

THIS INSTRUMENT PREPARED BY:
Douglas A. Brace, Reg. #3485
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-0375

BOOK 8627 PAGE 254

Box 36

**FIRST AMENDMENT
TO
AMENDED AND RESTATED BY-LAWS
OF
ABBOTTSFORD HOMEOWNERS' ASSOCIATION, INC.**

THIS FIRST AMENDMENT TO THE ASSOCIATION BY-LAWS OF ABBOTTSFORD HOMEOWNERS' ASSOCIATION, INC. is made effective as of the day of recording of this instrument.

W I T N E S S E T H:

WHEREAS, the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Abbottsford Homeowners' Association, Inc. and By-Laws for the Association, dated February 26, 1990 are of record in Book 8106, page 1, Register's Office for Davidson County, Tennessee; and

WHEREAS, the site owners desire to amend portions of the Association By-Laws which begin in Book 8106, page 22, Register's Office for Davidson County, Tennessee; and

WHEREAS, Article 8, Section 8.07 of the By-Laws provides that the same can be amended by an instrument signed by at least two-thirds (2/3) of the site owners of the Association and the same shall be effective upon filing said amendment of record; and

WHEREAS, the requirements as set forth in said By-Laws for Amendment have been met as indicated by the Certificate of the Secretary of the Association and the signatures of the site owners, attached hereto.

NOW, THEREFORE, for and in consideration of these premises, the following amendments are made to the Association By-Laws of Abbottsford Homeowners' Association, Inc., as follows:

1. Article 4, Section 4.02 shall be amended by deleting the same in its entirety and substituting in lieu thereof the following:

4.02 Semi-Annual Meetings. The semi-annual meetings of the members of the Association shall be held on the second Monday of May ("May Semi-Annual Meeting") and the Monday before Thanksgiving ("November Semi-Annual Meeting") of each year, if not a legal holiday, and if a legal holiday, then on the next secular day following, at 7:00 P.M. The members shall elect a Board of Directors at the May Semi-Annual meeting, adopt a budget

at the November Semi-Annual meeting and transact such other business as may be properly be brought before the meetings.

- 2. Article 7, Section 7.08 shall be amended by deleting the reference to "thirty days" in the second paragraph and substituting in lieu thereof "ten days".
- 3. All other terms and conditions of the Amended and Restated Declarations of Covenants, Conditions and Restrictions for Abbottsford Homeowners' Association, Inc. and By-Laws for the Association not otherwise modified or changed herein are ratified and remain in full force and effect.

ASSOCIATION:

ABBOTTSFORD HOMEOWNERS' ASSOCIATION, INC.

BY: Kirk Shaffer
Kirk Shaffer, President

10709

IDENTIF. REFERENCE

MAY 15 3 15 PM '92
REGISTER
DAVIDSON COUNTY TN.

APPROVAL BY THE SITE OWNERS AND MEMBERS OF ABBOTTSFORD HOMEOWNERS' ASSOCIATION, INC., A NOT-FOR-PROFIT CORPORATION, IS ATTACHED HERETO.

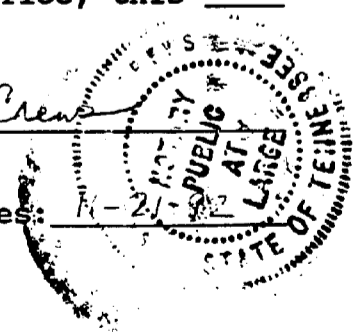
STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Personally appeared before me Kirk Shaffer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the within instrument for the purpose(s) therein contained, and who further acknowledged that he is President of Abbottsford Homeowners' Association, Inc., and as such President is authorized to execute this instrument on behalf of Abbottsford Homeowners' Association, Inc.

WITNESS my hand and official seal of office, this 26th day of November, 1991.

Susan A. Crews
NOTARY PUBLIC

My commission expires: 11-21-92



AFFIDAVIT AND CERTIFICATE OF AMENDMENT

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

The undersigned does hereby make oath and certify that she is the duly appointed and acting Secretary of **Abbottsford Homeowners' Association, Inc.**, a Tennessee not-for-profit corporation (the "Association") and as such Secretary has properly notified all lien holders of record by certified mail of the action by the Association in amending the By-Laws of the Association of Abbottsford; that this Amendment has been approved by at least two-thirds (2/3) of the site owners and, therefore, constitutes a valid amendment of the By-Laws of the Association.

WITNESS my hand this 29th day of November, 1991.

ABBOTTSFORD HOMEOWNERS' ASSOCIATION, INC.,
a Tennessee Not-for-Profit Corporation

BY: Robert L. Reeves
Secretary

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Personally appeared before me Robert L. Reeves, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that she executed the within instrument for the purpose(s) therein contained, and who further acknowledged that she is the Secretary of Abbottsford Homeowners' Association, Inc., and as such Secretary is authorized to execute this instrument on behalf of Abbottsford Homeowners' Association, Inc.

WITNESS my hand and official seal of office, this 29th day of November, 1991.

Herschel P. Smith
NOTARY PUBLIC
My commission expires Mar. 3, 1992

TO: Abbottsford Homeowners

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
 No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
 No

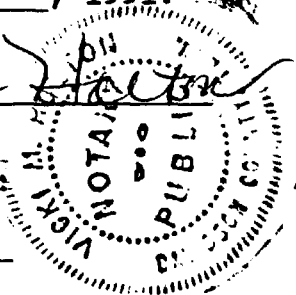
Cerald E Sheridan 101 Abbottsford Drive
Signature 139 " "
218 " "

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Cerald E Sheridan with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that is contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 8th day of September, 1991.

Vicki M. Hatcher
NOTARY PUBLIC
My Commission expires: 1-11-92



102

BOOK 8627 PAGE 258

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Clifford J. Harrison Jr.

Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Clifford J. Harrison Jr., with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 23 day of April, 1991.

Clarence W. Seal

NOTARY PUBLIC

My Commission expires:

My Commission Expires NOV. 26, 1994



RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

103
BOOK 8627 PAGE 259

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

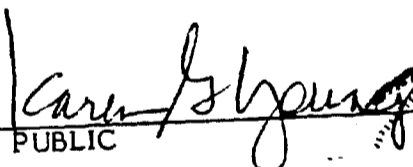


Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William A. Edwards Sr. with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

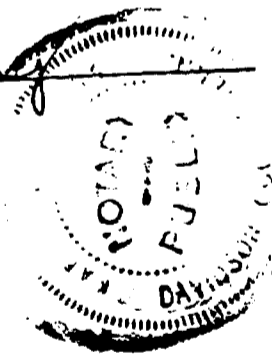
WITNESS my hand and official seal of office at Nashville, Tennessee this
3rd day of June, 1991.



