

**REVIVED DECLARATION
OF COVENANTS AND RESTRICTIONS FOR
LAKEMONT**

THE REVIVED DECLARATION OF COVENANTS AND RESTRICTIONS FOR LAKEMONT is made effective by the Lakemont Owners Association, Inc. (the "Association"), a Florida not for profit corporation, this 2 day of June, 2022.

RECITALS

A. The Association's Developer recorded that certain Declaration of Covenants and Restrictions for Lakemont which is recorded at Official Records Book 6694, Page 1189, et seq., together with its amendments, of the Public Records of Duval County, Florida (together referred to as the "Previous Declaration");

B. All of the land encumbered by the Previous Declaration is depicted on the plat for Lakemont recorded at Plat Book 44, pages 63, 63A and 63B, of the public records of Duval County, Florida;

C. The covenants, conditions, and restrictions contained in the Previous Declaration expired pursuant to Chapter 712, Florida Statutes, also known as the Marketable Record Title Act;

D. The Organizing Committee for the Revitalization of the community's governing documents consists of:

Amber Schafe 8081 Dickie Drive Jacksonville, FL 32216 (904) 343-8088	Judy Andrews 8078 Dickie Drive Jacksonville, FL 32216 (904) 385-0742	Chris Bullington 2887 Dickie Court Jacksonville, FL 32216 (904)874-9495
---	---	--

E. The organizing committee for the Association does hereby submit the following Revived Declaration of Covenants and Restrictions for Lakemont pursuant to 720.403, Florida Statutes, as the "Revived Declaration";

F. The Revived Declaration governs only the lots which were originally encumbered by the Previous Declaration and does not contain covenants that are more restrictive on the parcel owners than the covenants contained in the Previous Declaration and the amendments thereto; and,

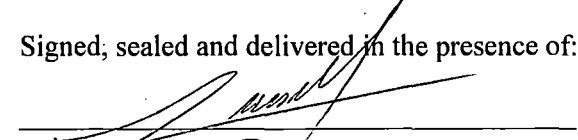
G. The voting interests of each parcel owner under this Revived Declaration are the same as the voting interests of the parcel owners under the Previous Declaration. The proportional assessment obligations of each parcel owner under this Revived Declaration shall be the same as the proportional assessment of the parcel owners under the Previous Declaration.

NOW, THEREFORE, the Association hereby revives all terms and provisions of the Previous Declaration as follows:


IN WITNESS WHEREOF, the Lakemont Owners Association, Inc. has executed this Revived Declaration the date stated above.

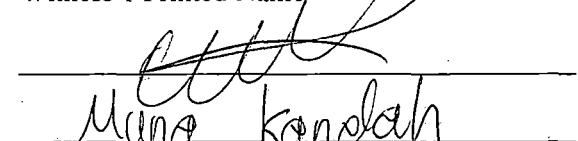
Signed, sealed and delivered in the presence of:

Lakemont Owners Association, Inc.
a Florida Not for Profit Corporation



Witness 1 Printed Name

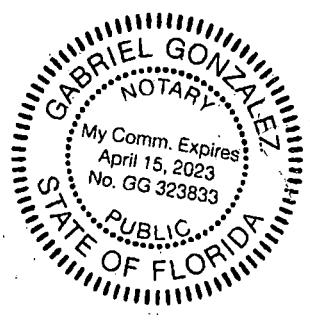

By: Amber Schafe
Its: President

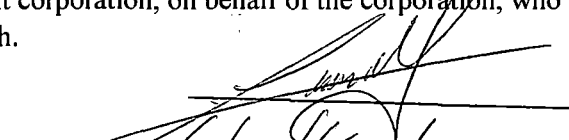


Witness 2 Printed Name

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me [] by physical presence or [] by online notarization this 2 day of June, 2022 by Amber Schafe, as President for Lakemont Owners Association, Inc, a Florida not for profit corporation, on behalf of the corporation, who is personally known to me and wo did take an oath.




(Print Name Gabriel Gonzalez)
Commision No. 66 323833
My Commission Expires: 4/15/2023

Ron DeSantis
GOVERNOR



Dane Eagle
SECRETARY

May 20, 2022

Amber A. Schafe
Lakemont Owners Association
8081 Dickie Drive
Jacksonville, Florida 32216

**Re: Lakemont Owners Association, Inc., Approval;
Determination Number: 22080**

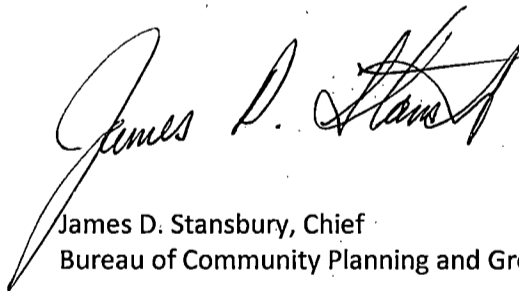
Dear Ms. Schafe:

The Department of Economic Opportunity (Department) has completed its review of the Proposed Revived Declaration (Declaration) and other governing documents for the Lakemont Owners Association, Inc. (Association), and has determined that the documents comply with the requirements of Chapter 720, Part III, Florida Statutes. Therefore, the proposed revitalization of the Association's Declaration of Covenants is approved.

The Association is required to comply with the requirements in sections 720.407(1) - (3), Florida Statutes, including recording the documents identified in section 720.407(3), Florida Statutes, in the county's public records. The revitalized declaration and other governing documents will be effective upon recording. Immediately upon recording the documents in the public records, the Association is required to mail or hand deliver a complete copy of all approved recorded documents to the owner of each affected parcel as provided in section 720.407(4), Florida Statutes.

If you have any questions concerning this matter, please contact the Department of Economic Opportunity, Office of the General Counsel, at (850) 245-7150.

Sincerely,



James D. Stansbury, Chief
Bureau of Community Planning and Growth

JDS/bp/rm

Florida Department of Economic Opportunity | Caldwell Building | 107 E. Madison Street | Tallahassee, FL 32399
(850) 245.7105 | www.FloridaJobs.org | www.Twitter.com/FLDEO | www.Facebook.com/FLDEO

An equal opportunity employer/program. Auxiliary aids and service are available upon request to individuals with disabilities. All voice telephone numbers on this document may be reached by persons using TTY/TTD equipment via the Florida Relay Service at 711.

