

\*Corrective Recording to amend the legal description of OR BK 4923, PG 1284

Return To:  
Charles W. Brown Jr., Esq.  
Crabtree Law Group P.A.  
8777 San Jose Blvd, Bld. A, Suite 200  
Jacksonville, FL 32217

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**NOTICE OF SPENCER'S LAKE OWNERS ASSOCIATION, INC., UNDER §  
720.3032, FLORIDA STATUTES,**

**AND**

**NOTICE TO PRESERVE AND PROTECT COVENANTS AND RESTRICTIONS  
FROM EXTINGUISHMENT UNDER THE MARKETABLE RECORD TITLE  
ACT, CHAPTER 712, FLORIDA STATUTES**

**Instructions to Recorder:** Please index both the legal name of the association and the name(s) shown in item 3.

1. **Legal name of association:**

SPENCER'S LAKE OWNERS ASSOCIATION, INC.

2. **Mailing and physical addresses of association:**

**Mailing address:** SPENCER'S LAKE OWNERS ASSOCIATION, INC.

c/o The CAM Team, Inc.  
2233 Park Avenue, Suite 103  
Orange Park, FL 32073

**Physical address:** SPENCER'S LAKE OWNERS ASSOCIATION, INC.

c/o The CAM Team, Inc.  
2233 Park Avenue, Suite 103  
Orange Park, FL 32073

**Name of the subdivision plats:**

Spencer's Lake Unit One, according to plat thereof recorded in Plat Book 27, Pages 66 through 70, of the current public records of Clay County, Florida.

3. **Name, address, and telephone number for management company, if any:**

Name: The CAM TEAM, Inc.  
Physical Address: 2233 Park Avenue, Suite 103  
Orange Park, FL 32073  
Mailing Address: 2233 Park Avenue, Suite 103  
Orange Park, FL 32073  
Telephone Number: (904) 278-2338

4. **Notice of preservation:** This notice constitutes a notice to preserve and protect covenants, conditions, and restrictions from extinguishment under the Marketable Record Title Act.

5. **Covenants and restrictions to be preserved:** The following covenants or restrictions affecting the community which the association desires to be preserved from extinguishment:

**Declaration of Covenants, Conditions, and Restrictions of Spencer's Lake recorded at Official Records Book 1553, Page 1361, et seq., of the Public Records of Clay County, Florida, together with its amendments thereto.**

6. **Legal description of community:** The legal description of the community affected by the listed covenants or restrictions is identified in the following plat(s) together with the legal description(s) attached hereto as **Exhibit A:**

**THIS NOTICE** is filed on behalf of Spencer's Lake Owners Association, Inc., as of this April 11, 2025

WITNESSES:

Tammy Lewis

Print Name: Tammy Lewis

Address: 2233 Park Ave Ste 103  
Orange Park, FL 32073

Kelley Spenner

Print Name: Kelley Spenner

Address: 2233 PARK AVE #103  
ORANGE PARK, FL 32073

**SPENCER'S LAKE OWNERS ASSOCIATION, INC.**, a Florida not-for-profit corporation

By: [Signature]  
Tom Handsome  
Its: President

STATE OF FLORIDA  
COUNTY OF Clay

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 4/11, 2025, by Tom Handsome, as President for Spencer's Lake Owners Association, Inc., on behalf of the corporation.



(Signature of Notary Public – State of Florida)  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known or Produced Identification

Type of Identification Produced: N/A



PLAT BOOK 27 PAGE 66  
SHEET 1 OF 5 SHEETS

1553 Pg. 1361

# SPENCER'S LAKE UNIT ONE

Sections 3 + 4, Township 4 South, Range 25 East, Clay County, Florida.  
21.58 Acres, ±

TYPE I SUBDIVISION - RE - ZONE

LAND USE  
ZONING 21.58 AC  
NO. LOTS 1  
NET LOT SIZE 5608 SQ. FEET

ENGINEER  
JOHN W. WATERS  
2015 Fort Lauderdale  
Fort Lauderdale, FL

SURVEYOR  
CLAY COUNTY ASSOCIATION  
2015 Fort Lauderdale  
Fort Lauderdale, FL

Electric service provided by Clay Electric Co-operative.  
Water and sewer service provided by Clay County Water and Sewer Authority.

