

***DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS FOR
DOCTORS LAKE HOMEOWNERS ASSOCIATION***

Document Prepared by
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DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS OF DOCTORS LAKE HOMEOWNERS ASSOCIATION, INC.

This DECLARATION made this 24TH day of November 2020 by DOCTORS LAKE DEVELOPER, LLC, a Florida limited liability company (“Developer”), whose mailing address is 10365 Hood Road South, Suite 105, Jacksonville, Florida 32257.

RECITALS:

1. Developer is the owner and developer of that certain real property (“Property”) located in Clay County, Florida and more particularly described in Exhibit “A” attached hereto and made a part hereof.

2. It is the intention and desire of Developer to have the Property developed into single family residential homesites and to sell such homesites as part of a residential community. Homes within the Property shall be single-family detached dwellings and shall be developed and maintained as part of a residential development of superior quality, architectural design and condition.

3. Developer desires to maintain the beauty of the Property, to assure high-quality standards for the enjoyment of the Property. To provide for the preservation, enhancement and maintenance of the Property and the improvements thereon, Developer desires to subject the Property to the covenants, restrictions, easements, charges and liens of this Declaration, each and all of which is and are for the benefit of the Property and each owner of a portion thereof.

4. To provide for the efficient management of the Property, Developer has created or will create a nonprofit homeowners association. The Association, as hereinafter defined, shall own, operate, maintain and administer all of the common areas within the Property and administer and enforce the covenants, conditions, restrictions and limitations hereinafter set forth. The Association shall also have the power and duty to administer and enforce the easements set forth in this Declaration, and to collect and disburse the assessments hereinafter created.

DECLARATION:

NOW, THEREFORE, the Developer hereby declares that the Property shall be held, sold and conveyed subject to the following easements, restrictions, covenants, limitations and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the Property and be binding upon 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 Owner thereof and Developer.

ARTICLE I – NAMES AND DEFINITIONS

The following definitions shall apply wherever the capitalized terms appear in this Declaration:

Section 1.1 Association. DOCTORS LAKE HOMEOWNERS ASSOCIATION, Inc., a Florida not-for-profit corporation, its successors and assigns (“**Association**”). The Articles of Incorporation more particularly described in Exhibit “B” attached hereto and made a part hereof, and Bylaws **more particularly described in Exhibit “C” attached** hereto and made a part hereof, for the Association shall be referred to as the “Association Articles of Incorporation” and the “Association Bylaws”, respectively. The Association shall own, operate, administer and maintain the Common Areas; enforce the easements set forth in this Declaration; collect and disburse the assessments hereinafter created; and be responsible for the administration and enforcement of the covenants, conditions, restrictions and limitations hereinafter set forth (sometimes referred to as the “Covenants and Restrictions”).

Section 1.2 Association Rules and Regulations. The rules, regulations and policies adopted by the Board of Directors as the same may be amended from time to time.

Section 1.3 Developer. DOCTORS LAKE DEVELOPER, LLC, a Florida limited liability company, or such other entity which has been specifically assigned the rights of Developer hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer may also be an Owner for so long as Developer shall be record owner of any Lot as defined herein.

Section 1.4 Board of Directors. The Board of Directors of the Association.

Section 1.5 Charges. All General, Special and Lot Assessments.

Section 1.6 Common Area or Common Areas. All real and personal property now or hereafter designated by Developer as Common Area attached hereto as Exhibit “D” and incorporated herein, which is intended for the common use and enjoyment of all of the owners within the Property. Without limitation, the Common Area shall include the islands in all cul de sacs, all roads and street unless such are dedicated to and accepted for maintenance by Clay County, Florida, the rights and easements for retention ponds, lakes, culverts, drainage areas and stormwater retention systems located within the Property, the rights and easements along the entrance or boundaries to each subdivision for fencing, signage, landscaping, conservation, lighting and irrigation. The Common Areas shall also include such personal property, fixtures and improvements placed or constructed by or on behalf of the Association in, upon or on the easements granted herein.

Section 1.7 Declaration. This Declaration of Covenants, Conditions, Restrictions and Easements applicable to the Property.

Section 1.8 General Assessment. An assessment required of all Owners, as further provided in Article VI entitled "Covenants for Maintenance Assessments" and elsewhere in this Declaration.

Section 1.9 Guest. A social guest of an Owner. However, any person residing on any portion of the Property for a period of sixty (60) consecutive days, or longer, shall be deemed a permanent resident.

Section 1.10 Fence and Fence Easement. That certain real property described in Exhibit "G", and such additions and deletions thereto as may be made in accordance with Article II hereof.

Section 1.11 House. Any single-family residential dwelling constructed or to be constructed on or within any Lot.

Section 1.12 Lot. Any plot of land intended as a site for a House, whether or not the same is then shown upon any duly recorded subdivision plat of the Property. Upon construction of a House, the term "Lot" as used herein shall include the House and Yard.

Section 1.13 Lot Assessment. Any assessment charged to a particular owner pursuant to this Declaration for services and costs which relate specifically to that **Owner's** Lot.

Section 1.14 Member. Those persons entitled to membership in the Association as provided in this Declaration or the Association Articles of Incorporation and Bylaws.

Section 1.15 Mortgage. Any bona fide first mortgage encumbering a Lot as security for the performance of an obligation.

Section 1.16 Mortgagee. Any institutional holder of a Mortgage, such as a bank, savings and loan association, insurance company, or any other lender generally recognized as an institutional type lender and shall include guarantors or insurers of mortgages such as FNMA, FHA and VA.

Section 1.17 Owner. The record owner, whether one or more persons or entities, of the fee simple title to any Lot. Owner shall not include those having an interest merely as security for the performance of an obligation. In the event that there is a contract for deed covering any Lot, the Owner of such parcel shall be the purchaser under said contract, and not the fee simple title holder. The contract for deed is defined as an agreement whereby the purchaser is required to make periodic payments toward the purchase of a Lot for a period extending beyond nine (9) months from the date of the agreement, and where the purchaser does not receive title to such Lot until all periodic payments are made, but is given the use and possession of the Lot prior to such acquisition of title.

Section 1.18 Plat. Any plat or plats of the Property recorded or to be recorded by Developer or others in the public records of Clay County, Florida.

Section 1.19 Property. That certain real property described in Exhibit "A", and such additions and deletions thereto as may be made in accordance with Article II hereof.

Section 1.20 Road and Road Easement. That certain real property described in Exhibit "F", and such additions and deletions thereto as may be made in accordance with Article II hereof.

Section 1.21 Slip. A slipway, also known as boat ramp or launch, is a ramp on the shore by which watercraft, paddleboards, or kayaks can be moved to and from the water..

Section 1.22 Special Assessment. Those Special Assessments referred to in Article VI hereof.

Section 1.23 Surface Water or Stormwater Management System. A system which is designed and constructed or implemented within the Property to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapters 40C-4, 40C-40, or 40C-42, F.A.C. or regulations of similar import. For purposes of this Declaration, the Surface Water or Stormwater Management System shall be deemed to be a part of the Common Area and is subject to certain permit and use restrictions imposed by the St. Johns River Water Management District and Clay County.

Section 1.24 Yard. Any and all portions of any Lot lying outside the exterior walls of any House constructed on such Lot and shall include all landscaping, improvements and decorative and functional appurtenances thereon.

ARTICLE II – PROPERTY SUBJECT TO THIS DECLARATION ADDITIONS AND DELETIONS

Section 2.1 No Implied Extension of Covenants. Each Owner and each tenant of any improvements constructed on any Lot, by becoming an Owner or tenant, shall be deemed to have agreed that (a) the Property described on Exhibit "A" and such additional property as may be annexed pursuant to Section 2.2 hereof shall be the only property subject to this Declaration, (b) that nothing contained in this Declaration or in any recorded or unrecorded plat, map, picture, drawing, brochure or other representation of a scheme of development, shall be construed as subjecting, or requiring Developer to subject any other property now or hereafter owned by Developer to this Declaration, and (c) that the only manner in which additional land may be subjected to this Declaration is by the procedure set forth in Section 2.2.

Section 2.2 Additional Lands. Developer may, but shall not be obligated to, subject additional land to this Declaration (or to the assessment provisions of this Declaration) or to a different Declaration of Covenants, Conditions, Restrictions and Easements administered by

the Association from time to time. Addition of lands to this Declaration or to a different declaration shall be made and evidenced by filing in the public records of Clay County, Florida, a Supplementary Declaration executed by Developer and the owner of the lands to be added. Developer reserves the right to so supplement this Declaration to add land to the scheme of this Declaration (or its assessment provisions) pursuant to the foregoing provisions without the consent or joinder of any Owner or mortgagee of land within the Property.

Section 2.3 Withdrawal of Lands. Developer may, but shall have no obligation to, withdraw at any time, or from time to time, portions of the Property from the terms and effect of this Declaration. The withdrawal of lands as aforesaid shall be made and evidenced by filing in the public records of Clay County, Florida, a Supplementary Declaration executed by Developer with respect to the lands to be withdrawn.

ARTICLE III – OWNERSHIP AND MEMBERSHIP

Section 3.1 Lot Ownership. A Lot may be owned by one or more natural persons or an entity other than a natural person.

Section 3.2 Membership appurtenant to Lot. Developer and every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from title to any Lot except as provided for herein.

Section 3.3 Classes of Membership. The Association shall have two classes of voting membership:

3.3.1 Class A. Class A Members shall be all Owners with the exception of the Developer while the Developer is a Class B Member. Class A Members shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, other than as security for the performance of an obligation, all such persons shall be Members. The vote for such Lot shall be exercised as they, between themselves, determine, by written designation to the Association, but in no event shall more than one vote be cast with respect to any Lot. The vote appurtenant to any Lot shall be suspended in the event that, and for as long as, more than one member holding an interest in that Lot lawfully seeks to exercise it.

3.3.2 Class B. The Class B Member shall be the Developer, who shall be entitled to the number of votes equal to the number of votes held by all Class A Members, plus one. The Class B membership shall cease when the Developer has conveyed sixty-six percent (66%) of the Lots or when the Developer, in its sole discretion, elects to terminate its Class B Membership, whichever shall occur first. Upon this termination of its Class B Membership, the Developer shall be a Class A Member so long as it owns any Lots.

ARTICLE IV - COMMON AREA RIGHTS, OBLIGATIONS AND MAINTENANCE

Section 4.1 Owners' Easement of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area, which will be appurtenant to and shall pass with title to every Lot, subject to the provisions of the Association Articles of Incorporation, Bylaws, Rules and Regulations and the following provisions:

4.1.1 The right of the Association to charge assessments and other fees for the maintenance and security of the Common Areas and the facilities and services provided owners as described herein.

4.1.2 The right of the Association to adopt rules and regulations governing the manner and extent of use of the Common Areas and the personal conduct of the Members of the Association and their guests thereon.

4.1.3 The right of the Association to dedicate or transfer all or any part of the Common Areas, to any public agency, authority or utility (public or private) for such purposes and subject to such conditions as may be agreed upon by the Board of the Association.

4.1.4 The right of the Association to mortgage any or all of the facilities constructed on its property for the purpose of improvements or repair to such property or facilities at a regular meeting of the Association or at a special meeting called for this purpose.

4.1.5 The right of Developer or the Association to grant and reserve easements and rights-of-way through, under, over and across the Common Areas, including the right to grant easements for ingress and egress to members of the general public.

4.1.6 The right of Developer or the Association to acquire, extend, terminate or abandon easements.

Section 4.2 Liability for Damage to Common Area. In the event any Common Areas, facilities or personal property of the Association are damaged or destroyed by an Owner or any of his Guests, tenants, licensees, agents, employees or members of his family as a result of negligence or intentional acts, such Owner hereby authorizes the Association to repair the damage. Such repairs will be performed in a good and workmanlike manner in conformance with the original plans and specifications for the area involved or as the area may have been modified or altered subsequently by the Association. The amount necessary for such repairs shall be the responsibility of such Owner and shall become a Lot Assessment payable immediately upon demand.

Section 4.3 Right of the Developer to Designate Property as Common Area or to Withdraw Property from the Common Area. Notwithstanding anything to the contrary

contained in this Declaration, Developer shall have the right, in its sole discretion, to designate land, easement, use rights and personal property as Common Area, provided only that such land shall be located within the Property or contiguous to the Property (for purposes of this Section, property separated only by public or private roads, water bodies, wetland preserves or open space shall be deemed contiguous). Developer may, at any time, withdraw, or cause to be withdrawn, land, easements, use rights or personal property from the Common Area in **Developer's** sole discretion. Such additions and withdrawals shall be evidenced by recording a Supplementary Declaration in the public records of Clay County, Florida, which shall specifically reference each such addition or withdrawal. Withdrawal of land from the Common Area by Developer shall terminate any and all easements and rights of use of the Owners in such land. No land owned by a Developer shall be deemed to be Common Area unless such land is expressly referenced as such under Article II hereof, or subsequently designated as such by Developer pursuant to Article I hereof and this Section, even if Developer consents or acquiesces to the use of such land by the Owners. In the event any land, easements, use rights, or personal property owned by the Association shall be withdrawn from the Common Area pursuant to this Section, upon **Developer's** written request, the Association shall promptly execute and deliver to the Developer any and all deeds, bills of sale, assignments or other conveyance documents as may be necessary or appropriate to effectuate the withdrawal of such Common Area.

Section 4.4 Maintenance of Common Area and Compliance with Applicable Permits. The Association shall, at all times, maintain in good repair and manage, operate and insure, and shall replace as often as necessary, the Common Areas, personal property, fixtures and improvements and other structures (except utilities owned and maintained by public or private utility companies providing water, sewer, electrical, fire protection, cable television, telephone, or similar utilities to the Property, or any portion thereof) placed or constructed thereon by or on behalf of the Association. The Association shall maintain all lakes, drainage areas, drainage easements, and control structures, and shall preserve and protect all designated conservation areas and littoral zones located within, adjacent, or in near proximity to the Property, in accordance with all permit requirements and conditions contained in applicable dredge fill, consumptive use, surface water permits, or any other applicable permits issued by the United States Army Corps of Engineers, Florida Department of Environmental Regulation, St. Johns River Water Management District ("SJRWMD"), and Clay County, Florida and all statutes, rules, regulations and requirements pertaining to surface water management, drainage and water quality promulgated by the SJRWMD, the Florida Department of Environmental Regulation, and all other local, state and federal authorities having jurisdiction. The Association shall maintain those portions of the Property designated by applicable permit as conservation tracts, stormwater management tracts or similar designations, in accordance with all permit requirements, rules, and regulations promulgated by all local, state and federal authorities having jurisdiction. The Association

shall be responsible for the maintenance, operation and repair of the Surface Water or Stormwater Management System. Maintenance of the Surface Water or Stormwater Management System shall mean the exercise of practices which allow the systems to provide drainage, water storage, or conveyance of other surface water or stormwater management capabilities as permitted by the SJRWMD. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the SJRWMD. All maintenance obligations of the Association shall be performed as ordered by the Board of Directors of the Association, and all or any portion of the cost of such maintenance incurred by the Association pursuant to this Section, shall be a common expense of the Association to be collected and paid in the manner prescribed by this Declaration.

Section 4.5 Easement for Maintenance Purposes. Developer hereby reserves for itself and grants to the Association, and its successors, assigns, agents, and contractors, an easement in, on, over and upon those portions of the Property (excluding any portions whereupon any homes or other vertical improvement may now or hereafter be located) as may be reasonably necessary for the purpose of access to and maintenance of the Common Area, including the Surface Water or Storm Water Management System, or other portions of Property to be maintained by Association, in accordance with the requirements of this Declaration. The easement granted hereby shall not be exercised by any party in a manner which unreasonably interferes with the use, occupancy, or enjoyment of any improved portion of the Property. Further, in the event that any portion of the Property shall be damaged or altered in any way as the result of the exercise of the easement rights granted hereby, such portions of the Property shall be immediately restored to the condition that existed immediately prior to such damage or alteration. The Association shall have a perpetual non-exclusive easement over all areas of the Surface Water or Stormwater Management System for access to operate, maintain or repair said system. By this easement, the Association shall have the right to enter upon any portion of any Lot which is a part of the Surface Water or Stormwater Management System, at a reasonable time and in a reasonable manner, to operate, maintain or repair the Surface Water or Stormwater management System as required by the St. Johns River Water Management District permit. Additionally, the Association shall have a perpetual non-exclusive easement for drainage over the entire Surface Water or Stormwater Management System. No person shall alter the drainage flow of the Surface Water or Stormwater Management System, including buffer areas or swales, without the prior written approval of the St. Johns River Water Management District.

Section 4.6 Association's Rights in the Common Area. The Association shall own the Common Areas shown on the Plat, subject to easements and restrictions of record. Each Owner's obligation to pay assessments, as provided herein, shall commence upon his acquisition of his Lot, notwithstanding that the part of the Common Areas consisting of

personal property or fixtures have not then been conveyed to the Association.

ARTICLE V - ASSOCIATION

Section 5.1 Duties and Powers of the Association. The duties and powers of the Association shall be those provided for by law or set forth in this Declaration, the **Association's** Articles of Incorporation and Bylaws, together with those duties and powers which may be reasonably implied to effect the purposes of the Association and shall include enforcement of these covenants. Without limiting the generality of the foregoing, the Association may take such measures and perform such services which, in the judgment of the Board of Directors are necessary or desirable to enforce the covenants, conditions, restrictions and limitations set forth in this Declaration; operate, maintain and administer all Common Areas within the Property; administer and enforce the easements provided for in this Declaration; and collect and disburse the assessments created in this Declaration.

