

Prepared by and Return To:

Earnshaw & Shearer, PLLC
PO Box 3268
St. Augustine, Florida 32085
Attn: William Jeff Earnshaw, Esq.

**SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS FOR EVERLAKE**

(Everlake – Lots 51 through 56)

THIS SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS (“Supplemental Declaration”) is made as of the 21st day of January, 2026, by DREAM FINDERS HOMES LLC, a Florida limited liability company, (“Developer”), as joined by the Everlake Homeowners Association, Inc., a Florida not-for-profit corporation (“Association”); and further joined by: Albert Taitingfong Sayama and Linda Marie Sayama, husband and wife; Patricia Anne Violett, Gerald Edward Enfinger and Janette Marie Dimond, husband and wife; Mark Edward Custer and Karen Sue Custer, as Co-Trustees of the Custer Family Trust dated December 7, 2023; Marcia A. Larson and Kent M. Larson, joint tenants with rights of survivorship; and Dale Joseph Mullen and Janice Campbell Mullen, husband and wife (collectively “Owners”).

RECITALS:

A. Developer has previously executed and recorded that certain Declaration of Covenants, Conditions, Restrictions, and Easements for Everlake dated February 4, 2022 and recorded in Official Records Book 20133, Page 992, Public Records of Duval County, Florida and that certain Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements for Everlake dated October 21, 2025 and recorded at Official Records Book 21668, Page 1634, Public Records of Duval County, Florida (“Declaration”); and

B. Pursuant to Section 2.2 of the Declaration, Developer desires to annex the real property more particularly described as **Everlake – Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Page 110 of the Public Records of Duval County, Florida** (“Annexed Property”) to be subject to the provisions and obligations of the Declaration and amend the Declaration to add the Annexed Property.

NOW, THEREFORE, for value received, the parties hereby amend the Declaration as follows:

1. Recitals. The above Recitals are true and correct and are incorporated herein by reference.
2. Annexation. Pursuant to Section 2.2 of the Declaration, the Annexed Property is hereby unconditionally subject to the provisions and obligations of the Declaration such that the Annexed Property shall be made part of the Property (as defined in the Declaration).

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

EXECUTED as of the date first above written.

Signed, sealed and delivered in the presence of:

Sharon Paschal

Print Name: Sharon Paschal
14701 Philips Hwy., Ste. 300
Jacksonville, FL 32256

DREAM FINDERS HOMES LLC,
a Florida limited liability company

Robert E. Riva, Jr.

By: _____

Print Name: Robert E. Riva, Jr., Esq.

Its: General Counsel and Vice President

Mercedes M. Stock

Print Name: Mercedes M. Stock
14701 Philips Hwy., Ste. 300
Jacksonville, Florida 32256

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me by physical presence this 21st day of January 2026, by Robert E. Riva, Jr., Esq., as General Counsel and Vice President of Dream Finders Homes LLC, a Florida limited liability company, on behalf of the corporation. He is X personally known to me or produced _____ as identification.

{Notary Seal must be affixed}

Mercedes M. Stock

(Signature of Notary)

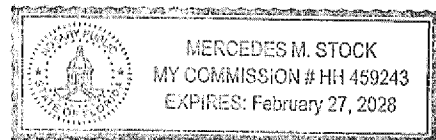
Mercedes M. Stock

(Print Name of Notary Public)

Notary Public, State of Florida

My Commission Expires: 2/27/2028

Commission No.: HH 459243



CONSENT OF ASSOCIATION

The undersigned, President of EVERLAKE Homeowner's Association, Inc., a Florida not-for-profit corporation ("Association"), hereby consents to the recording of this Supplemental Declaration and agrees to undertake all obligations and assume all rights of the Association pursuant to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements for Everlake Homeowner's Association ("Declaration") and that all common area property within the Annexed Property owned by the Association shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration.

**EVERLAKE HOMEOWNER'S
ASSOCIATION, INC.,**

a Florida not-for-profit corporation

By: Kevin Andersen
Kevin Andersen
Its President

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me by physical presence this 21st day of January, 2026, by Kevin Andersen, as the President of Everlake Homeowner's Association, Inc., a Florida not-for-profit corporation, for and on behalf of said corporation, and who is X personally known to me or _____ has provided _____ as identification.