NOTARY PUBLIC

My Commission expires:

9-26-92



RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

105

TO: Abbottsford Homeowners

BOOK 8627 PAGE 260

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes
No

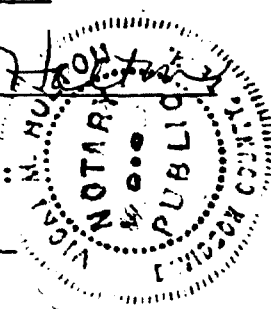
Jack H. Dalton 105 Abbottsford Dr.
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Jack H. Dalton
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hootch
NOTARY PUBLIC
My Commission expires: 1-11-92



106

TO: Abbottsford Homeowners

BOOK 8627 PAGE 261

RE: Changes in Abbottsford By Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes
No

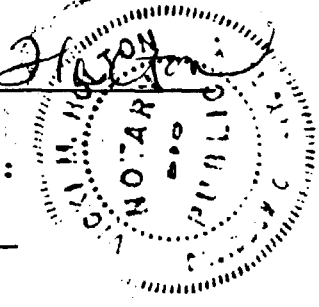
Charles H. Spoke
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Charles H. Spoke
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Houston
NOTARY PUBLIC
My Commission expires:
1-11-92



101

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 262

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

the Freeman
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

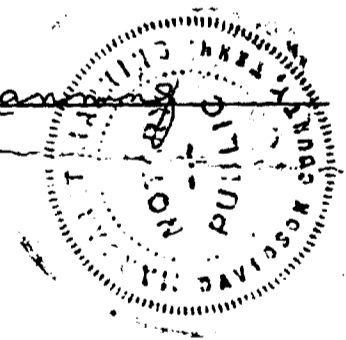
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared the Freeman, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this
17 day of June, 1991.

Margaret Manning
NOTARY PUBLIC

My Commission expires:

5-23-94



108

TO: Abbottsford Homeowners

BOOK 8627 PAGE 263

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes _____
No _____

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes _____
No _____

W.P. Russell Jr.
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared W.P. Russell Jr.,
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 14th day of May, 1992

David H. Jones
NOTARY PUBLIC
My Commission expires:
July 20, 1995

109

BOOK 8627 PAGE 264

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

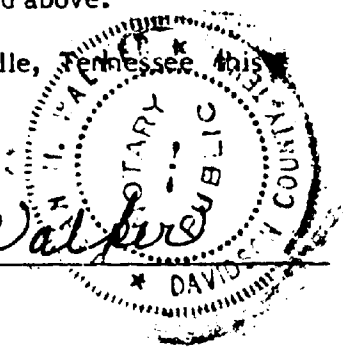
David K. Beard
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared David K. Beard, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3rd WITNESS my hand and official seal of office at Nashville, Tennessee this May day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

111
BOOK 8627 PAGE 265

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

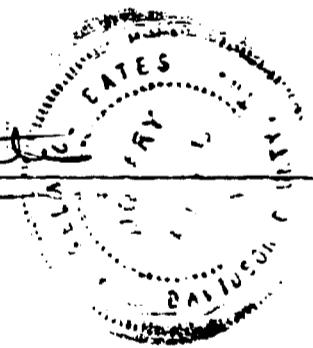
Richard B. Pennel
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Richard B. Pennel, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 17th day of April, 1991.

Angela C. Bates
NOTARY PUBLIC



My Commission expires:

9/25/93

114

TO: Abbottsford Homeowners

BOOK 8627 PAGE 266

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes
No

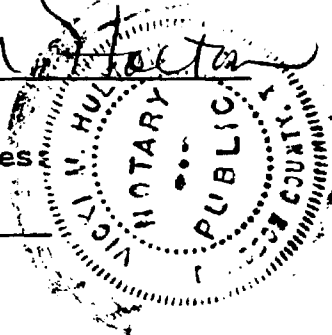
Henderson Hilling
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public, in and for the State
and County aforesaid, personally appeared Henderson Hilling
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hulst
NOTARY PUBLIC
My Commission expires 1-11-92



115

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 267

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

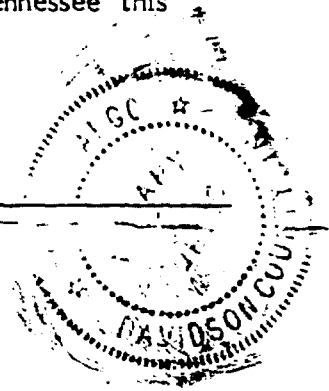
Edward H. Johnson
Bernice Johnson
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Edward H. + Bernice Johnson with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 2 day of June, 1991.

Ruby May
NOTARY PUBLIC



My Commission expires:

Memorandum - Abbottsford Homeowners
April 10, 1991
Page Two

116
BOOK 8627 PAGE 268

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Yes

No

Deon Kirk Shaffer
Signature

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

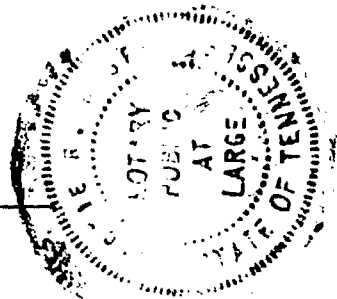
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Deon Kirk Shaffer, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 15 day of April, 1991.

Jackie Rulisek
NOTARY PUBLIC

My Commission expires:

7/24/93



117

TO: Abbottsford Homeowners

BOOK 8627 PAGE 269

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
No

James W. Felch, Jr.
Signature

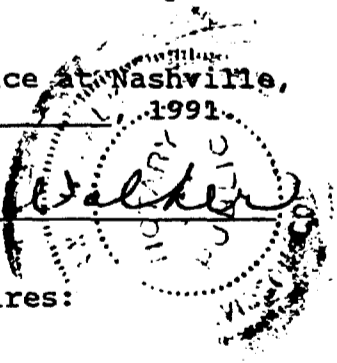
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared James W. Felch, Jr., with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 6th day of Sept, 1991.

James M. Walker
NOTARY PUBLIC

My Commission expires:
1/23/93



118

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 270

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

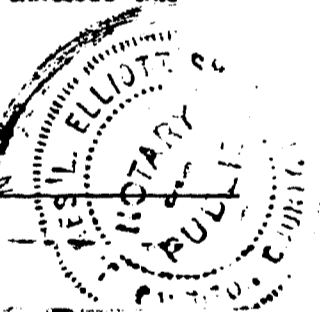
Signature James T. Walker

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared James T. Walker, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 5th day of June, 1991.