### CAPTION

Being a subdivision of a parcel of land consisting of a portion of the Northwest 1/4 of Section 3 and a portion of the Northeast 1/4 of Section 4, Township 4, Range 25 East, Clay County, Florida, said parcel being more particularly described as follows:  
Begin at the northwest corner of said Section 3;  
Thence on the north line thereof South 84 degrees 49 minutes 47 seconds East, 1320.20 Feet;  
Thence South 00 degrees 25 minutes 46 seconds West, 723.35 Feet;  
Thence North 89 degrees 49 minutes 47 seconds West, 1055.07 Feet;  
Thence North 69 degrees 35 minutes 26 seconds West, 130.94 Feet;  
Thence North 49 degrees 16 minutes 27 seconds West, 55.42 Feet;  
Thence North 70 degrees 41 minutes 19 seconds West, 65.62 Feet;  
Thence North 81 degrees 43 minutes 58 seconds West, 43.73 Feet to the eastern line of Cheswick Oak Avenue;  
Thence on said eastern line and on the arc of a curve concave westerly and having a radius of 600.00 Feet, in a chord bearing and distance of North 04 degrees 20 minutes 54 seconds East, 82.01 Feet;  
Thence continue on said eastern line North 00 degrees 25 minutes 46 seconds East, 532.55 Feet to the Point of Beginning.  
Being 21.58 acres, more or less, in area.

### ADOPTION AND DEDICATION

This is to certify that Spencer's Lake Joint Venture, a Florida Joint Venture, governed by Chapter 620, Florida Statutes, hereinafter "Dedicator", is the lawful owner of the lands described in the caption hereon known as SPENCER'S LAKE UNIT ONE, having caused the same to be surveyed and subdivided. This plat being made in accordance with said survey is hereby adopted as a true and correct plat of those lands. Waters View Circle as shown hereon hereinafter the "Streets", and all easements for drainage utilities and sewers, unobstructed easements and non-access easements as shown hereon are hereby irrevocably dedicated to Clay County, its successors and assigns, and are subject to the following covenants which shall run with the lands.  
The Dedicator, its successors and assigns, owns the underlying fee simple title to the area depicted on this plat as Tract "A", hereinafter the "Tract". The Dedicator, on behalf of itself, its successors and assigns, hereby covenants and agrees in favor of Clay County, Florida, that the Tract cannot be used for any purposes other than those hereinafter described for the storm water management easements. An easement, hereinafter the "Easement", situated within the entire physical limits of the Tract, is hereby dedicated to Clay County, its successors and assigns, for the purpose of permitting Clay County, its successors and assigns, to discharge thereon all water which may fall or come upon the Streets, and all water which may flow or pass from the Streets, from adjacent lands, or from any other source of public waters into or through the Easement, without any liability whatsoever on the part of Clay County, its successors and assigns, for any damage, injury or losses to persons or property resulting from the acceptance or use of the Easement by Clay County, its successors and assigns.  
Clay County, by the acceptance of this plat for recording, shall not be deemed, on behalf of itself, its successors or assigns, to have accepted any duty, obligation, liability or responsibility whatsoever to maintain any storm water retention or detention ponds presently or hereafter located or constructed within the Easement, to maintain any filtration systems, control structures, underdrains, pipes or other facilities, fixtures or equipment installed within the Easement and/or associated therewith, to remove or treat any aquatic plants, animals, soil, chemicals, or any other substance or thing that might be found or come within the Easement; or to maintain or preserve water purity, quality, level or depth within the Easement. The foregoing notwithstanding, Clay County, its successors and assigns, shall have the right to undertake and perform, any and all of the aforesaid activities at any time or times in its sole discretion without being deemed to have accepted any duty, obligation, liability or responsibility for the installation, modification and/or removal of any filtration systems, control structures, underdrains, pipes or other facilities, fixtures or equipment associated therewith, without being deemed to have accepted any duty, obligation, liability or responsibility whatsoever to undertake maintenance thereafter.  
The Dedicator does hereby covenant in favor of Clay County, its successors and assigns, that it will be and remain affirmatively responsible, obligated and liable for construction, installation and subsequent maintenance of all storm water management facilities within the Tract required by Clay County as of the date of its acceptance of this plat, as well as those required under any permit issued by any and all governmental agencies with jurisdiction including but not limited to, any storm water retention or detention ponds presently or hereafter located or constructed therein, and any filtration systems, control structures, underdrains, pipes or other facilities, fixtures or equipment installed therein and/or associated therewith, and for the purpose of removing or treating aquatic plants, animals, soil, chemicals, or any other substance or thing that might be found or come therein, and for the purpose of maintaining or preserving water purity, quality, level or depth therein. The foregoing covenant is a personal covenant of the Developer to Clay County unless assigned to a homeowner's association as hereinafter provided to shall also run with all of the lands depicted within the confines of this plat and shall be assumed by each of the successors and assigns of the Dedicator. The foregoing notwithstanding, the Dedicator may assign the burden of its personal covenant heretofore described to a homeowner's association, hereinafter the "Association", created as a corporate entity under the laws of the State of Florida, existing in perpetuity, and invested with the power, duty and authority to levy mandatory assessments against each lot depicted on this plat to provide sufficient and adequate funding for the perpetual maintenance of the above-described storm water management facilities. In the event of such assignment by the Dedicator to the Association thereof, as evidenced by the recording of an appropriate instrument in the public records of Clay County, Florida, executed on behalf of both the Dedicator and the Association, wherein the Association affirmatively accepts the assignment of the personal covenant and the responsibility for all matters heretofore covenanted by the Dedicator, then the Dedicator shall be deemed to have been completely released from all responsibilities, obligations and liabilities thereafter arising thereunder, the Association being deemed to have succeeded to the same. If and only if Clay County its successors or assigns, shall affirmatively accept responsibility for maintenance under the Easement, as evidenced by the adoption of a formal resolution by the governing body of Clay County, its successors or assigns, spread upon the minutes thereof, and if the Tract wherein such storm water management facilities have been constructed, then the Dedicator and the Association shall both be deemed to have been completely released from all responsibilities, obligations and liabilities thereafter arising under the personal covenant. Further, said personal covenant shall be deemed to have terminated upon the adoption of said resolution with respect to the Tract.

