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SECOND SUPPLEMENTAL DECLARATION OF AND AMENDMENT TO  
RESTRICTIVE AND PROTECTIVE COVENANTS

WHEREAS, BIG TREE LAKES, a partnership existing under the laws of the State of Florida, with offices at 412 NE 16th Avenue, Gainesville, Florida, hereinafter referred to as the "Developer", did file an instrument titled "Declaration of Restrictive and Protective Covenants" dated October 4, 1982 at Official Records Book 689, Pages 193-199 of the public records of Clay County, Florida, hereinafter referred to as the "Declaration", to make, declare and impose upon the lands described therein certain conditions, restrictions, limitations and easements, and

WHEREAS, said Declaration was amended and modified by a Supplemental Declaration of and Amendment to Restrictive and Protective Covenants dated October 6, 1982 and filed at Official Records Book 689, Pages 550-554 of the Public Records of Clay County, Florida, and

WHEREAS, pursuant to Article XVI(b) of said Declaration the Developer reserved the right to make additional land subject to said Declaration, and

WHEREAS, the Developer desires to make additional lands subject to said Declaration in accordance therewith,

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that that certain Declaration of Restrictive and Protective Covenants dated October 4, 1982 and recorded at Official Records Book 689, Pages 193-199 of the public records of Clay County, Florida, as may have been heretofore amended, is hereby further amended as follows:

1. In addition to the property already subject to said Declaration, as is described in the Declaration, as amended, the Developer does by this instrument hereby make, declare and impose upon the following lands, for the benefit and protection thereof, the conditions, restrictions, limitations and easements set forth in the Declaration, as amended, which shall be and constitute the covenants running with the land, binding upon said owner, its successors and assigns, all persons deraining title through said owner or claiming any right, title or interest in said land, all subsequent purchasers thereof, their heirs, personal representatives, successors and assigns:

SEE ATTACHED EXHIBIT "A" WHICH IS BY THIS REFERENCE INCORPORATED HEREIN AND MADE A PART HEREOF.

2. Article II, Paragraph (n) is amended to read as follows:

(n) No mobile or modular homes may be constructed on the following lots:

(i) On the following lots in the Replat of Florida Frontier, Unit 1:

Lot No.	Required Minimum Total Square Footage
1-39	1400 Square feet living space (enclosed and heated)
41-64	1000 Square feet living space (enclosed and heated)
65-77	1400 Square feet living space (enclosed and heated)
78-95	1000 Square feet living space (enclosed and heated)
96-126	1400 Square feet living space (enclosed and heated)
127-131	1000 Square feet living space (enclosed and heated)

(ii) Lots No. 87-91, 188-190, 194-208, and 226-229 of Silver Sands Estates, a subdivision as per the plat thereof filed at Plat Book 7, Pages 8-11, inclusive, of the public records of Clay County, Florida.

Return to Dennis Lee  
412 Northwest 16th Ave  
P.O. Box 1776  
Gainesville, Florida 32602

LAW OFFICES OF  
STEPHEN A. SCOTT  
POST OFFICE BOX 2218  
GAINESVILLE, FLORIDA 32602  
TELEPHONE (904) 378-3058

(iii) Lots No. 1, and 19-26 in Block 25; Lots No. 1, 2, 24 and 25 in Block 26; Lots No. 4-8 in Block 27; Lots No. 9-11 in Block 28; Lots No. 17-19 in Block 31; Lots No. 1-6 and 25 in Block 32; Lots No. 1-7, 24 and 25 in Block 33; Lots No. 1-13 in Block 34; and Lots No. 1-20 in Block 35 of Big Tree Lakes, Section "A", a subdivision as per the plat thereof filed at Plat Book 11, Pages 54-61, inclusive, of the public records of Clay County, Florida.

(iv) Lot 17 in Block 8; Lot 1 in Block 9; Lots No. 4 and 5 in Block 24; Lots No. 4-7 in Block 25; Lots No. 12-16 in Block 26; Lots No. 2-4 in Block 29; Lots No. 9-12 in Block 30; and Lots No. 8-10 in Block 31 of Big Tree Lakes, Section "B", a subdivision as per the plat thereof filed at Plat Book 12, Pages 1-9, inclusive, of the public records of Clay County, Florida.

