



EXHIBIT NO. 4

**HARVEST RIDGE PROPERTY OWNERS ASSOCIATION, INC.
BYLAWS**

(See Attached)

BY-LAWS
OF
HARVEST RIDGE
PROPERTY OWNERS ASSOCIATION, INC.

ARTICLE I.
DEFINITIONS

SECTION 1.01: The term "Association" shall mean Harvest Ridge Property Owners Association, Inc.

SECTION 1.02: The term "Articles of Incorporation" shall mean the Articles of Incorporation of the Association, as amended from time to time.

SECTION 1.03: The term "Board of Directors" shall mean the Board of Directors of the Association.

SECTION 1.04: The term "Member" shall mean a person, partnership, firm or corporation who is an owner, legal or equitable, of a Unit in the Community.

SECTION 1.05: The term "Community" shall mean the Common Interest Community known as Harvest Ridge which is situate in Clinton District, Monongalia County, West Virginia.

SECTION 1.06: The term "Declaration" shall mean the document prepared by EnRout Properties, LLC, a West Virginia limited liability company which created the Common Interest Community known as Harvest Ridge and which is recorded in the office of the Clerk of the County Commission of Monongalia County, West Virginia, and all amendments thereto.

SECTION 1.07: The term "Developer" shall mean Enrout Properties, LLC, a West Virginia limited liability company.

SECTION 1.08: The term "Unit" shall mean one of the lots of the Community as shown on the Plats thereof.

ARTICLE II.
IDENTIFICATION

SECTION 2.01: Name. The name of the Association is Harvest Ridge Property Owners Association, Inc.

SECTION 2.02: Seal. The seal of the Association shall be a disc inscribed with the name of the Association, the year, and the State in which it is incorporated.

SECTION 2.03: Fiscal Year. The fiscal year of the Association shall begin on the 1st day of January in each year and end on the last day of December in said calendar year.

ARTICLE III.
MEMBERSHIP

SECTION 3.01: Qualification for Membership. The members of the Association shall be persons, partnerships, firms, corporations or entities who are owners, legal or equitable, of Units in the Community. Ownership of a Unit shall automatically make the owner a member of the Association and such membership shall not be subject to the approval of the Board of Directors or other members of the Association; provided, however, that a beneficiary in a security instrument covering any Unit or a vendor in a land contract shall not be entitled to membership. Further qualifications for membership shall be those prescribed in the Articles of Incorporation.

SECTION 3.02: Evidence of Membership. The Board of Directors may cause the issuance of evidence of membership in the Association to the members thereof in such form as the Board of Directors shall prescribe; however, failure to issue such evidence of membership shall in no way preclude or restrict persons or corporations to membership as herein otherwise provided.

SECTION 3.03: Annual and Special Assessment. The rights of membership are subject to the payment of annual dues, and special assessments levied by the Association, the obligation of which assessments is imposed against each owner and becomes a lien upon the property against which such assessments are made as provided in Article V of the Declaration to which the Units are subject and recorded in the office of the Clerk of the County Commission of Monongalia County, West Virginia in Deed Book 1355, at Page 190, a first amendment thereto, of record in said Clerk's office in Deed Book 1357, at Page 1, together with all future amendments thereto.

SECTION 3.04: Initial Assessment Deposit. The initial purchaser of any Unit shall on the date of purchase, deposit with the Association the amount of Two Hundred Dollars (\$200.00). Further, the initial purchaser of any Unit shall, on the date of purchase, deposit with the Association a road impact fee in the amount of Five Hundred Dollars (\$500.00).

SECTION 3.05: Annual Charge. Each year, the Board of Directors shall convene on or about the 15th day of January for the purpose of and shall fix the amount of the annual or monthly charge per Unit based upon the maintenance needs and future needs of the Association for the next succeeding year. Special assessments may be levied by the Board of Directors during each year if deemed necessary. In the event that the Board of Directors fails to establish an annual or monthly charge for any year, the annual or monthly charge for the last preceding year shall remain in effect.

SECTION 3.06: Due Date of Assessments. The annual assessments provided for herein shall become due and payable on the 1st day of March of each year. The Board of Directors of the

Association may provide for the payment of annual and special assessments on a monthly basis. Notice of the annual and special assessments shall be given in writing and sent to each member.

SECTION 3.07: Lien for Assessment. The Association has a lien on a Unit for any Assessment levied against that Unit or fine imposed against its Unit owner from the time the Assessment or fine becomes due. If an Assessment is payable in installments, the full amount of the Assessment is a lien from the time the first installment thereof becomes due. The Assessment, whether payable annually or in installments, shall not be considered delinquent until it has been past due for sixty (60) days.