NOTICE OF ADMINISTRATIVE RIGHTS

ANY PERSON WHOSE SUBSTANTIAL INTERESTS ARE AFFECTED BY THIS DETERMINATION HAS THE OPPORTUNITY FOR AN ADMINISTRATIVE PROCEEDING PURSUANT TO SECTION 120.569, FLORIDA STATUTES, BY FILING A PETITION.

A PETITION MUST BE FILED WITH THE AGENCY CLERK OF THE DEPARTMENT OF ECONOMIC OPPORTUNITY WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION. A PETITION IS FILED WHEN IT IS RECEIVED BY:

AGENCY CLERK
DEPARTMENT OF ECONOMIC OPPORTUNITY
OFFICE OF THE GENERAL COUNSEL
107 EAST MADISON ST., MSC 110
TALLAHASSEE, FLORIDA 32399-4128
FAX 850-921-3230
AGENCY.CLERK@DEO.MYFLORIDA.COM

YOU WAIVE THE RIGHT TO ANY ADMINISTRATIVE PROCEEDING IF YOU DO NOT FILE A PETITION WITH THE AGENCY CLERK WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION.

FOR THE REQUIRED CONTENTS OF A PETITION CHALLENGING AGENCY ACTION, REFER TO RULES 28-106.104(2), 28-106.201(2), AND 28-106.301, FLORIDA ADMINISTRATIVE CODE.

DEPENDING ON WHETHER OR NOT MATERIAL FACTS ARE DISPUTED IN THE PETITION, A HEARING WILL BE CONDUCTED PURSUANT TO EITHER SECTIONS 120.569 AND 120.57(1), FLORIDA STATUTES, OR SECTIONS 120.569 AND 120.57(2), FLORIDA STATUTES.

PURSUANT TO SECTION 120.573, FLORIDA STATUTES, AND CHAPTER 28, PART IV, FLORIDA ADMINISTRATIVE CODE, YOU ARE NOTIFIED THAT MEDIATION IS NOT AVAILABLE.



**COMMUNITY
COVENANTS &
RESTRICTIONS**

AND

LAKEMONT OWNERS
ASSOCIATION, INC.
ARTICLES OF INCORPORATION
AND BYLAWS

TUL0024 1971 10 10

RECORDED AND RETURNED TO

THIS INSTRUMENT WAS PREPARED BY
JAMES S. TAYLOR of
ULMER, MURCHISON, ASHBY & TAYLOR
P. O. BOX 479
1600 FIRST UNION BUILDING
JACKSONVILLE, FLORIDA 32202

Betty Joell

OFFICIAL RECORDS

DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
FOR
LAKEMONT

STATE OF FLORIDA
COUNTY OF DUVAL

KNOW ALL MEN BY THESE PRESENTS THAT:

WHEREAS, REAL FUND DEVELOPMENT CORP., a Florida corporation, and LAKEMONT/HICKORY COVE JOINT VENTURE, a Florida general partnership (collectively, the "Declarant"), are the owners in fee simple of certain of the lots and tracts in Lakemont, a subdivision shown on the plat recorded in Plat Book 44, pages 63, 63A and 63B, of the current public records of Duval County, Florida (the "Plat"), and desire to restrict the use of all of the lots and tracts shown on the Plat and create certain easements for the benefit of lot owners and their assigns within the subdivision; and

WHEREAS, Summerhomes Incorporated ("Summerhomes") has entered into an agreement with Declarant for the purchase of certain lots within the Subdivision (some of which have already been purchased by Summerhomes), subject to the terms and conditions thereof; and

WHEREAS, Summerhomes and Declarant each has an interest in causing the Property to be properly developed so as to maintain the aesthetics and value of the Subdivision.

NOW, THEREFORE, for and in consideration of the mutual benefits to be derived by each of the parties and for other valuable considerations, Declarant and Summerhomes do hereby submit the all of the lots shown on the Plat (the "Subdivision") to the following covenants, restrictions and easements:

1. Residential Uses. Each of the lots in the Subdivision shall be residential lots and used only for single-family dwellings (the "Lot" or "Lots"). All provisions and requirements of the zoning code of the City of Jacksonville, Duval County, Florida, as it now exists shall be applicable to each Lot. No business or commercial building may be erected on any Lot and no business may be conducted on any part thereof except that, until initial single-family dwellings have been constructed on all of the Lots and each of the improved Lots has been sold to an ultimate user, the owner of such Lot and Summerhomes shall have the right to maintain construction offices, temporary sales

VOL 6694 P 61190

OFFICIAL RECORDS

offices, models, entrance signs, and sales and builders signage within the Subdivision. No platted lot shall be subdivided without approval of the Association.

2. Minimum Size for Residence. The living area of any main structure on a Lot shall be not less than 1,300 square feet. Living area is defined as enclosed, heated and air-conditioned space and shall not include porches and garages.

3. Location of Structures. The location of all structures (including buildings, fences and walls) and shrubbery placed upon any Lot shall comply with the requirements of all zoning and building ordinances of the City of Jacksonville, Florida.

4. Structures to be Approved by the Association. No building, structure, tower, satellite dishes, antennae, lawn decoration, awning, shade, fixture, decoration or fence (including chain link fences) (collectively, "Structure") shall be erected, placed or altered on any Lot (including changes to the exterior color or materials of any existing structure) except those initially constructed by the Declarant or Summerhomes until the building plans, specifications, and site plans showing the location of such Structure has been approved in writing by the Lakemont Owner's Association, Inc. (the "Association"), as to the quality, exterior materials and conformity and harmony of exterior design with existing improvements, and as to the location of the Structure with respect to the topography and finish grade elevation. No Structure shall be erected, placed or altered on any Lot nearer to the street than the minimum front building setback line nor shall any Structure exceeding six (6) feet in height be erected on the remainder of any Lots without written approval of the Association. In the event the Association fails to approve or disapprove such design or location within thirty (30) days after complete plans and specifications therefor have been delivered to the Association, such approval will not be required and this covenant will be deemed to have been complied with.

5. No Sheds, Shacks or Trailers. No shed, shack, mobile home, trailer, tent, or other temporary or movable building or structure of any kind shall be erected or permitted to remain on any Lot.

