

**PERKINS & ANCTIL, PC**  
**Attorneys at Law**

6 Lyberty Way, Suite 201  
Westford MA 01886  
(978) 496-2000 (800) 642-4906  
(978) 496-2002 Fax  
[www.perkinslawpc.com](http://www.perkinslawpc.com)

Charles A. Perkins, Esquire  
[cperkins@perkinslawpc.com](mailto:cperkins@perkinslawpc.com)

Sanford Johnson  
[sjohnson@perkinslawpc.com](mailto:sjohnson@perkinslawpc.com)

April 8, 2014

Board of Trustees  
Stonegate Condominium Association  
c/o Barry Mikoluk  
52 Stonegate Road  
Chelmsford, MA 01824

RE: Recorded Document

Dear Board Members:

Enclosed for your files, please find a recorded copy of the Stonegate Condominium Association Amendment to the Declaration of Trust.

If I can be of any further assistance, please do not hesitate to contact me.

Respectfully,



Sanford Johnson  
Legal Assistant

CAP/sj  
Enclosure

# Middlesex North Registry of Deeds

## Electronically Recorded Document

This is the first page of this document - Do not remove

---

### Recording Information

Document Number	: 16149
Document Type	: AMEND
Recorded Date	: May 07, 2014
Recorded Time	: 12:38:42 PM
Recorded Book and Page	: 28157 / 164
Number of Pages(including cover sheet)	: 10
Receipt Number	: 663177
Recording Fee	: \$75.00

**Middlesex North Registry of Deeds**  
**Richard P. Howe Jr., Register**  
360 Gorham Street  
Lowell, Massachusetts 01852  
978/322-9000  
[www.lowelldeeds.com](http://www.lowelldeeds.com)

**AMENDMENT TO THE DECLARATION OF TRUST**  
**THE STONEGATE CONDOMINIUM**

This Amendment to the Declaration of Trust of the Stonegate Condominium is made this 29<sup>th</sup> day of Dec, 2013, by the duly authorized Board of Trustees together with the written consent of owners entitled to not less than sixty-seven percent (67%) of the Beneficial Interests of the Condominium Trust. The Condominium was established by a Master Deed and Declaration of Trust recorded with the Middlesex North District Registry of Deeds at Book 5597, Page 188 and Book 5597, Page 207, respectively.

The Declaration of Trust is hereby amended as follows:

***I. Article VI, §7(A) is hereby deleted in its entirety and replaced with the following new Article VI, §7(A) to read as follows:***

“(A) The Trustees shall obtain and maintain, to the extent available, master policies of casualty and physical damage insurance for the benefit and protection of the Trustees and of all of the Unit Owners and their respective mortgagees, naming as the named insureds, and with loss proceeds payable to, the Trustees hereunder, or one or more of the Trustees hereunder designated by them, as Insurance Trustees for all of the Unit Owners collectively of the Condominium and their respective mortgages, as their interest may appear, pursuant to such condominium casualty insurance endorsement form as may from time to time be customarily used in Massachusetts, such insurance to cover all the buildings including all of the units with all fixtures, additions, alterations and improvements thereof, and all other insurable improvements forming part of the common areas and facilities, including the heating equipment and other service machinery, apparatus, equipment, and installations comprised in the common areas and facilities, and also all such portions and elements of the units as are for insurance purposes normally deemed to constitute part of the building and customarily covered by such insurance; but not including the furniture, furnishings, or other personal property of the Unit Owners. Such insurance shall, insofar as practicable, be maintained in an amount equal to not less than one hundred percent (100%) of the full replacement value (exclusive of land, footings, excavations, foundations, and any other items normally excluded from coverage) of the insured property as determined by the Trustees (who shall review such value at least as often as annually and obtain an insurance appraisal of the Condominium property), and shall insure against (a) loss or damage by fire and other hazards covered by the standard extended coverage endorsement, and (b) such other hazards or risks as the Trustees may from time to time in their discretion determine to be appropriate, including but not limited to vandalism, malicious mischief, wind storm and water damage, sprinkler leakage and boiler and machinery explosion or damage.”

**II. The second sentence of Article VI, §7(C) is hereby deleted in its entirety and replaced with the following new sentence to read as follows:**

“The duty of the Trustees as such Insurance Trustees shall be to receive such proceeds as are paid and to hold, use and disburse the same in accordance with the applicable provisions of the following Section 8 of this Article VI.”

