

Prepared by and return to:
Kernan Forest Master Association, Inc.
4729 U. S. Highway 17, Suite 204
Orange Park, Florida 32003

SECOND SUPPLEMENTAL DECLARATION
TO
DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS
AND EASEMENTS FOR
KERNAN FOREST AND
NOTICE OF ASSESSMENTS FOR
KERNAN FOREST MASTER ASSOCIATION, INC.

THIS SECOND SUPPLEMENTAL DECLARATION is made this 3rd day of January 2005, by KERNAN FOREST, L.L.C., a Florida limited liability company ("Declarant").

RECITALS

A. Declarant, subjected certain lands to the terms and conditions of the Declaration of Covenants, Conditions, Restrictions and Easements for Kernan Forest and Notice of Assessments for Kernan Forest Master Association, Inc. recorded in the Official Records Book 10723, page 197, as amended by the First Supplemental Declaration recorded in Official Records Book 11081, page 32, of the public records of Duval County, Florida ("Declaration").

B. Pursuant to Section 2.2 of the Declaration, The Declarant is authorized to subject other lands contained within the Future Development Property to the terms and conditions of the Declaration by recording Supplemental Declarations.

C. Declarant is the owner of certain lands which are more fully described as all of the lands contained in:

Kernan Forest Annex according to plat thereof recorded in
Plat Book 57, Pages 61 through 61C of the public records of
Duval County, Florida.

The Kernan Forest Annex Land is sometimes jointly referred to herein as "Additional Property".

D. Further pursuant to the provisions of Section 2.2 of the Declaration, the Supplemental Declaration may vary the terms of the Declaration by addition, deletion, or modification so as to reflect any unique characteristics of a particular portion of the development of the Additional Property.



NOW THEREFORE, in consideration of the premises the Declarant hereby declares:

1. All Recitals are true and correct

2. The Additional Property is hereby subjected to all terms and conditions of the Declaration and all owners of all or any portion of the Additional Property shall be bound by all such terms and conditions and shall have all rights and obligations set forth herein. The Additional Property shall be held, transferred, conveyed and encumbered in compliance with the terms and conditions of the Declaration, which are covenants running with title to the Additional Property.

3. The following paragraph is hereby added to Section 8.8 of the Declaration:

“The Lots contained in the Kernan Forest Annex Land shall be improved with dwellings as follows:

Lots 92, 93, 94 and Lots 1 – 17 shall contain not less than Eighteen Hundred (1,800) square feet of heated and air conditioned space.

The minimum set back for the Kernan Forest Annex Land is as follows:

Front Setback	20 feet
Rear Setback	10 feet
Side Setback	5 feet

4. Except as set forth herein, all terms and conditions of the Declaration remain in full force and effect.

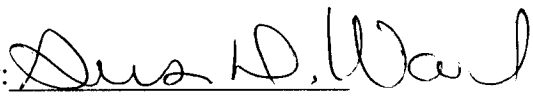
IN WITNESS WHEREOF, the undersigned has set its hand and seal as of the date first above written.

Signed, sealed and delivered
In the presence of:

KERNAN FOREST, L.L.C., A Florida
limited liability company


Print Name: Sandra Spencer

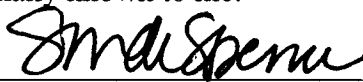

Print Name: Ann Tabor

By: 
Susan D. Wood, Vice President
The Wood Development Company
of Jacksonville Inc., Managing
Member

[Corporate Seal]

STATE OF FLORIDA
COUNTY OF CLAY

The foregoing instrument was acknowledged before me this 3rd day of January 2005, by Susan D. Wood, Vice President of The Wood Development Company of Jacksonville, Inc., Managing Member of KERNAN FOREST, L.L.C., a Florida limited liability company, on behalf of the limited liability company. She is personally known to me.



Print Name: Sandra Spencer

Notary Public – State of Florida

My commission expires: _____

Commission number: _____