6. No Offensive Activities. No illegal, obnoxious, or offensive activity nor any nuisances whatever shall be permitted or carried on in any part of the Subdivision, nor shall anything be permitted to be done thereon which may become an annoyance to the neighborhood. No trash, garbage, rubbish, debris, waste material or other refuse shall be deposited or allowed to accumulate on any part of the Subdivision. No garage or other out-building shall be used as a residence and no enclosed garage area shall be converted into living space. No fires for burning trash, leaves, clippings or other debris shall be permitted in the Subdivision.

OFFICIAL RECORDS

7. Exterior Maintenance. Each lot owner shall be responsible for the maintenance of the lawn, landscaping and exterior of all buildings and Structures on the Lot owned by such owner, all of which shall be maintained in a neat and orderly manner with the lawns cut, landscaping trimmed and exterior of improvements painted and in good repair.

8. Pets. No animals or bird shall be kept in the Subdivision for any commercial or breeding purpose. Not more than two (2) domestic animals may be kept on a single Lot as domestic pets for the pleasure of the occupants. If, in the opinion of the Association, any animal or animals becomes dangerous or becomes an annoyance in the neighborhood or to nearby property or destructive of wildlife, the Association shall have the right to require that such offending animals be removed and not allowed on the Lot. Birds and rabbits shall be kept caged at all times.

9. Clotheslines. No clothes or laundry shall be hung where the same are visible from any street.

10. Parking. No vehicle shall be parked on any Lot or street in the Subdivision unless the same is operable on the highways of Florida and has a current state license tag. No repair work shall be performed in the Subdivision on any vehicle except minor repairs which are completed within a two-hour duration. No boat, recreation vehicle, truck or the like shall be parked except in areas completely screened from view of the streets and all other Lots. Each main structure on a Lot shall include an enclosed garage. The enclosed garage shall be used for the parking of automobiles and no automobiles regularly used by a resident of each main structure shall be parked on any street in the Subdivision unless there is an automobile parked in such enclosed garage. The doors of all garages shall be kept closed at all times (except when opened for the purpose of permitting ingress and egress of an automobile and then for so long as reasonably necessary for such purpose). Parking on rights-of-way shall be subject to regulation by the Association.

11. Amendments or Additional Restrictions. Summerhomes shall have the right to:

(a) amend these covenants and restrictions, but all such amendments shall conform to the general purposes and standards of the covenants and restrictions herein contained;

(b) amend these covenants and restrictions to comply with the requirements of the United States Department of Housing and Urban Development or Veterans' Administration;

VOL6694 PG1192

OFFICIAL RECORDS

(c) amend these covenants and restrictions for the purpose of curing any ambiguity in or inconsistency between the provisions contained herein;

(d) to include in any contract or deed or other instrument hereafter made any additional covenants and restrictions applicable to the said land which do not lower the standards of the covenants and restrictions herein contained; PROVIDED, HOWEVER, any amendments or additions to these covenants and restrictions shall comply with the requirements of the United States Department of Housing and Urban Development or Veterans Administration; and

(e) to release any Lot from any part of the covenants and restrictions which have been violated (including, without limiting the foregoing, violations of building restriction lines and provisions hereof relating thereto) if Summerhomes determines such violation to be a minor or insubstantial violation.

12. Signs. Except for the signs permitted by paragraph 1 hereof, no sign shall be displayed upon any Lot except "FOR RENT" or "FOR SALE" signs, which signs may refer only to particular premises on which displayed, and shall be of materials, size, height and design approved by the Association. The Association may enter upon any Lot and summarily remove any signs which do not comply with the provisions of this paragraph.

13. Trees. No tree four (4) inches or more in diameter measured at a point two (2) feet above the average height of the ground at the base, nor any species of oak of any size, may be removed without the prior approval of the Association.

14. Water Service and Sewage Disposal. No well of any kind shall be dug or drilled on any one of the Lots or tracts to provide water for use within the structures to be built, and no potable water shall be used within said structures except potable water which is obtained from the utility company serving the Subdivision (the "Utility Company"). Nothing herein shall be construed as preventing the digging of a well to be used exclusively for use in the yard or garden of any Lot or tract or to be used exclusively for air conditioning. All sewage from any building must be disposed of through the sewage lines or through the sewage lines and disposal plant owned or controlled by the Utility Company. No water from air conditioning systems, ice machines, swimming pools, or any other form of condensate water shall be disposed of through the lines of the sewer system.

15. Easements. The Declarant, for itself and its successors and assigns, reserves the right, privilege and easement over and under all easement areas shown on the Plat and over and under the five (5) foot strip of land at the rear of each Lot and along

VOL 6694 P 51193

OFFICIAL RECORDS

the side line of each Lot to erect, maintain, and use electric and telephone wires, cables, conduits, water mains, drainage lines or drainage ditches, sewer and other suitable equipment for drainage and sewage disposal purposes or for the installation, maintenance, transmission and use of electricity, gas, telephone, lighting, heating, water, drainage, sewage, and other conveniences or utilities. The owners of the Lots subject to the privileges and rights and easements referred to in this paragraph shall acquire no right, title and interest in and to wires, cables, conduits, pipes, mains or lines to other equipment and facilities placed on, over, or under property which is subject to said privileges, rights and easements. In the event that any Lot is subdivided, easements described herein as well as the side line restriction provided for herein shall be deemed to exist on each side of the new Lot thus created and the former easements and side line restrictions shall cease to be effective as to such resubdivided Lot, except to the extent that the same is actually being used for a utility. No Structure, pavement or other improvement shall be erected on any part of any easement by any owner of any Lot and, in the event any Structure or other improvement is placed on said easement area, the same shall be removed upon request of Summerhomes at the cost of the owner of said Lot. Declarant agrees to assign this easement and the rights reserved herein to Summerhomes with respect to every Lot heretofore or hereafter conveyed to Summerhomes.

16. Restrictions Effective. These covenants and restrictions shall run with title to the Subdivision and each Lot therein and shall remain in full force and effect until November 1, 2005, at which time they shall be automatically extended for the successive periods of ten (10) years, unless the owners of seventy-five percent (75%) of the Lots elect to change or terminate said covenants, in whole or in part, by instrument in writing and duly recorded in the public records. The easements reserved in paragraph 15 shall, however, be perpetual and shall survive the termination of the Covenants and Restrictions.