**III. Article VI, §7(F) is hereby deleted in its entirety and replaced with the following new Article VI, §7(F) to read as follows:**

“(F) Each Unit Owner shall carry insurance at their own expense and for their own benefit insuring, inter alia, his furniture, furnishings and other personal property located within their respective units or its appurtenances, loss assessment coverage, insurance in an amount sufficient to cover the Unit Owner’s responsibility for the Master Policy’s deductible established by the Board of Trustees and for such amount that is not covered by the Trust’s Master Policies, provided that all such policies shall contain waivers of subrogation, and further provided, that the liability of the carriers issuing insurance obtained by the Trustees shall not be affected or diminished by reason of any such additional insurance carried by a Unit Owner. Copies of all such policies (except policies covering only personal property of individual Unit Owners) shall be filed with Trustees.”

**IV. New Article VI, §7(H) and §7(I) shall be added to read as follows:**

“(H) Any such insurance obtained and maintained by the Trustees pursuant to the provisions this Section may have a deductible amount to be determined from time to time by the Trustees, who shall simultaneously specify, in writing with notice to all Unit Owners, how and by whom the amount of the deductible shall be paid in the event of a loss.

(I) Notwithstanding any provision in the Master Deed, Declaration of Trust and/or By-Laws, the Trustees shall have the right to assess the deductible to the Unit Owners as the Trustees may, in their sole discretion, determine including, but not limited to, assessing the deductible to the Unit Owners who sustain property damage to their Unit. In the event of property damage to a Unit or Units, the Trust shall not be responsible for the payment of the deductible but rather said Unit Owner or Unit Owners shall be responsible for the same.

If a Unit Owner sustains property damage in amounts less than the Condominium Trust’s deductible, the Unit Owner shall be solely responsible for the cost to repair the damage, and the Unit Owner should notify his or her insurance agent. The Trust will not be responsible for property damage to a Unit in an amount less than the deductible, and no Unit Owner shall file a claim with the Master Insurance agent or carrier.”

**IV. In all other respects, the Declaration of Trust is hereby ratified and affirmed.**

*[Signatures Appear on the Following Page(s)]*

IN WITNESS WHEREOF the undersigned have executed this instrument under seal this 29<sup>th</sup> day of Dec, 2013.

The undersigned Board of Trustees, hereby being the duly authorized Board of Trustees of the Stonegate Condominium Trust, hereby state that they have received the written consent of Unit Owners' entitled to not less than sixty-seven percent (67%) of the Beneficial Interests of the Stonegate Condominium Trust and do hereby, by our signatures, certify, acknowledge and assent to the same.

**BOARD OF TRUSTEES,  
STONEGATE CONDOMINIUM TRUST**

Gerald Schmidt  
Gerald Schmidt

Alan Zanichkay  
Alan Zanichkay

Diane Wright  
Diane Wright

Michael Cooney  
Michael Cooney

Michael Breneman  
Michael Breneman

**COMMONWEALTH OF MASSACHUSETTS**

Middlesex, ss.

Dec 29, 2013

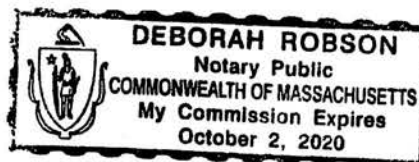
On this 29<sup>th</sup> day of Dec, 2013, before me, the undersigned notary public, personally appeared Gerald Schmidt, Alan Zanichkay, Diane Wright, Michael Cooney and Michael Breneman provided to me through satisfactory evidence of identification, which was Drivers Licenses, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose as the duly authorized Board of Trustees of the Stonegate Condominium Trust.