Section 5.2 Maintenance Obligations of Lot Owners. It shall be the obligation of each Owner to maintain his Lot in a neat, clean and attractive condition. In the event an Owner fails to do so, the Association shall have the right to clean up the Lot, cut weeds and do such things as it may deem necessary and appropriate. The costs incurred by the Association for such Lot maintenance shall be a Lot Assessment. The costs of these services shall be a Lot Assessment. Notwithstanding the foregoing, if the Owner who is charged the Lot Assessment ("Defaulting Owner") fails to pay the Lot Assessment, and the Association is in need of funds to pay the costs incurred, the cost of such Lot Assessment can be spread equally among all Owners. Such spreading of cost shall not in any way alleviate the Defaulting **Owner's** responsibility to pay the entire Lot Assessment, with interest, costs, attorneys, fees, and late fees, if applicable.

Section 5.3 Maintenance of Exterior of Houses. Except as provided for herein, the Association is not responsible for any exterior maintenance of Houses, including but not limited to, glass surfaces on doors, screened and screen doors, exterior doors and window fixtures, terraces, patio and deck improvements or roofs.

Section 5.4 Management Company. The Association may employ or contract with one or more third parties for the performance of all or any portion of the **Association's** management, maintenance and repair activities, as the Association Board of Directors may choose. The Association shall be billed by its independent contractors, and the cost therefor shall be included within the General Assessment or Lot Assessment, as the case may be.

Section 5.5 Limited Access Procedures. The Association may establish limited access procedures for the Property. Such procedures may be adopted and, from time to time, changed by the Association as the Association Board of Directors chooses in its discretion. Such procedures adopted and provided by the Association may be in conjunction with other associations representing property owners. No representation, warranty, or guarantee is

made, nor assurance given, that the limited access systems or procedures for the Property will prevent personal injury or damage or loss of property. Neither Developer nor the Association nor its Board of Directors or other agents shall be liable or responsible for any personal injury or for any loss or damage to persons or property which may occur within the Property, whether or not it is due to the failure of the limited access system and procedures adopted from time to time.

ARTICLE VI - COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 6.1 Creation of the Lien and Personal Obligation of Assessments. All assessments and fines (referred to collectively in this Article as "charges"), together with interest and cost of collection when delinquent, shall be a charge on the land and shall be a continuing lien upon the Lot against which the charges are made, and shall also be the personal obligation of the person or entity who is the Owner of such Lot at the time when the charges were levied, and of each subsequent Owner. The lien shall attach to the Lot upon recording of a claim of lien in the public records of Clay County, Florida, which lien shall include all the formalities of a deed and be signed by a duly authorized officer or agent of the Association. The claim of lien may provide that it secures not only current outstanding assessments as of the date of filing the claim of lien, but may also include future unpaid assessments, interest, late charges, and other costs related thereto. Each Owner of a Lot, by acceptance of a deed or other transfer document therefor, whether or not it shall be so expressed in such deed or transfer document, is deemed to covenant and agree to pay the Association the charges established or described in this Declaration and in the Association Articles of Incorporation and Bylaws. No diminution or abatement or any charges shall be allowed by reason of any alleged failure of the Association to perform such function required of it, or any alleged negligent or wrongful acts of the Association, or its officers, agents and employees, or the nonuse by the Owner of any or all of the Common Areas, the obligation to pay such charges being a separate and independent covenant by each Owner.

Section 6.2 Purpose of Assessments.

6.2.1 The monthly assessments levied by the Association against all Owners shall be used for the purposes of operational expenses, management and accounting fees, taxes, insurance, utility charges and other expenses relating to the Common Area, to fund the obligations of the Association set forth in this Declaration, to provide common services to the Owners, and for all other purposes reasonably contemplated by this Declaration, the Articles, the Bylaws, or any cost sharing or similar agreement to which the Association is or may become a party. Further, such monthly assessments may be levied to fund reasonable reserves for deferred maintenance of, or non-recurring expenses related to, the Common Area, including the Surface Water or Stormwater Management System. The maintenance responsibilities of the Association payable through assessment of the Owners may specifically include,

but not be limited to, the perpetual maintenance of all or any portion of the Surface Water or Stormwater Management System as permitted by the St. Johns River Water Management District, as such permit or permits may be amended from time to time, including all operation, sampling, testing, monitoring and maintenance requirements as specified by said permit. Assessments collected by the Association to fund reserves shall be separately accounted for, it being the requirement of this Declaration that such funds shall be used exclusively for deferred maintenance of, or non-recurring expenses related to, the Common Area, including the Surface Water or Stormwater Management System, if applicable as well as any agreements incorporated as exhibits herein.

6.2.2 Omitted in its entirety.

6.2.3 In addition to monthly assessments and the Capital Assessment authorized above, the Association may levy in any assessment year a Special Assessment 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 Property, including fixtures and personal property related thereto, provided that such assessments shall have been properly authorized pursuant to the terms of the Association Articles of Incorporation and Bylaws.

6.2.4 In addition, the Association may levy an Emergency Assessment at any time by a unanimous vote of the Association Board of Directors, for the purpose of defraying, in whole or in part, the cost of any unusual or emergency matters that affect the Common Areas, and such Emergency Assessment shall be due and payable at the time and in the manner specified by the Association Board of Directors.

6.2.5 In addition to the Assessments authorized above, the Association may levy in any assessment year a Lot Assessment against a particular Lot 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 specific lot, or any other maintenance or special services provided to such Lot or its owner, the cost of which is not included in the General Assessment.

Section 6.3 Calculation and Collection of Assessments. The initial Annual General Assessment on any Lot subject to assessment shall commence and be collected at the time title to such Lot is conveyed to the Owner by Developer. During the initial year of ownership, each Owner shall be responsible for the pro rata share of the General or Special Assessments charged to that **Owner's** Lot, prorated to the date of closing based upon a 365-day year. General Assessments must be allocated equally on a per Lot basis. As further described in this Article, the Board of Directors of the Association by a unanimous vote shall set the monthly assessments at a level sufficient to meet the **Association's** obligations. The Association Board of Directors shall have the right, power and authority, during any fiscal year, to increase the Annual General Assessment for the purpose of meeting its expenses and operating costs on a

current basis or for the purpose of recovering excess expenses or costs from previous years. The Association Board of Directors shall set the date or dates that the Assessments shall become due, and may provide for collection of Assessments annually or in monthly, quarterly or semi-annual installments; provided, however, that upon a default in the payment of any one or more installments, the entire balance of the yearly Assessment may be accelerated at the option of the Association Board of Directors and be declared due and payable in full.

Section 6.4 Effect of Non-Payment of Assessment, Personal Obligation and Remedies of Developer.

6.4.1 Any charges not paid within fifteen (15) days after the due date shall be subject to a late fee equal to Fifty and No/100 Dollars (\$50.00), or other amount determined from time to time by the Association Board of Directors and shall bear interest at a rate of eighteen percent (18%) per annum until paid.

6.4.2 All charges against any Lot pursuant to this Declaration, together with such late fees, interest thereon, and cost of collection thereof (including **reasonable attorney's** fees, whether suit is filed or not), shall become a lien on such Lot which lien shall attach upon the recording of the claim of lien as aforesaid. The Association may bring an action at law against the Owner personally obligated to pay the same, foreclose the lien against the Lot, or both. Costs and reasonable **attorney's** fees incurred in any such action shall be awarded to the prevailing party. The lien provided for in this Section shall be in favor of the Association. The Association, acting on behalf of the Owners, shall have the power to bid for an interest in any Lot foreclosed at such foreclosure sale and to acquire and hold, sell, lease, mortgage and convey the same.

6.4.3 Each Owner, by acquisition of an interest in a Lot, hereby expressly vests in the Association the right and power to bring all actions against such Owner personally for the collection of such charges as a debt and to enforce the aforesaid by all methods available for the enforcement of such liens, including foreclosures, by an action brought in the name of the Association, in a like manner as a mortgage lien on real property, and such Owner hereby expressly grants to the Association a power of sale in connection with such lien. No Owner may waive or otherwise escape liability for the charges provided for herein by abandonment of his Lot.

Section 6.5 Subordination of Lien to Mortgages.

6.5.1 The lien of the charges provided for herein shall be inferior and subordinate to the lien of a Mortgage held by a Mortgagee now or hereafter placed upon any Lot subject to assessment so long as such Mortgage lien is recorded prior to

any claim of lien filed by the Association. Sale or transfer of any Lot shall not affect the charges lien; however, the sale or transfer of any parcel pursuant to foreclosure of such Mortgage, including a transfer by a deed in lieu of foreclosure, shall extinguish the lien of such charges as to payments which became due prior to such sale or transfer.

6.5.2 The Treasurer of the Association, upon demand of any owner liable for charges, shall furnish to such Owner a certificate in writing signed by such Treasurer, setting forth whether such charges have been made.

Section 6.6 Developer's Assessments. Notwithstanding any provisions of this Declaration to the contrary, during the Development Period (as defined below) the Lots and other portions of the Property owned by the Developer shall not be subject to any annual or special assessments levied by the Association or to any lien for such assessments. During the Development Period, the Developer shall pay the balance of the actual operating expenses of the Association (excluding costs of major repairs, deferred maintenance, replacements and reserves) remaining after the levying of and payment of assessments due from Owners other than the Developer pursuant to assessments levied by the Board of Directors pursuant to this Declaration. The Developer shall be obligated to fund such balance only as the expenses are actually incurred by the Association during the Development Period. The Development Period shall begin upon the conveyance of the first Lot in the Property to an Owner other than the Developer and shall continue until (i) the Developer shall notify the Association that it will no longer pay for operating deficits of the Association; or (ii) the Class B Membership shall cease and be converted to Class A Membership. Upon termination of the **Developer's** agreement to pay operating deficits, the Developer shall become obligated to pay assessments on Lots owned by it within the Property on the same basis as other Owners. In no event shall the Developer be obligated to pay for operating deficits of the Association after the Developer no longer owns any Lots within the Property.

Section 6.7 Association Budget.

6.7.1 The fiscal year of the Association shall consist of a twelve-month period commencing on January 1 of each year and terminating on December 31 of that year.

6.7.2 Developer shall determine the Association budget for the fiscal year in which a Lot is first assessed its fractional share of the Annual General Assessment.

6.7.3 Pursuant to the Association Articles of Incorporation and Bylaws, the Association Board of Directors shall adopt a budget for each succeeding year containing an estimate of the total amount which they consider necessary to pay the

cost of all expenses to be incurred by the Association, to carry out its responsibilities and obligations including, without limitation, the cost of wages, materials, insurance premiums, services, supplies and other expenses needed to render the services specified hereunder. Such budget may also include such reasonable amounts as the Association Board of Directors consider necessary to provide working capital and to provide for a general operating reserve and reserves for contingencies and replacements. The Association Board of Directors shall send each of its Members a copy of the budget, in a reasonably itemized form which sets forth the amount of the Assessments payable by each of its Members. Each budget shall constitute the basis for determining each **Owner's** General Assessment as provided herein.

6.7.4 The failure or delay of the Association Board of Directors to prepare or adopt the annual budget or adjusted budget for any fiscal year shall not constitute a waiver or release in any manner of any Owners obligation to pay his Assessment as herein provided, whenever the same shall be determined. In the absence of an annual budget or adjusted budget, each Owner shall continue to pay the Assessment at the then existing rate established for the previous fiscal period in the manner such payment was previously due until notified otherwise.

6.7.5 Until elimination of the Class B Membership, Developer shall have the sole right to appoint the members of the Board of Directors of the Association.

Section 6.8 Exemption from Assessments and Liens. The following property subject to this Declaration shall be exempted from the Assessments and liens created herein:

6.8.1 All properties dedicated to and accepted by a governmental body, agency or authority;

6.8.2 All properties owned by any charitable or nonprofit organization exempt from taxation under the laws of the State of Florida, except any such property occupied as a residence; and

6.8.3 All properties owned by the Developer until such time as the property or any portion thereof, including a Lot, shall be conveyed to a third party. Developer may assign this exemption right to any person. Such an assignment shall have no effect on **Developer's** exemption hereunder.

Section 6.9 Tax of Common Areas. In the event the Common Areas owned by the Association are taxed separately from the Lots deeded to Owners, the Association shall include such taxes as a part of the budget. In the event the Common Areas owned by the Association are taxed as a component of the value of the Lot owned by each Owner, it shall be the obligation of each Owner to timely pay such taxes.

ARTICLE VII - USE OF PROPERTY

In order to preserve the Property as a desirable place to live for all Owners, the following protective covenants are made a part of this Declaration:

Section 7.1 Single-Family Residence Only. Each Lot shall be used for the purpose of constructing a single-family residence thereon and for no other purpose. Except as herein otherwise provided, no structure shall be erected, altered or permitted to remain on any Lot other than one single-family residence. No building or structure shall be rented or leased separately from the rental or lease of the entire Lot.

Section 7.2 Set-Back Definitions. In any event, no structure of any kind shall be located on any Lot nearer to the front lot line, nor nearer to any side street line, nor nearer to any side lot line than that which is permitted by applicable zoning from time to time, as the same may be modified by variance, exception, or other modification. If any one House is erected on more than one Lot, or on a building plot composed of parts of more than one Lot, the side line restrictions set forth above, shall apply only to the extreme side lines of the building plot occupied by such dwelling. Nothing herein contained shall be construed to prevent Developer from reducing the building restriction lines with the prior written approval of the governmental agencies having jurisdiction.

Section 7.3 Maximum Lot Coverage. The maximum area of a Lot covered by all buildings and structures shall not exceed the percentage described in the zoning applicable to the Property.

Section 7.4 No Sheds, Shacks or Trailers. Unless pre-dating the formation of the Association, no shed, shack, trailer, tent or other temporary or movable building or structure of any kind shall be erected or permitted to remain on any Lot, with the exception of one garden shed, not to exceed 200 square feet, which is consistent with the design and architecture of an existing single family residence, to be approved by the Board of Directors. However, this paragraph shall not prevent the use of temporary structures during the period of actual construction of the main residence and other buildings permitted hereunder, nor the use of adequate sanitary toilet facilities for workmen during the course of such construction, nor the use of sales facilities for the Developer. Further, no building or structure shall have exposed concrete blocks.

Section 7.5 Residing Only in Residence. Unless granted a two-year written permit by the current board of the Association, no trailer of any kind shall be at any time used as residence either temporarily or permanently. No basement, garage, or any outbuilding of any kind shall be at any time used as residence either temporarily or permanently. However, boat owners with restroom, shower and kitchen facilities may be occupied for up five days within any thirty (30) day period for occasional guests.

Section 7.6 Sewage Disposal and Water Service. The utility company providing service to the Property, has the sole and exclusive right to provide all water and sewage facilities and service to the Property. No well of any kind shall be dug or drilled on the Property to provide potable water for use within any structure, and no potable water shall be used within said structures except potable water which is obtained from the utility company. Nothing herein shall prevent the digging of a well to provide water for swimming pools, irrigation of a yard or garden or for heat transfer systems of heating and air conditioning units; provided, however, no well shall exceed 100 feet in depth. No septic tank may be constructed on any Lot. No sewage may be discharged on the open ground or into the wetlands. All sewage must be disposed of through the sewer lines and the disposal plant owned and controlled by the utility company or its assigns. No water from air conditioning systems or swimming pools shall be disposed of through the lines of the storm sewer system. The utility company has a non-exclusive perpetual easement in, over and under the areas described on the Plat as "Utility Tracts for Easements" or similar wording for the purposes of installation, maintenance and operation of water and sewage facilities.

Section 7.7 Motorists' Vision to Remain Unobstructed. The Association shall have the right, but not the obligation, to remove or require the removal of any fence, wall, hedge, shrub, bush, tree or other thing, natural or artificial, placed or located on any Lot, if the location of same will, in the sole judgment and opinion of the Board of Directors of the Association, obstruct the vision of the motorist upon any of the streets.

Section 7.8 Signs. No sign of any character shall be displayed or placed on any Lot except "FOR RENT" or "FOR SALE" signs which shall be no larger than four (4) square feet, or one small sign used to denote the name and address of the resident, which sign may refer only to the particular premises on which displayed, and shall be of materials, size, height, and design approved by the Association. Agents of the Association may enter upon any Lot and summarily remove any signs which do meet the provisions of this paragraph. Nothing contained in this Declaration shall prevent Developer, or any person designated by it from erecting or maintaining such commercial and display signs as they deem appropriate and such temporary dwellings, model houses, sales offices and other structures as Developer may deem advisable for development purposes.

Section 7.9 Aerials and Antennae. Subject to the rules and regulations promulgated by the Federal Communications Commission from time to time, all radio or television aerials, satellite dishes or antennae or any other exterior electronic or electrical equipment or devices of any kind should be placed, to the extent feasible, in locations that are not visible from the street, so long as such placement does not impair reception, permits reception of any acceptable quality signal and does not cause the Owner to incur an unreasonable expense.

Section 7.10 Pets. Unless occupancy pre-dates the formation of the Homeowner's Association, not more than two dogs, or two cats, or two birds (excluding parrots) or two

rabbits, or any combination of two thereof, may be kept on a Lot for the pleasure and use of the occupants, but not for any commercial or breeding use. If, in the sole opinion of the Board of Directors of the Association, the animal or animals are dangerous or are an annoyance or nuisance or destructive of wildlife, they may not thereafter be kept on the Lot. In no event whatsoever shall pit bull dogs be allowed on the Property. Birds and rabbits shall be kept caged at all times. All pets must be held or kept leashed at all times if they are in the Common Areas, and pet owners shall immediately collect and properly dispose of the waste and litter of their pets. The Association reserves the right to limit those parts of the Common Areas where pets may be walked and to make reasonable rules and regulations restricting the number and type of pets that may be kept on any Lot.

Section 7.11 No Offensive Activities and Conditions. No illegal, noxious or offensive activity shall be permitted on any part of the Property, nor shall anything be permitted or done which is or may become a nuisance or a source of embarrassment, discomfort, or annoyance to the neighborhood. No trash, garbage, rubbish or debris shall be deposited or allowed to accumulate or remain outside a receptacle on any part of the Property or on any contiguous land. No fires for burning trash, leaves, clippings, or other debris shall be permitted on any part of the Property, including street rights-of-way. Landscapes are to be neatly trimmed, weeded and maintained. Lawn grass shall not exceed seven inches (7") in height.