{Notary Seal must be affixed}



Mercedes M Stock
(Signature of Notary)
Mercedes M. Stock
(Print Name of Notary Public)
Notary Public, State of Florida
My Commission Expires: 2/27/2028
Commission No.: HH459243

VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR EVERLAKE

WHEREAS, the undersigned are the Owners of the real property described as:

Lot 51, Everlake, - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 51"); and

WHEREAS, the Owners join in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consent to the submission of Lot 51 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Albert Taitingfong Sayama and Linda Marie Sayama, a married couple, as tenants by the entirety, as fee simple title holders of the Lot hereby covenant, consent and agree that Lot 51 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Owners Association, Inc. This Consent and Joinder shall run with title to Lot 51 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owner acknowledges that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owner knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered
in the presence of:

Roberta S. Kemp
Name: Roberta S. Kemp

Dorothy L. Gambill
Name: Dorothy L. Gambill

Albert Taitingfong Sayama
Albert Taitingfong Sayama
Linda Marie Sayama
Linda Marie Sayama

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 21 day of February, 2026, by Albert Taitingfong Sayama, who is personally known to me or has produced _____ as identification and Linda Marie Sayama, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)



DOROTHY L. GAMBILL
Notary Public
State of Florida
Comm# HH593880
Expires 9/16/2028

Dorothy L. Gambill
Signature of Notary Public
Dorothy L. Gambill
Typed or Printed Name of Notary
Commission No.: HH593880
My Commission Expires: 9/16/2028

**VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO
SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
EVERLAKE**

WHEREAS, the undersigned is the Owner of the real property described as:

Lot 52, Everlake, - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 52"); and

WHEREAS, the Owner joins in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consents to the submission of Lot 52 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Patricia Anne Violet, a single woman, as fee simple title holder of the Lot hereby covenant, consent and agree that Lot 52 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Owners Association, Inc. This Consent and Joinder shall run with title to Lot 52 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owner acknowledges that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owner knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered
in the presence of:

Roberta S. Kemp
Name: Roberta S. Kemp

Patricia Anne Violet
Patricia Anne Violet

Dorothy L. Gambill
Name: Dorothy L. Gambill

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 21 day of February, 2026, by Patricia Anne Violet, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)



DOROTHY L. GAMBILL
Notary Public
State of Florida
Comm# HH593880
Expires 9/16/2028

Dorothy L. Gambill
Signature of Notary Public
Dorothy L. Gambill
Typed or Printed Name of Notary
Commission No.: HH593880
My Commission Expires: 9/16/2028

VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR EVERLAKE

WHEREAS, the undersigned are the Owners of the real property described as:

Lot 53, Everlake, - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 53"); and

WHEREAS, the Owners join in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consents to the submission of Lot 53 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Gerald Edward Enfinger and Janette Marie Dimond, husband and wife, as Life Tenants with full power and authority to sell convey, mortgage, lease, or otherwise manage and dispose of Lot 53 with or without consideration and without joinder of the remainder beneficiary, hereby covenant, consent and agree that Lot 53 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Owners Association, Inc. This Consent and Joinder shall run with title to Lot 53 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owner acknowledges that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owner knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered in the presence of:

Roberta S. Kemp
Name: Roberta S. Kemp

Dorothy Gambill
Name: Dorothy Gambill

Gerald Edward Enfinger
Gerald Edward Enfinger

Janette Marie Dimond
Janette Marie Dimond

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 21 day of February, 2026, by Gerald Edward Enfinger, who is personally known to me or has produced _____ as identification and Janette Marie Dimond, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)



DOROTHY L GAMBILL
Notary Public
State of Florida
Comm# HH593880
Expires 9/16/2028

Dorothy L. Gambill
Signature of Notary Public
Dorothy L. Gambill
Typed or Printed Name of Notary
Commission No.: HH593880
My Commission Expires: 9/16/2028

VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR EVERLAKE

WHEREAS, the undersigned are the Owners of the real property described as:

Lot 54, Everlake, - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 54"); and

WHEREAS, the Owners join in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consents to the submission of Lot 54 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Mark Edward Custer and Karen Sue Custer, as Co-Trustees of the Custer Family Trust dated December 7, 2023, as fee simple title holders of the Lot, hereby covenant, consent and agree that Lot 54 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Owners Association, Inc. This Consent and Joinder shall run with title to Lot 54 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owner acknowledges that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owner knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered
in the presence of:

Robert S Kemp
Name: Robert S Kemp

Dorothy Gambill
Name: Dorothy Gambill

Mark Edward Custer
Mark Edward Custer, as Co-Trustee of the
Custer Family Trust dated December 7, 2023
Karen Sue Custer
Karen Sue Custer, as Co-Trustee of the
Custer Family Trust dated December 7, 2023

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 21 day of February, 2026, by Mark Edward Custer, who is personally known to me or has produced _____ as identification and Karen Sue Custer, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)



DOROTHY L. GAMBILL
Notary Public
State of Florida
Comm# HH593880
Expires 9/16/2028

Dorothy L. Gambill
Signature of Notary Public
Dorothy L. Gambill
Typed or Printed Name of Notary
Commission No.: HH593880
My Commission Expires: 9/16/2028

VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR EVERLAKE

WHEREAS, the undersigned are the Owners of the real property described as:

Lot 55, Everlake, - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 55"); and

WHEREAS, the Owners join in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consents to the submission of Lot 55 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Dale Joseph Mullen and Janice Campbell Mullen, husband and wife, as fee simple title holders of the Lot hereby covenant, consent and agree that Lot 55 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Owners Association, Inc. This Consent and Joinder shall run with title to Lot 55 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owner acknowledges that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owner knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered in the presence of

Roberta S. Kemp
Name: Roberta S. Kemp

Dorothy L. Gambill
Name: Dorothy L. Gambill

Dale Joseph Mullen
Dale Joseph Mullen
Janice Campbell Mullen
Janice Campbell Mullen

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 21 day of February, 2026, by Dale Joseph Mullen, who is personally known to me or has produced _____ as identification and Janice Campbell Mullen, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)



DOROTHY L. GAMBILL
Notary Public
State of Florida
Comm# HH593880
Expires 9/16/2028

Dorothy L. Gambill
Signature of Notary Public
Dorothy L. Gambill
Typed or Printed Name of Notary
Commission No.: HH593880
My Commission Expires: 9/16/2028

VOLUNTARY JOINDER AND CONSENT OF LOT OWNER TO SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR EVERLAKE

WHEREAS, the undersigned are the Owners of the real property described as:

Lot 56, Everlake - Lots 51 through 56, according to the map or plat thereof, as recorded in Plat Book 79, Pages 110 and 111, of the Public Records of Duval County, Florida. ("Lot 56"); and

WHEREAS, the Owners join in the Supplemental Declaration of Covenants, Conditions, Restrictions and Easements for Everlake and consents to the submission of Lot 56 to the Amended & Restated Declaration of Covenants, Conditions, Restrictions and Easements of Everlake recorded at Official Records Book 21668, Page 1634 of Public Records of Duval County, Florida and any and all amendments and supplements thereto ("Declaration").

NOW THEREFORE, in consideration of ten dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Marcia A. Larson, a single woman, and Kent M. Larson, a single man, as joint tenants with rights of survivorship and fee simple title holders of the Lot hereby covenant, consent and agree that Lot 56 shall be held, sold, and conveyed subject to the terms, conditions, benefits and burdens of the Declaration, and that the Owners shall become a Members of the Everlake Homeowners Association, Inc. This Consent and Joinder shall run with title to Lot 56 and shall bind and inure to the benefit of the Owners' heirs, successors and assigns.

Owners acknowledge that the Lot may constitute homestead property under Article X, Section 4 of the Florida Constitution, and Owners knowingly, voluntarily, and intentionally consents to the imposition of the covenants, conditions, restrictions, easements, assessments, and obligations set forth in the Declaration and the Supplemental Declaration as encumbrances running with the title to the Lot.

IN WITNESS WHEREOF, the Owners have caused these presents to be executed in manner and form sufficient to bind them as of the day and year first above written.

Signed, sealed and delivered
in the presence of:

Bruce Siennick
Name: BRUCE SIENNICK

Marcia A. Larson
Marcia A. Larson

Maritta Siennick
Name: MARITTA SIENNICK

Kent M. Larson
Kent M. Larson

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 27th day of February, 2026, by Marcia A. Larson, who is personally known to me or has produced _____ as identification and Kent M. Larson, who is personally known to me or has produced _____ as identification.

(NOTARY SEAL)

Terri L. Poster-Taylor
Signature of Notary Public
Terri L. Poster-Taylor
Typed or Printed Name of Notary
Commission No.: HH 319321
My Commission Expires: 11-20-2026