17. Precedence. Where these covenants and restrictions are more stringent than those imposed by any governmental agencies, these covenants and restrictions shall prevail.

18. Legal Action and Violation. If any person or entity violates or attempts to violate any of these covenants and restrictions, any person or persons owning any Lot or the Association may, upon ten (10) days' written notice to the owner of record of the offending Lot: (a) prosecute proceedings at law for the recovery of damages against those violating or attempting to violate any of such covenants and restrictions; and (b) maintain a proceeding in equity against those so violating or attempting to violate any of such covenants or restrictions, for the purpose of preventing or enjoining all or any such violation or attempted violations. If any Structure exists on a Lot or

VOL 6694 P 61194

OFFICIAL RECORDS

condition exists which is in violation of these covenants and restrictions, the Association shall have the right, but not the obligation, to enter upon the Lot where such violation exists and summarily to abate, correct or remove the same, all at the expense of the owner of such Lot, which expense (herein called "Special Assessment") shall be payable by such owner to the Association on demand, and such entry and abatement, correction or removal shall not be deemed to trespass or make the Association liable or otherwise for any damages on account thereof.

The remedies contained in this paragraph shall be cumulative of all other remedies now and hereinafter provided by law and equity.

The failure of the Association to enforce any covenants or restrictions or any obligation, right, power, privilege, authority, or reservation herein contained, however long continued, shall not be deemed a waiver of the right to enforce the same thereafter as a breach or violation hereof.

Any Lot owner found to be in violation of these restrictions shall be obligated to pay the reasonable attorneys' fees of the successful plaintiff in any action seeking to enforce or prevent, correct or enjoin such violation or seeking damages for the breach of these restrictions.

All restrictions herein contained shall be deemed to be several and independent. The invalidity of one or more or any part of one shall in no way impair the other remaining restrictions or any part thereof.

19. Lakemont Owner's Association.

(a) Association. Every owner of a Lot in the Subdivision shall by virtue of such ownership be a member of the Association. Membership shall be appurtenant to and may not be separated from the ownership of any Lot.

(b) Purpose of Association. The purpose of the Association is to provide services and activities for members, enforce and correct violations of these restrictions, maintain and repair subdivision signs and landscaping in the public areas of the Subdivision, maintain storm water disposal systems, including pipes, bulkheads, weirs and appurtenant structures not maintained by public authority, and provide such other services related to the health, safety and welfare of the members as may be determined by the Association.

(c) Classes of Membership. There shall be two classes of membership in the Association. Class A members shall be the persons owning one or more Lots in the Subdivision

VOL 6694 PG 1195

except Declarant and Summerhomes. ~~The Class B member shall be Summerhomes.~~ ^{OFFICIAL RECORDS} Class B membership shall terminate and be converted to Class A membership on the earlier of the date on which (a) seventy-five percent (75%) of the Lots are owned by persons other than the Class B member or (b) on December 31, 1995.

(d) Voting Rights. Each Class B member shall be entitled to three (3) votes for each Lot owned by it or as to which it has a contract to purchase a Lot. Each Class A member shall be entitled to one (1) vote for each Lot owned by him.

(e) Easements for Entranceways. Summerhomes and the Association shall have the right to erect entrance signs, fencing and other landscaping within the easterly ten feet of Lots 1 and 27 and shall have an easement for ingress and egress over said ten-foot strip of land for the purpose of installing and maintaining the same. When the Declarant and Summerhomes no longer own any Lots, this easement shall belong to the Association. The Association shall be responsible for the maintenance of the signs, landscaping and fencing within this easement.

(f) Assessments.

(1) Creation of Lien. All Lots are subject to a continuing lien for annual and Special Assessments voted by the Association, together with interest, late charges and costs of collection (including reasonable attorneys' fees). Each such assessment, together with interest, costs, late charges and reasonable attorneys' fees, shall also be the personal obligation of the person who was the owner of such Lot at the time when the assessment fell due. In the case of co-ownership of a Lot, all of such co-owners shall be jointly and severally liable for the entire amount of the assessment. The personal obligation for delinquent assessments shall not pass to an owner's successor in title unless expressly assumed by such successor in title. The lien of any assessment authorized herein is hereby made subordinate to the lien of any first mortgage on such Lot made by a generally recognized institutional lender (such as an insurance company, real estate investment trust, bank, savings and loan association, credit union and the like), except assessment and charges levied against such Lot which are due on or prior to the date such mortgage is recorded.

(2) Purposes for which Assessments may be Made. Assessments may be levied for the purposes set forth in paragraph 19(b) above.

YUL6694 161196

OFFICIAL RECORDS

(g) Equality. The amount of assessments payable by each Lot shall be determined by dividing the total assessment fixed by the Association by the total number of Lots which are subject to assessment. The total assessment for any one-year period shall not exceed \$100.00 as long as there is a Class B member. Thereafter, the amount of the assessment will be determined by the Association, but shall not be increased by more than five percent (5%) above the maximum assessment for the preceding year without the affirmative vote of two-thirds (2/3rds) of each class of members entitled to vote. Special Assessments may be made pursuant to paragraph 18 in addition to the assessments permitted by this paragraph.

(h) Articles of Incorporation and Bylaws. The Articles of Incorporation and Bylaws of the Association are incorporated herein by reference and each Lot owner shall be bound by the provisions thereof and any amendments made pursuant thereto.

(i) Date of Commencement of Assessments; Due Dates. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of the first Lot to an owner other than Declarant or Summerhomes. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors of the Association shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every owner subject thereto. The annual assessment shall be payable at the times and in the manner determined by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

20. Prior Restrictions. These covenants, conditions and restrictions are intended to supersede the Covenants and Restrictions for Lakemont Subdivision as recorded in Official Records Volume 6551, page 2048, of the public records of Duval County, Florida (the "Prior Restrictions"), and shall be construed to amend the Prior Restrictions in their entirety so that the Prior Restrictions shall have no further force and effect.