Section 7.12 No Parking of Vehicles, Boats, Etc. No recreational or other vehicles of any kind, including, but not limited to, any mobile home, trailer (either with or without wheels), motor home, tractor, car, truck, commercial vehicles of any type, camper, motorized camper or trailer, motorcycle, motorized bicycle, motorized go-cart, boats or any other objects may be kept or parked between the street and the front of residential structures; provided, however, private automobiles or vehicles of the Owners bearing no commercial signs, unless in connection with their employment, may be parked in the driveway upon the Lot. All such objects shall be completely screened inside a garage, carport or covered and concealed from view from any adjacent Lot or roadway. Private automobiles of guests of occupants may be parked in the driveways and other vehicles may be parked in the driveways during the times necessary for pickup and delivery service and solely for the purpose of such service. No trailer, other than sales or construction trailers, shall be kept on any Lot. No Owner or other occupant of any portion of the Property shall repair or restore any vehicle of any kind upon or within any Lot or within any portion of the Property, except within enclosed garages or workshops.

Section 7.13 Air Conditioners. Unless the structure and use pre-date the formation of the Homeowner's Association, no window air conditioning units shall be permitted on any Lot.

Section 7.14 Clothesline. No clothesline or other clothes drying facility shall be permitted on any Lot, except in locations which are completely screened from public view.

Section 7.15 Storage of Fuel Tanks, Garbage and Trash Receptacles. All above ground tanks, cylinders or containers for the storage of liquefied petroleum, gas or other fuel, garbage or trash, shall be screened from view from adjacent Lots and any street.

Section 7.16 Insurance. Nothing shall be done or kept on any Lot or in the Common Areas which will increase the rate of insurance for the Property or any other Lot, or the contents thereof, without the prior written consent of the Association. No owner shall permit anything to be done or kept on his Lot or in the Common Areas which will result in the cancellation of insurance on the Property or any other Lot, or the contents thereof, or which will be in violation of the law. Each Owner shall obtain and continually maintain insurance against fire or other casualty damage on all improvements constructed upon a Lot in an amount equal to the full insurable value thereof.

Section 7.17 Inspections. Owners shall allow the Association or its agents and employees to enter any Lot for the purpose of maintenance, inspection, repair, replacement of the improvements within the Yards or, in the case of emergency, for any purpose, or to determine compliance with this Declaration.

Section 7.18 Resubdividing Lots Owned by Developer. Developer reserves the right to resubdivide or replat any Lot or Lots owned by it for any purpose whatsoever, including for rights-of-way for road purposes and easements.

Section 7.19 Resubdividing Developed Lots. No Lot upon which a House has been constructed shall be further subdivided or separated into smaller Lots by any Owner; provided that this shall not prohibit corrective deeds or similar corrective instruments.

Section 7.20 Lakes. A body of water known as "Doctor's Lake," is adjacent to or near Lot 1 at the Association ("Lake"). A dock, owned by Lot 1, extends from Lot 1 into the Lake ("Dock"). Owner of Lot 1 has provided a perpetual easement to the Association for use of the Dock, which is attached hereto as Exhibit E.

Section 7.21 Common Areas for Conservation. There may be certain common areas and tracts specifically dedicated for conservation as shown on the Plat, encumbering the Property. Such areas shall and are hereby declared to be subject to a deed restriction in favor of Developer and/or the Association, its successors and assigns, for the purpose of retaining and maintaining the said areas in their predominantly natural condition as wooded water recharge, detention and percolation and environmental conservation areas. In furtherance of this, each of the following uses of the Common Areas for Conservation are hereby prohibited and restricted without the prior written consent of the SJRWMD, to-wit:

1. The construction, installation or placement of signs, buildings, fences, walls, roads or any other structures and improvements on the conservation areas;
2. The dumping or placing of soil or other substances or materials as landfill or the dumping or placing of trash, waste or unsightly or offensive materials;

3. The removal or destruction of live trees, shrubs or other living vegetation from the Common Areas for Conservation;
4. The excavation, dredging or removal of loam, peat, gravel, rock, soil or other material substance in such a manner as to affect the surface of the Common Areas for Conservation;
5. Any use which would be detrimental to the retention of the Common Areas for Conservation in their natural condition; and
6. Acts or uses detrimental to such retention of land or water areas.

Section 7.22 Enforcement. The Developer and/or the Association, its successors and assigns, and the SJRWMD shall have the right to enter upon the Common Areas for Conservation at all reasonable times and in a reasonable manner to assure compliance with the aforesaid prohibitions and restrictions.

All subsequent owners of any Common Areas for Conservation shall be responsible for the periodic removal of trash and other debris which may accumulate on such areas.

All rights and obligations arising hereunder are appurtenances and covenants running with the land of the Common Areas for Conservation and shall be binding upon and shall inure to the benefit of the Association, its successors and assigns. Upon conveyance by Developer to third parties of any land affected hereby, Developer shall not have further liability or responsibility hereunder, provided the Plat of the Property includes Common Areas for Conservation and is properly recorded.

Section 7.23 Jurisdictional Areas and Permits. THE PROPERTY HAS BEEN OR WILL BE DEVELOPED IN ACCORDANCE WITH REQUIREMENTS OF ONE OR MORE PERMITS ISSUED BY THE U.S. ARMY CORPS OF ENGINEERS ("ACOE"), THE SJRWMD AND CLAY COUNTY, AS SUCH PERMITS ARE AMENDED FROM TIME TO TIME ("PERMITS"). THE PERMITS ARE OR WILL BE OWNED BY THE ASSOCIATION AND THE ASSOCIATION HAS THE OBLIGATION TO ASSURE THAT ALL TERMS AND CONDITIONS THEREOF ARE ENFORCED. THE ASSOCIATION SHALL HAVE THE RIGHT TO BRING AN ACTION, AT LAW OR IN EQUITY, AGAINST ANY OWNER VIOLATING ANY PROVISION OF THE PERMITS.

FURTHER, ANY OWNER OWNING A LOT WHICH CONTAINS OR IS ADJACENT TO JURISDICTIONAL WETLANDS OR CONSERVATION AREAS AS ESTABLISHED BY THE ACOE, SJRWMD, CLAY COUNTY, OR BY ANY APPLICABLE CONSERVATION EASEMENT OR GOVERNMENTAL AGENCY, AS SHOWN ON PLAT OR RECORDED IN THE RECORDS OF CLAY COUNTY, FLORIDA, SHALL, BY ACCEPTANCE OF TITLE TO THE LOT, BE DEEMED TO HAVE ASSUMED THE OBLIGATION TO COMPLY WITH THE REQUIREMENTS OF THE PERMITS AS THE SAME RELATE TO SUCH OWNER'S LOT AND SHALL AGREE TO MAINTAIN SUCH JURISDICTIONAL WETLANDS AND CONSERVATION AREAS IN THE CONDITION REQUIRED UNDER

THE PERMITS. IN THE EVENT THAT AN OWNER VIOLATES THE TERMS AND CONDITIONS OF THE PERMITS AND FOR ANY REASON THE DEVELOPER OR THE ASSOCIATION IS CITED THEREFORE, THE OWNER AGREES TO INDEMNIFY AND HOLD THE DEVELOPER AND THE ASSOCIATION HARMLESS FROM ALL COSTS ARISING IN CONNECTION THEREWITH, INCLUDING WITHOUT LIMITATION ALL COST AND ATTORNEYS' FEES, AS WELL AS ALL COSTS OF CURING SUCH VIOLATION.

NO PERSON SHALL ALTER THE DRAINAGE FLOW OF THE SURFACE WATER OR STORMWATER MANAGEMENT SYSTEM OR ANY PORTION OF THE JURISDICTIONAL WETLANDS OR CONSERVATION AREAS, INCLUDING WITHOUT LIMITATION, ANY BUFFER AREAS, SWALES, TREATMENT BERMS OR SWALES, WITHOUT THE PRIOR WRITTEN APPROVAL OF THE DEVELOPER, ASSOCIATION, SJRWMD, ACOE, CLAY COUNTY, AND / OR OTHER GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY, AS APPLICABLE.

Section 7.24 Leases. Unless rental agreements and commitments for occupancy pre-dates the formation of the Association, entire Lots may be rented provided the occupancy is only by the lessee, his family and guests. No rooms may be rented. The lease of any Lot shall not release or discharge the Owner from compliance with any of his/her obligations and duties as an Owner. No lease or sublease shall be for a period of less than twelve (12) calendar months (e.g. an Owner cannot lease its Lot for twelve (12) months or more and then allow the lessee to rent out all or any portion of the Lot for periods of less than twelve (12) months). Every lease shall be in writing and must be provided to the Association prior to the commencement of the lease for 1) approval of leasing a Lot by the board of the Association and 2) if approval is granted, then for purposes of verifying that the lease complies with the requirements of this Section. The Association shall not unreasonable prohibit leasing a Lot of one Lot owner if leasing is allowed by any Owner of a Lot.

Such lease must provide the name and contact information for the tenants as well as a current address of the Owner. The lease shall also specifically provide (or, if it does not, shall be automatically deemed to provide) that a material condition of the lease shall be the tenant's full compliance with this Declaration (and all exhibits thereto), and with any and all rules and regulations adopted by the Association from time to time (before or after the execution of the lease). The lease must contain a provision in which the tenant signs and acknowledges the receipt of a copy of the Declaration, this Declaration and the rules and regulations in effect at the time of the lease (if applicable). The lease must provide that a violation of the Declaration shall constitute a default under the lease. The Owner will be jointly and severally liable with the tenant to the Association for any amount which is required by the Association to repair any damage to the Property (as defined in the Declaration) resulting from acts or omissions of tenants (as determined in the sole discretion of the Association) and to pay any claim for injury or damage to properly caused by the negligence of the tenant and special Assessments may be

levied against the Lot therefore. All leases are subordinate to any lien filed by the Association, whether prior or subsequent to such lease. If so required by the Association, any Owner desiring to lease a Lot may be required to place in escrow with the Association a reasonable sum, not to **exceed the equivalent of one (1) month's rent, which may be used by the Association to repair any damage to the Property (as defined in the Declaration) resulting from acts or omissions of tenants (as determined in the sole discretion of the Association).** Payment of interest claims against the deposit, refunds and disputes regarding the disposition of the deposit shall be handled in the same fashion as provided in Part II of Chapter 83, Florida Statutes (2016).

When a Lot is leased, a tenant shall have all use rights in the Property (as defined in the Declaration) otherwise readily available for use generally by Owners, and the Owner of the leased Lot shall not have such rights, except as a guest, unless such rights are waived in writing by the tenant. Nothing herein shall interfere with the access rights of the Owner as a landlord pursuant to Chapter 83, Florida Statutes (2016). The Association shall have the right to adopt rules to prohibit dual usage by an Owner and a tenant of the Owner.

A covenant shall **exist designating the Association as the Owner's agent for the purpose of and with the authority to terminate any such lease agreement in the event of violations by the tenant of the above referenced declarations or rules and regulations, which covenant shall be an essential element of any such lease or tenancy agreement.**

ARTICLE VIII - UTILITY EASEMENTS AND OTHER EASEMENTS

Section 8.1 Unrestricted Right to Assign Easements. Developer shall have the unrestricted right, without the approval or joinder of any other person or entity to designate the use and to alienate, release, or otherwise assign the easements shown in the Plat or described herein.

Section 8.2 10 Foot Easement for Ingress, Egress, Utilities and Drainage. The Developer reserves for itself and grants unto the Association and its designees a ten foot (10") easement for the benefit of the Property, upon, across, over, through and under, along and parallel to each front and rear Lot line, or from the top of the lake bank landward as the case may be, for ingress, egress, installation, replacement, repair and maintenance of the utility system, for drainage, for police powers and for services supplied by the Developer or Association. By virtue of this easement, it shall be expressly permissible for the Developer and the Association to install and maintain facilities and equipment on the Property, to excavate for such purposes and to affix and maintain wires, circuits, pipes and conduits on and under the Lots, following which the Developer or the Association, as applicable, shall restore the affected property to its original condition as nearly as practicable. This easement shall be in addition to, rather than in place of, any other recorded easements on the Property.

Section 8.3 5 Foot Easement for Ingress, Egress, Utilities and Drainage. The Developer hereby reserves for itself and grants unto the Association and its designees a five foot (5") easement for the benefit of the Property upon, across, over, through and under, along and parallel to each side Lot line for access, ingress, egress installation, replacement, repair and maintenance of the utility system, for drainage, for police powers and for services supplied by the Developer or the Association. By virtue of this easement, it shall be expressly permissible for the Developer and the Association to install and maintain facilities and equipment on the Property, to excavate for such purposes and to affix and maintain wires, circuits, pipes and conduits on and under the Lots, following which the Developer or the Association, as applicable, shall restore the affected property to its original condition as nearly as practicable. This easement shall be in addition to, rather than in place of, any other recorded easements on the Property.

Section 8.4 Blanket Easement for Drainage and Landscape. The Developer reserves for itself and grants unto the Association and its designees a blanket easement and right on, over and under the ground within the Property to maintain and correct drainage of surface water and other erosion controls. Said right expressly includes the right to cut any trees, bushes or shrubbery, make any gradings of soil, take up pavement or to take any other similar action reasonably necessary, following which the Developer or the Association, as applicable, shall restore the affected property to its original condition as nearly as practicable. Reasonable notice of intent to take such action shall be given to all affected owners, unless, in the opinion of the Developer or the Association, an emergency exists which precludes such notice. The right granted hereunder may be exercised at the sole option of the Developer or the Association, and shall not be construed to obligate the Developer or the Association to take any affirmative action in connection therewith. The rights hereunder reserved and granted shall not extend to that portion of a Lot which is improved.

Section 8.5 Encroachment of Improvements. To the extent that any improvements constructed by Developer on, or, if any Lot encroaches on, any other Lot or Common Area, whether by reason of any deviation from the subdivision plat(s) of the Property or by reason of the settling or shifting of any land or improvements, a valid easement for such encroachment and the maintenance thereof shall exist. Upon the termination of such an encroachment, the easement created in this Section 8.5 shall also terminate.

Section 8.6 Easement for Maintenance of Landscape and Signage. The Developer hereby reserves for itself and grants unto the Association an alienable and releasable easement over and across certain tracts located in the Property for access, ingress and egress for the purposes of improvement, maintenance and repairs of all landscaping and signage as shown on the Plat for the Property approved by Clay County, Florida. Further, the Developer reserves for itself and grants unto the Association a twenty foot (20") easement running along and parallel to the road and running along and parallel to all boundary lines of the Plat for access

to and construction, maintenance and repair of signs, landscaping, walls, fences, circuits, conduits, planters and other improvements currently existing or hereafter made or constructed by the Developer or the Association.

ARTICLE IX - GENERAL PROVISIONS

Section 9.1 Maintenance of Common Areas. There is hereby granted to the Association the right, which shall also be its duty and responsibility, to maintain the Common Area in accordance with the Declaration and the Association Articles of Incorporation, Bylaws and rules and regulations.

Section 9.2 Covenants run with the Property. The covenants and restrictions contained in this Declaration, as the same may be amended from time to time, shall run with and bind the Property and shall inure to the benefit of and be enforceable by the Developer, the Association, the Owners and their respective legal representatives, heirs, successors or assigns, for a term of thirty (30) years after the date that this Declaration is recorded in the public records of Clay County, Florida, after which time all of said provisions shall be extended automatically for successive periods of ten (10) years each unless an instrument signed by the President and Secretary of the Association certifying that the Owners holding seventy-five percent (75%) of the total voting power in the Association have agreed to terminate all of the said provisions as of a specified date shall have been recorded. Unless this Declaration is terminated in accordance with this section, the Association shall rerecord this Declaration or other notice of its terms at intervals necessary under Florida law to preserve its effect. Any amendment to Declaration which would affect the surface water management system including the water management portions of the Common Areas, must have the prior approval of the St. Johns River Water Management District.

Section 9.3 Condemnation of Common Area. In the event all or part of the Common Area owned by the Association shall be taken or condemned by any authority having the power of eminent domain, all compensation and damages shall be paid to the Association. The Board of Directors of the Association shall have the sole and exclusive, right to act on behalf of the Association with respect to the negotiation and litigation of the taking or condemnation affecting such property.

Section 9.4 Notice to Owner. Any notice required to be sent to the Owner of any Lot under the provisions of this Declaration shall be deemed to have been properly sent when mailed, first class postage prepaid, or hand delivered to the last known address of the person who appears as Owner of such Lot on the records of the Association at the time of such mailing.

Section 9.5 Violation of Covenants. The Association is hereby granted the right, but shall have no obligation, following ten (10) days written notice to the Owner of the Lot specifying the violation to enter upon any Lot to correct any violation of these covenants and restrictions or to take such action, as the Association deems necessary to enforce these

Covenants and Restrictions all at the expense of the Lot Owner. The Owner of the Lot shall pay the Association, on demand, the actual cost of such enforcement plus twenty percent (20%) of the cost of performing the enforcement. In the event that such charges are not paid on demand the charges shall bear interest at the maximum legal rate of interest from the date of demand. The Association may, in its option, bring action at law against the Lot Owner personally obligated to pay the same, or upon giving the Lot owner ten (10) days written notice of intention to file a claim of lien against a Lot, may file and foreclose such lien. In addition, the Association shall be entitled to bring actions at law for damages or in equity for injunctions for the purposes of curing or correcting any violation of the terms of these covenants and restrictions. All costs and expenses, including, but not limited to, attorneys' fees (at trial, in settlement, and on appeal) incurred by the Association to effectuate collection of any charges or to cure or correct any violation of the terms of these covenants and restrictions shall be borne by the Lot Owners responsible for the charges or violations in question. All foregoing remedies of the Association shall be cumulative to any and all other remedies of the Association provided herein or at law or in equity. The failure by the Association to bring any action to enforce any provisions of these covenants and restrictions shall in no event be deemed a waiver of the right to do so thereafter as to the same breach or as to one occurring prior to or subsequent thereto, nor shall such failure give rise to any claim or cause of action by any Lot Owner or any other party against the Association.