Until Clay County, its successors and assigns, in its sole discretion elects to undertake the responsibility for maintenance of the storm water management facilities within the Tract, the Dedicator does hereby covenant and agree to indemnify Clay County and save it harmless from suits, damages, liability and expenses in connection with loss of life, bodily or personal injury or property damage or any other damage arising from or out of any occurrence in, upon, at or from the lakes and filtration systems and other storm water management facilities. This indemnification shall run with the land and successors and assigns of the Dedicator and shall be subject to and bound by it.  
The Dedicator, on behalf of itself, its successors and assigns, does hereby covenant in favor of Clay County, its successors and assigns, that it shall not enter upon or use any portion of the Tract for any purpose inconsistent with the storm water

(Continued on Sheet 2)

### COUNTY DEPARTMENT OF PLANNING APPROVAL

Approved this 17th day of MAY, 1995.

*David J. ...*  
Director, Department of Planning

### COUNTY DEPARTMENT OF ZONING APPROVAL

Approved this 17th day of MAY, 1995.

*Linda ...*  
Director, Department of Zoning

### CLERK'S CERTIFICATE

I hereby certify that this plat has been examined and that it complies in form with Chapter 71-339, Laws of Florida and is filed for record in Plat Book 27, Pages 66, 67, 68, 69 and 70 of the public records of Clay County, Florida this 17th day of MAY, 1995.

*John Keene*  
Clerk of the Circuit Court

### SURVEYOR'S CERTIFICATE

This is to certify that this plat is a correct representation of the lands surveyed, platted and described hereon, that Permanent Reference Monuments have been placed as shown on said plat in accordance with Chapter 71-339, Laws of Florida, and that Permanent Control Points will be set as shown in accordance with said laws, that said survey was made under my responsible direction and supervision and that the survey data shown on said plat complies with all the requirements of said chapter.  
Signed this 17th day of April, 1995.