James L. Elliott, Jr.
NOTARY PUBLIC



My Commission expires:

My Commission Expires Jan. 11, 1992

121

TO: Abbottsford Homeowners

BOOK 8627 PAGE 271

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

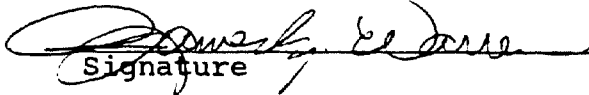
The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes _____
No _____

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes _____
No _____



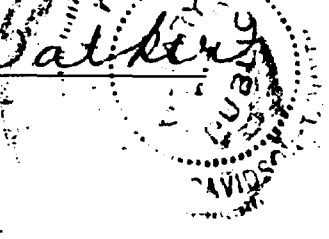
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Jean M. Warren
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 20th day of April 1991.

Jean M. Watkins
NOTARY PUBLIC
My Commission expires:
1/23/93



122

TO: Abbottsford Homeowners

BOOK 8627 PAGE 272

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes _____
No _____

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes _____
No _____

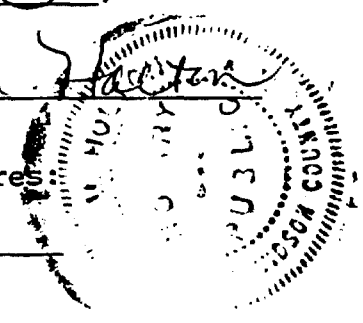
Carol Meghreblian
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Carol Meghreblian
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hester
NOTARY PUBLIC
My Commission expires: 1-11-92



Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

123
BOOK 8627 PAGE 273

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Don A. Ware
Signature

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

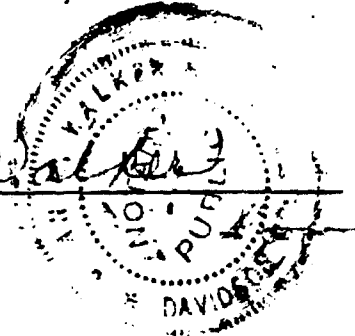
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Don A. Ware, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3070 WITNESS my hand and official seal of office at Nashville, Tennessee this day of April, 1991.

Jean M. Walker
NOTARY PUBLIC

My Commission expires:

1/23/93



125

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 274

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

125 Abbottsford Dr
Steve Basland

Signature
Verna Basland

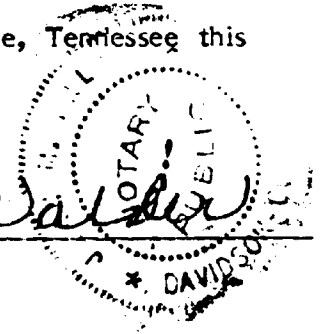
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared *Steve & Verna Basland* with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3rd WITNESS my hand and official seal of office at Nashville, Tennessee this day of May, 1991.

Jean M. Walker

NOTARY PUBLIC



My Commission expires:

1/23/93

Memorandum - Abbottsford Homeowners
April 10, 1991
Page Two

127 ✓

BOOK 8627 PAGE 275

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Yes

No

Gretchen Deaton
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in, and for the State and County aforesaid, personally appeared Gretchen Deaton with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

10th WITNESS my hand and official seal of office at Nashville, Tennessee this day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 276

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

John G. Williams
Signature
128 Abbottsford Dr.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared JOHN G. WILLIAMS, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 22 day of APRIL, 1991.

Virginia L. Bennett
NOTARY PUBLIC



My Commission expires:

May 23, 1994

129

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 277

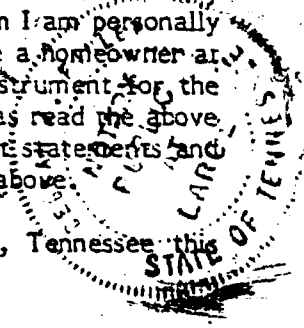
The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Susan L. Stokes
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared SUSAN G. STOKES, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee, this 4th day of June, 1991.



Susan G. Stokes
NOTARY PUBLIC

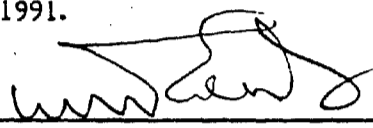
My Commission expires:
3-25-95

131

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 278

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

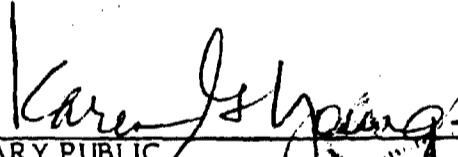


Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William A. Edwards, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 3rd day of June, 1991.



NOTARY PUBLIC

My Commission expires:

9-26-92



132

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 279

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

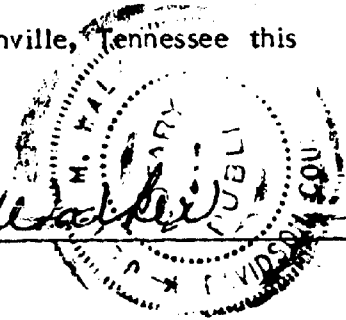
William H. Eason
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William H. Eason with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3rd WITNESS my hand and official seal of office at Nashville, Tennessee this day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



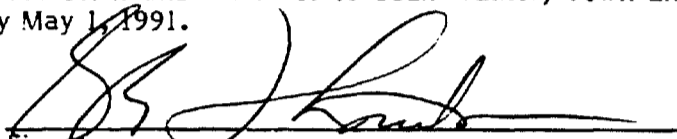
My Commission expires:

1/23/93

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 280

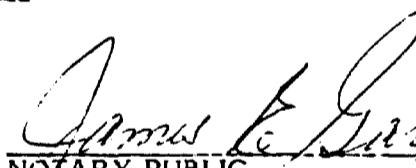
The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

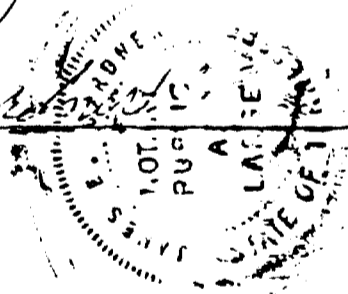

Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared G.E. THORNTON, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 15 day of April, 1991.


NOTARY PUBLIC



My Commission expires:

3-3-92

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

~~#12~~
135
BOOK 8627 PAGE 281

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.


Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Stephen E. Townsend with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

30th WITNESS my hand and official seal of office at Nashville, Tennessee this day of May, 1991.


