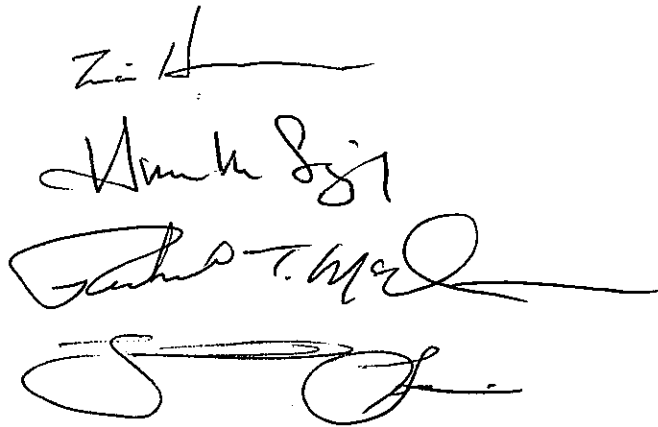


PROPOSED BY-LAW AMENDMENT

The current By-Laws state that the annual meeting of the Members is to be held on the same day of the same month of each year as the first annual meeting of the Members. The Directors believe it would be in the best interests of the Members and the Association to amend the By-Laws to allow the annual meeting to be held on any day in the month of January. The proposed By-Law amendment is as follows:

RESOLVED that Article III, Section 2 of the By-Laws of the Corporation be amended and restated as follows:

Section 2. Annual Meeting. The annual meeting of the Members shall be held in the month of January at a time and place to be specified by the Board of Directors pursuant to notice provided in accordance with these By-Laws.



Four handwritten signatures in black ink, arranged vertically. The signatures are cursive and stylized, appearing to be the names of the directors mentioned in the text above.