

**RESOLUTION OF
MANDEVILLE RIVER OAKS HOME OWNER'S ASSOCIATION
ADOPTED AT A MEETING DULY HELD ON THE
6TH day of December, 2001**

ON MOTION duly made, seconded, and unanimously adopted, it
Was:

RESOLVED by the Board of Directors that any Annual
Assessment that is not paid within 10 days after it is due will bear interest
at the rate of 12 % per annum.


RESOLVED by the Board of Directors that any Annual
Assessment that is not paid within 10 days after it is due will incur a late
charge of 10%.

RESOLVED by the Board of Directors that the Association may bring ;in
action at law against any member personally obligated to pay, in which event
interest, penalties, costs and reasonable attorney's fees of not less than 25% of the
amount claimed shall be added to the assessment

I hereby certify that the above and foregoing is a true and correct
resolution of the Board of Directors of said Association, unanimously
adopted at a meeting at which a quorum was present and voting, duly held
and convened on the 6th day of December, 2001 and that the same has not
heretofore revoked or rescinded .

Secretary

ATTEST:



President