Modular and mobile homes will be allowed on the following lots only in the event they are constructed with wooden or lapped siding (non-metallic in appearance) and asphalt shingles (non-metallic in appearance), or other such criteria which, in the opinion of the Developer or the Association, meets the quality and intent to fulfill this standard:

(i) Lots No. 132-353 of Replat of Florida Frontier, Unit 1;

(ii) All lots in Florida Frontier, Unit 2 which front on Monongahela Avenue;

(iii) Lot No. 20, Block 19 of Florida Frontier, Unit 2;

(iv) Lots No. 6-9, Block 23; Lots No. 1-10, Block 24; Lots No. 12 and 13, Block 25; Lots No. 3-23, Block 26; Lots No. 1-3 and 9-11, Block 27; Lots No. 1-8, Block 28; All of Blocks 29 and 30; Lots No. 1-16, Block 31; Lots No. 7-24, Block 32; Lots No. 8-14, Block 33; Lots No. 14-20, Block 34; Lots No. 21, 32 and 33, Block 35; Lots No. 1 and 7-10, Block 36; Lots No. 11 and 12, Block 37; and Lots No. 1 and 21-31, Block 38 of Big Tree Lakes, Section "A", a subdivision as per the plat thereof filed at Plat Book 11, Pages 54-61, inclusive, of the public records of Clay County, Florida.

(v) Lots No. 1, 16-19 in Block 10; Lots No. 11-16 in Block 11; Lots No. 28-32, and 36 in Block 12; Lot No. 1 in Block 15; Lots No. 1-4 in Block 16; Lots No. 1-8 in Block 17; Lots No. 7-12 in Block 18; Lots No. 11-18 in Block 31; and Lots No. 1-9, and 17-19 in Block 32 of Big Tree Lakes, Section "B", a subdivision as per the plat thereof filed at Plat Book 12, Pages 1-9, inclusive, of the public records of Clay County, Florida.

3. Article V, Paragraph (c) is amended to read as follows:

(c) Maximum Annual Assessments: Until March 31, 1985 the Maximum Annual Assessment shall be \$25.00 per lot per year. The first assessment billing will be payable by March 31, 1983. From

and after March 31, 1985 the Maximum Annual Assessment may be increased each year up to a maximum of ten percent (10.0%) above the Maximum Assessment for the prior year by action of the Board of Directors, who may fix the Annual Assessment at an amount not in excess of said newly adjusted maximum. In the event the Board of Directors wishes to fix the Annual Assessment at an amount in excess of said adjusted maximum, this action will require, prior to its being effective, the assent of two-thirds (2/3) of the members who are voting in person or by proxy at a meeting duly called for this purpose.

4. Article V, Paragraph (d) is amended to read as follows:

(d) Special Assessments for Capital Improvements: In addition to the Annual Assessments authorized above, the Association may levy, in any assessment year, one or more special assessments applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a Capital Improvement upon the common areas, roads, ponds, lakes, parks, buffer strips, recreational areas and facilities, provided that any such assessment shall have the assent of two-thirds (2/3) of the members who are voting in person or by proxy at a meeting duly called for this purpose.

5. Article V, Paragraph (e) is amended to read as follows:

(e) Notice and Quorum for Any Action Pursuant to Paragraphs (c) and (d) above: Written notice of any meeting called for the purpose of taking any action under Paragraphs (c) and (d) above shall be sent to all members not less than thirty (30) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60.0%) of all the votes of the membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. Any meeting of the membership of the Association which is attended by two-thirds (2/3) of the then current Board of Directors shall constitute a quorum for all purposes except for the purpose of transacting business requiring the assent of two-thirds (2/3) of the members of the Association as set forth in Paragraphs (c) and (d) above, at which meeting dealing with the matters under said Paragraphs (c) and (d) the attendance therein by any members of the Board of Directors shall not be conclusive as to the determination of a quorum, but rather, said meetings shall require the attendance of members who are voting in person or by proxy.

6. All other terms, provisions and conditions contained in the Declaration, except as may be expressly amended herein, are hereby ratified and confirmed, and are incorporated herein by this reference, to the same extent and effect as if those said provisions, terms and conditions were set forth herein in their entirety. This incorporation by reference shall be for the purpose of, inter alia, complying with the requirements of Article

XVI(b) of the Declaration that any additional or supplemental declarations which add land or property for the purpose of making said additional land or property subject to this Declaration shall contain essentially the same substance as in the original Declaration.

IN WITNESS WHEREOF, the undersigned, being the Developer herein, has executed this instrument on this 17th day of June, 1982 at Gainesville, Alachua County, Florida.

WITNESSES:

[Signature]  
[Signature]  
As to BTL

BIG TREE LAKES, a partnership existing under the laws of the State of Florida.