21. Lake. The Association is granted an easement on Lots 16 and 17 as shown by the Plat and across the lake on Lot 17 and

VOL 6694 PG 1191

OFFICIAL RECORDS

its banks (the "Lake") for ingress and egress and reasonable maintenance and care of the Lake to ensure adequate drainage for the Subdivision. All of the lake banks and control of the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in the Lake shall be the responsibility of the owner of Lot 17. No fill shall be placed in the Lake by such owner.

22. Declarant Control. In the event Summerhomes fails to purchase all of the Lots in the Subdivision, excluding Lots 1, 24 and 25, within six (6) months of the date hereof, then, at Declarant's option, (a) this Declaration shall be null and void and of no further effect or (b) Declarant may require Summerhomes to assign its benefits and rights hereunder to Declarant.

IN WITNESS WHEREOF, the Declarant and Summerhomes have each caused these presents to be executed in their corporate names by their proper officers thereunto duly authorized this 6th day of February, 1989.

Signed, sealed and delivered in the presence of:

Josiah O. Baker
Jan 2nd

REAL FUND DEVELOPMENT CORP.
a Florida corporation

By W. Howard White
Its President

and

LAKEMONT/HICKORY COVE JOINT
VENTURE, a Florida general
partnership

By: Towers Contracting Company,
Inc., managing general
partner

Charles P. Hensley
Bill S. H.

By Samuel R. Combs
Its President

Declarant

VOL 6694 PG 1198

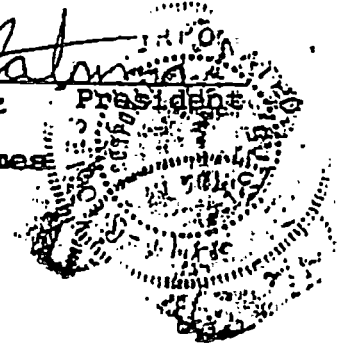
OFFICIAL RECORDS

[Signature]

SUMMERHOMES INCORPORATED

Dora M. Barron

By [Signature]
Its Executive Vice President
Summerhomes



STATE OF FLORIDA
COUNTY OF DUVAL

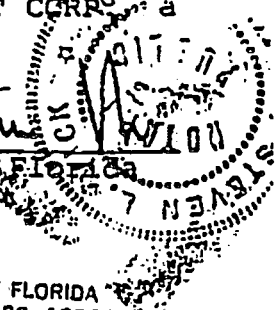
The foregoing instrument was acknowledged before me this 26th day of April, 1989, by W. Howard White as President of REAL FUND DEVELOPMENT CORP., a Florida corporation, on behalf of the corporation.

[Signature]

Notary Public, State of Florida

My Commission expires:

NOTARY PUBLIC, STATE OF FLORIDA
My commission expires Nov. 20, 1992



STATE OF FLORIDA
COUNTY OF DUVAL

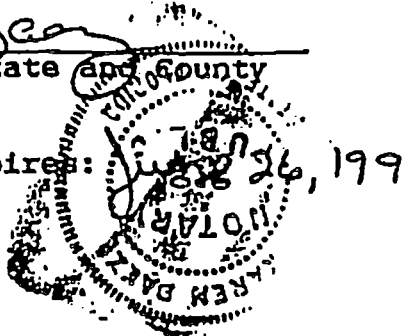
The foregoing instrument was acknowledged before me this 26th day of April, 1989, by Lawrence R. Towers, the President of Towers Contracting Company, Inc., as managing general Partner of LAKEMONT/HICKORY COVE JOINT VENTURE, a Florida general partnership, on behalf of the partnership.

Karen B...

Notary Public, State and County aforesaid

My Commission expires:

(Notarial Seal)

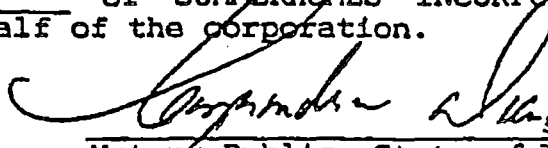
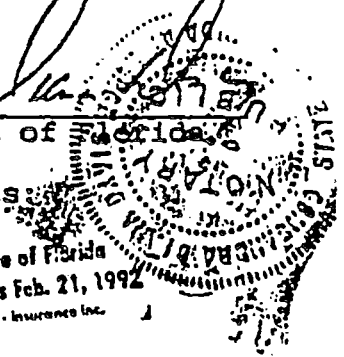


VOL 6694 PG 1199

OFFICIAL RECORDS

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me, this 21th day of March, 1989, by Gregory E. Mabour as Executive Vice President of SUMMERHOMES INCORPORATED, a Florida corporation, on behalf of the corporation.


Notary Public, State of Florida
My Commission expires: Feb. 21, 1992


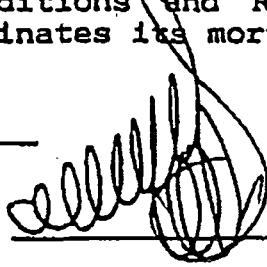
VOL 6694 PG 1200

OFFICIAL RECORDS

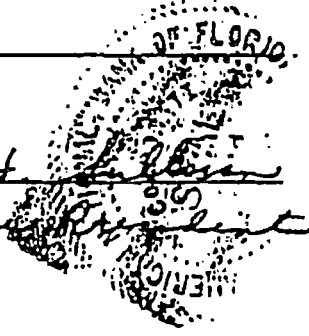
CONSENT OF MORTGAGEE

The undersigned, the owner and holder of a mortgage encumbering portions of the Subdivision described in the foregoing Declaration of Covenants, Conditions and Restrictions, hereby consents to the same and subordinates its mortgage to said Declaration.

Dated 2/7/89



By William H. Sullivan
Its Senior Vice President



STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 7th day of February, 1989, by William H. Sullivan the Senior Vice President of American National Bank of Florida a National Banking Association on behalf of the association.

Eliot H. Taylor
Notary Public, State and County
aforesaid

My Commission expires:

(Notarial Seal)

Notary Public, State of Florida
My Commission Expires Feb. 15, 1992
Bonded Through Fidelity Insurance Inc.