Section 9.6 Enforcement of Declaration. In addition to the enforcement provisions previously set forth in this Declaration, the provisions of this Declaration may be enforced by any Owner, Developer or the Association by a proceeding at law or in equity against any person or entity violating or attempting to violate the same, either to restrain violation or to recover damages, or both, and against his or its property to enforce any lien created by this Declaration. Failure to so enforce any of these protective covenants and restrictions shall in no event be deemed a waiver of the right to do so at any time thereafter. Furthermore, the SJRWMD shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the Surface Water Management System.

Section 9.7 Approval of Developer. Whenever the approval of Developer (any of its officers) or Association is required by these covenants and restrictions, no action requiring such approval shall be commenced or undertaken until after a request shall be sent to Developer and the Association by Registered or Certified Mail with return receipt requested. If Developer or the Association fails to act on any such written request within thirty (30) days after the date of receipt by Developer or the Association, the approval of Developer to the particular action sought shall be granted; however, no action shall be taken by or on behalf of the person or persons submitting the written request which violates any of these covenants and restrictions.

Section 9.8 Liberal Construction of Declaration. The provisions of this Declaration shall be liberally construed to effectuate their purpose of creating a uniform consistent plan for the development and use of the Property.

Section 9.9 Invalidity of Part does not invalidate the Balance. The invalidity of any part of this Declaration shall not impair or affect in any manner the validity and enforceability of the balance of the Declaration which shall remain in full force and effect.

Section 9.10 Gender Neutrality. The use of the masculine gender herein shall be deemed to include the feminine gender and the use of the singular shall be deemed to include the plural, whenever the context so requires.

Section 9.11 Amendment of Declaration. Subject to the provisions of Section 9.2, Developer is hereby granted the absolute and unconditional right, so long as it remains a Class B member of the Association, to amend this Declaration without the consent or joinder of any party to (i) conform to the requirements of the Federal Home Loan Mortgage Corporation, Federal National Mortgage Association, Veterans Administration, Federal Housing Authority, or any other generally recognized institution involved in the purchase and sale of home loan mortgages or (ii) to conform to the requirements of institutional mortgage lender(s) or title insurance company(s) or (iii) to perfect, clarify or make internally consistent the provisions herein; (iv) to conform to the requirements of the SJRWMD, Clay County and/or Private Utility Company; or (v) correct any error herein.

9.11.1 Subject to the provisions of Section 9.2, Developer is hereby granted the right to amend this Declaration in any other manner without the joinder or any party until the termination of Class B membership so long as (i) the voting power of existing Members is not diluted thereby, (ii) the assessments of existing owners are not increased except as may be expressly provided for herein, and (iii) no **Owner's** right to the use and enjoyment of his Lot or the Common Areas is materially and adversely altered thereby, unless such Owner has consented thereto.

9.11.2 This Declaration may be also amended at a duly called meeting of the Association where a quorum is present if the amendment resolution is adopted by (i) a unanimous vote of all Class A Members of the Association present at such meeting and (ii) the Class B Member, if any. An amendment so adopted shall be effective upon the recordation in the public records of Clay County of a copy of the amendment resolution, signed by the President of the Association and certified by the Secretary of the Association.

9.11.3 Notwithstanding the foregoing, any amendment to this Declaration that alters any provision relating to the Surface Water or Stormwater Management System, beyond maintenance in its original condition, including the water management portions of the Common Areas must have the prior written

approval of the SJRWMD. This Declaration may not be terminated unless adequate provision for transferring perpetual maintenance responsibility for the Surface Water or Stormwater Management System obligation to the then Owners is made and said transfer obligation is permitted under the then existing requirements of the SJRWMD or its successors or any other governmental body that may have authority over such transfer. In the event that the Association is dissolved, prior to such dissolution, all responsibility relating to the Surface Water or Stormwater Management System and the Permits must be assigned to and accepted by an entity approved by the ACOE and SJRWMD. Any amendment to this Declaration shall be executed by the Association and Declarant, if applicable, and shall be recorded in the public records of the County.

Section 9.12 Legal Fees. Any and all legal fees, including, but not limited to, attorneys' fees and court costs, including before, at trial, in bankruptcy and any post judgment collection, which may be incurred by Developer, the Association or any Owner in the lawful enforcement of any of the provisions of this Declaration, regardless of whether such enforcement requires judicial action, shall be assessed against and collectible from the unsuccessful party to the action, and if an Owner, shall be a lien against such **Owner's** Lot in favor of the Association and/or Developer.

Section 9.13 Transfer, Assignment and Withdrawal of Powers. Developer shall have the sole and exclusive right at any time, and from time to time, to transfer and assign to, or to withdraw from, such person, firm, corporation or committee of Lot Owners as it shall elect, any or all rights, powers, privileges, authorities and reservations given to or reserved by Developer by any part or paragraph of this Declaration. No such transfer or assignment shall require the consent, approval or acceptance of any person, including, without limitation, the Association or the Owners. Following any such assignment, Developer shall be relieved of the performance of all duties and obligations hereunder. If at any time hereafter there shall be no person, firm or corporation entitled to exercise the rights, powers, privileges, authorities, and reservations given to or reserved by Developer under these provisions, the same shall be vested in and be exercised by the Association and if the Association shall have been dissolved, then by a committee to be elected or appointed by the Owners of a majority of the Lots shown on the Plat. Nothing herein contained, however, shall be construed as conferring any rights, powers, privileges, authorities or reservations in said committee accept in the event aforesaid. The term "Developer" as used herein shall include the person or entity identified on the first page as Developer and its successors or assigns.

Section 9.14 Florida Law. This Declaration shall be construed in accordance with laws of the State of Florida as amended from time to time.

Section 9.15 Disclaimers as to Water Bodies. NEITHER THE DEVELOPER, THE ASSOCIATION, NOR ANY OF THEIR SUCCESSORS, ASSIGNS, OFFICERS, DIRECTORS,

COMMITTEE MEMBERS, EMPLOYEES, MANAGEMENT AGENTS, CONTRACTORS OR SUB-CONTRACTORS (COLLECTIVELY, THE "LISTED PARTIES") SHALL BE LIABLE OR RESPONSIBLE FOR MAINTAINING OR ASSURING THE WATER QUALITY OR LEVEL IN ANY LAKE, POND, CANAL, CREEK, STREAM OR OTHER WATER BODY ADJACENT TO OR WITHIN THE PROPERTY, EXCEPT AS SUCH RESPONSIBILITY MAY BE SPECIFICALLY IMPOSED BY AN APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY OR AUTHORITY. FURTHER, ALL OWNERS AND USERS OF ANY PORTION OF THE PROPERTY LOCATED ADJACENT TO OR HAVING A VIEW OF ANY OF THE AFORESAID WATER BODIES SHALL BE DEEMED, BY VIRTUE OF THEIR ACCEPTANCE OF THE DEED TO OR USE OF, SUCH PROPERTY, TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FOR ANY AND ALL CHANGES IN THE QUALITY AND LEVEL OF THE WATER IN SUCH BODIES.

ALL PERSONS ARE HEREBY NOTIFIED THAT FROM TIME TO TIME ALLIGATORS, POISONOUS SNAKES, AND OTHER WILDLIFE MAY INHABIT OR ENTER INTO WATER BODIES AND NATURAL AREAS WITHIN THE PROPERTY AND MAY POSE A THREAT TO PERSONS, PETS AND PROPERTY, BUT THAT THE LISTED PARTIES ARE UNDER NO DUTY TO PROTECT AGAINST, AND DO NOT IN ANY MANNER WARRANT AGAINST, ANY DEATH, INJURY OR DAMAGE CAUSED BY SUCH WILDLIFE.

ALL PERSONS ARE HEREBY NOTIFIED THAT LAKE BANKS AND SLOPES WITHIN CERTAIN AREAS OF THE PROPERTY MAY BE STEEP AND THAT DEPTHS NEAR SHORE MAY DROP OFF SHARPLY. BY ACCEPTANCE OF A DEED TO, OR USE OF, ANY LOT OR OTHER PORTION OF THE PROPERTY, ALL OWNERS OR USERS OF SUCH PROPERTY SHALL BE DEEMED TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FROM ANY AND ALL LIABILITY OR DAMAGES ARISING FROM THE DESIGN, CONSTRUCTION, OR TOPOGRAPHY OF ANY LAKE BANKS, SLOPES, OR LAKE BOTTOMS LOCATED THEREIN.

[SIGNATURES APPEAR ON THE FOLLOWING PAGE]

IN WITNESS WHEREOF, the undersigned, being the Developer herein, does hereby make this Declaration of Covenants, Conditions, Restrictions, and Easements for and has caused this Declaration to be executed in its name on this 24TH day of NOVEMBER 2020.

Subscribed, Signed and
Delivered in the presence of:

Tiffany Bell
Tiffany Bell (Nov 24, 2020 11:46 EST)

Tiffany Bell

Print Witness Name

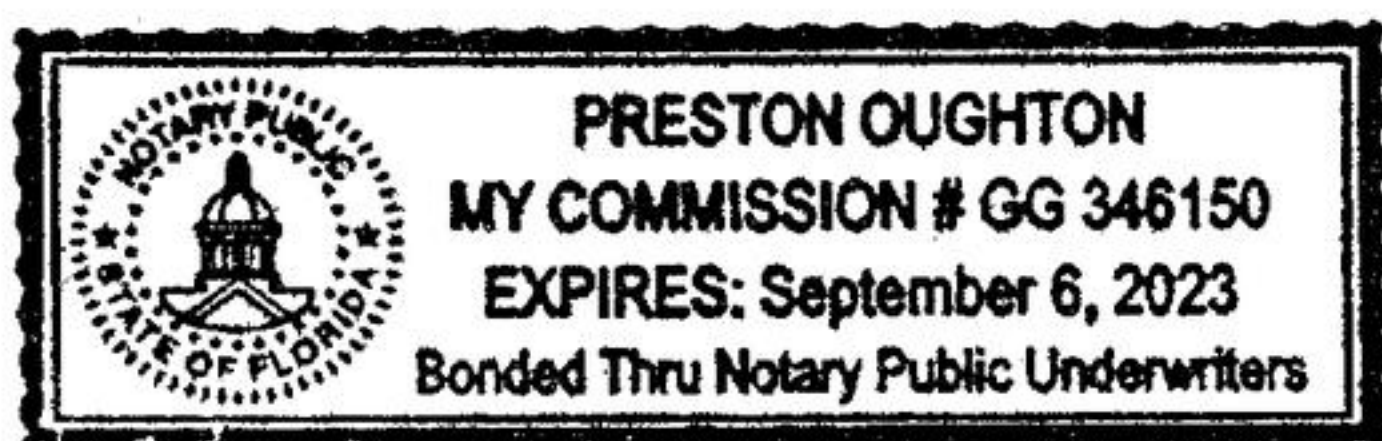
Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

Emma Jordan

Print Witness Name

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of () physical presence or (x) online notarization. This 24th Day of November 2020, by MICHAEL ROSKIND and LAURIE ROSKIND.



Personally know (x) or Produced Identification

Type of Identification Produced _____

DOCTORS LAKE DEVELOPER, LLC

Michael Roskind
By: Michael Roskind (Nov 24, 2020 11:35 EST)

Its: Michael Roskind

Print Name

DOCTORS LAKE DEVELOPER, LLC

Laurie Roskind
By: Laurie Roskind (Nov 24, 2020 11:38 EST)

Its: Laurie Roskind

Print Name

Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

EXHIBIT "A"**PROPERTY****(PARCEL A)**

A PORTION OF LOT 18, LAKE VILLAS, CLAY COUNTY, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 52 OF THE PUBLIC RECORDS OF SAID COUNTY, SAID PORTION BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE INTERSECTION OF THE SOUTHWESTERLY LINE OF SAID LOT 18 WITH THE SOUTHEASTERLY

RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 224-A (DOCTORS LAKE DRIVE); THENCE NORTHEASTERLY ALONG SAID SOUTHEASTERLY RIGHT-OF-WAY LINE, AND ALONG THE ARC OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 1798.25 FEET, AN ARC DISTANCE OF 100.37 FEET TO THE NORTHEASTERLY LINE OF SAID LOT 18, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 50°11'50" EAST, 100.35 FEET; THENCE ON SAID NORTHEASTERLY LINE OF LOT 18, SOUTH 35°00'00" EAST, 221.06 FEET; THENCE SOUTH 54°41'01" WEST, 100.00 FEET TO SAID SOUTHWESTERLY LINE OF LOT 18; THENCE ON SAID SOUTHWESTERLY LINE, NORTH 35°00'00" WEST, 213.15 FEET TO THE POINT OF BEGINNING, BEING 0.5 ACRES, MORE OR LESS IN AREA.

SUBJECT TO AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES COVERING THE NORTHEASTERLY 30 FEET THEREOF.

(PARCEL B)

A PORTION OF LOT 18, LAKE VILLAS, CLAY COUNTY, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 52 OF THE PUBLIC RECORDS OF SAID COUNTY, SAID PORTION BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE INTERSECTION OF THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 224-A (DOCTORS LAKE DRIVE) WITH THE NORTHEASTERLY LINE OF SAID LOT 18; THENCE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 221.06 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 217.80 FEET; THENCE SOUTH 54°41'01" WEST, 100.00 FEET TO THE SOUTHWESTERLY LINE OF SAID LOT 18; THENCE ON SAID SOUTHWESTERLY LINE, NORTH 35°00'00" WEST, 217.80 FEET; THENCE NORTH 54°41'01" EAST, 100.00 FEET TO THE POINT OF BEGINNING, BEING 0.5 ACRES, MORE OR LESS IN AREA.

TOGETHER WITH AND SUBJECT TO AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES COVERING THE FOLLOWING DESCRIBED PORTION OF SAID LOT 18; BEGIN AT THE INTERSECTION OF THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF DOCTORS LAKE DRIVE WITH THE NORTHEASTERLY LINE OF SAID LOT 18; THENCE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 438.86 FEET; THENCE SOUTH 54°41'01" WEST, 30.00 FEET; THENCE NORTH 35°00'00" WEST, 437.07 FEET TO SAID SOUTHEASTERLY RIGHT-OF-WAY OF DOCTORS LAKE DRIVE; THENCE NORTHEASTERLY ALONG SAID RIGHT-OF-WAY LINE AND

ALONG THE ARC OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 1798.25 FEET, AN ARC DISTANCE OF 30.05 FEET TO THE POINT OF BEGINNING, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 51°16'52" EAST, 30.05 FEET.

(PARCEL C)

A PORTION OF LOT 18, LAKE VILLAS, CLAY COUNTY, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 52 OF THE PUBLIC RECORDS OF SAID COUNTY, SAID PORTION BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE INTERSECTION OF THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 224-A (DOCTORS LAKE DRIVE) WITH THE NORTHEASTERLY LINE OF SAID LOT 18; THENCE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 438.86 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 472 FEET MORE OR LESS, TO THE WATERS OF DOCTORS LAKE; THENCE SOUTHWESTERLY ALONG SAID WATERS, 112 FEET, MORE OR LESS TO THE SOUTHWESTERLY LINE OF SAID LOT 18; THENCE ON SAID SOUTHWESTERLY LINE, NORTH 35°00'00" WEST, 500 FEET MORE OR LESS TO A POINT THAT BEARS SOUTH 54°41'01" WEST, 100.00 FEET FROM THE POINT OF BEGINNING; THENCE NORTH 54°41'01" EAST, 100.00 FEET TO THE POINT OF BEGINNING, BEING 1.2 ACRES, MORE OR LESS IN AREA.

TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES COVERING THE FOLLOWING DESCRIBED PORTION OF SAID LOT 18; BEGIN AT THE INTERSECTION OF THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF DOCTORS LAKE DRIVE WITH THE NORTHEASTERLY LINE OF SAID LOT 18; THENCE ON SAID NORTHEASTERLY LINE, SOUTH 35°00'00" EAST, 438.86 FEET; THENCE SOUTH 54°41'01" WEST, 30.00 FEET; THENCE NORTH 35°00'00" WEST, 437.07 FEET TO SAID SOUTHEASTERLY RIGHT-OF-WAY OF DOCTORS LAKE DRIVE; THENCE NORTHEASTERLY ALONG SAID RIGHT-OF-WAY LINE AND ALONG THE ARC OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 1798.25 FEET, AN ARC DISTANCE OF 30.05 FEET TO THE POINT OF BEGINNING, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 51°16'52" EAST, 30.05 FEET.

RE PARCEL NO. 370425-008389-000-00

EXHIBIT "B"**ARTICLES OF INCORPORATION OF DOCTORS LAKE HOMEOWNERS ASSOCIATION, A FLORIDA NOT-FOR-PROFIT CORPORATION**

The undersigned persons, being all the directors (hereinafter also known as "trustee(s)") and members of DOCTORS LAKE HOMEOWNERS ASSOCIATION, a Florida not-for-profit corporation ("Association"), consent and adopt and approve the following amendments to the articles of incorporation of the Association:

ARTICLE I – NAME AND DEFINITIONS

The name of the Association is DOCTORS LAKE HOMEOWNERS ASSOCIATION. All defined terms contained in these Articles shall have the same meanings as such terms are defined by the Declaration of Covenants and Restrictions for Wexford Chase to be recorded in the public records of Clay County, Florida ("Declaration").

ARTICLE II – PRINCIPAL OFFICE AND MAILING ADDRESS

The location of the Association's principal office shall be 3249 Doctors Lake Dr, Orange Park, FL 32073 and its mailing address shall be 10365 Hood Road South, Suite 105, Jacksonville, FL, 32257, or at such other place as may be established by resolution of the Association's Board of Directors from time to time.