*Harold T. Elliott*  
Harold T. Elliott  
Florida Cert. No. 2518  
Elliott and Associates, Inc.  
615 Blanding Boulevard  
Orange Park, Florida



PLAT BOOK 27 PAGE 67  
SHEET 2 OF 5 SHEETS

TYPE I SUBDIVISION - RE - ZONE

# SPENCER'S LAKE UNIT ONE

Sections 3 + 4, Township 4 South, Range 25 East, Clay County, Florida.  
21.58 Acres. ±

LAND USE  
ZONING  
AREA  
PL 1017 GZZ  
2150 AC.  
2800 sq. feet

ENGINEER  
S. J. ...  
CLAY COUNTY, FL.

Electric service provided by Clay Electric Co-operative.  
Water and sewer service provided by Clay County Water and Sewer Authority.

### GENERAL NOTES

- 1) Easement shown shall be as shown on this sheet.
- 2) Easement shown shall be as shown on this sheet.
- 3) Easement shown shall be as shown on this sheet.
- 4) Easement shown shall be as shown on this sheet.
- 5) Easement shown shall be as shown on this sheet.
- 6) All return radii are 30 feet unless noted otherwise.
- 7) Flood Zone lines shown herein were scaled from the Flood Zone Map dated November 4, 1982 and represent approximate locations only.
- 8) All easements herein are for drainage and utilities unless noted otherwise.
- 9) All platting utility easements shall also be easements for the construction, installation, maintenance, and operation of such construction, installation, maintenance, or operation of cable television services and interferences with the facilities and services of an electric, telephone, gas, or other public utility. In the event a cable television company damages the facilities of a public utility, it shall be solely responsible for the damage.

CURV	BEARS	LENGTH	BEARS	LENGTH	BEARS	LENGTH	BEARS	LENGTH	BEARS	LENGTH	BEARS	LENGTH
G1	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G2	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G3	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G4	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G5	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G6	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G7	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G8	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G9	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G10	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G11	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G12	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G13	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G14	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G15	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G16	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G17	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G18	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G19	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G20	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G21	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G22	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G23	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G24	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G25	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G26	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G27	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G28	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G29	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
G30	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00

### ADOPTION AND DEDICATION

Continued from Sheet 13

management facilities heretofore described. In this regard, except as the same may be related directly to the activities and uses authorized in connection therewith, the Dedicator, its successors and assigns, shall not undertake any dredge or fill activities within the Tract, nor place or suffer to be placed or planted any temporary or permanent structures or vegetation of any kind encroaching within, on, over or across the Tract, including but not limited to fences, hedges, fountains or bunkheads.

In witness whereof, Spencer's Lake Joint Venture, a Florida Joint Venture, governed by Chapter 620, Florida Statutes, has caused these presents to be signed by its Joint Venturers on the dates shown below and has caused their official seal to be affixed hereto.

Spencer's Lake Joint Venture, a Florida Joint Venture governed by Chapter 620, Florida Statutes.

By: W. R. Howell Company, A Florida Corporation,  
a Joint Venturer

By: William R. Howell II  
William R. Howell II, its President

By: N. J. Bevin  
N. J. Bevin, witness

By: Carolyn Mikal  
Carolyn Mikal, witness

### STATE OF FLORIDA, COUNTY OF CLAY

The foregoing instrument was acknowledged before me this 2nd day of November 1994 by William R. Howell II, President of W. R. Howell Company, a Florida Corporation, on behalf of the corporation. He is personally known to me or has identified himself to me by presenting his driver's license. This acknowledgement was taken without oath.

By: Barbara YK Agy  
Barbara YK Agy, Notary Public, State of Florida

By: Patrick D. McShannon  
Patrick D. McShannon, Chairman

### COUNTY DEPARTMENT OF ENGINEERING APPROVAL

Approved this 3rd day of May, 1994.

