

SECOND ANNEXATION OF DECLARATION OF COVENANTS,
RESTRICTIONS AND EASEMENTS, AS PREVIOUSLY
ANNEXED AND MODIFIED, FOR CEDAR BEND QUADRUPLICES

THIS SECOND ANNEXATION is made this 3rd day of March, 1983, by DEVELOPERS THREE, INC., a Florida corporation, and R. L. JOHNSON CONSTRUCTION CO., a Florida corporation, herein collectively referred to as the "Developers".

1. Original Declaration And Previous Annexation And Modification Of Declaration. On April 28, 1982, the Developers made the original Declaration of Covenants, Restrictions and Easements ("Declaration"), which was recorded in Official Records Book 667, pages 622 through 706, inclusive, of the public records of Clay County, Florida. Subsequently, on October 8, 1982, the Developers made an Annexation And Modification Of Declaration Of Covenants, Restrictions And Easements ("First Annexation and Modification"), which was recorded in Official Records Book 690, pages 409 through 411, inclusive, and which was rerecorded in Official Records Book 697, pages 401 through 403, inclusive, all of the public records of Clay County, Florida, with the rerecording being for the purposes of inserting a clerk's number inadvertently omitted at the time of original recordation.

2. Three Phases Of Quadruplexes, Authority For And Purpose Of This Instrument. The Developers have been developing a quadruplex project on lots in Block 2, Cedar Bend, according to the plat thereof recorded in Plat Book 17, pages 7 through 12 of the public records of Clay County, Florida ("Cedar Bend"). The first two phases consisted of groups of lots within Cedar Bend that are more particularly described in the Declaration and in the First Annexation and Modification of Declaration. The third phase has now been substantially constructed and consists of Lots 13 through 22. The authority for this instrument is contained within the Declaration and within paragraph 5 of the First Annexation and Modification of Declaration. The purpose of this instrument is to annex the Declaration and First Annexation and Modification of Declaration to the third phase and thereby subject the title to those lots to the terms and conditions of those prior instruments.

THIS INSTRUMENT WAS PREPARED BY:
WILLIAM B. RYAN, JR., ATTORNEY
SCHNEIDER, DUNAY, RYAN & MARKS, P. A.
SUITE 20, 2105 PARK AVENUE,
ORANGE PARK, FLORIDA 32073

Ref → Developers Three, Inc.
P.O. Box 873
Orange Park, FL

3. Annexation. The Declaration and the First Annexation and Modification are hereby annexed to the title to Lots 13 through 22, Block 2, Cedar Bend, according to the plat thereof recorded in Plat Book 17, pages 7 through 12 of the public records of Clay County, Florida. This means that the original Declaration and the First Annexation and Modification shall affect the title to Lots 13 through 22 in the same manner and to the same extent as the lots constituting the first and second phase, including but not limited to reciprocal rights of enforcement between lots in all three phases.

4. Modification. The modification concerning easements as contained in paragraph 6 of the First Annexation and Modification has been extended to the lots in the third phase. However, no additional modifications are made by this instrument.

5. Clay County Multifamily Bond. Financing for Phase III will also come through the Clay County Multifamily Bond Program. A Land Use Restriction Agreement in connection with that bond program affecting title to Lots 13 through 22 has been made by the Developers and has been recorded in Official Records Book 707, pages 540 through 552, inclusive. The relationship between the Declaration, the First Annexation and Modification, and this Second Annexation, and the Land Use Restriction Agreement recorded in Official Records Book 707, pages 540 through 552, inclusive, shall be in the same manner and to the same extent as that provided in the Declaration and First Annexation and Modification for the Land Use Restriction Agreements for Phases I and II.

6. Joinder Of Successor Mortgagee. Fidelity Federal Savings and Loan Association of Jacksonville joined in the execution of the Declaration and the First Annexation and Modification in its capacity of mortgagee as more particularly set forth in those instruments. Subsequently, First Federal Savings and Loan Association of Jacksonville became the successor by merger to Fidelity Federal Savings and Loan Association of Jacksonville. Therefore, First Federal Savings and Loan Association of Jacksonville, as successor by merger, has joined in the execution of this instrument for the same purposes and to the same extent as Fidelity Federal Savings and Loan Association.

712 271

of Jacksonville joined in the Declaration and the First Annexation and Modification.

Executed in three (3) counterparts, each of which shall act as an original, the date stated above.

Signed, sealed and delivered in the presence of:

DEVELOPERS THREE, INC.,

Pat Chandler

By: Gerald R. Agresti

Gerald R. Agresti,
its president

Bruce D. Johnson
Witnesses as to Developers
Three, Inc.

R. L. JOHNSON CONSTRUCTION CO.,

Pat Chandler

By: R. L. Johnson

R. L. Johnson
its president

Bruce D. Johnson
Witnesses as to R. L. Johnson
Construction Co.

FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF JACKSONVILLE

Judy A. Surman

By: J. R. Martin

its Vice President

Laurie L. Hicks
Witnesses as to First Federal
Savings and Loan Association
of Jacksonville

STATE OF FLORIDA)
COUNTY OF Clay

The foregoing instrument was acknowledged before me this 3rd day of March, 1983, by Gerald R. Agresti, as president of Developers Three, Inc., a Florida corporation, on behalf of the corporation.

Pat Chandler
Notary Public, State of Florida

My commission expires: 1984-12-31

STATE OF FLORIDA)
COUNTY OF Clay

The foregoing instrument was acknowledged before me this 3rd day of March, 1983, by R. L. Johnson, as president of R. L. Johnson Construction Co., a Florida corporation, on behalf of the corporation.

Pat Chandler
Notary Public, State of Florida

My commission expires: 1984-12-31

STATE OF FLORIDA)
COUNTY OF DUVAL)

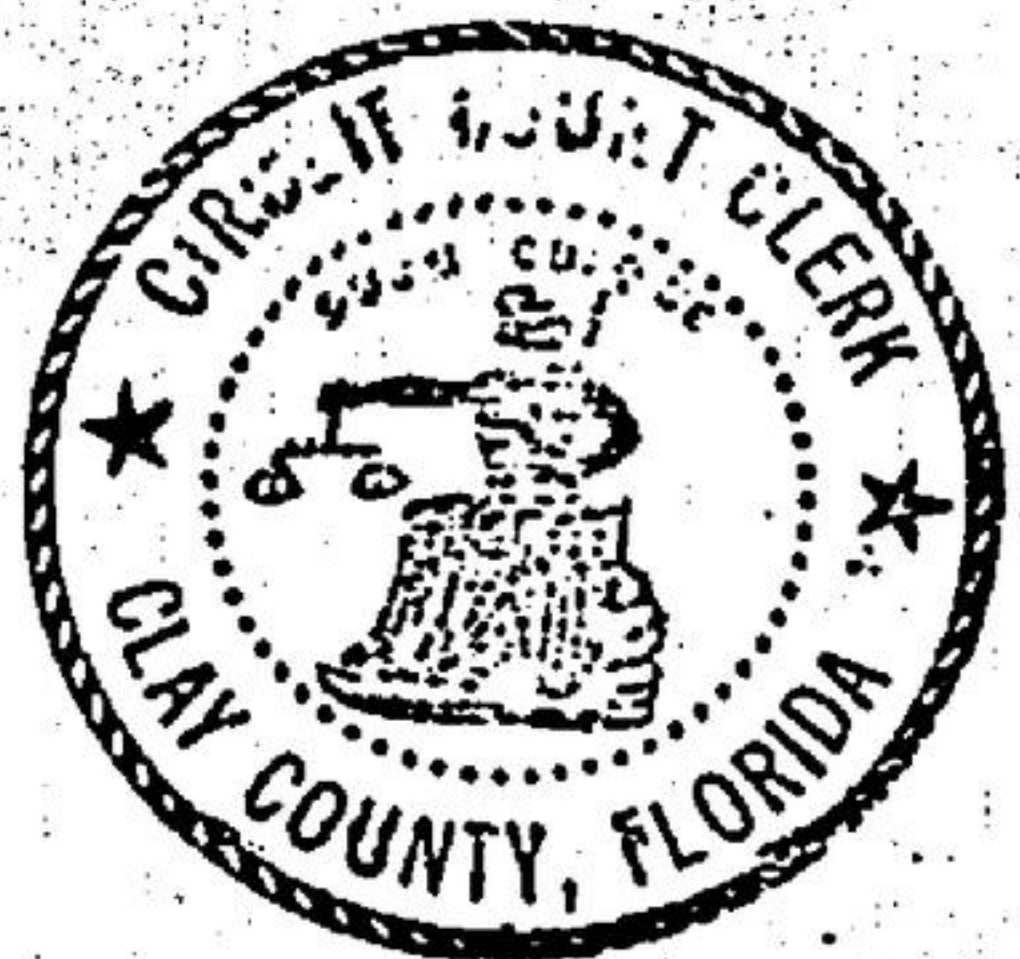
C.A. 712 272

The foregoing instrument was acknowledged before me this
3 day of March, 1983, by James R. Munne
as Vice President of First Federal Savings and Loan Association
of Jacksonville, a corporation organized and existing under the laws
of the United States of America, on behalf of the corporation.

Josephine L. Liles
Notary Public, State of Florida

My commission expires:

NOTARY PUBLIC, STATE OF FLORIDA
My commission expires Dec. 8, 1985



83-03142

FILE NO.
OFFICIAL RECORDS NO. 712
PAGE 69 REL. TO: FILED

MAR 7 2 05 PM '83

FILED AND INDEXED IN PUBLIC
RECORDS - CLAY COUNTY, FLORIDA

Josephine L. Liles
CLERK CIRCUIT COURT