ARTICLE III - PURPOSES

The Association is a not-for-profit corporation. The general purposes, objects, and nature for which the Association is organized are:

- (a) To promote matters of common interest and concern of the Owners of the property within the real property subject to the terms and provisions of the Declaration.
- (b) To own, maintain, repair and replace the Common Area, including without limitation the structures, landscaping and other improvements located thereon, for which the obligation to maintain and repair has been delegated to and accepted by the Association.
- (c) To operate, maintain, and manage the Surface Water or Stormwater management System in a manner consistent with the St. Johns River Water Management Permit No. 4-031-124832-1, as the same may be amended from time to time, and applicable District rules, and to assist in the enforcement of the Declaration that relate to the Surface Water or Stormwater Management System.

- (d) To provide, purchase, acquire, replace, improve, maintain, operate and repair such buildings, structures, landscaping, equipment, and to provide such other services for the benefit of the members of the Association, as the Board of Directors in its discretion determines necessary, appropriate, and/or convenient.
- (e) To operate without profit for the sole and exclusive benefit of its Members.
- (f) To perform all of the functions contemplated for the Association and undertaken by the Board of Directors pursuant to the terms and conditions of the Declaration.

ARTICLE IV – GENERAL POWERS

The general powers that the Association shall have are as follows:

- (a) To hold funds solely and exclusively for the benefit of the Members for purposes set forth in these Articles of Incorporation.
- (b) To promulgate and enforce rules, regulations, bylaws, covenants, restrictions and agreements to effectuate the purposes for which the Association is organized.
- (c) To delegate power or powers where such is deemed in the interest of the Association.
- (d) To purchase, lease, hold, sell, mortgage or otherwise acquire or dispose of real or personal property, to enter into, make, perform or carry out contracts of every kind with any person, firm, corporation or association (including without limitation contracts for service to provide for operation and routine custodial maintenance of Surface Water or Stormwater Management System); to do any and all acts necessary or expedient for carrying on any and all of the activities and pursuing any and all of the objects and purposes set forth in the Declaration and these Articles of Incorporation and not forbidden by the laws of the State of Florida.
- (e) To fix, levy and collect adequate assessments to be levied against all or any portion of the Property to defray expenses and costs of effectuating the objects and purposes of the Association and to create reasonable reserves for such expenditures, and to authorize its Board of Directors to enter into agreements with maintenance entities for the collection of such assessments. The foregoing shall include the power to levy and collect adequate assessments against the members for the costs of maintenance and operation of the Surface Water or Stormwater Management System, including but not limited to, work within retention areas, drainage structures and drainage easements.

- (f) To charge recipients for services rendered by the Association and the users of the Association property where such is deemed appropriate by the Board of Directors of the Association and permitted by the Declaration.
- (g) To pay taxes and other charges, if any, on or against property owned, accepted, or maintained by the Association.
- (h) To borrow money and, from time to time, to make, accept, endorse, execute and issue debentures, promissory notes or other obligations of the Association for monies borrowed, or in payment for property acquired, or for any of the other purposes of the Association, and to secure the payment of such obligations by mortgage, pledge, or other instrument of trust, or by lien upon, assignment of or agreement in regard to all or any part of the property rights or privileges of the Association wherever situated.
- (i) To merge with any association which may perform similar functions located within the same general vicinity of the Property.
- (j) In general, to have all powers conferred upon a corporation by the laws of the State of Florida, except as prohibited herein and by the terms and conditions set forth in the Declaration.

ARTICLE V - MEMBERS

The members ("Members") shall consist of the Developer, and each Owner.

ARTICLE VI – VOTING AND ASSESSMENTS

- (1) Subject to the restrictions and limitations hereinafter set forth, each Member, other than the Developer, shall be entitled to the number of votes in the Association computed as follows:
 - (a) The Members, other than the Developer, who are Owners shall have one vote for each Lot owned by them. The votes of members who are Owners shall be exercised directly by such Owners or their authorized representatives.
 - (b) The Developer shall have the number of votes equal to the number of votes allocated to the members other than the Developer, plus one vote. The Developer shall have such voting rights for so long as it shall own any portion of the Property, or until it shall voluntarily relinquish its right to vote in Association matter, whichever shall first occur.
- (2) When an Owner who is a Member is comprised of one or more persons or entities, all such persons shall be Members, and the vote(s) for the applicable portions of the Property shall be exercised as they among themselves shall determine. The votes allocated to any Subassociation or Owner pursuant to these Articles, cannot be divided for any issue and must be voted as a whole, except where otherwise required by law.

The affirmative vote of a majority of the votes allocated to the Members case any meeting of the Members duly called at which a quorum is present, or case by written ballot by a quorum of the membership, shall be binding upon the Members and the Association.

- (3) The Association will obtain funds with which to operate by assessment of the Owners in accordance with the provisions of the Declaration, as supplemented by the provisions of the Articles and Bylaws of the Association relating thereto. Any Member who is delinquent in the payment of assessments due the Association shall be deemed to be not in good standing with the Association for the period of time that such delinquency shall continue.

ARTICLE VII – BOARD OF DIRECTORS

- (1) The affairs of the Association shall be managed by a Board of Directors consisting of three (3) Directors. Directors need not be Members of the Association and need not be residents of the State of Florida, provided however, no person is a Member who is not in good standing with the Association shall be eligible to serve as a Director. For so long as it shall own any portion of the Property, the Developer shall have the right to appoint all of the members of the Board of Directors.
- (2) Elections of members of the Board of Directors shall be by plurality vote. At the first **annual election following the Developer's relinquishment of its right to appoint all of** the members of the Board of Directors, the terms of office of the two (2) Directors receiving the highest number of votes shall be established at two (2) years. The remaining Director shall serve for a term of one (1) year. Thereafter, as many Directors shall be elected and appointed, as the case may be, as there are regular terms of office of Directors expiring at such time; and the term of each Director so elected or appointed at each annual election shall be for two (2) years expiring at the second annual election following their election, and thereafter until their successors are duly elected and qualified, or until removed from office with or without cause by the affirmative vote of a majority of the Members. In no event can a Board member appointed by the Developer be removed except by action of the Developer, and may be removed from office, and a successor Director may be appointed, at any time by the Developer.
- (3) The names and addresses of the members of the first Board of Directors who shall hold office until the first annual meeting of the members and until their successors are elected or appointed and have qualified, are as follows:

<u>Name</u>	<u>Residential Address</u>
Michael Roskind,	10512 Oak Place, Fairfax, VA 22030

Laurie Roskind, Vice-	10512 Oak Place, Fairfax, VA 22030
James Roskind,	486 Vera Avenue Redwood City, CA 94061

ARTICLE VIII - OFFICERS

The Officers of the Associations shall be: *President, Vice-President, and Secretary*, and such other officers as the Board may from time to time by resolution create. Any two (2) or more offices may be held by the same person except the offices of President and Secretary. Officers shall be elected for one (1) year terms in accordance with the procedure set forth in the Bylaws. The names of the officers who are to manage the affairs of the Association until the first annual meeting of the Members and until their successors are duly elected and qualified are:

<u>Name</u>	<u>Residential Address</u>
<i>Michael Roskind, President</i>	10512 Oak Place, Fairfax, VA 22030
<i>Laurie Roskind, Vice-President</i>	10512 Oak Place, Fairfax, VA 22030
<i>James Roskind, Secretary</i>	486 Vera Avenue Redwood City, CA 94061

ARTICLE IX – CORPORATE EXISTENCE

The Association shall have a perpetual existence. These Articles of Incorporation shall become effective upon filing as prescribed by law.

ARTICLE X - BYLAWS

The Board of Directors shall adopt Bylaws consistent with these Articles. Such Bylaws may be altered, amended, or repealed by resolution of the Board of Directors.

ARTICLE XI – AMENDMENTS TO ARTICLES OF INCORPORATION AND BYLAWS

These Articles may be altered, amended, or repealed upon the affirmative vote of Members holding a majority of the total votes allocated to the members pursuant to these Articles. There are not Owners or Members other than Developer at the time of filing these Articles of Incorporation and said Articles of Incorporation have been duly adopted by the Directors.

ARTICLE XII – INCORPORATOR

The name and address of the Incorporator is as follows:

PRESTON H. OUGHTON, ESQ.
10365 HOOD ROAD SOUTH, SUITE 105
JACKSONVILLE, FL 32257

ARTICLE XIII – INDEMNIFICATION OF OFFICERS AND DIRECTORS

- (1) To The extent allowed by law, the Association hereby indemnifies any Director or officer made a party or threatened to be made a party to any threatened, pending or completed action, suit or proceeding:
 - (a) Whether civil, criminal, administrative, or investigative, other than one by or in the right of the Association to procure a judgment in its favor, brought to impose a liability or penalty on such person for an act alleged to have been committed by such person in his capacity as a Director or officer of the Association or as a director, officer, employee, or agent of any other corporation, partnership, joint venture, trust or other enterprise which he served at the request of the Association, against judgments, fines, amounts paid in settlement and reasonable expenses, including attorneys' fees, actually and necessarily incurred as a result of such action, suit or proceeding or any appeal thereof, if such person acted in good faith in the reasonable belief that such action was in the best interests of the Association, and in criminal actions or proceedings, without reasonable grounds for belief that such action was unlawful. The termination of any such action, suit or proceeding by judgment, order, settlement, conviction or a plea of nolo contendere or its equivalent shall not in itself create a presumption that any such Director or officer did not act in good faith in the reasonable belief that such action was in the best interest of the Association or that he had reasonable grounds for belief that such action was unlawful.
 - (b) By or in the right of the Association to procure a judgment in its favor by reason of his being or having been a Director or officer of the Association, or by reason of his being or having been a director, officer, employee or agent of any other corporation, partnership, joint venture, trust or other enterprise which he served at the request of the Association, against the reasonable expenses including attorneys' fees, actually and necessarily incurred by him in connection with the defense or settlement of such action, or in connection with an appeal therein if such person acted in good faith in the reasonable belief that such action was in the best interest of the Association. Such person shall not be entitled to indemnification in relation to matters to which such person has been adjudged to have been guilty of gross negligence or misconduct in the performance of his duty to the Association unless, and only to the extent that, the court, administrative agency, or investigative body before which such action, suit or proceeding is held shall determine upon application that, despite the adjudication of liability but in view of all circumstances of the case, such person is fairly and reasonably entitled to indemnification for such expenses

which such tribunal shall deem proper.

- (2) The Board of Directors shall determine whether amounts for which a Director or officer seek indemnification were properly incurred and whether such Director or officer acted in good faith in a manner he reasonably believed to be in the best interests of the Association, and whether, with respect to any criminal action or proceeding, he had no reasonable ground for belief that such action was unlawful. Such determination shall be made by the Board of Directors by a majority vote of a quorum consisting of Directors who were not parties to such action, suit or proceeding.
- (3) The foregoing rights of indemnification shall not be deemed to limit in any way the powers of the Association to indemnify under applicable law.

ARTICLE XIV – TRANSACTION IN WHICH DIRECTORS OR OFFICERS ARE INTERESTED

- (1) No contract or transaction between the Association and one or more of its Directors or officers, or between the Association and any other corporation, partnership, association, or other organization in which one or more of its Directors or officers are Directors or officers, or in which they have a financial interest, shall be invalid, void or voidable solely for this reason, or solely because the Director or officer is present at or participates in the meeting of the Board or committee thereof which authorizes the contract or transaction, or solely because his or their votes are counted for such purpose. All such contracts or transactions shall, however, be fair and reasonable and upon terms reasonably comparable to those which could be obtained in arms-length transactions with unrelated entities. No Director or Officer of the Association shall incur liability by reason of the fact that he is or may be interested in any such contract or transaction.
- (2) Interested Directors may be counted in determining the presence of a quorum at a meeting of the Board of Directors or of a committee which authorized the contract or transaction.

ARTICLE XIV – DISSOLUTION OF THE ASSOCIATION

- (1) Upon dissolution of the Association, all of its assets remaining after provisions for creditors and payment of all costs and expenses of such dissolution shall be distributed in the following manner:
 - (a) Dedication to any applicable municipal or other governmental authority of any property determined by the Board of Directors of the Association to be appropriate for such dedication and which the authority is willing to accept.
 - (b) Remaining assets shall be distributed among the Members, subject to the limitation set forth below, each Member's share of the assets to be determined

by multiplying such remaining assets by a fraction the numerator of which is all amounts assessed by the Association since its organization against the portion of Property which is owned by the Member at that time, and the denominator of which is the total amount (excluding penalties and interest) assessed by the Association against all properties which at the time of dissolution are part of the Property. The year of dissolution shall count as a whole year for purposes of the preceding fractions.

- (2) The Association may be dissolved upon a resolution to that effect being approved by a majority of the Board of Directors and by two-thirds (2/3) of the Members. In the event of incorporation by annexation or otherwise, of all or part of the Property by a political subdivision of the State of Florida, the Association may be dissolved in the manner set forth above.
- (3) In no event shall the Association be dissolved or merged, and any attempt to do so shall be ineffective, unless and until maintenance responsibility for the Surface Water or Stormwater Management System and discharge facilities located within the Property is assumed by an entity acceptable to the Clay River Water Management District, Florida Department of Environmental Regulation, or other governmental authority having jurisdiction, pursuant to the requirements of Rule 40C-42.027, Florida Administrative Code, or other administrative regulation of similar import.

ARTICLE XVI – MERGERS AND CONSOLIDATIONS

Subject to the provisions of the Declaration applicable to the Property and to the extent permitted by law, the Association may participate in mergers and consolidations with other nonprofit corporations organized for the same purposes, provided that any such merger or consolidation shall be approved in the manner provided by Chapter 617, Florida Statutes as the same may be amended from time to time. For purposes of any vote of the Members required pursuant to said statutes, for so long as the Developer shall own any portion of the Property, any such merger or consolidation shall require the Developer's prior approval.

[SIGNATURES APPEAR ON THE FOLLOWING PAGE]

IN WITNESS WHEREOF, the Incorporator has hereto set his/her hand and seal this 24th day of November 2020.

Subscribed, Signed and
delivered in the presence of:

Tiffany Bell

Tiffany Bell (Nov 24, 2020 11:46 EST)

Tiffany Bell

Print Witness Name

Incorporator

By: ~~_____~~
Preston Oughton (Nov 24, 2020 11:45 EST)

Preston Oughton

Print Name

Emma Jordan

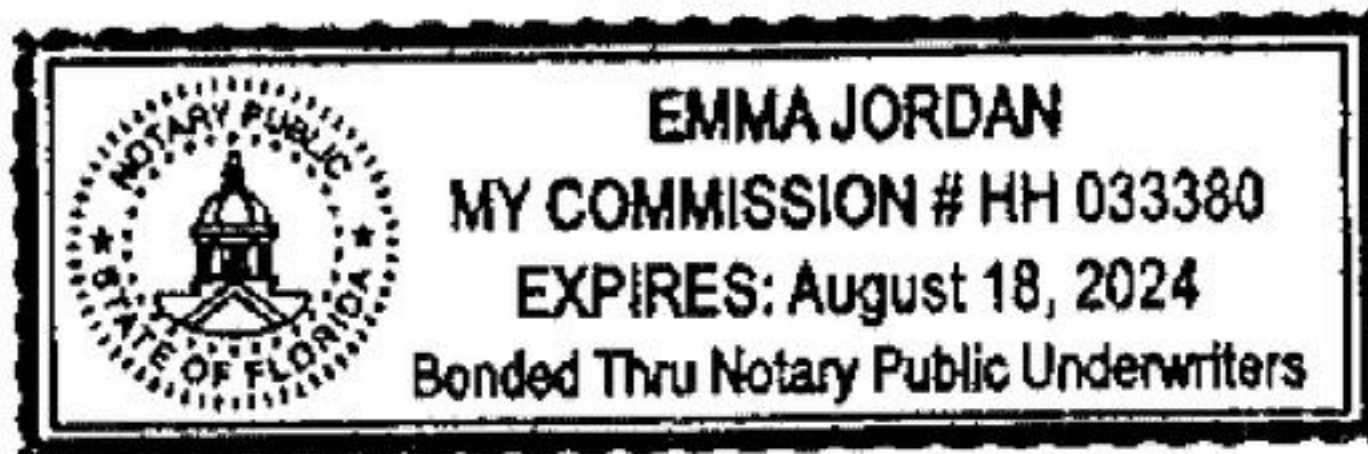
Emma Jordan (Nov 24, 2020 11:49 EST)

Emma Jordan

Print Witness Name

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of (x) physical presence or () online notarization. This 24th Day of November 2020, by PRESTON H. OUGHTON.



Emma Jordan
NOTARY PUBLIC - STATE OF FLORIDA
Printed Name: Emma Jordan

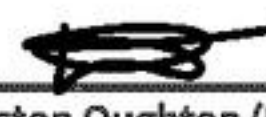
Personally know (x) or Produced Identification

Type of Identification Produced _____

IN COMPLIANCE WITH SECTION 617.0501, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

DOCTORS LAKE HOMEOWNERS ASSOCIATION, DESIRING TO ORGANIZE UNDER THE LAWS OF THE STATE OF FLORIDA WITH ITS PRINCIPAL PLACE OF BUSINESS AT 3249 DOCTORS LAKE DR, ORANGE PARK, FL 32073, HAS NAMED PRESTON H. OUGHTON, ESQ., WHOSE ADDRESS IS 10365 HOOD ROAD SOUTH, SUITE 105, JACKSONVILLE, FLORIDA 32257, AS ITS REGISTERED AGENT TO ACCEPT SERVICE OF PROCESS WITHIN THE STATE OF FLORIDA. SAID REGISTERED AGENT'S ADDRESS IS THE CORPORATION'S REGISTERED OFFICE.

Incorporator

By: 
Preston Oughton (Nov 24, 2020 11:45 EST)

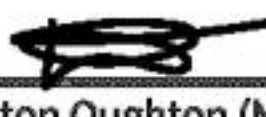
Preston Oughton

Print Name

Dated: November 24, 2020.