NOTARY PUBLIC 

My Commission expires:

1/23/93

136

TO: Abbotsford Homeowners

BOOK 8627 PAGE 282

RE: Changes in Abbotsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
 No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
 No

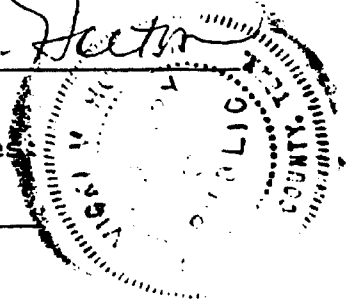
Sheryl L. Hodde
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared *Sheryl L. Hodde* with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbotsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 8th day of September, 1991.

Vicki M. Hector
NOTARY PUBLIC
My Commission expires: 1-11-92

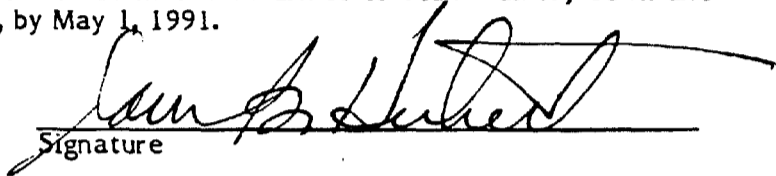


200
210

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 283

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

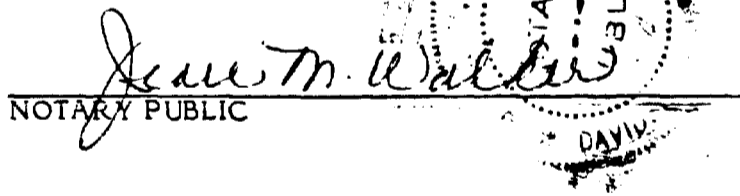

Signature

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Dan B. Skurt, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of April, 1991.


NOTARY PUBLIC

My Commission expires:

1/23/93

TO: Abbottsford Homeowners

BOOK 8627 PAGE 284

RE: Changes in Abbottsford By Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes
No

*Lets 201, 203 & 713
202 added*

Martin L. Zeitlin

Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared MARTIN L. ZEITLIN,
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 6 day of September, 1991.

Charles Furbush

NOTARY PUBLIC

My Commission expires:
5/22/93



204
205

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 285

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

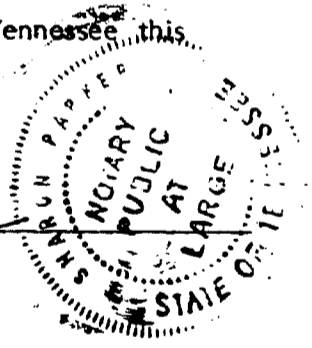
Signature _____

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared RICHARD A. OSIAS, with whom I am personally acquainted and who, upon oath, acknowledged himself/~~herself~~ to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/~~her~~ name. That he/~~she~~ has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee, this 18th day of APRIL, 1991.

Shawn Parker
NOTARY PUBLIC



My Commission expires:

5/20/92

206

TO: Abbottsford Homeowners

BOOK 8627 PAGE 286

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes C.H.W.
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes C.H.W.
No
 C.H. Williams

Signature

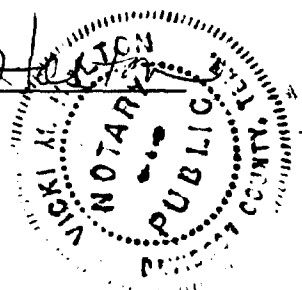
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared C.H. Williams,
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

 Vicki M. Hester
NOTARY PUBLIC

My Commission expires:
 1-11-92



Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

208 ✓ BOOK 8627 PAGE 287

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Jay M. White
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Jay M. White, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of April, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:
1/23/93

TO: Abbottsford Homeowners

209
BOOK 8627 PAGE 288

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
No

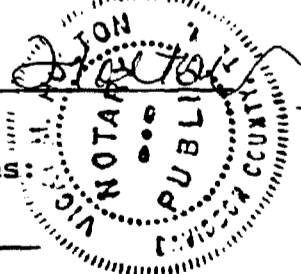
[Signature]
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared *Craig Hamby*, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this *8th* day of *September*, 1991.

Vicki M. [Signature]
NOTARY PUBLIC
My Commission expires: *1-11-92*



211

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 289

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

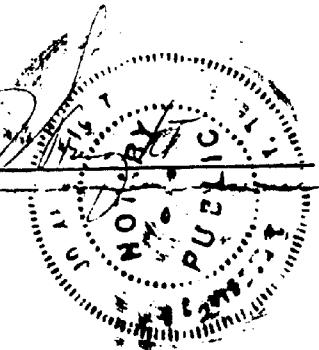
Mrs. Lloyd E. King Jr
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Mrs. Lloyd E. King Jr, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 3 day of June, 1991.

[Signature]
NOTARY PUBLIC



My Commission expires:

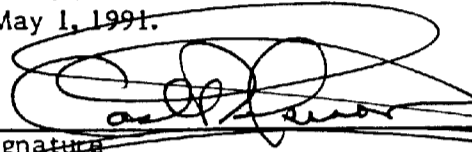
3/25/95

212

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 290

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.



Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Casen Dickinson, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this
7th day of April, 1991.

Ann Schmidt

NOTARY PUBLIC

My Commission expires:

July 18, 1992



Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

216
BOOK 8627 PAGE 291

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Louise B. Demetree
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)



Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Louise B. Demetree with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30 day of April, 1991.

Sara Sparks
NOTARY PUBLIC

My Commission expires:

My Commission Expires May 22, 1993

221

TO: Abbottsford Homeowners

BOOK 8627 PAGE 292

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes X
No _____

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes X
No _____

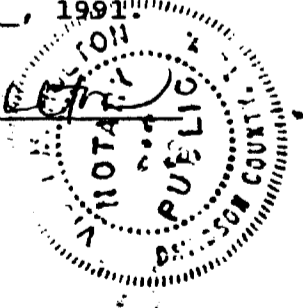
Robert E. Downard
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Robert E. Downard with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 9th day of September, 1991.