By: W. M. B.  
Director, Department of Engineering

### MORTGAGEE'S JOINER

NationsBank, NA, a National Banking Association, owner and holder of that certain Mortgage recorded in Official Records Book 1522, page 2117 and Financing Statement recorded in Official Records Book 1522, page 2155 of the public records of Clay County, Florida, hereby consents to this plat and joins in its dedication.

By: Caroline Chronister Sylvia Morris  
Caroline Chronister, Witness

By: Bryan R. White  
Bryan R. White, Vice President

### STATE OF FLORIDA, COUNTY OF CLAY

The foregoing was executed before me this 8th day of November, 1994 by Bryan R. White Vice President of NationsBank, NA, a National Banking Association, on behalf of the Association. He is personally known to me or has identified himself by presenting his driver's license. This acknowledgement was taken without oath.

By: Caroline Chronister  
Caroline Chronister, Notary Public, State of Florida

By: Caroline Chronister  
Caroline Chronister, Notary Public, State of Florida

PLAT BOOK 27 PAGE 68  
SHEET 3 OF 5 SHEETS

# SPENCER'S LAKE UNIT ONE

Section 3 & 4 Township 4 South, Range 25 East, Clay County, Florida.  
ARCYLE FOREST CHIMNEY LAKES UNIT 14.