VOL 6694 PG 1201

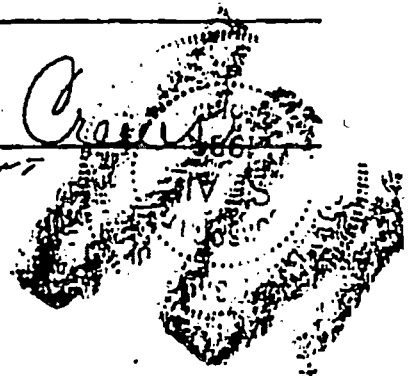
OFFICIAL RECORDS

CONSENT OF MORTGAGEE

The undersigned, the owner and holder of a mortgage encumbering portions of the Subdivision described in the foregoing Declaration of Covenants, Conditions and Restrictions, hereby consents to the same and subordinates its mortgage to said Declaration.

Dated MARCH 9 1989

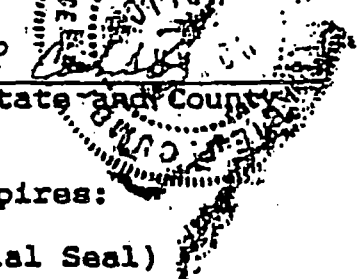
BY *Geraldine Cross*
VICE PRESIDENT



STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 9 day of MARCH, 1989, by GERALDINE CROSS, the VICE President of COMMUNITY SAVINGS BANK, a FLORIDA CORPORATION on behalf of the association.

Maria P. [Signature]
Notary Public, State and County
aforesaid



My Commission expires:

(Notarial Seal)

Notary Public, State of Florida
My Commission Expires Jan. 27, 1991

043782

FILED AND RECORDED
IN PUBLIC RECORDS
OF DUVAL COUNTY FLA

APR 27 2 43 PM '89

RECORD VERIFIED
Henry W. Lord
CLERK OF CIRCUIT COURT

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of LAKEMONT OWNERS ASSOCIATION, INC., a corporation organized under the Laws of the State of Florida, filed on February 28, 1989, as shown by the records of this office.

The document number of this corporation is N30918.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
28th day of February, 1989.



Jim Smith
Secretary of State

CR2EO22 (6-88)

ARTICLES OF INCORPORATION
OF
LAKEMONT OWNERS ASSOCIATION, INC.

FILED
1963 FEB 28 5 12 PM '64
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In compliance with the requirements of Chapter 617, Florida Statutes, the undersigned, all of whom are residents of Florida and all of whom are of age, have this day voluntarily associated themselves together for the purpose of forming a corporation not-for-profit and do hereby certify:

ARTICLE I
Name of Corporation

The name of the corporation is LAKEMONT OWNERS ASSOCIATION, INC., hereafter called the "Association."

ARTICLE II
Principal Office

The principal office of the Association is located at 10405 St. Augustine Road, Jacksonville, Florida, 32257-7670, or at such other place as the Board of Directors may from time to time appoint or the business of the Association may require.

ARTICLE III
Registered Agent

James S. Taylor, whose address is 1600 First Union Building, Jacksonville, Florida, 32202, is hereby appointed the initial registered agent of this Association.

ARTICLE IV
Purposes and Powers of the Association

This Association does not contemplate pecuniary gain or profit to the members thereof and the specific purposes for which it is formed are to provide for services and activities for members as provided in and to enforce the provisions of the Declaration of Covenants, Conditions and Restrictions of Lakemont to be recorded in the public records of Duval County, Florida (the "Declaration"), to provide for the maintenance of portions of the Property described in the Declaration and to promote the convenience, health, safety and welfare of the residents within the Property. All terms contained herein shall mean and refer to the terms as defined in the Declaration.

The Association shall:

1. exercise all of the powers and privileges and perform all of the duties and obligations of the Association as set forth in the Declaration applicable to the Subdivision and as the same may be amended from time to time as therein provided, the Declaration being incorporated herein as if set forth at length;

2. fix, levy, collect and enforce payment by any lawful means all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association;

3. acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association;

4. borrow money and, with the assent of two-thirds (2/3rds) of each of class of members, to mortgage, pledge, deed in trust or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

5. participate in mergers and consolidations with other non-profit corporations organized for the same purposes or annex additional residential property, provided that any such merger, consolidation or annexation shall have the assent of two-thirds (2/3rds) of each class of members; and

6. have and to exercise any and all powers, rights and privileges which a corporation organized under the non-profit corporation law of the State of Florida by law may now or hereafter have or exercise.

ARTICLE V
Membership

Every person or entity who is a record owner of a fee or undivided fee interest in any Lot which is subject by the Declaration to assessment by the Association, including contract sellers, shall be a member of the Association. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment by the Association.

ARTICLE VI
Membership and Voting Rights

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

(a) Class A. Class A members shall be all owners of one or more Lots, with the exception of the Declarant and Summerhomes. Each Class A member shall be entitled to one (1) vote for each Lot owned.

(b) Class B. The Class B member shall be Summerhomes who shall be entitled to three (3) votes for each Lot owned or as to which it has a contract to purchase a Lot. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever first occurs:

(1) 75% of the Lots are owned by persons other than the Class B member, or

(2) January 1, 1995.

2. Multiple Owners. When any property entitling an owner to membership as a Class A member is owned of record in the name of two (2) or more persons or entities, whether fiduciaries or in any other manner of joint or common ownership and only one of such persons, who shall be designed by such joint owners, shall become the member entitled to vote. Such vote shall be exercised as they among themselves determine or as the covenants and restrictions applicable to such property shall determine but in no event shall more than one (1) vote be cast with respect to any such Lot. Where a partnership, corporation or other entity is a Class A member, such Class A member shall designate one representative of such partnership or such corporation or other entity to be the member entitled to vote.

ARTICLE VII
Board of Directors

The affairs of this Association shall be managed by a Board of not less than three (3) directors who need not be members of the Association. The number of directors may be changed in accordance with the provisions of the Bylaws of the Association. The names and addresses of the persons who are to act in the capacity of directors until the selection of their successors are:

<u>Name</u>	<u>Address</u>
Charles A. Brown, Jr.	10405 St. Augustine Road Jacksonville, Florida 32257-7670
Gregory E. Matovina	10405 St. Augustine Road Jacksonville, Florida 32257-7670
Jeffrey M. Jacobs	10405 St. Augustine Road Jacksonville, Florida 32257-7670

At the first annual meeting at which the members are entitled to elect directors, the members shall elect such directors in accordance with the provisions of the Bylaws.