SECTION 3.08: Privileges of Membership. The members of this Association (and any person who both belongs to the family of a member and has the same residence as the member to whose family the person belongs, and any person who is the guest of a member of this Association) shall have the privilege of using the common areas and amenities of the Community that are owned by the Association in accordance with the Declaration for the Community, the Articles of Incorporation and any such other rules for the use of such common areas and amenities adopted from time to time by resolutions of the Board of Directors.

SECTION 3.09: Conflict Among By-Laws, Charter and Declaration. In the event of any conflict as to the provisions contained in these By-Laws, the Corporate Charter of the Association or the Declaration, the Articles of Incorporation as set forth in said Charter shall control and be superior to the Declaration and the Declaration shall be superior to and control the By-Laws.

ARTICLE IV. MEETING OF MEMBERS

SECTION 4.0: Place of Meetings. Any meeting of the members of the Association shall be held at the site of the Community or some other suitable place within Monongalia County, West Virginia, and the place at which a particular meeting of the members is to be held shall be stated in the notice of that meeting.

SECTION 4.02: Annual Meeting. The annual meeting of the members of Association for the election of the Board of Directors whose terms have expired, and for the transaction of such other business as may properly come before the meeting, shall be held within the first two (2) months of the calendar year. Failure to hold the annual meeting at the designated time shall not work any forfeiture of the Charter, dissolution of the Association or the rights, powers and duties of the Directors.

SECTION 4.03: Special Meetings. A special meeting of the members of the Association may be called by the President, by a majority of the Board of Directors, or by a written petition signed by a person who has, or persons who have, the right to cast thirty percent (30%) of the votes in the Association on any questions upon which the vote of the membership of the Association shall be required or desirable.

SECTION 4.04: Notice of Meetings. A written or printed notice stating the place, day and hour of the meeting, and, in the case of a special meeting, the purpose for which such meeting shall have been called, shall be prepared and delivered or mailed to the last known post office address of each member (or group of persons constituting a joint tenancy or tenancy in common) not more than sixty (60) nor less than ten (10) days before the date of the meeting.

SECTION 4.05: Quorum. A quorum shall be deemed to be present at any annual or special meeting of the members of the Association, if at the meeting the owners of not less than thirty percent (30%) of the Units in the Community are present. The owner of a Unit shall be deemed to be present at a meeting if any owner of that Unit is present in person or by proxy or by attorney in fact, whether the tenant so present is a sole owner, a tenant in common or a joint tenant.

SECTION 4.06: Voting at Meetings.

Clause 4.061: Voting Rights. The voting rights of the members of the Association shall be as prescribed in these By-Laws, the Articles of Incorporation and the Declaration.

Clause 4.062: Method of Voting. A vote attributable to a Unit in the Community shall be cast as follows:

(a) If the Unit is owned by one person or entity, the vote shall be cast by that one person or entity.

(b) If the Unit is owned by more than one person, either as joint tenants or tenants in common, the vote attributable thereto shall be deemed properly cast if cast by any one of the tenants in the absence of any objection, or contrary vote, by any other of them. If two or more of them desire the vote to be cast in different ways, or one of them desires that it not be cast, then the vote attributable thereto shall be deemed properly cast if cast by a majority in number of the tenants. However, in the event of a dispute among multiple Owners wherein an equal division of fractional interests in one vote occurs, each Owner shall be entitled to cast his fractional vote.

(c) Only those votes cast by members in good standing will be included in a count of votes. A member is not in good standing so long as delinquent assessments, payments or fines on that member's Unit remain unsatisfied or if the Board determines that the member's Unit is otherwise not in compliance with the terms of the Declaration.

Clause 4.063: Proxies. Any person who is entitled to vote at any meeting of the members of the Association may vote in person or by proxy executed in writing or by a duly authorized attorney in fact. No proxy shall be valid after twelve (12) months from the date of its execution.

Clause 4.064: Order of Business. At all meetings of the members, the order of business shall be as follows:

1. Election of a Chair.
2. Determination that a quorum is present.
3. Presentation of proofs of the due calling of the meeting.
4. Reading, correction and approval of minutes of previous meeting.
5. Report of the Board of Directors, if an annual meeting.
6. Report of Officers.
7. Report of Committees.
8. Election of directors, if annual meeting.
9. Unfinished business.
10. New business.
11. Charges against any Director or officer.
12. Adjournment.