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE NAMED CORPORATION AT TH PLACE DESIGNATED IN THIS CERTIFICATE, TO HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMACE OF MY DUTIES.

Registered Agent

By: 
Preston Oughton (Nov 24, 2020 11:45 EST)

Preston Oughton

Print Name

Dated: November 24, 2020.

EXHIBIT "C"**BYLAWS****BYLAWS DOCTORS LAKE HOMEOWNERS ASSOCIATION**

1. DEFINITIONS. All defined terms contained herein which are defined in the Declaration of Covenants and Restrictions for Wexford Chase ("Declaration") to be recorded in the public records of Clay County, Florida, and in the Articles of Incorporation of the Association, shall have the same meanings as such terms are defined in the Declaration and Articles of Incorporation.

2. LOCATION OF PRINCIPLE OFFICE. The office of the DOCTORS LAKE HOMEOWNERS ASSOCIATION ("Association") shall be at 3249 DOCTORS LAKE DR, ORANGE PARK, FL 32073 or at such other place as may be established by resolution of the Board of Directors of the Association from time to time.

3. VOTING RIGHTS AND ASSESSMENTS

a. The Owners, and the Declarant, as long as it owns any Property subject to Declaration, shall be Members of the Association as provided in the Articles of Incorporation of the Association, and shall have the voting rights as set forth in the Articles of Incorporation, provided that any person or entity who holds any interest in a Lot or Building Site only as a security for the performance of an obligation shall not be a Member. Membership shall be appurtenant to, and may not be separated from, ownership if any parcel within the Property.

b. Assessments and installments thereon not paid when due shall bear interest from the date when due until paid at the highest lawful rate and shall result in the suspension of voting privileges during any period of such non-payments.

4. BOARD OF DIRECTORS

a. A majority of the Board of Directors of the Association ("Board") shall constitute a quorum to transact business at any meeting of the Board, and the action of the majority present at a meeting at which a quorum is present shall constitute the action of the Board.

b. Any vacancy occurring on the Board because of death, resignation or other termination of services of any Director, shall be filled by the Board, except that the Declarant, to the exclusion of other Members and/or the Board itself, shall fill any vacancy created by the death, resignation, removal or other termination of services of any Director appointed by the Declarant. A Director elected or appointed to fill a vacancy shall be elected or appointed by the unexpired term of his predecessor in office

and thereafter until his successor shall have been elected or appointed, and qualified.

5. ELECTION OF DIRECTORS

a. Nominations for the election of Board members (other than Board members appointed by the Declarant) shall be made by the Nomination Committee described in Article IX hereof, or upon petition in accordance with Section C. of this Article V. The Nomination Committee shall make as many nominations as it shall in its discretion determine.

b. The Declarant shall, within fourteen (14) days of the date set for the annual meeting of the Association, notify the Secretary of the names of the Directors that it is appointing to the Board.

c. Petitions for nominees shall be accepted if signed by Members representing one-third (1/3) of the total votes held by the Members other than the Declarant, and if received by the Secretary of the Association not less than thirty (30) days prior to the date fixed for the annual meeting of the Members. Nominations and notification of the vacancies being filled by the Declarant shall be placed on the written ballot referenced in Section D of this Article V.

d. No Member who is not in good standing with the Association may be nominated to serve as a Director. All questions as to the good standing of any Member shall be determined by the Board in its sole discretion.

e. All elections to the Board shall be made on written ballots to be voted at the annual meeting, or in the discretion of the Board, by mail provided such ballots are mailed to the Members not less than fifteen (15) days prior to the date fixed for the annual meeting. The ballots shall (i) describe the vacancies to be filled by the Members other than the Declarant, (ii) set forth the names of those nominated for each such vacancy, and (iii) set forth the names of those appointed to the Board by the Declarant. Each Member may cast the number of votes to which such Member is entitled as set forth in the Articles of Incorporation.

f. In order for an election of Members of the Board to be valid and binding, the election must occur at a meeting of the Members at which a quorum is present; or if the election is conducted by mail, the Association must be received as of the date established by the Board for receipt of ballots, a number of ballots representing not less than a quorum of the Members.

g. The members of the Board elected or appointed in accordance with the procedures set forth in this Article V shall be deemed elected or appointed as of the date of the annual meeting of the Members.

6. POWERS AND DUTIES OF THE BOARD OF DIRECTORS.

a. The Board of Directors shall have power:

- i. To call meetings of the Members
 - ii. To appoint and remove at its pleasure all officers, agents and employees of the Association; and to prescribe their duties, fix their compensation, and require of them such security or fidelity bond as it may deem expedient. Nothing contained in these Bylaws shall be construed to prohibit the employment of any Member, Officer or Director of the Association in any capacity whatsoever.
 - iii. To establish, levy and assess, and collect the annual and special assessments necessary to operate the Association and carry on its activities, and to create such reserves as may be deemed appropriate by the Board.
 - iv. To collect assessments on behalf of any other property owners association entitled to establish, levy and collect assessments from the Members of the Association.
 - v. To appoint committees, adopt and publish rules and regulations governing matters of common interest to the Members, including without limitation, the use of the Common Areas or any portion thereof and the personal conduct of the Members and their guest thereon, including reasonable admission charges if deemed appropriate.
 - vi. To authorize and cause the Association to enter into contracts for the day-to-day operation of the Association and the discharge of its responsibilities and obligations.
 - vii. To cause the financial records of the Association to be compiled, reviewed, or audited by an independent certified public accountant at such periodic intervals as the Board may determine in its sole discretion.
 - viii. To supervise the enforcement of the provisions of any covenants and restrictions enforceable by the Association, including without limitation, the administration of any provisions for the imposition of fines contained therein.
 - ix. To exercise for the Association all powers, duties and authority vested in or delegated to the Association, except those reserved to Members in the Declaration or the Articles of Incorporation of the Association.
- b. It shall be the duty of the Board of Directors:
- i. To cause to be kept a complete record of all of its acts and corporate affairs.
 - ii. To supervise all officers, agents and employees of this Association to insure that their duties are properly performed.

iii. With reference to assessments of the Association:

1. To fix the amount of monthly assessments against each Member for each annual assessment period at least thirty (30) days in advance of such date or period:

a. To prepare and maintain a roster of the Members and assessments applicable thereto which shall be kept in the office of the Association and shall be open to inspection by any Member; and

b. To send written notice of each assessment to every Member subject thereto.

7. DIRECTORS MEETINGS.

a. Regular meetings of the Board shall be held quarterly on such date and at such time as the Board may establish. Notice of such meetings is hereby waived.

b. Special meetings of the Board shall be held when called by the President or Vice President of the Association or by any two (2) Directors, after not less than three (3) days' notice to each Director.

c. Meetings of the Board of Directors shall be open to all Members and notices of meetings shall be posted in a conspicuous place within the Property at least forty-eight (48) hours in advance, except in an emergency. Notice of any meeting of the Board of Directors during which assessments are to be established, shall specifically contain a statement that the assessments shall be considered and a statement of the nature of such assessments.

d. The transaction of any business at any meeting of the Board, however called and noticed, or whatever held, shall be as valid as though made at a meeting duly held after a regular call and notice, if a quorum is present and, if either before or after the meeting, each of the Directors not present sign a waiver of notice, or a consent to the holding of such meeting, or an approval of the minutes thereof. All such waivers, consents and approvals shall be filed with the corporate records of the Association and made a part of the minutes of the meeting.

8. OFFICERS

a. The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other officers as may be determined from time to time by the Board, in accordance with the Articles of Incorporation of the Association. The President shall be a member of the Board, but the other Officers need not be.

b. The Officers of the Association shall be elected by the Board at the annual meeting of the Board, which shall be held immediately following the annual meeting

of the Association. New offices may be created and filled at any meeting of the Board. Each Officer shall hold office until his successor shall have been duly elected.

c. A vacancy in any office because of death, resignation, or other termination of service, may be filled by the Board for the unexpired portion of the term.

d. All Officers shall hold office for terms of one (1) year.

e. The President shall preside at all meetings of the Board, shall see that orders and resolutions of the Board are carried out and shall sign all notes, checks, leases, mortgage, deeds and all other written instruments.

f. The Vice President, or the Vice President so designated by the Board if there is more than one Vice President shall perform all the duties of the President in his absence. The Vice President(s) shall perform such other acts and duties as may be assigned by the Board.

g. The Secretary shall be ex officio the secretary of the Board, shall record the votes and keep the minutes of all meetings of the Members and of the Board of Directors in a book to be kept for that purpose. The Secretary shall keep all records of the Association and shall record in the book kept for that purpose all the names of the Members of the Association together with their addresses as registered by such members.

h. The Treasurer shall receive and deposit in appropriate bank accounts all monies of the Association, and shall disburse such funds as directed by resolution of the Board, provided however, that a resolution of the Board shall not be necessary for the disbursement made in the ordinary course of business conducted within the limits of a budget adopted by the Board. The Treasurer may, but need not, be a required signatory on check and notes of the Association.

i. The Treasurer, or his appointed agent, shall keep proper books of account and cause to be prepared at the completion of each fiscal year and annual budget and an annual balance sheet statement, and the budget and balance sheet statement shall be open for inspection upon reasonable request by any Member.

j. With the approval of the Board of Directors, any or all of the Officers of the Association may delegate their respective duties and functions to a licensed and qualified property manager, provided, however, such property manager shall at all times be subject to the supervision and control of the Board of Directors.

9. COMMITTEES.

a. The standing committee of the Association shall be the Nominating Committee. The Nominating Committee shall have the duties, authority and functions as described elsewhere in these Bylaws.

b. The Board shall have the power and authority to appoint such other

committees as it deems advisable. Any committee appointed by the Board shall consist of a Chairman and two (2) or more other members and shall include a member of the Board. Committee members shall serve at the pleasure of the Board, and shall perform such duties and functions as the Board may direct.

10. BOOKS AND RECORDS. The books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Members. The Association shall retain the minutes of all meetings of the Members and the Board of Directors for not less than seven (7) years.

11. MEETINGS OF MEMBERS

a. The annual meetings of the Members shall be held prior to April 30 of each year, at such time as the Board may designate, or at such other date and time as may be selected by the Board.

b. Special meetings of the Members for any purpose may be called at any time by the President, the Vice President, the Secretary or Treasurer, by any two or more members of the Board or upon the written request of Members holding a majority of all the votes allocated to the entire Membership.

c. Notice to all meetings of the Members shall be given to the Members by the Secretary. Notice may be given to the Member either personally or by sending a copy of the notice through the mail, postage fully repaid, to his address appearing on the books of the Association. Each Member shall be responsible for registering his address and telephone number with the Secretary and notice of the meeting shall be mailed to him at such address. Notice of the annual meeting of the Members shall be delivered at least thirty (30) days in advance. Notice of any other meeting, regular or special, shall be mailed at least seven (7) days in advance of the meeting and shall set forth in general the nature of the business to be transacted; provided, however, that if the business of any meeting shall involve any action as governed by the Articles of Incorporation or the Declaration in which other notice provisions are provided for, notice shall be given or sent as therein provided.

d. The presence, in person or by proxy, of the Members holding sixty percent (60%) of the total votes in the Association as established by the Articles of Incorporation shall continue a quorum of the Membership for any action governed by the Declaration, the Articles of Incorporation, or these Bylaws.

12. PROXIES

a. Except for elections of the Board of Directors, at all meetings of the Members, each Member may vote in person or by limited, but not general, proxy. Limited proxies and general proxies may be used to establish quorum. Limited proxies may also be used for votes taken to amend the Articles of incorporation or these Bylaws,

or for any other matter that requires or permits a vote of the Members.

b. All proxies shall be in writing and filed with the Secretary. No proxy shall extend beyond a period of ninety (90) days from the date of the meeting for which it was originally given, and every proxy shall automatically cease upon the sale of the Member of his interest in the Property.

c. For elections of the Board of Directors, the Members shall vote in person at a meeting of the Members, or by a written ballot that each Member personally casts.

13. SEAL. The Association shall have a seal in circular form having within its circumference the words: DOCTORS LAKE HOMEOWNERS ASSOCIATION, not-for-profit, 2016.

14. AMENDMENTS. These Bylaws may be altered, amended or rescinded by majority vote of the Board of Directors at a duly constituted meeting of the Board. Amendments shall be effective on the date of passage by the Board and no amendment need be recorded in the public records of Clay County, Florida.

15. INCONSISTENCIES. In the event of any inconsistency between the provisions of these Bylaws and the Declaration or Articles of Incorporation, the provisions of the Declaration and Articles of Incorporation shall control.

EXHIBIT "D"
COMMON AREA

[INTENTIONALLY LEFT BLANK]

EXHIBIT "E"

DOCK EASEMENT AGREEMENT

This Easement Agreement is entered into this 24th day of November 2020, by and among James and Melinda Roskind, husband and wife (collectively, the "**Lot 1 Owners**"), and Michael and Laurie Roskind, husband and wife (collectively, the "**Lot 2 Owners**"), and DOCTORS LAKE DEVELOPER, LLC, a Florida limited liability company (the "**Lot 3 Owner**").

1. This Easement Agreement concerns parcels identified on that certain Map of Survey by Melrose Surveying and Mapping, Inc. originally dated October 21, 2020 labeled as file 2020-455, with the last revisions being made on October 21, 2020 (the "**Map of Survey**"), a copy of which is attached hereto as **Exhibit 1**. The lands in the Map of Survey are the same lands as referred to in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020.

2. **Lot 1 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not their homestead property ("Lot 1").

3. **Lot 1 Owners** granted to DOCTORS LAKE HOMEOWNERS ASSOCIATION, Inc., a Florida not-for-profit corporation, its successors and assigns ("**Association**"), access to the dock, in its entirety, as well as the access point to the dock, which are located adjacent to Lot 1 and, in part, on a body of water known as "Doctor's Lake" (respectively "**Lake**" and "**Dock**"). Said easement is more specifically described in Exhibit 2 attached hereto and is referred to herein as the "**Dock Easement**."

4. The Lot 1 Owners hereby grant to the Association, and its members, which may change in title from time to time, an easement to use, share and enjoy the Dock and Dock Easement, and the Association, and its members, shall not construct, alter, or modify in any way the Dock or Dock Easement without express written consent of the Lot 1 Owners, who may assign this easement with the transfer of title to Lot 1. Further, the Association, and its members, shall not damage, destroy, or take any other action which restricts the use or enjoyment of the Dock and Dock Easement by the Lot 1 Owners.

5. The following rights, powers and benefits, as well as the duties, obligations and liabilities associated with this Easement Agreement and the easement granted herein run with the land and shall burden or benefit, as the case may be, Lot 1 and any "**Common area(s)**", as defined in the Covenants and Restrictions of the Association as well as its subsequent successors, heirs, owners or sub-owners.

- a. No person shall be permitted to place any refuse in such Lake.
- b. Lot 1 Owners shall have the sole and absolute right, but not the obligation, to control the water level of such lakes and to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in and on such lakes.

c. The control of nuisance shoreline vegetation shall be the responsibility of the Lot 1 Owners abutting the Lake.

d. Reimbursement of costs and expenses (including, but not limited to, utilities, insurance, Florida Department of Protection lease, repairs from storm damage, maintenance) of Dock, Dock Easement, and any bulkhead on Lot 1 to the Lot 1 Owners shall be collectable and enforceable in the same manner as assessments, as more particularly set forth in Article VI of the Covenants and Restrictions of the Association ("Declaration").

e. Title to any lake parcel shall not include ownership of any riparian rights associated therewith, which riparian rights shall remain the property of the Lot 1 Owners and their successors, assigns and designees.

f. No docks, bulkheads, or other structures shall be constructed on such embankments unless and until same have been approved by all appropriate agencies and authorities.

g. The Association shall have the right to adopt reasonable rules and regulations from time to time in connection with the use of the surface waters of the Lake, Dock, and Dock Easement.

h. The Association shall have the right to deny such use to any person, with the exception of the Lot 1 Owners and their invitees, licenses, and guests, who in the opinion of the Board of Directors of the Association may create or participate in a disturbance or nuisance on any part of the surface waters of any such Lake.

i. All activities authorized, restricted, or described by this Easement Agreement, shall be in strict accordance with any and all of the statutes, rules, regulations, permits, and restrictions more particularly described elsewhere in the Declaration.

j. Lot 1 Owners shall be exclusive use and ownership of a Slip for their sole use and enjoyment as defined in the Declaration.

k. Lot 2 Owners may be designated use of a Slip for their sole use and enjoyment as defined in the Declaration.

l. Lot 3 Owner may be designated use of a Slip for their sole use and enjoyment as defined in the Declaration.

m. Any designated owner of a Slip shall be allowed to place boat lifts in the Slip at their own expense, including all installation and maintenance of the boat lifts ("Boat Lift").

n. Any designated owner of a Slip may additionally place, at their own expense, near their slip up to two (2) Jet ski lifts along the walkway portion of the Dock ("Jet Ski Lift").

o. Boats may be moored within a Slip or kept on a Boat Lift and/or Jet Ski Lift with the permission and consent of the designated owner of that Slip and if no designated owner of that Slip, then by Lot 1 Owners.

p. Any and all proposed designs of a Boat Lift and/or Jet Ski Lift must be pre-approved by the Association and Lot 1 Owners, but the maintenance shall be the responsibility of that Lot owner.