Deborah Robson


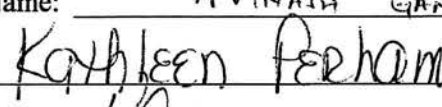
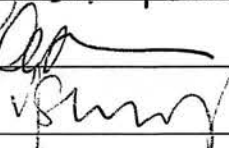
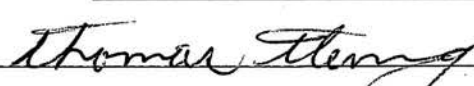
Official Signature and Seal of Notary

My Commission Expires:

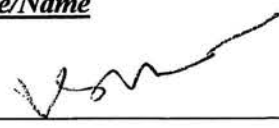
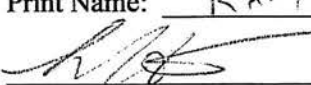
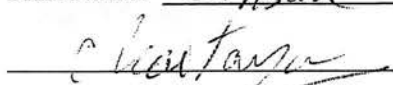
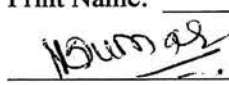
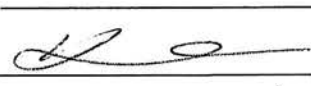
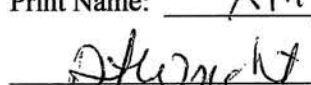
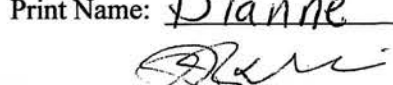
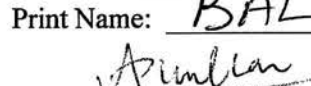
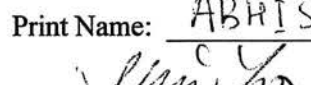
10/2/20



**AMENDMENT TO THE DECLARATION OF TRUST  
STONEGATE CONDOMINIUM**

<u>House (Unit) Number</u>	<u>Percentage Interest</u>	<u>Signature/Name</u>
1 (1)	1.613%	 _____ Print Name: <u>AVINASH GANDHI</u>
3 (2)	1.613%	 _____ Print Name: <u>Kathleen Feehan</u>
4 (42)	1.613%	 _____ Print Name: <u>Stanley Samy</u>
5 (3)	1.613%	_____ Print Name: _____
7 (4)	1.613%	<u>SATHISHKU MAR SITHARAN</u> _____ Print Name: <u>Sathish Kumar</u>
(P) 8 (43)	1.613%	_____ Print Name: _____
(P) 9 (5)	1.613%	_____ Print Name: _____
(P) 11 (6)	1.613%	_____ Print Name: _____
12 (44)	1.613%	_____ Print Name: _____
13 (7)	1.613%	 _____ Print Name: <u>Thomas Fleming</u>
15 (8)	1.613%	_____ Print Name: _____

**AMENDMENT TO THE DECLARATION OF TRUST**  
**STONEGATE CONDOMINIUM**

<u>House (Unit)</u> <u>Number</u>	<u>Percentage</u> <u>Interest</u>	<u>Signature/Name</u>
16 (45)	1.613%	 Print Name: <u>RAM SUNDARAM</u>
17 (9)	1.613%	 Print Name: <u>Lih-san chow</u>
19 (10)	1.613%	 Print Name: <u>CHAITANYA KICHANNAGARI</u>
20 (46)	1.613%	 Print Name: <u>NAVEENKUMAR KALLA</u>
(?) 21 (11)	1.613%	 Print Name: _____
23 (12)	1.613%	 Print Name: <u>Xinyu zhao</u>
24 (47)	1.613%	 Print Name: <u>Dianne Wright</u>
25 (13)	1.613%	 Print Name: <u>BALAJI RAGHAVAN</u>
27 (14)	1.613%	 Print Name: <u>ABHISHEK KULKARNI</u>
28 (48)	1.613%	 Print Name: <u>Hui-lin Yip</u>
(?) 29 (15)	1.613%	 Print Name: _____

**AMENDMENT TO THE DECLARATION OF TRUST  
STONEGATE CONDOMINIUM**

<u>House (Unit) Number</u>	<u>Percentage Interest</u>	<u>Signature/Name</u>
31 (16)	1.613%	<u>M. Hiraoglu</u> Print Name: <u>Muzaffer Hiraoglu</u>
32 (49)	1.613%	<u>Sirousha Paimanwar</u> Print Name: <u>SIROUSHA PAIMANWAR</u>
33 (17)	1.613%	<u>Neha Tyer</u> Print Name: <u>NEHA TYER</u>
35 (18)	1.613%	<u>Wayne D Fenno</u> Print Name: <u>Wayne D. Fenno</u>
36 (50)	1.613%	<u>Kathryn L Morse</u> Print Name: <u>Kathryn L Morse</u>
37 (19)	1.613%	<u>Laura Schulze</u> Print Name: <u>Laura Schulze</u>
39 (20)	1.613%	<u>A</u> Print Name: <u>A</u>
40 (51)	1.613%	<u>Michelle Hayes</u> Print Name: <u>Michelle Hayes</u>
41 (21)	1.613%	<u>HOTUKSH GIMI</u> Print Name: <u>HOTUKSH GIMI</u>
43 (22)	1.613%	 Print Name: _____
44 (52)	1.613%	 Print Name: _____