ARTICLE V.
THE BOARD OF DIRECTORS

SECTION 5.01: Qualification and Election. The affairs of the Association shall be managed by a Board of Directors of seven (7) Directors. Each member of the first Board of Directors designated in the Articles of Incorporation shall serve until the first regularly-scheduled meeting of the members of the Association. Initially, the Developer shall have the right to appoint members to the Board as provided in the Declaration. Board Members must be association members, unless appointed by the Developer. Members of the Board of Directors appointed by the Developer need not be association members.

SECTION 5.02: Vacancies. Any vacancy that shall occur in the Board of Directors by death, resignation or otherwise, shall be filled by a majority vote of the remaining Directors, and the Director so chosen shall serve until the next annual meeting of the members of the Association or until such time as his successor is chosen and elected by the members of the Association.

At the first meeting of the members of the Association, the Board of Directors shall be elected for staggered terms. The first three members of the Board of Directors shall be elected for two (2) year terms. The next two members of the Board of Directors shall be elected for one (1) year terms. Each year thereafter, new members shall be elected to the Board to fill the member's position whose term has expired and said members shall serve for a period of two (2) years.

SECTION 5.03: Annual Meeting. The Board of Directors shall hold an annual meeting immediately after the annual meeting of the members of the Association for the purpose of organization, election of officers, and taking action on any other business that may properly be brought before the meeting.

SECTION 5.04: Special Meeting. Special meetings of the Board of Directors shall be called at any time by the President and shall be called on the written request of any two (2) Directors.

SECTION 5.05: Notice of Meetings. A written or printed notice stating the place, day and hour of a special meeting shall be delivered or mailed by the Secretary to each Director at least ten (10) days before the date of the meeting and shall include a purpose for which the meeting was called. Notice of any meeting of Directors may be waived by any Director in a writing filed with the Secretary before the time of the meeting, at the time of the meeting, or after the time of the meeting, or by attendance in person.

SECTION 5.06: Place. All meetings of the Board of Directors of the Association shall be held at such place as may be specified in the respective notices or waivers of notice thereof.

SECTION 5.07: Quorum. A majority of the whole Board of Directors shall be necessary to constitute a quorum thereof, except for the filling of vacancies, which shall require a majority of the existing Directors for a quorum. The act of a majority of the existing Directors present at a meeting at which a quorum is present shall be the act of the Board of Directors.

SECTION 5.08: Powers and Duties of Directors.

Clause 5.08.1: Powers: The powers of the Board of Directors shall include, but not be limited to, the following:

(a) The power to adopt and publish rules and regulations governing the use of those parts of the Community that are or will be owned by or are otherwise under the control of the Association; and,

(b) The power to exercise for the Association all the powers and duties of the Association whose exercise is not reserved or committed to the membership of the Association by the By-Laws, the Articles of Incorporation, or Declaration.

Clause 5.08.2: Duties. The duties of the Board of Directors shall include (but not be limited to) the duty to fix prior to the first day of January in each year, the amount of the annual or monthly charge that is to be made against each member of the Association pursuant to the provisions for such a charge that are contained in the Articles of Incorporation, these By-Laws and in the Declaration of the Community, if any, and the duty to carry out the management of the corporation and exercise all rights, powers and privileges bestowed upon it by the Charter, the Articles of Incorporation, the Declaration and these By-laws.

SECTION 5.09: Adoption of Rules and Regulations. The Board of Directors shall adopt rules and regulations relating to the use and enjoyment of the Units and the Community, which rules shall be for purposes of creating reasonable necessary restrictions to enhance the overall quality of life for all members of the Association.

SECTION 5.10: Committees. The Board of Directors may create such temporary and standing committees, including the Building Control Committee as directed by the Declaration, and

such other committees as it shall deem necessary and shall assign to each committee so created such duties as the Board of Directors shall consider proper for assignment to such committee. The Board of Directors shall choose committee members from the membership of the Association, and each such committee member shall serve at the pleasure of the Board of Directors.

SECTION 5.11: Informal Action by Directors. Any action required or permitted to be taken at any meeting of the Board may be taken without a meeting if a written consent is filed with the minutes of the Board.

ARTICLE VI.
THE OFFICERS OF THE ASSOCIATION

SECTION 6.01: Number. The officers of the Association shall be a President, a Secretary and a Treasurer, and, in addition, the Directors may choose not more than two (2) Vice Presidents. Any person may hold two (2) offices at the same time, except the offices of President and Secretary. No officer, except the President, need be a Director.

SECTION 6.02: Election and Term of Office. The officers shall be chosen annually by the Board of Directors at the annual meeting of the Board of Directors. Each officer shall hold his office until his successor shall have been chosen and qualified, or until his death, resignation or removal.

SECTION 6.03: Removal. Any officer may be removed, with cause, at any time, by a vote of not less than three (3) Directors, at a special meeting of the Board of Directors called for the purpose of considering the removal.