Vicki M. Hester
NOTARY PUBLIC
My Commission expires:
1-11-92



222

TO: Abbottsford Homeowners

BOOK 8627 PAGE 293

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes _____
No _____

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes _____
No _____

Edgar Arnold

Signature

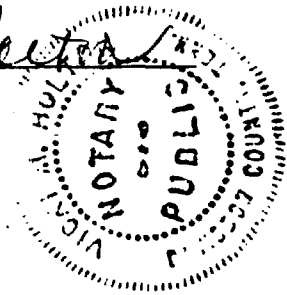
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Edgar Arnold
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hester
NOTARY PUBLIC

My Commission expires:
1-11-92

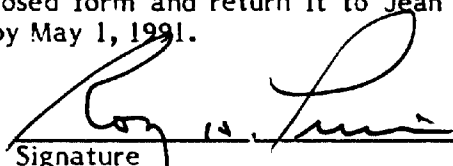


223

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 294

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

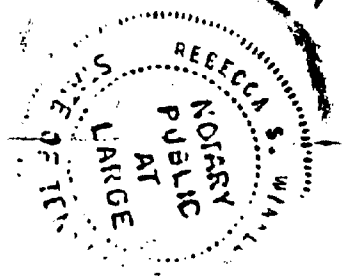


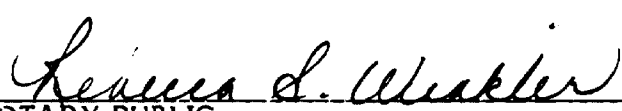
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Roy D. Price, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 22nd day of April, 1991.





NOTARY PUBLIC

My Commission expires:

June 22, 1994

Roy Price
223 Kensington Park

300

TO: Abbottsford Homeowners

BOOK 8627 PAGE 295

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes _____
No _____

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes _____
No _____

Samuel Faust
Signature

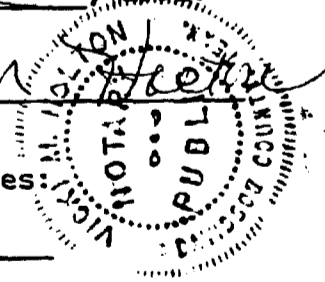
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Samuel G. Faust,
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hackett
NOTARY PUBLIC

My Commission expires:
1-1-92



TO: Abbottsford Homeowners

301
BOOK 8627 PAGE 296

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

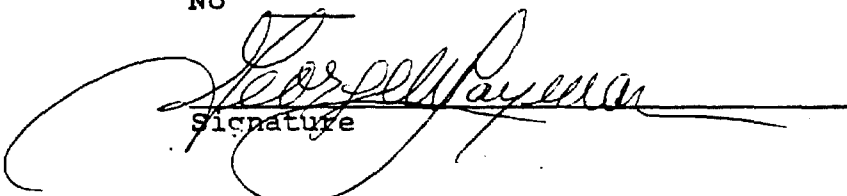
The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

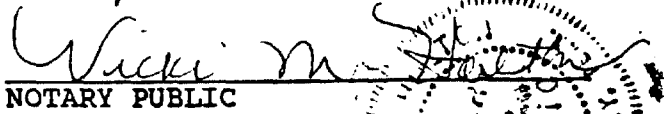
Yes
No


Signature

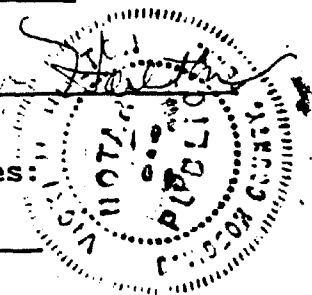
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared George W. Ingram with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 8th day of September, 1991..


NOTARY PUBLIC

My Commission expires:
1-11-92



302

TO: Abbotsford Homeowners

BOOK 8627 PAGE 297

RE: Changes in Abbotsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes X
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes X
No

Larry B. Shelton
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

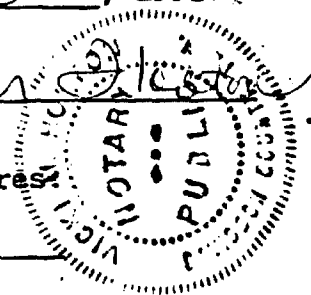
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Larry B. Shelton with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbotsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 8th day of September, 1991.

Wanda M. [Signature]
NOTARY PUBLIC

My Commission expires:

1-11-92



303

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 298

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Richard Horton
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

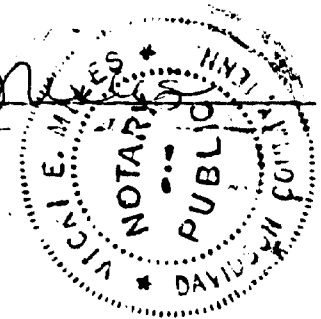
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Richard Horton with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of April, 1991.

Vicini E. Miles
NOTARY PUBLIC

My Commission expires:

1-11-92



304

TO: Abbottsford Homeowners

BOOK 8627 PAGE 299

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
No

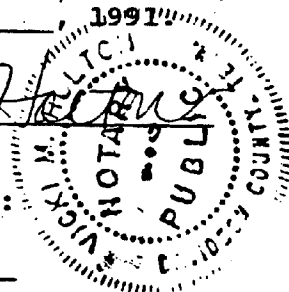
George Barnett 304 St James P.O. 383-7775
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared George Barnett with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 9th day of September, 1991

Vicki M. Holter
NOTARY PUBLIC
My Commission expires: 1-11-92



RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

305
BOOK 8627 PAGE 300

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

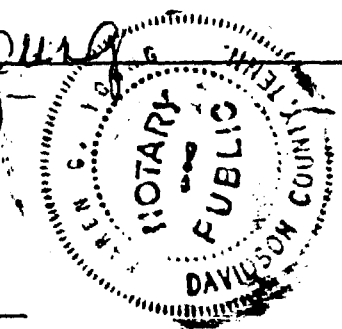
[Handwritten Signature]
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William H. EDWARDS S, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 3rd day of JUNE, 1991.

[Handwritten Signature]
NOTARY PUBLIC
My Commission expires:
9-26-92



RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

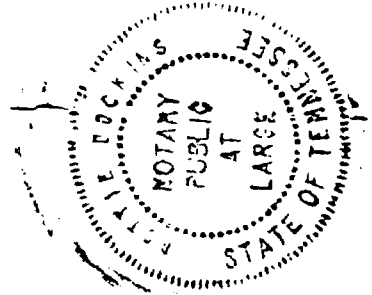
306

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 301

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

J. G. Galy
Signature



STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

7th WITNESS my hand and official seal of office at Nashville, Tennessee this day of June, 1991.

