SECOND AMENDMENT OF BY-LAWS

OF

MOUNTAIN RIDGE ESTATES, INC.

Article VI Directors - Section 5 - Removal of Directors: of the By-Laws of MOUNTAIN RIDGE ESTATES, INC. shall hereafter read as follows:

"Article VI - Directors - Section 5"

"Removal of Directors: At any regular or special meeting of the Board of Directors, any one or more of the Directors may be removed with or without cause or for missing two or more meetings in a row with unexcused absences by a majority vote of the Board of Directors present. Any director whose removal has been proposed may be given an opportunity to be heard at the meeting."

I, MARY A. BROWN, President of Mountain Ridge Estates, Inc., do hereby certify that the above Second Amendment of By-Laws of Article VI of the By-Laws of the Association was duly adopted by the General Membership at the regular Annual Meeting of the corporation on the 20th day of August 1991, and that a majority of the members present or represented by proxy have voted for, consented to and approved such amendment.

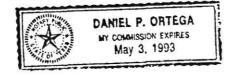
TO CERTIFY WHICH, witness my official signature, this the $l\dot{b}^{+h}$ day of September, 1991.

Mary A. Brown, President

THE STATE OF TEXAS COUNTY OF EL PASO }

BEFORE ME, the undersigned authority, on this day personally appeared MARY A. BROWN, President of MOUNTAIN RIDGE ESTATES, INC., known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that the same was the act of the said MOUNTAIN RIDGE ESTATES, INC., a corporation, and that they executed the same as the act of such corporation for the purposes and consideration therein expressed, and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 16th day of September, 1991.



Notary Public in and for the State of Texas