ARTICLE VIII Dissolution

The Association may be dissolved with the assent given in writing and signed by not less than two-thirds (2/3rds) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes. This procedure shall be subject to court approval of dissolution pursuant to Section 617.05, Florida Statutes.

ARTICLE IX Duration

This corporation shall exist perpetually.

ARTICLE X Amendments

Amendments of these Articles shall require the assent of two-thirds (2/3rds) of each class of members. When Class B membership ceases and is converted to Class A membership, amendment of these Articles shall require the assent of the majority of the entire membership.

ARTICLE XI
Officers

1. The officers of this corporation who shall serve until the first election of their successors are as follows:

President Charles A. Brown, Jr.
Vice President
and Treasurer Gregory E. Matovina
Secretary Jeffrey M. Jacobs

2. The officers of the Association shall be a president, vice president/treasurer and a secretary and such other officers as the Board may from time by resolution create. Officers shall be elected for a one year term in accordance with the procedures set forth in the Bylaws.

ARTICLE XII
Bylaws

The Board of Directors shall adopt Bylaws consistent with these Articles. Such Bylaws may be amended by the Declarant on its own motion from the date hereof until control is transferred to the members. Bylaws may be amended at a regular or special meeting of the members by a vote of two-thirds (2/3rds) of a quorum of members present in person or by proxy.

ARTICLE XIII
FHA/VA Approval

In the event that Lakemont is approved by the VA and the FHA or either of them and the VA or the FHA guarantees or insures a mortgage on a Lot and so long as there is a Class B membership, the following actions will require the prior approval of the FHA or the VA: annexation of additional properties, dissolution, merger or consolidation of the Association, mortgaging, dedicating or conveying of Common Areas, and amendment of these Articles or Bylaws.

ARTICLE XIV
Incorporator

The name and address of the incorporator to these Articles is as follows:

Name

Address

James S. Taylor

1600 First Union Building
Jacksonville, Florida 32202

IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, I, the undersigned, the incorporator of this Association, have executed these Articles of Incorporation this 23rd day of February, 1989.

James S. Taylor

James S. Taylor

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 23rd day of February, 1989, by James S. Taylor.

Cecilia Lee Harrison

Notary Public, State of Florida

My Commission expires NOTARY PUBLIC, STATE OF FL
My commission expires Aug. 22,
(Notarial Seal)

FILED
1989 FEB 28 PM 12:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**CERTIFICATE OF DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA;
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED**

In compliance with Section 48.092, Florida Statutes, the following is submitted:

LAKEMONT OWNERS ASSOCIATION, INC., desiring to organize or qualify under the laws of the State of Florida with its principal place of business at City of Jacksonville, County of Duval, Florida, has named JAMES S. TAYLOR located at 1600 First Union Building, Jacksonville, Florida, 32202, as its agent to accept service of process within Florida.

LAKEMONT OWNERS
ASSOCIATION, INC.

By *M. J. [Signature]*
Its Secretary

Dated: February 6, 1989

FILED
DEC FEB 28 PM 12 41
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I 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 performance of my duties.

[Signature]
James S. Taylor

Dated: February 23, 1989

BYLAWS
OF
LAKEMONT OWNERS ASSOCIATION, INC.

ARTICLE I
Name and Location

The name of the corporation is LAKEMONT OWNERS ASSOCIATION, INC., hereinafter referred to as the "Association." The principal office of the corporation shall be at 10405 St. Augustine Road, Jacksonville, Florida, 32257-7670 but meetings of members and directors may be held at such places within the state of Florida as may be designated by the Board of Directors (the "Board").

ARTICLE II
Definitions

The definitions of all terms contained herein shall be the same as the definitions set forth in the Declaration of Covenants, Conditions and Restrictions for Lakemont.

ARTICLE III
Meeting of Members

1. Annual Meetings. The first annual meeting of the members shall be held within one (1) year from the date of incorporation of the Association and each subsequent regular annual meeting of the members shall be held on the same day at the same time of the same month of each year thereafter. If the day for the annual meeting of the members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

2. Special Meetings. Special meetings of the members may be called at any time by the president or by the Board of Directors or upon written request of the members who are entitled to cast one-fourth (1/4th) of all of the votes of the Class A membership.

3. Notice of Meetings. Written notice of each meeting of the members shall be given by or at the direction of the secretary or person authorized to call the meeting by mailing a copy of such notice, postage prepaid, at least fifteen (15) days before such meeting to each member entitled to vote thereat, addressed to the member's address last appearing on the books of the Association or supplied by such member to the Association for the purpose of notice. Such notice shall specify the place, day and hour of the meeting and, in the case of a special meeting, the purpose of the meeting.

4. Quorum. The presence at the meeting of members entitled to cast or of proxies entitled to cast a majority of the votes of each class of membership shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation, the Declaration or these Bylaws. If, however, such quorum shall not be present or represented at any meeting, the members entitled to vote thereat shall have the power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum as aforesaid shall be presented or represented.

5. Proxies. At all meetings of members, each member may vote in person or by proxy. All proxies shall be in writing and filed with the secretary. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his Lot.

ARTICLE IV

Board of Directors; Selection; Term of Office

1. Number. The affairs of this Association shall be managed by a Board of not less than three (3) directors, who need not be members of the Association. The initial Board shall consist of three persons as set forth in the Articles of Incorporation. Upon the termination of the Class B membership as provided in the Declaration, the number of directors may be increased to five (5). So long as Summerhomes owns one (1) Lot, Summerhomes shall be entitled to appoint one (1) director and the remaining directors shall be elected in accordance with the provisions hereof.

2. Term of Office. At the first annual meeting at which the members are entitled to elect directors, the members shall elect one director for a term of one year, one director for a term of two years and the remaining directors for a term of three years and, at each annual meeting thereafter, the members shall elect directors for a term of three years.

3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Association. In the event of death, resignation or removal of a director, his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

5. Action Taken without a Meeting. The directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of all the directors. Any action so approved shall have the same effect as though taken at a meeting of the directors.