**AMENDMENT TO THE DECLARATION OF TRUST  
STONEGATE CONDOMINIUM**

<u>House (Unit) Number</u>	<u>Percentage Interest</u>	<u>Signature/Name</u>
45 (23)	1.613%	<u>Hiral M Desai</u> Print Name: <u>Hiral Desai</u>
47 (24)	1.613%	<u>Jason Thornton</u> Print Name: <u>Jason Thornton</u>
48 (53)	1.613%	<u>Forrest Fallier</u> Print Name: <u>Forrest Fallier</u>
49 (25)	1.613%	<u>HUI KUANG</u> Print Name: <u>HUI KUANG</u>
(P) 51 (26)	1.613%	 Print Name: _____
52 (54)	1.613%	<u>Barry E Mikoluk</u> Print Name: <u>Barry E Mikoluk</u>
53 (27)	1.613%	 Print Name: _____
(P) 55 (28)	1.613%	 Print Name: _____
(P) 56 (55)	1.613%	 Print Name: _____
57 (29)	1.613%	 Print Name: _____
59 (30)	1.613%	<u>Ch Jayaram</u> Print Name: <u>JAYARAM CHIATURVEDOLA</u>

**AMENDMENT TO THE DECLARATION OF TRUST  
STONEGATE CONDOMINIUM**

<u>House (Unit) Number</u>	<u>Percentage Interest</u>	<u>Signature/Name</u>
60 (56)	1.613%	<u>V. Karthik Nayak</u> Print Name: <u>KARTHIK VENKATARAMAN</u>
61 (31)	1.613%	<u>Srinath Manjunath</u> Print Name: <u>Srinath Manjunath</u>
64 (57)	1.613%	<u>Rahul Naik</u> Print Name: <u>RAHUL NAIK</u>
67 (34)	1.613%	<u>Richard Molloy</u> Print Name: <u>Richard Molloy</u>
68 (58)	1.613%	<u>Deborah Robson</u> Print Name: <u>Deborah Robson</u>
69 (35)	1.613%	<u>Michael Cooney</u> Print Name: <u>Michael Cooney</u>
71 (36)	1.613%	<u>Michael K Breneman</u> Print Name: <u>MICHAEL K BRENEMAN</u>
72 (59)	1.613%	<u>Gerald Schmidt</u> Print Name: <u>GERALD SCHMIDT</u>
73 (37)	1.613%	<u>Muthukrishnan Venkatraman</u> Print Name: <u>MUTHUKRISHNAN VENKATRAMAN</u>
75 (38)	1.613%	<u>Rhonda Howe</u> Print Name: <u>Rhonda Howe</u>
76 (60)	1.613%	<u>Alan Zanich</u> Print Name: <u>Alan Zanich</u>

**AMENDMENT TO THE DECLARATION OF TRUST  
STONEGATE CONDOMINIUM**

<u>House (Unit) Number</u>	<u>Percentage Interest</u>	<u>Signature/Name</u>
77 (39)	1.613%	 _____ Print Name: _____
79 (40)	1.613%	 _____ Print Name: <u>James Michael Rice</u>
80 (61)	1.613%	 <u>RENUKABEN SUHAGYA</u> <u>Renuk</u> _____ Print Name: _____
(P) 81 (41)	1.613%	 _____ Print Name: _____
84 (62)	1.613%	 <u>Rakesh</u> _____ Print Name: <u>RAKESH AJMERA</u>
88 (63)	1.613%	 <u>Miriam Moodley</u> _____ Print Name: <u>MIRIAM MOODLEY</u>
92 (64)	1.613%	 <u>Frank H. Malsbury</u> _____ Print Name: <u>Frank H. Malsbury</u>