers and duties in good faith and with a view for the interest of the Association and its members. No contract or other transaction between the Association and one or more of its officers or directors, or between the Association and any corporation, firm or association in which one or more are officers or directors of the Association, or who are pecuniarily or otherwise interested, is either void or voidable because any such officer or director is present at the meeting of the Board, or any committee thereof at which the contract or transaction is authorized, approved or ratified, or because his or her vote is counted for such purpose, if any of the following conditions exists:

- (a) The fact of the common directorate or interest is disclosed or known to the Board, or a majority thereof, or noted in the minutes, and the Board authorizes, approves, or ratifies such contract or transaction in good faith by a vote of disinterested directors sufficient for the purpose; or

- (b) The fact of the common directorate or interest is disclosed or known to the lot owners, or a majority thereof, or noted in the minutes, and they approve or ratify the contract or transaction in good faith by a vote of disinterested lot owners sufficient for the purpose; or
- (c) The contract or transaction is commercially fair and reasonable to the Association at the time it is authorized, ratified, approved or executed.

ARTICLE X

Books and Records

Section 1. A retention schedule for all records will be used to correctly keep and maintain records according to state and federal laws. All annual budgets, audits, legal matters, Board meeting minutes, rules and regulations and all tax matters will be kept permanently. The books, records, minutes and papers of the Association shall be made available upon reasonable written request, during normal business hours, for examination and copying by any member, the mortgagee of any lot or their duly authorized agents or attorneys. The Association will impose a reasonable charge upon a person desiring to copy the books, records, or papers.

Books, records and papers kept by or on behalf of the Association may be withheld from public inspection to the extent that they concern personnel records, an individual's medical records, and individual's financial records, records relating to business transactions that are currently in negotiation, or the written advice of legal counsel.

A qualified CPA will perform a compilation of WHP's financial records yearly. A qualified CPA will perform a review every three years. An audit will be performed when the Board deems it necessary. The Treasurer may request the Board to approve an audit and/or review of the books at any time.

ARTICLE XI

Assessments

As more fully provided in the Declaration and/or Bylaws, each member is obligated to pay to the Association annual and special assessments and charges by the Association, which is secured by a continuing lien upon the property against which the assessment or charge is made. If the assessment or charge is not paid when due, it shall bear a late charge and interest in the full amount as provided in the Declaration and/or Bylaws, unless waived by the Board. The Association may bring an action at law against the owner personally obligated to pay any overdue assessment or charge and to foreclose the lien against the owner's lot, and late charges, interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the common area or by abandonment or sale of his/her lot.

ARTICLE XII

Corporate Seal

The Association shall have a Corporate Seal in the form adopted by the Board.

ARTICLE XIII

Amendments

Section 1. These By-Laws may be amended at the Annual Meeting of the members, after due notice is given of the proposed amendment(s), by a vote of a majority of a quorum of members present in person, subject to applicable law.

Section 2. Any member may submit proposed By-Law amendments to the Secretary of the Association within ninety (90) days prior to the annual meeting provided:

- (a) that it is printed or typed and dated,
- (b) that it includes the signature of the originator and at least four (4) other members in good standing,

- (c) that it contains the reason why the amendment is being proposed, and
- (d) that the Board will review the proposal and submit their recommendations to the originator.

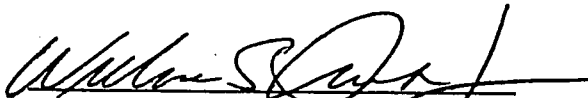
Section 3. In the case of any conflict between the Declaration of Restrictions and Covenants and these By-Laws, the Declaration shall control.


ARTICLE XIV

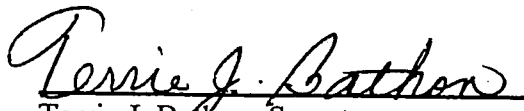
Declaration Incorporated by Reference

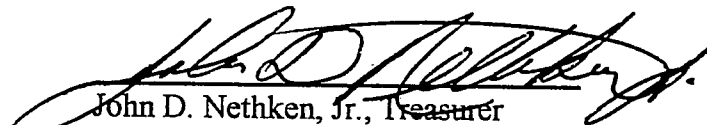
Section 1. The Declaration, in its entirety and not only to the extent specifically referred to in these By-Laws, is hereby incorporated into and made a part of these By-Laws of the Association.


IN WITNESS WHEREOF, we, being all of the Directors of the White Horse Park Community Association, Inc., has hereunto set our hands this 25th day of August 2001.


William E. Burke, Jr., President


Emory McGlothlin, Vice President


Terrie J. Bathon, Secretary


John D. Nethken, Jr., Treasurer


Ruth Goheen, Assistant Treasurer


CERTIFICATION OF ADOPTION

I, the undersigned, do hereby certify:

THAT I am the duly elected and acting Secretary of the White Horse Park Community Association, Inc., a Maryland non-stock, non-profit corporation, and

THAT the foregoing constitutes the By-Laws of said Association, as duly adopted at a meeting of the Board of Directors thereof, held on this 25th day of August 2001.

IN WITNESS THEREOF, I have hereunto subscribed my name as the Secretary of the Association on this 25th day of August 2001.


Terrie J. Bathon, Secretary