Nettie Hockins
NOTARY PUBLIC

My Commission expires:

1-23-94

307

TO: Abbottsford Homeowners

BOOK 8627 PAGE 302

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes ✓
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes ✓
No

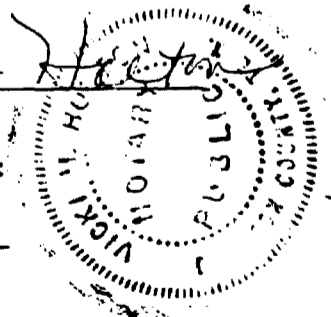
Catherine Griffith
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Catherine Griffith
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hester
NOTARY PUBLIC
My Commission expires:
1-11-92



400

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 303

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Paul Rosten
Signature

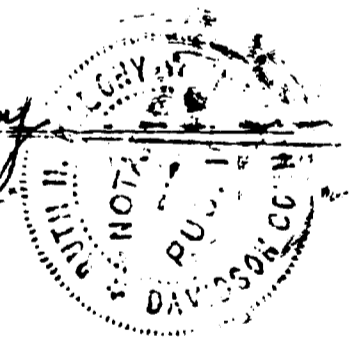
June 1, 1991

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned a Notary Public in and for the State and County aforesaid, personally appeared Paul Rosten, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this
3rd day of June, 1991.

Ruth H. Maloney
NOTARY PUBLIC



My Commission expires:

Sept. 26, 1992

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

401
BOOK 8627 PAGE 304

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

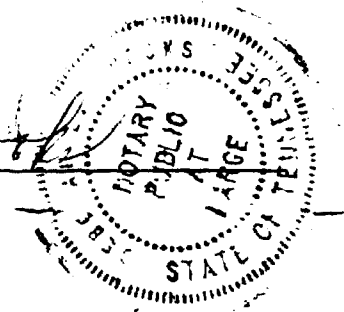
Franklin Y. Huddley
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared *Franklin Y. Huddley*, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this
4 day of June, 1991.

Deborah L. Bostick
NOTARY PUBLIC



My Commission expires:
My Commission Expires July 24, 1993

408 ✓

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 305

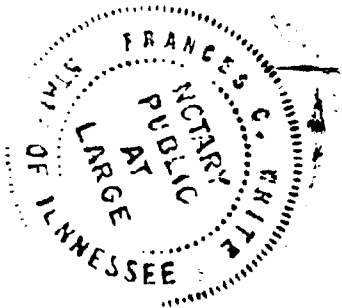
The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Charles H. White
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared CHARLES H. WHITE, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 14th day of MAY, 1991.



Francis C. White
NOTARY PUBLIC

My Commission expires:

November 21, 1992

405

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 306

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

W. William Koski
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

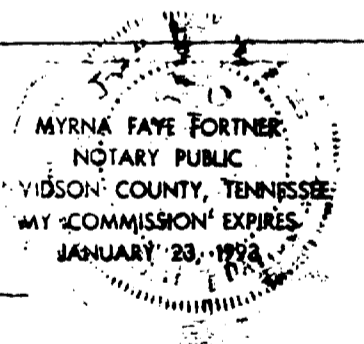
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared W. William Koski, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 15th day of April, 1991.

Myrna Faye Fortner
NOTARY PUBLIC

My Commission expires:

January 23, 1993



Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

406

BOOK 8887 PAGE 307

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

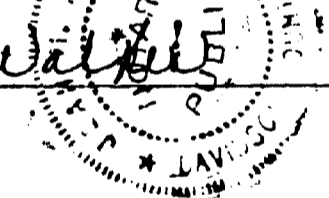
Thomas E. Batey
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Thomas E. Batey with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3rd WITNESS my hand and official seal of office at Nashville, Tennessee this
day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

407
BOOK 8627 PAGE 308

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Thomas L. Gaunt
Signature
Jane W. Gaunt

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

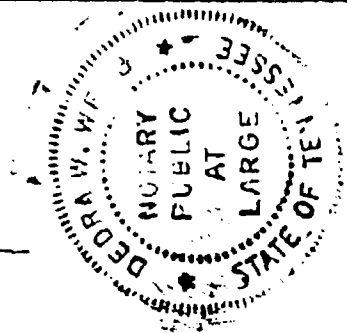
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Thomas & Jane Gaunt, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 18th day of April, 1991.

Dedia W. Webb
NOTARY PUBLIC

My Commission expires:

Feb. 28, 1992



500

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 309

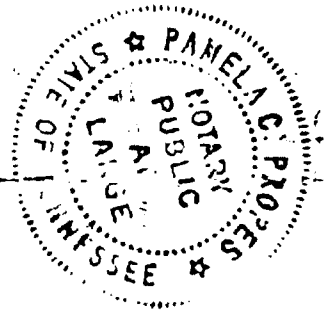
The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

John E. Davis
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared John E. Davis, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 3 day of June, 1991.



Pamela C. Propp
NOTARY PUBLIC

My Commission expires:

9-26-92

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 310

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

H. E. Jackson, Jr.
Signature

503

+ 504

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared H. E. Jackson, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of April, 1991.

Jean M. Walker
NOTARY PUBLIC

My Commission expires:

1/23/93



506

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 311

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Nancy H. Dykes
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Nancy H. Dykes, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 16 day of April, 1991.

Margie Waggoner
NOTARY PUBLIC

My Commission expires:

My Commission Expires March 26, 1994



509

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8827 PAGE 312

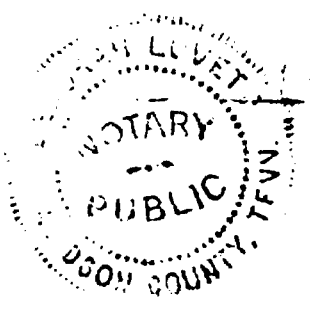
The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Richard M. Teow
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Richard M. Teow, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 22nd day of April, 1991.



Deborah Lovett
NOTARY PUBLIC

My Commission expires:
at the County of Davidson, Tennessee.
My Commission Expires November 27, 1993

508

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 313

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Howard D. Baldrice
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

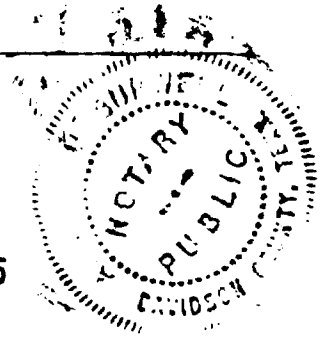
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Howard D. Baldrice, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

18 WITNESS my hand and official seal of office at Nashville, Tennessee this day of April, 1991.

Angela M. Bowell
NOTARY PUBLIC

My Commission expires:

My Commission Expires MAR. 25, 1995



600

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 314

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

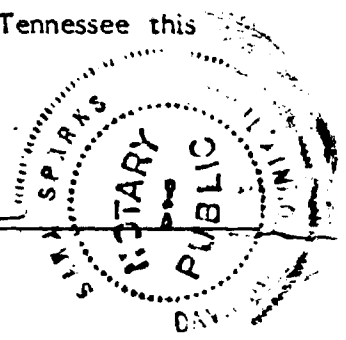
Bettie Ann Spector
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared BETTIE ANN SPECTOR with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