By: [Signature]  
Dennis G. Lee, as Partner

By: [Signature]  
Jim Jean, as Partner

STATE OF FLORIDA  
COUNTY OF ALACHUA

BEFORE ME, the undersigned authority, personally appeared DENNIS G. LEE and JIM JEAN, as Partners in BIG TREE LAKES, a partnership existing under the laws of the State of Florida, well known to me to be the persons described in the foregoing instrument, and they acknowledged that they freely and voluntarily executed the foregoing Supplemental Declaration of and Amendment to Restrictive and Protective Covenants on the 17th day of June, 1982 at Gainesville, Alachua County, Florida.

[Signature]  
Notary Public  
State of Florida at Large

My Commission Expires: \_\_\_\_\_

NOTARY PUBLIC STATE OF FLORIDA AT LARGE  
MY COMMISSION EXPIRES JUNE 13 1983  
BUNNELL TRUSS GENERAL INC., UNRECORDED

This Instrument  
Prepared By:  
STEPHEN A. SCOTT, ESQUIRE  
P.O. BOX 2218  
GAINESVILLE, FL 32602

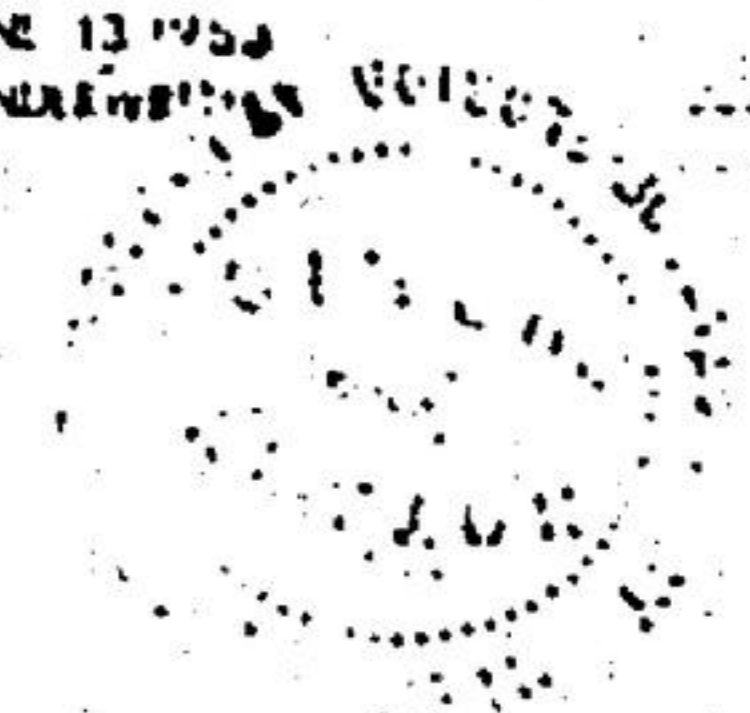


EXHIBIT "A" TO SECOND SUPPLEMENTAL DECLARATION OF AND AMENDMENT  
TO RESTRICTIVE AND PROTECTIVE COVENANTS EXECUTED BY BIG TREE  
LAKES, A FLORIDA PARTNERSHIP, ON October 10, 1982

Lots No. 92-105, 153-155, 159-161, 163-187, 208-225, and 230-289, inclusive, of Silver Sands Estates, a subdivision as per the plat thereof filed at Plat Book 7, Pages 8-11, inclusive, of the public records of Clay County, Florida.

Lots No. 13-32 in Block 22; All of Blocks 23 and 24; Lots No. 2-17 in Block 25; Lots No. 3-23 in Block 26; Lots No. 1-3 and 9-11 in Block 27; Lots No. 1-8 and 12-16 in Block 28; All of Blocks 29 and 30; Lots No. 1-16 in Block 31; Lots No. 7-25 in Block 32; Lots No. 8-23 in Block 33; Lots No. 14-40 in Block 34; Lots No. 21-47 in Block 35; and All of Blocks 36-38, inclusive, of Big Tree Lakes, Section "A", a subdivision as per the plat thereof filed at Plat Book 11, Pages 54-61, inclusive, of the public records of Clay County, Florida.

FILE NO. 83-01271  
OFFICIAL RECORDS NO. 706  
PAGE 467 RECORDED  
JAN 28 2 48 PM '83  
FILED AND  
FEB 1 1983  
Clerk of Circuit Court  
CLERK CIRCUIT COURT