- q. The insurance for the Dock, Dock Easement, Slips, Boat Lift, and Jet Ski Lifts shall be the shared expense Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner.
6. **Effective Term.** This Agreement shall be perpetual, and shall encumber and run with the land as long as the Dock and Dock Easement remain private.
7. **Binding Agreement.** This Agreement shall be binding upon the parties hereto, their respective heirs, executors, administrators and assigns.
8. **Amendment.** This Agreement may be amended only by a two-thirds majority (which would need to include Lot 1 Owners) consent of all parcel owners of the Association.
9. **Enforcement.** This Agreement may be enforced by a majority of parcel owners of the Association. If a court action or lawsuit is necessary to enforce this Agreement, the party commencing such action or lawsuit shall be entitled to reasonable attorney's fees and costs, if the party prevails.
10. **Disputes.** If a dispute arises over any aspect of the improvements, maintenance, repair or replacement, a third-party arbitrator shall be appointed to resolve the dispute. The decision of the arbitrator shall be final and binding on all of the lot owners. Contact information for local arbitrators can be obtained through the American Arbitration Association. In selecting a third-party arbitrator, each lot shall be entitled to one vote, and the nominee receiving a majority of the votes shall be the arbitrator. All parties shall share in the cost of any arbitration.
11. **Notices.** Parcel owners under the Agreement shall be notified by mail or in person. If an address of a parcel owner is not known, a certified notice or some comparable carrier will be mailed to the address to which the parcel owner's property tax bills are sent.
12. **Invalidity.** Should any provision in this Agreement be deemed invalid or unenforceable, the remainder of the Agreement shall not be affected and each term and condition shall be valid and enforceable to the extent permitted by law.
13. **Other Agreements.** This Dock Easement Agreement replaces all previous Dock Easement Agreements regarding the described Dock and Dock Easement.
14. **Compliance with Laws.** The Dock and Dock Easement shall be constructed and maintained in accordance with any state or local ordinances.
15. **Recording This Document.** Original and amended copies of this document, including added signatures, shall be recorded and provided to the Clerk by the Road Commission Agent.

SIGNATURES APPEAR ON THE FOLLOWING PAGE

In Witness Whereof, grantor has hereunto set grantors' hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Tiffany Bell
Tiffany Bell (Nov 24, 2020 11:46 EST)

Witness Signature

Tiffany Bell

Witness Printed Name

Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

Witness Signature

Emma Jordan

Witness Printed Name

James Roskind
James Roskind (Nov 24, 2020 08:42 PST)

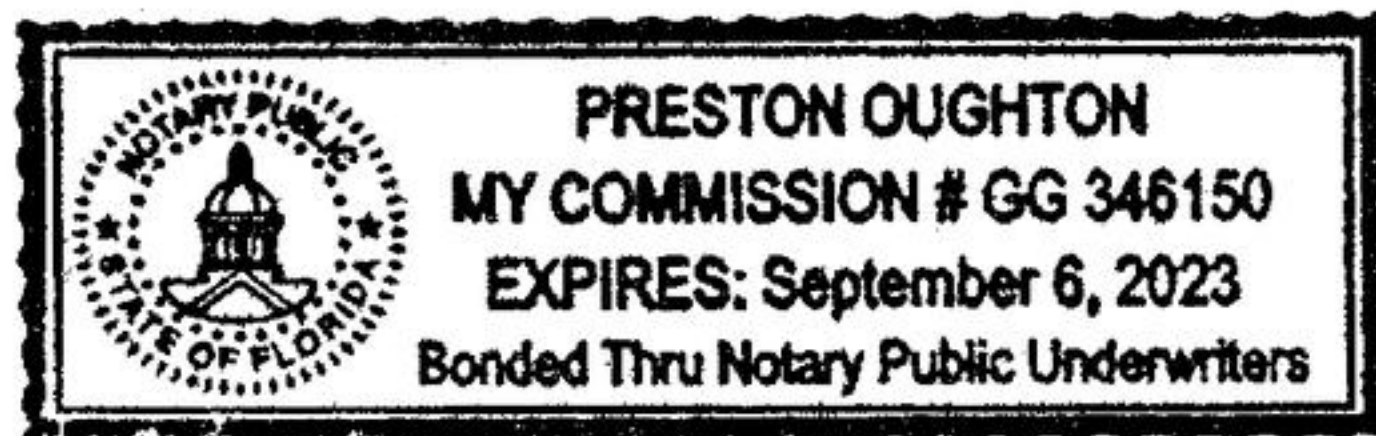
JAMES ROSKIND

Melinda Roskind
Melinda Roskind (Nov 24, 2020 08:44 PST)

MELINDA ROSKIND

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of () physical presence or (x) online notarization. This 24th Day of November 2020, by JAMES ROSKIND and MELINDA ROSKIND.



Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

Personally know (x) or Produced Identification

Type of Identification Produced _____

Subscribed, Signed and
Delivered in the presence of:

Tiffany Bell
Tiffany Bell (Nov 24, 2020 11:46 EST)

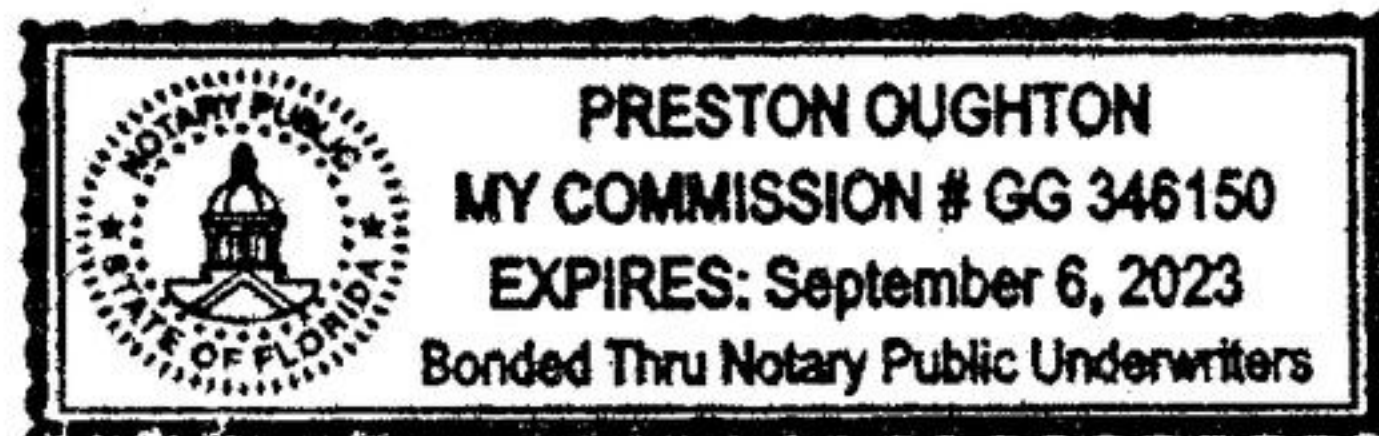
Tiffany Bell
Print Witness Name

Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

Emma Jordan
Print Witness Name

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of () physical presence or (x) online notarization. This 24th Day of November 2020, by MICHAEL ROSKIND and LAURIE ROSKIND.



Personally know (x) or Produced Identification

Type of Identification Produced _____

DOCTORS LAKE DEVELOPER, LLC

By: Michael Roskind
Michael Roskind (Nov 24, 2020 11:35 EST)

Its: Michael Roskind
Print Name

DOCTORS LAKE DEVELOPER, LLC

By: Laurie Roskind
Laurie Roskind (Nov 24, 2020 11:38 EST)

Its: Managing Member
Print Name

Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

EXHIBIT 1 OF EXHIBIT E

EXHIBIT "F"

ROAD EASEMENT AGREEMENT

This Easement Agreement is entered into this 24th November 2020, by and among James and Melinda Roskind, husband and wife (collectively, the "**Lot 1 Owners**"), and Michael and Laurie Roskind, husband and wife (collectively, the "**Lot 2 Owners**"), and DOCTORS LAKE DEVELOPER, LLC, a Florida limited liability company (the "**Lot 3 Owner**").

1. This Easement Agreement concerns parcels identified on that certain Map of Survey by Melrose Surveying and Mapping, Inc. originally dated October 21, 2020 labeled as file 2020-455, with the last revisions being made on October 21, 2020 (the "**Map of Survey**"), a copy of which is attached hereto as **Exhibit 1**. The lands in the Map of Survey are the same lands as referred to in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020.

2. **Lot 1 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not their homestead property ("Lot 1").

3. **Lot 2 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not their homestead property ("Lot 2").

4. **Lot 3 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not its homestead property ("Lot 3").

5. **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner** granted to DOCTORS LAKE HOMEOWNERS ASSOCIATION, Inc., a Florida not-for-profit corporation, its successors and assigns ("Association"), access, both ingress and egress, to an easement across their respective properties (respectively "Road" and "Road Easement"). Said easement is more specifically described in Exhibit 2 attached hereto and is referred to herein as the "**Road Easement**."

6. **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner** hereby grant to the Association, and its members, which may change in title from time to time, an easement to use, share and enjoy the Road Easement, and the Association, and its members, shall not construct, alter, or modify in any way the Road Easement without express written consent of **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner**, who may assign this easement with the transfer of title of their respective lots. Further, the Association, and its members, shall not damage, destroy, or take any other action which restricts the use or enjoyment of the Road Easement by **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner**.

7. The following rights, powers and benefits, as well as the duties, obligations and liabilities associated with this Easement Agreement and the easement granted herein run with the land

and shall burden or benefit, as the case may be, Lot 1, Lot 2, and Lot 3 and any "Common area(s)", as defined in the Covenants and Restrictions of the Association as well as its subsequent successors, heirs, owners or sub-owners.

a. **Vehicle and Pedestrian Access Easement.** The Road and Road Easement shall be subject to a perpetual, nonexclusive easement for ingress and egress granting access to all the parcel owners of the Association and their occupants, agents, employees, guests, services and emergency vehicles, and those individuals appointed by the county to conduct inspections of the same.

b. **Utility Easement.** The Road and Road Easement shall be subject to a perpetual, nonexclusive public utility easement for the purpose of permitting above and below ground public utilities to be installed and maintained.

c. **Management of Road Maintenance.** The board of directors of the Association shall be responsible for monitoring the condition of the road surface and initiating maintenance activities as needed to maintain the minimum road surface standards.

d. **Road Maintenance.** Road maintenance and road improvements will be undertaken and made whenever necessary to maintain the road in good operating condition at all times and to insure the provision of safe access by emergency vehicles. A majority vote of the board of directors of the Association is required for any road improvements and to accept the bid for any road improvement contract. Before authorizing expenditures for future road improvements, parcel owners will be notified by the board of directors of the Association, cost estimates will be provided, and a majority agreement will be required. If any parcel owner performs improvements, maintenance, repairs or replacements without the approval of the other lot owners prior to performing such work, the lot owner performing such work shall become liable for the entire cost thereof, unless such work is deemed an emergency. However, where emergency repairs are necessary as more particularly noted in Paragraph (i) below, neither majority vote nor prior approval is necessary before making such improvements or undertaking such maintenance.

e. **Parking.** For the safety of the owners of **Lot 1, Lot 2, and Lot 3**, no machinery, trailers, vehicles or other property may be stored or parked upon the Road and Road Easement except parking of vehicles for limited periods of time (not to exceed twelve hours).

f. **Cost Sharing.** Road and Road Easement maintenance and improvement costs shall be shared on a pro-rata basis by members of the Association. Each parcel owner's share of costs incurred shall be determined as follows: Pro-rated cost share of the Road and Road Easement will be based upon the percentage of roadway extending from the start of the Road and Road Easement to the intersection of each driveway where a residence exists, or to the midpoint of a property frontage that is adjacent to the roadway when a residence does not exist. The board of directors of the Association shall receive an updated copy to the cost allocations at any point that changes are made to the cost allocations.

g. **Prepayment.** Prepayment of maintenance and improvement costs will be made to the road maintenance account managed by the board of directors of the Association, each parcel owner will contribute their pro-rated share of the estimated cost for maintenance and

improvements. The board of directors of the Association shall send each parcel owner of the Association a two-week notice of the payments due.

h. **Checking Account.** The board of directors of the Association shall establish and maintain a bank checking account with a local bank, and will prepare and distribute to the herein affected parcel owners an annual income and expense report and a year-end balance sheet, accounting for all funds received and disbursed.

i. **Emergency Repairs.** If the either the Association is made aware of emergency safety conditions on a Road and Road Easement, the board of directors of the Association must be contacted to request that the necessary repairs be completed immediately. However, if the board of directors of the Association is not available, then the Association has the authority to make emergency repairs as needed without further notification of the residents on the road. In such cases, the property owners will be notified after the repair of the cost and amount due from the residents, as well as the reasons for making the emergency repairs.

j. **Effective Term.** This Agreement shall be perpetual, and shall encumber and run with the land as long as the road remains private.

k. **Binding Agreement.** This Agreement shall be binding upon the parties hereto, their respective heirs, executors, administrators and assigns.

l. **Amendment.** This Agreement may be amended only by a two-thirds majority consent of all parcel owners of the Association.

m. **Enforcement.** This Agreement may be enforced by a majority of parcel owners of the Association. If a court action or lawsuit is necessary to enforce this Agreement, the party commencing such action or lawsuit shall be entitled to reasonable attorney fees and costs, if the party prevails.

n. **Disputes.** If a dispute arises over any aspect of the improvements, maintenance, repair or replacement, a third-party arbitrator shall be appointed to resolve the dispute. The decision of the arbitrator shall be final and binding on all of the lot owners. Contact information for local arbitrators can be obtained through the American Arbitration Association. In selecting a third-party arbitrator, each lot shall be entitled to one vote, and the nominee receiving a majority of the votes shall be the arbitrator. All parties shall share in the cost of any arbitration.

o. **Notices.** Parcel owners under the Agreement shall be notified by mail or in person. If an address of a parcel owner is not known, a certified notice will be mailed to the address to which the parcel owner's property tax bills are sent.

p. **Invalidity.** Should any provision in this Agreement be deemed invalid or unenforceable, the remainder of the Agreement shall not be affected and each term and condition shall be valid and enforceable to the extent permitted by law.

q. **Other Agreements.** This Road Easement Agreement replaces all previous Road Easement Agreements regarding the described Road and Road Easement.

r. **Compliance with Laws.** The Road and Road Easement shall be constructed and maintained in accordance with any state or local ordinances.

s. **Recording This Document.** Original and amended copies of this document, including added signatures, shall be recorded and provided to the Clerk by the Road Commission Agent.

In Witness Whereof, grantor has hereunto set grantors' hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Tiffany Bell
Tiffany Bell (Nov 24, 2020 11:46 EST)

Witness Signature

Tiffany Bell

Witness Printed Name

Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

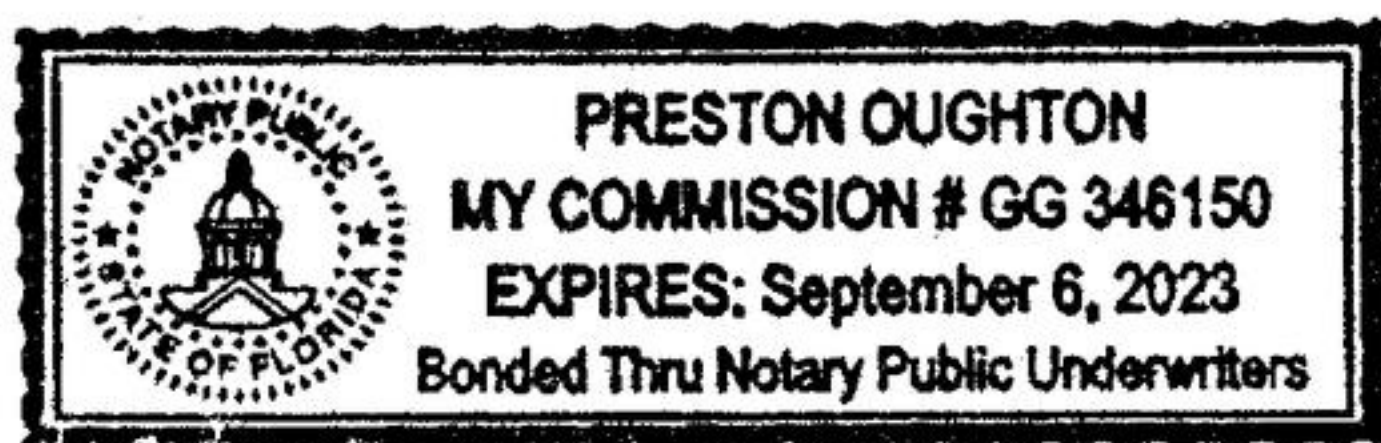
Witness Signature

Emma Jordan

Witness Printed Name

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of () physical presence or (x) online notarization. This 24th Day of November 2020, by JAMES ROSKIND and MELINDA ROSKIND.