4 WITNESS my hand and official seal of office at Nashville, Tennessee this June day of June, 1991.

Sara Sparks
NOTARY PUBLIC



My Commission expires:

My Commission Expires May 22, 1993

601

TO: Abbottsford Homeowners

BOOK 8627 PAGE 315

RE: Changes in Abbottsford By Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes X
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes X
No

Howard Isaacson
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Howard Isaacson,
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. Hester
NOTARY PUBLIC
My Commission expires:
1-11-92



602

TO: Abbotsford Homeowners

BOOK 8627 PAGE 316

RE: Changes in Abbotsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes X
No _____

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes X
No _____

602

John W. Barton
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

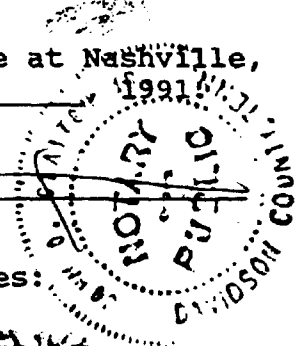
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared John W. Barton, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbotsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 6th day of September

John W. Barton
NOTARY PUBLIC

My Commission expires:

My Commission Expires Jan. 21, 1994



604

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 317

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.


Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared KITTY MOON, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 24th day of APRIL, 1991.


NOTARY PUBLIC

My Commission expires:

MAY 23, 1994



606

TO: Abbottsford Homeowners

BOOK 8627 PAGE 318

RE: Changes in Abbottsford By-Laws to Facilitate Budget Preparation

The following changes would remove this unnecessary constraint and at the same time enable the Finance Committee to prepare a better budget:

Change Section 4.02 to provide that the November semi-annual meeting will be held on the Monday before Thanksgiving each year.

Yes
No

Change Section 7.08 to state that the annual budget shall be provided to each voting member of the Association ten (10) days prior to the November semi-annual meeting.

Yes
No

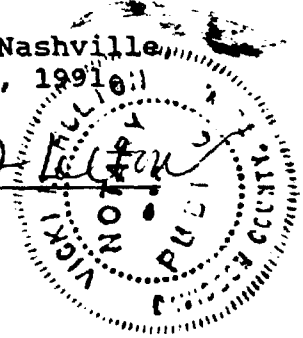
Jack H. Dalton 606 Green Park
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Jack H. Dalton with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville Tennessee this 8th day of September, 1991

Vicki M. J. Dalton
NOTARY PUBLIC
My Commission expires: 1-11-92



608

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 319

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

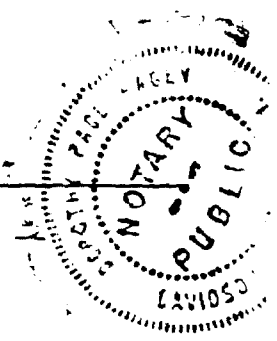
Constance Woolsey
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Constance Woolsey with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 4th day of June, 1991.

Dorothy Page Haguy
NOTARY PUBLIC



My Commission expires:

January 15, 1993

611

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 320

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

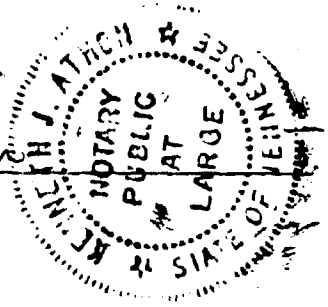
Bayard H. Walters
Signature 611 Greenback

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Bayard H. Walters, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 24 day of April, 1991.

Kenneth J. Aitch
NOTARY PUBLIC



My Commission expires:

3/26/94

614

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 321

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

H. J. A.

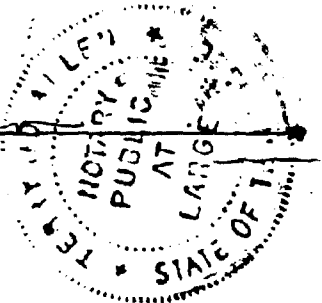
Marguerita C. Riggall
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Marguerita C. Riggall, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 17 day of June, 1991.

James G. Allen
NOTARY PUBLIC



My Commission expires:

September 24, 1994

700

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 322

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

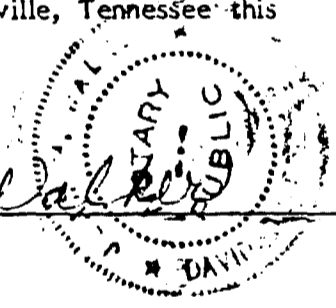
Juliana Ericson
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Juliana Ericson, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 15 day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

no1

TO: Abbottsford Homeowners

BOOK 8627 PAGE 323

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes ✓
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes ✓
No

Maxine K. Hildman
Signature

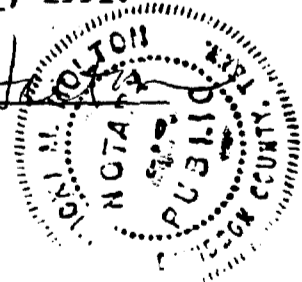
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared Maxine K. Hildman
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that is contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Victoria M. Hill
NOTARY PUBLIC

My Commission expires:
1-11-92



704

TO: Abbottsford Homeowners

BOOK 8627 PAGE 324

RE: Changes in Abbottsford By-Laws to Facilitate Budget
 Preparation

The following changes would remove this unnecessary constraint
and at the same time enable the Finance Committee to prepare a
better budget:

Change Section 4.02 to provide that the November semi-annual
meeting will be held on the Monday before Thanksgiving each year.

Yes X
No

Change Section 7.08 to state that the annual budget shall be
provided to each voting member of the Association ten (10) days
prior to the November semi-annual meeting.

Yes X
No

James E. Hyde
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State
and County aforesaid, personally appeared James E. Hyde
with whom I am personally acquainted and who, upon oath,
acknowledged himself/herself to be a homeowner at Abbottsford,
being authorized to do so, executed the foregoing instrument for
the purposes therein contained by signing his/her name. That
he/she has read the above instrument and knows the content
thereof; that it contains correct statements and they
approve/disapprove of the changes to the By-Laws as stipulated
above.

WITNESS my hand and official seal of office at Nashville,
Tennessee this 8th day of September, 1991.