SECTION 6.04: Vacancies. Any vacancy in any office because of death, resignation or removal, or otherwise caused, shall be filled for the unexpired portion of the term by a person chosen by the Board of Directors.

SECTION 6.05: The President. The President, who shall be chosen from the Directors, shall have active executive management of the operations of the Association, subject, however, to the control of the Board of Directors. The President shall, in general, perform all duties incident to the office of president and such other duties as, from time to time, may be assigned by the Board of Directors.

SECTION 6.06: A Vice President. A Vice President shall have such powers and perform such duties as the Board of Directors may prescribe or as the President may delegate. In the case of absence or inability to act of the President, a Vice President shall temporarily act in the President's place. In those situations where two Vice Presidents have been installed, it shall be the responsibility of the President to designate one of the Vice Presidents to assume the responsibility of the presidency in the President's absence.

SECTION 6.07: Secretary. The Secretary shall keep, or cause to be kept, in a book that shall be provided for the purpose and shall remain in the Secretary's custody, the minutes of the meetings of the members of the Association and of the Board of Directors; shall at all times keep at the registered office of the Association a complete and accurate list of the names and addresses of all members of the Association; shall attend to the giving of all notices in accordance with the provisions of these By-laws and as required by law; shall be the custodian of the records (except the financial records) of the Association and of any dye or other instrument usable in affixing the seal of the Association to paper; shall affix the seal of the Association to paper; shall affix the seal of the Association (by means of a dye or by hand) to every document whose execution on behalf of the Association under its seal shall have been properly authorized; and shall, in general, perform all duties incidental to the office of Secretary and such other duties as from time to time may be assigned to the Secretary by the Board of Directors or the President.

SECTION 6.08: Treasurer. The Treasurer shall be the financial officer of the Association; shall keep, or cause to be kept, in books that shall be provided for the purpose and shall remain in the Treasurer's custody, complete books and records showing the financial condition of the Association and shall keep a separate financial account of each member of the Association; shall have charge and custody of, and be responsible for, all funds of the Association and shall deposit all such funds in the name of the Association in such banks, trust companies or other depositories as shall be selected by the Board of Directors; shall receive and give receipts for monies due and payable to the Association from any source; shall disburse the funds of the Association in accordance with the instructions of the Board of Directors of the Association; shall render to the President, on request, an account of all his transactions as Treasurer and of the financial condition of the Association; shall furnish the members an annual financial statement that includes a balance sheet as of the end of the fiscal year and an income statement for that year within one hundred twenty (120) days after the close of the fiscal year pursuant to W. Va. Code § 31E-15-1520; and shall, in general, perform all the duties incidental to the office of Treasurer and such other duties, as from time to time may be assigned to the Treasurer by the Board of Directors or the President.

ARTICLE VII. CORPORATE BOOKS AND RECORDS

SECTION 7.01: Place of Keeping, in General. Except as otherwise provided by the law of the State of West Virginia or these By-Laws, the books and records of the Association may be kept at such place or places as the custodian thereof may select, but all of such books and records shall be open for inspection by any member of the Association for proper purposes at any reasonable time.

ARTICLE VIII EXECUTION OF CHECKS AND CONTRACTS

SECTION 8.01: Execution of Checks. Every check for the payment of money of the Association, and every promissory note of the Association, shall, unless otherwise ordered by the

Board of Directors or required by law, be signed by the President and the Treasurer of the Association.

SECTION 8.01: Execution of Contracts. Every contract (in addition to those mentioned above) to which the Association is a party, shall be executed by its President or a Vice President and attested to by its Secretary. No contract of the Association shall be properly executed unless executed and ensealed as recited herein.

ARTICLE IX.
AMENDMENTS

SECTION 9.01: In General. The power to add to, alter, amend or repeal (wholly or in part) these By-Laws is vested in the Board of Directors. The affirmative vote of four (4) Directors shall be necessary to effect any addition to, or alteration, amendment, or repeal of these By-Laws. The President, upon majority vote of the Board of Directors, shall have the power to prepare, execute, certify and record amendments to the Declaration, on behalf of the Association.

ARTICLE X.
PERSONAL LIABILITY OF DIRECTORS

SECTION 10.1: Directors' Personal Liability. A Director of the Corporation shall not be personally liable for monetary damages for any action taken, or any failure to take any action, provided however that this provision shall not eliminate or limit the liability of a Director to the extent that such elimination or limitation of liability is expressly prohibited by Chapter 31E, Articles 2 and 8 of the West Virginia Code (or the corresponding provision of any future provision of the West Virginia Code) as in effect at the time of the alleged action or failure to take action by such Director.