Personally know (x) or Produced Identification

Type of Identification Produced _____

James Roskind
James Roskind (Nov 24, 2020 08:42 PST)

JAMES ROSKIND

Melinda Roskind
Melinda Roskind (Nov 24, 2020 08:44 PST)

MELINDA ROSKIND

Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

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Tiffany Bell (Nov 24, 2020 11:46 EST)

Witness Signature

Tiffany Bell

Witness Printed Name

Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

Witness Signature

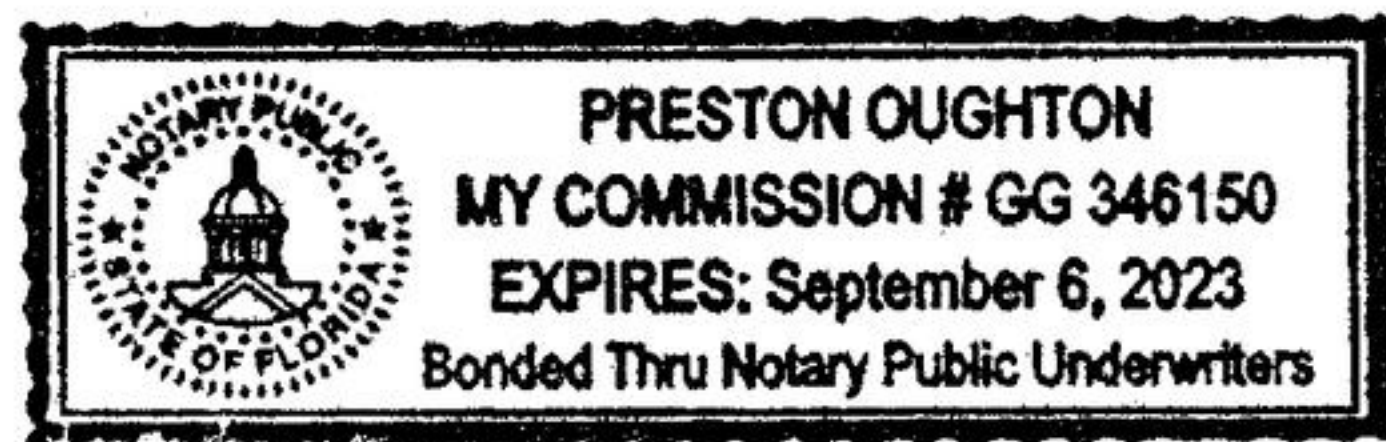
Emma Jordan

Witness Printed Name

State of FLORIDA

County of DUVAL

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Personally know (x) or Produced Identification

Type of Identification Produced _____

Michael Roskind
Michael Roskind (Nov 24, 2020 11:35 EST)

MICHAEL ROSKIND

Laurie Roskind
Laurie Roskind (Nov 24, 2020 11:38 EST)

LAURIE ROSKIND

Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

Subscribed, Signed and
Delivered in the presence of:

Tiffany Bell

Tiffany Bell (Nov 24, 2020 11:46 EST)

Tiffany Bell

Print Witness Name

DOCTORS LAKE DEVELOPER, LLC

Michael Roskind

By: Michael Roskind (Nov 24, 2020 11:35 EST)

Its: Managing Member

Print Name

Emma Jordan

Emma Jordan (Nov 24, 2020 11:49 EST)

Emma Jordan

Print Witness Name

DOCTORS LAKE DEVELOPER, LLC

Laurie Roskind

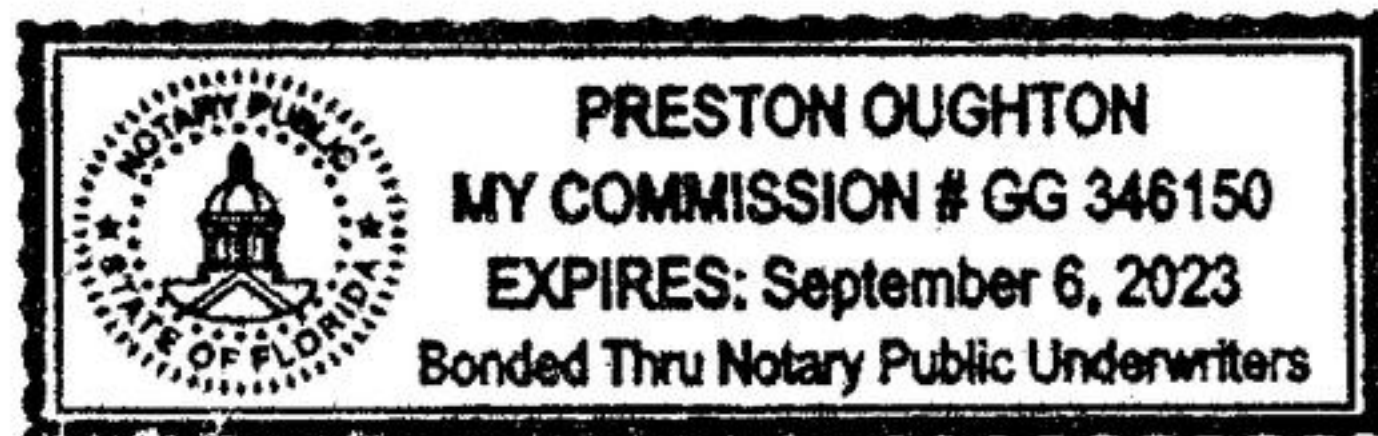
By: Laurie Roskind (Nov 24, 2020 11:38 EST)

Its: Managing Member

Print Name

State of FLORIDA
County of DUVAL

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of () physical presence or (x) online notarization. This 24th Day of November 2020, by MICHAEL ROSKIND and LAURIE ROSKIND.



Preston Oughton
Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

Personally know (x) or Produced Identification

Type of Identification Produced _____

EXHIBIT 1 OF EXHIBIT F

EXHIBIT "G"

FENCE EASEMENT AGREEMENT

This Easement Agreement is entered into this 24th day of November 2020, by and among James and Melinda Roskind, husband and wife (collectively, "**Lot 1 Owners**"), and Michael and Laurie Roskind, husband and wife (collectively, the "**Lot 2 Owners**"), and DOCTORS LAKE DEVELOPER, LLC, a Florida limited liability company ("**Lot 3 Owner**").

1. This Easement Agreement concerns parcels identified on that certain Map of Survey by Melrose Surveying and Mapping, Inc. originally dated October 21, 2020 labeled as file 2020-455, with the last revisions being made on October 21, 2020 (the "**Map of Survey**"), a copy of which is attached hereto as **Exhibit 1**. The lands in the Map of Survey are the same lands as referred to in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020.

2. **Lot 1 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not their homestead property ("**Lot 1**").

3. **Lot 2 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not their homestead property ("**Lot 2**").

4. **Lot 3 Owners** own the real property described in Warranty Deed recorded in Clay County, Florida Official Records **Book** _____, **Page** _____ recorded on November 24, 2020, which property is not its homestead property ("**Lot 3**").

5. **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner** granted to DOCTORS LAKE HOMEOWNERS ASSOCIATION, Inc., a Florida not-for-profit corporation, its successors and assigns ("**Association**"), access, both ingress and egress, to an easement across their respective properties for the purpose of constructing and maintaining fences along the boundaries of the Lot 1, Lot 2, and Lot 3 (respectively "**Fence**" and "**Fence Easement**"). Said easement is more specifically described in Exhibit 2 attached hereto and is referred to herein as the "**Fence Easement**."

6. **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner** hereby grant to the Association, and its members, which may change in title from time to time, an easement to use, share and enjoy the Fence Easement, and the Association, and its agents, may construct, alter, or modify in any way the Fence without express written consent of **Lot 1 Owners, Lot 2 Owners, and Lot 3 Owner** upon a vote of the board of directors of the Association, who may assign this easement with the transfer of title of their respective lots.

7. The following rights, powers and benefits, as well as the duties, obligations and liabilities associated with this Easement Agreement and the easement granted herein run with the land and shall burden or benefit, as the case may be, Lot 1, Lot 2, and Lot 3 and any "**Common area(s)**", as defined in the Covenants and Restrictions of the Association as well as its subsequent successors, heirs, owners or sub-owners.

a. **Management of Fence.** The board of directors of the Association shall be responsible for monitoring the condition of any Fence Lot 1, Lot 2, and Lot 3 and initiating maintenance activities as needed to maintain the minimum road surface standards.

b. **Fence Maintenance.** Fence maintenance and Fence improvements will be undertaken and made whenever necessary to maintain the Fence in good operating condition at all times and to insure the provision of safe access by emergency vehicles. A majority vote of the board of directors of the Association is required for any Fence improvements and to accept the bid for any Fence improvement contract. Before authorizing expenditures for future Fence improvements, parcel owners will be notified by the board of directors of the Association, cost estimates will be provided, and a majority agreement will be required. If any parcel owner performs improvements, maintenance, repairs or replacements without the approval of the other lot owners prior to performing such work, the lot owner performing such work shall become liable for the entire cost thereof, unless such work is deemed an emergency. However, where emergency repairs are necessary as more particularly noted in Paragraph (i) below, neither majority vote nor prior approval is necessary before making such improvements or undertaking such maintenance.

c. **Cost Sharing.** Fence and Fence Easement maintenance and improvement costs shall be shared on a pro-rata basis by members of the Association. Each parcel owner's share of costs incurred shall be determined as follows: Pro-rated cost share of the Fence and Fence Easement will be based upon the percentage of Fence. The board of directors of the Association shall receive an updated copy to the cost allocations at any point that changes are made to the cost allocations.

d. **Prepayment.** Prepayment of maintenance and improvement costs will be made to the Fence maintenance account managed by the board of directors of the Association, each parcel owner will contribute their pro-rated share of the estimated cost for maintenance and improvements. The board of directors of the Association shall send each parcel owner of the Association a two-week notice of the payments due.

e. **Checking Account.** The board of directors of the Association shall establish and maintain a bank checking account with a local bank, and will prepare and distribute to the herein affected parcel owners an annual income and expense report and a year-end balance sheet, accounting for all funds received and disbursed.

f. **Emergency Repairs.** If the either the Association is made aware of emergency safety conditions on a Fence and Fence Easement, the board of directors of the Association must be contacted to request that the necessary repairs be completed immediately. However, if the board of directors of the Association is not available, then the Association has the authority to make emergency repairs as needed without further notification of the residents on the Fence. In such cases, the property owners will be notified after the repair of the cost and amount due from the residents, as well as the reasons for making the emergency repairs.

g. **Effective Term.** This Agreement shall be perpetual, and shall encumber and run with the land as long as the Fence remains private.

h. **Binding Agreement.** This Agreement shall be binding upon the parties hereto, their respective heirs, executors, administrators and assigns.

i. **Amendment.** This Agreement may be amended only by a two-thirds majority consent of all parcel owners of the Association.

j. **Enforcement.** This Agreement may be enforced by a majority of parcel owners of the Association. If a court action or lawsuit is necessary to enforce this Agreement, the party commencing such action or lawsuit shall be entitled to reasonable attorney fees and costs, if the party prevails.

k. **Disputes.** If a dispute arises over any aspect of the improvements, maintenance, repair or replacement, a third-party arbitrator shall be appointed to resolve the dispute. The decision of the arbitrator shall be final and binding on all of the lot owners. Contact information for local arbitrators can be obtained through the American Arbitration Association. In selecting a third-party arbitrator, each lot shall be entitled to one vote, and the nominee receiving a majority of the votes shall be the arbitrator. All parties shall share in the cost of any arbitration.

l. **Notices.** Parcel owners under the Agreement shall be notified by mail or in person. If an address of a parcel owner is not known, a certified notice will be mailed to the address to which the parcel owner's property tax bills are sent.

m. **Invalidity.** Should any provision in this Agreement be deemed invalid or unenforceable, the remainder of the Agreement shall not be affected and each term and condition shall be valid and enforceable to the extent permitted by law.

n. **Other Agreements.** This Fence Easement Agreement replaces all previous Fence Easement Agreements regarding the described Fence and Fence Easement.

o. **Compliance with Laws.** The Fence and Fence Easement shall be constructed and maintained in accordance with any state or local ordinances.

p. **Recording This Document.** Original and amended copies of this document, including added signatures, shall be recorded and provided to the Clerk by the Fence Commission Agent.

SIGNATURES APPEAR ON THE FOLLOWING PAGE

In Witness Whereof, grantor has hereunto set grantors' hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Tiffany Bell

Tiffany Bell (Nov 24, 2020 11:46 EST)

Witness Signature

Tiffany Bell

Witness Printed Name

Emma Jordan

Emma Jordan (Nov 24, 2020 11:49 EST)

Witness Signature

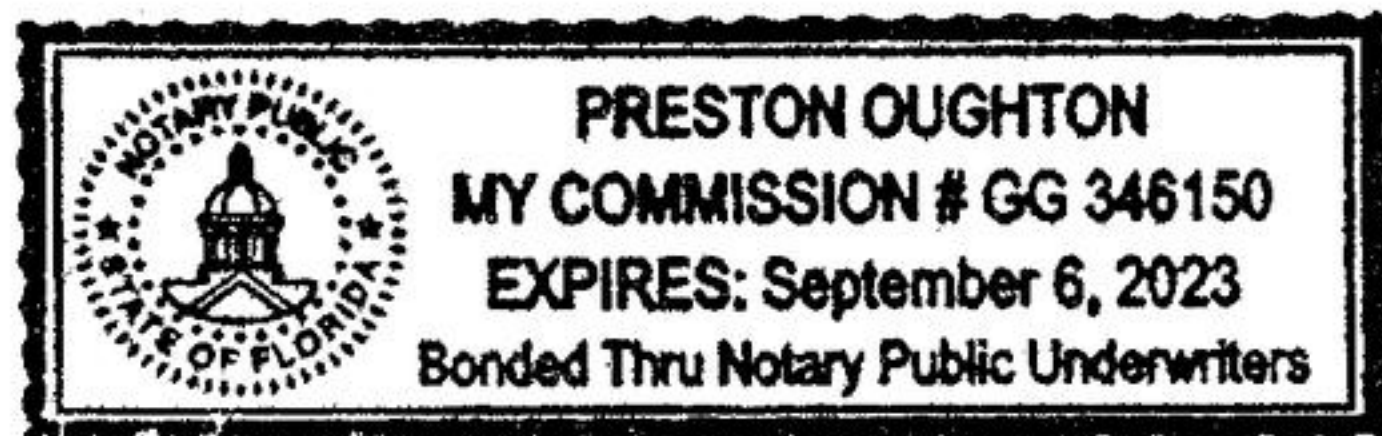
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State of FLORIDA

County of DUVAL

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JAMES ROSKIND

Melinda Roskind

Melinda Roskind (Nov 24, 2020 08:44 PST)

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Preston Oughton

Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

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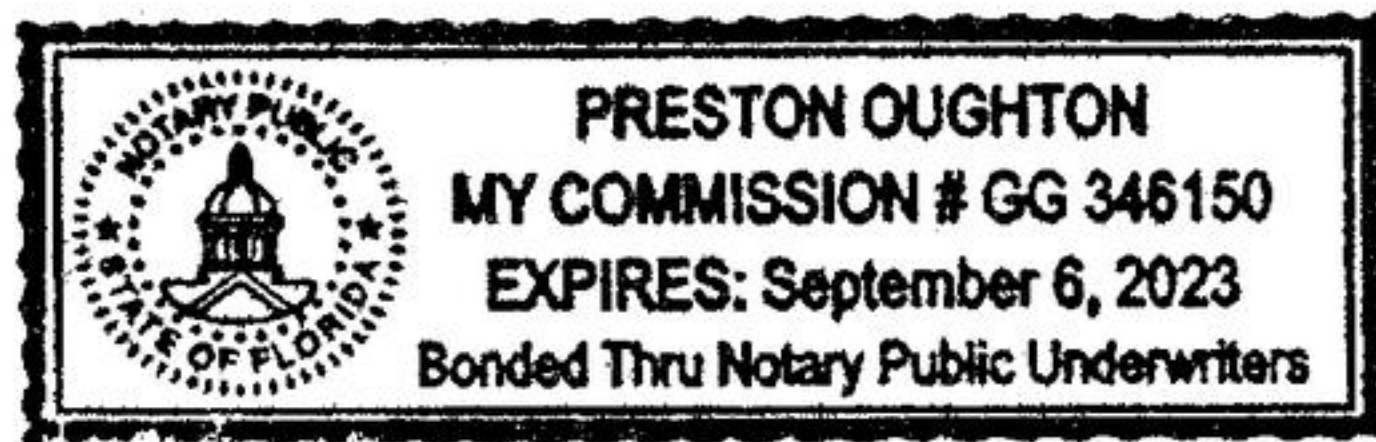
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MICHAEL ROSKIND

Laurie Roskind

Laurie Roskind (Nov 24, 2020 11:38 EST)

LAURIE ROSKIND

Preston Oughton
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Print Witness Name

DOCTORS LAKE DEVELOPER, LLC

By: Michael Roskind
Michael Roskind (Nov 24, 2020 11:35 EST)

Its: Managing Member

Print Name

Emma Jordan
Emma Jordan (Nov 24, 2020 11:49 EST)

Emma Jordan

Print Witness Name

DOCTORS LAKE DEVELOPER, LLC

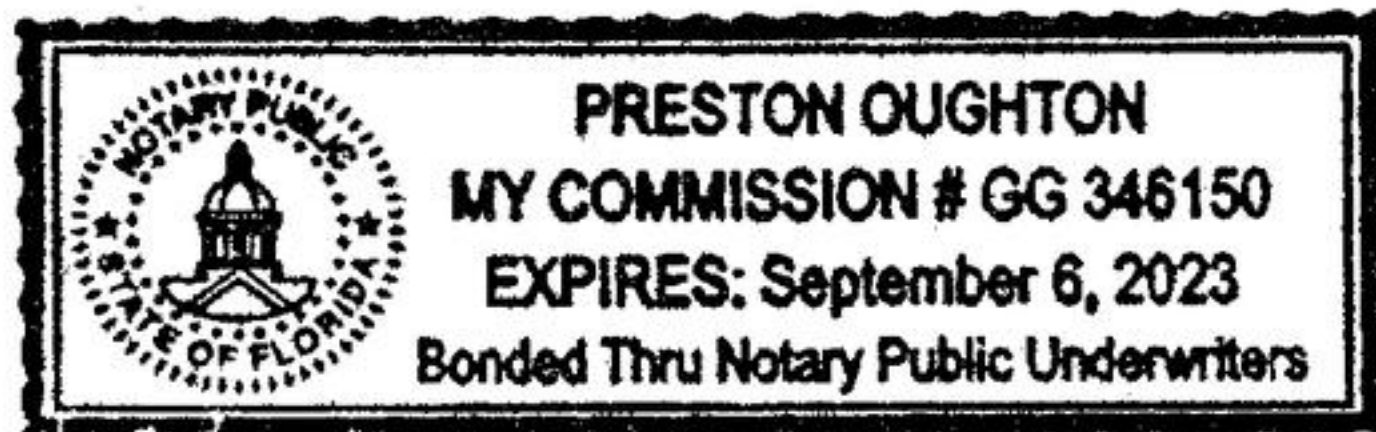
By: Laurie Roskind
Laurie Roskind (Nov 24, 2020 11:38 EST)

Its: Managing Member

Print Name

State of FLORIDA
County of DUVAL

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Preston Oughton (Nov 24, 2020 11:45 EST)

NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Preston Oughton

Personally know (x) or Produced Identification

Type of Identification Produced _____

EXHIBIT 1 OF EXHIBIT G