Vicki M. [Signature]
NOTARY PUBLIC
My Commission expires 1-11-92



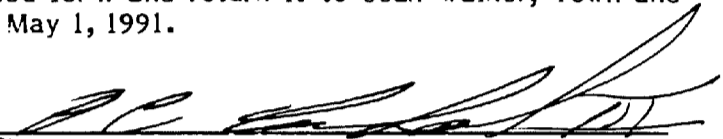
RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

705

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 325

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.



Signature

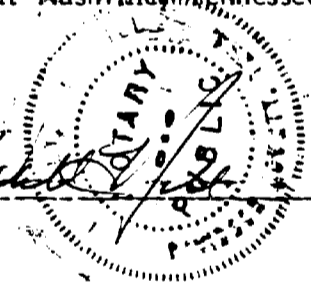
RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared D.C. CARMICHAEL III, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of APRIL, 1991.


NOTARY PUBLIC



My Commission expires:

12/31/92

714
802

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 326

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

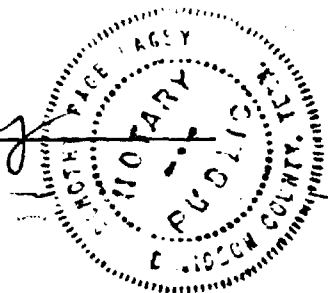
EE Woolsey
Signature
for lots 714 + 802

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared EE Woolsey with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

4th WITNESS my hand and official seal of office at Nashville, Tennessee this day of June, 1991.

Dorothy Page Hagley
NOTARY PUBLIC



My Commission expires:

January 15, 1993

801

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 327

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

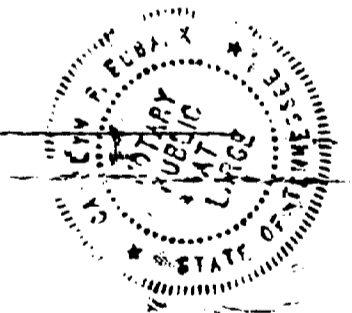
E. W. Meeks Jr.
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared E. W. Meeks Jr., with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 22 day of April, 1991.

Carolann J. Eubank
NOTARY PUBLIC



My Commission expires:


5/22/93

804

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 328

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

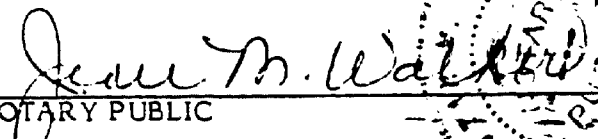


Signature

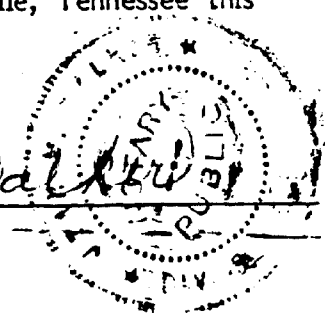
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Robert H. Arnold with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 30th day of April, 1991.



NOTARY PUBLIC



My Commission expires:

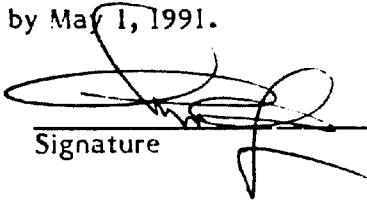
1/23/93

805

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 329

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

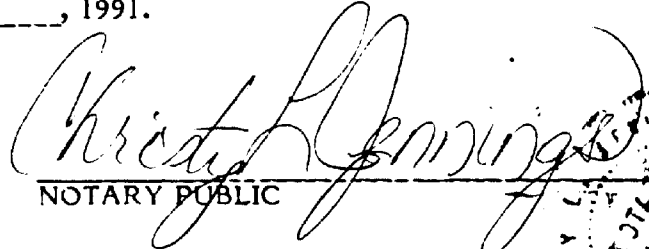


Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

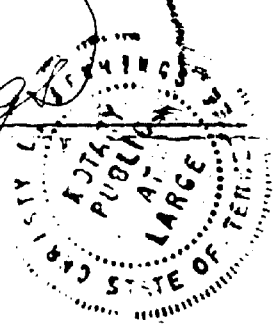
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Andrea Ewing Jr., with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this 18th day of April, 1991.



NOTARY PUBLIC

My Commission expires:
My Commission Expires March 27, 1993



Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

✓ 807

BOOK 8627 PAGE 330

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

YES

Wanda Walker
Signature

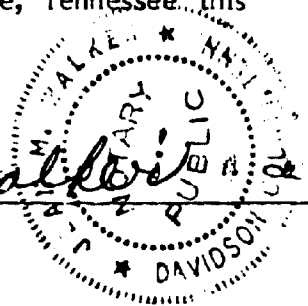
STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Wanda Walker with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee, this 3rd day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

808

Memorandum - Abbottsford Homeowners
April 10, 1991
Page Two

BOOK 8627 PAGE 331

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

Yes

No

Robert L. Reeves

Signature

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

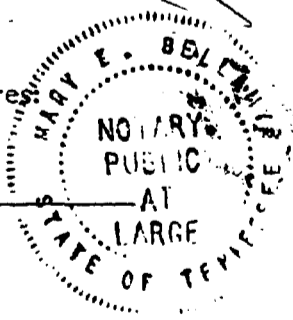
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared *Robert L. Reeves*, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

WITNESS my hand and official seal of office at Nashville, Tennessee this *12th* day of *April*, 1991.

Mary E. Bellamy
NOTARY PUBLIC

My Commission expires:

7-24-93



905

Memorandum - Abbottsford Homeowners
April 15, 1991
Page Two

BOOK 8627 PAGE 333

The Board recommends these changes for your approval. Since the amendment of By-Laws requires 2/3 of the vote of members, please indicate your vote for or against each of the changes on the enclosed form and return it to Jean Walker, Town and Country Management Company, by May 1, 1991.

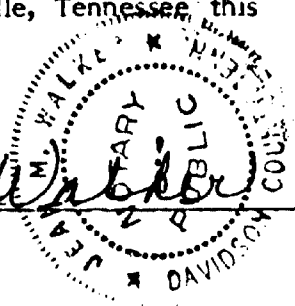
John Alden Rodgers
Signature

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared John Alden Rodgers with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be a homeowner at Abbottsford, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing his/her name. That he/she has read the above instrument and knows the content thereof; that it contains correct statements and they approve/disapprove of the changes to the By-Laws as stipulated above.

3rd WITNESS my hand and official seal of office at Nashville, Tennessee, this May day of May, 1991.

Jean M. Walker
NOTARY PUBLIC



My Commission expires:

1/23/93

7247 05/15 0101 03CHECK 240.00