TYPE I SUBDIVISION - RE - ZONE

Book 46, Pages 6 - GC

Flat 6 - GC

5 894947 E

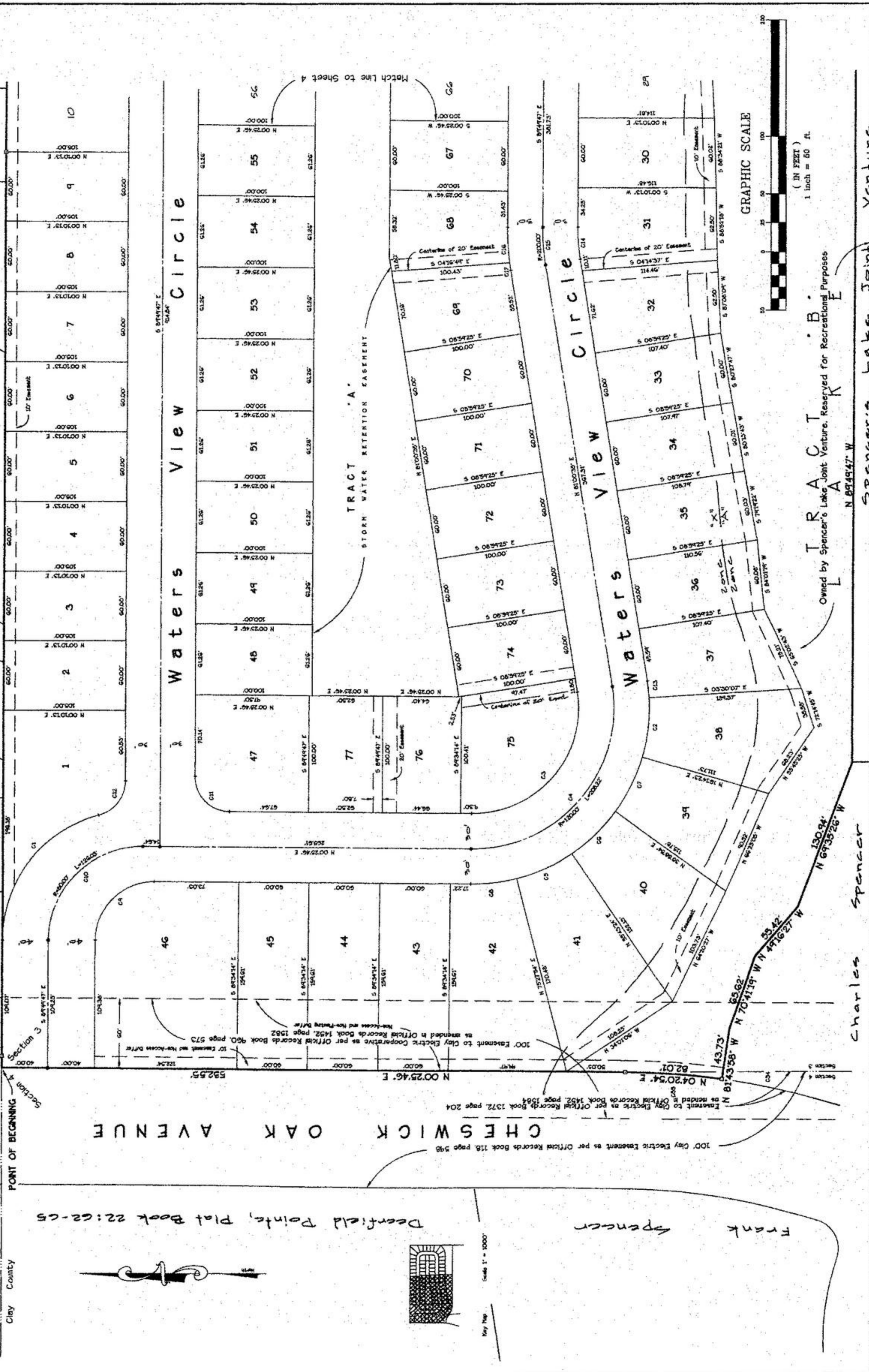
POINT OF BEGINNING

Section 3, Section 4

Section 3, Section 4

Section 3, Section 4

Duval County  
Clay County



GRAPHIC SCALE  
(IN FEET)  
1 inch = 60 ft.

Owned by Spencer's Lake Joint Venture. Reserved for Recreational Purposes.

Spencer's Lake Joint Venture



PLAT BOOK 27 PAGE 70  
SHEET 5 OF 5 SHEETS

TYPE I SUBDIVISION - RE - ZONE

# SPENCER'S LAKE UNIT ONE

Sections 3 + 4, Township 4 South, Range 25 East, Clay County, Florida.  
21.58 Acres.

<b>OWNER</b> Spencer's Lake Joint Venture P.O. Box 24, Palm Bay, FL 32909	<b>ENGINEER</b> J. R. Lewis & Associates, Inc. 11000 N.W. 11th St., Suite 100 Miami, FL 33150	<b>SURVEYOR</b> Charles J. Anderson, Inc. 10000 N.W. 11th St., Suite 100 Miami, FL 33150	<b>LAND</b> FORM ACRES NO. LOTS NET LOT SIZE	<b>USE</b> S100 AC. S100 AC. 5000 SQ. FEET
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### SUBDIVISION IMPROVEMENT GUARANTEE

As a condition precedent to the recording of this plat in the public records of Clay County, Florida, the undersigned owner of this subdivision does hereby guarantee to each and every person, firm, partnership or corporation, their heirs, successors and assigns, who shall purchase a lot or lots in said subdivision from said owner, that said owner shall within 12 months of the date of acceptance of the street and drainage improvements by the Board of County Commissioners thereof fully comply with each and every regulation of the Board of County Commissioners of Clay County, Florida, covering subdivisions in effect at the time of the filing of this final plat insofar as the same affects a lot or lots sold.

Time of such performance being of the essence, said guarantee shall be part of each deed of conveyance or contract of sale covering lots in said subdivision, executed by said owner to the same extent and purpose as if said guarantee were incorporated verbatim in each said conveyance or contract of sale.

Spencer's Lake Joint Venture, a Florida Joint  
Venture governed by Chapter 620, Florida Statutes.

By: W. R. Howell Company, A Florida Corporation,  
a Joint Venturer

*W. J. Bevis*  
W. J. Bevis, witness  
*Carolyn Michael*  
Carolyn Michael, witness  
By: *William R. Howell*  
William R. Howell & Its President

Spencer's Lake Joint Venture, a Florida Joint  
Venture governed by Chapter 620, Florida Statutes.

By: Atlantic Builders, Inc., a Florida Corporation,  
a Joint Venturer

*Carolyn Chronister*  
Carolyn Chronister, witness  
*Sylvia Marrero*  
Sylvia Marrero, witness  
By: *William B. Towers*  
William B. Towers, Jr. Its President