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File# 9920923
James B. Jett
Clerk Of Courts
Clay County, FL
FEE: \$109.50

DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
Coppergate Estates

THIS DECLARATION, made on the date hereinafter set forth by
Coppergate Joint Venture

hereinafter referred to as Developer.

WITNESSETH:

Developer is the owner of the property in Clay
County, Florida, more particularly described on Exhibit "A" attached
hereto and made a part hereof (hereinafter referred to as the
"Property") and desires to develop the Property as a planned community.

NOW, THEREFORE, Developer hereby declares that the Property shall
be held, sold and conveyed subject to the following easements,
restrictions, covenants and conditions (hereinafter referred to as the
"Restrictions") which are for the purpose of protecting the value and
desirability of and which shall run with the land and be binding on all
parties having any right, title or interest in the Property or any part
thereof, their heirs, successors and assigns, and shall inure to the
benefit of each such person.

ARTICLE I
Definitions

1. "Association" means Coppergate Estates Owners
Association, Inc., a Florida corporation not-for-profit, its
successors and assigns.

2. "Owner" means the record owner, whether one or more persons or
entities, of a fee simple title to to any Residential Lot which is a
part of the Property, including contract sellers, but excluding those
having such interest merely as security for the performance of an
obligation.

3. "Common Area" or "Common Area" means all real property
(including the improvements thereon) described on the attached Exhibit
"B".

4. "Residential Dwelling Unit" means any part of the Property
which has been improved for use as a single-family dwelling, including,
without limitation, any single family detached dwelling, garden home,
patio home or attached townhome, which is substantially completed.

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RETURN TO:
COPPERGATE JOINT VENTURE
2955 Hartley Road, Suite 108
Jacksonville, FL 32257

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