ARTICLE V
Nomination and Election of Directors

1. Initial Board of Directors. The initial Board shall be appointed by Summerhomes. Upon the expansion of the Board to include directors elected by the members, the directors shall be elected as hereinafter set forth.

2. Nomination. Nomination for election to the Board to be elected by the members may be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board, and two or more members of the Association. The Nominating Committee shall be appointed by the Board prior to each annual meeting of the members to serve from the close of such annual meeting until the close of the next annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board as it shall in its discretion determine but not less than the number of vacancies that are to be filled. Such nominations may be made from among members or non-members.

3. Election. Election to the Board shall be by secret written ballot. At such election, the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI
Meetings of Directors

1. Regular Meetings. Regular meetings of the Board shall be held monthly without notice at such place and hour as may be fixed from time to time by resolution of the Board. Should the meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

2. Special Meetings. Special meetings of the Board shall be held when called by the president of the Association or by any two directors, after not less than three (3) days' notice to each director, unless such notice is waived by the directors.

3. Quorum. A majority of the number of directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

ARTICLE VII
Powers and Duties of the Board of Directors

1. Powers. The Board shall have the power to:

(a) exercise for the Association all powers, duties and authority vested in or delegated to the Association and not reserved to the membership by other provisions of these Bylaws, the Articles of Incorporation or the Declaration;

(b) declare the office of a member of the Board to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board; and

(c) employ a manager, an independent contractor, or such other employees as it deems necessary and to prescribe their duties.

2. Duties. It shall be the duty of the Board to:

(a) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the members of the annual meeting of the members, or at any special meeting when such statement is requested in writing by one-fourth (1/4th) of the Class A members who are entitled to vote;

(b) establish the level of services to be provided to the members by the Association; supervise all officers, agents and employees of this Association and see that their duties are properly performed;

(c) as more fully provided in the Declaration, to:

(1) fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period;

(2) send written notice of each assessment to every owner subject thereto at least thirty (30) days in advance of each annual assessment period; and

(3) foreclose the lien against any property for which assessments are not paid within thirty (30) days after due date or to bring an action at law against the owner personally obligated to pay the same;

(d) issue, or cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states that an assessment has been paid, such certificate shall be conclusive evidenced of such payment; and

(e) cause all officers or employees having fiscal responsibilities to be bonded, as provided in Article XIV hereof.

ARTICLE VIII
Officers and Their Duties

1. Enumeration of Officers. The officers of this Association shall be a president and vice president, who shall at all times be members of the Board of Directors, a secretary and a treasurer and such other officers as the Board may from time by resolution create.

2. Election of Officers. The election of officers shall take place at the first meeting of the Board following each annual meeting of the members.

3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless he shall sooner resign or shall be removed or otherwise disqualified to serve.

4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority and perform such duties as the Board may, from time to time, determine.

5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time by giving written notice to the Board, the president or the secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

7. Duties. The duties of the offices are as follows:

(a) President. The president shall preside at all meetings of the Board; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deed and other written instruments; and may co-sign all checks and promissory notes.

(b) Vice President. The vice president shall act in the place and stead of the president in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.

(c) Secretary. The secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; shall keep the corporate seal of the Association and affix it on all papers requiring said seal; shall serve notice of meetings of the Board and of the members; shall keep appropriate current records showing the members of the Association, together with their addresses; and shall perform such other duties as required by the Board.

(d) Treasurer. 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; may co-sign all checks and promissory notes of the Association; shall keep proper books of account; shall cause an annual audit of the Association books to be made at the completion of each fiscal year; and shall prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting and deliver a copy of each to the members.

ARTICLE IX
Committees

The Association shall appoint a Nominating Committee, as provided in these Bylaws. In addition, the Board shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE X
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 member or a mortgagee of a Lot. The Declaration, the Articles of Incorporation and the Bylaws of the Association shall be available for inspection by any member at the principal office of the Association where copies may be purchased at a reasonable cost.

ARTICLE XI
Assessments

Each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within fifteen (15) days after its due date, a large charge of ten percent (10%) of the amount due shall be levied and, if not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of fifteen percent (15%) per annum and the Association may bring an action at law against the owner personally obligated to pay the same or foreclose the lien against the Lot and interest, costs and reasonable attorneys' fees of any such action shall be added to the amount of such assessment. No owner may waive or otherwise escape liability for the assessments provided for herein for abandonment of his Lot.

ARTICLE XII
Corporate Seal

The Association shall have a seal in circular form having within its circumference the words: Lakemont Owners Association, Inc., a corporation not-for-profit.

ARTICLE XIII
Amendments

1. Amendment. These Bylaws may be amended as provided in the Articles of Incorporation.

2. Conflict. In the event of any conflict between the Articles of Incorporation and these Bylaws, the Articles shall control and, in the case of any conflict between the Declaration and these Bylaws, the Declaration shall control.

ARTICLE XIV
Fidelity Bonds

Blanket fidelity bonds shall be required to be maintained by the Association for all officers, directors, trustees or employees of the Association handling or responsible for funds of or administered by the Association, whether or not such persons are compensated. Any management agent that handles funds for the Association should also be covered by its own fidelity bonds. The total amount of the fidelity bond coverage shall be based upon the best business judgment of the Board and shall not be

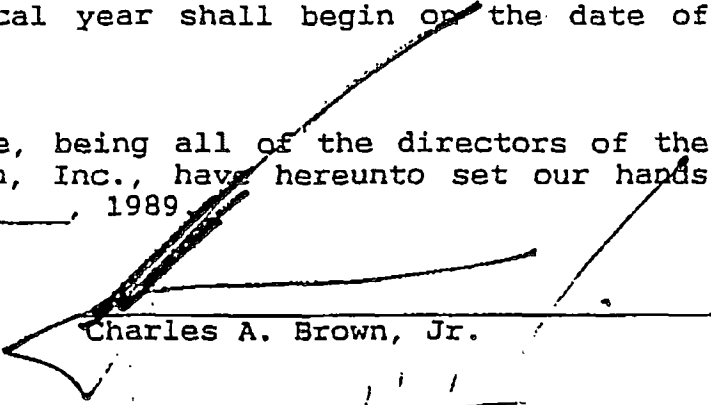
less than 150% of an amount equal to the estimated annual operating expenses of the Association, including reserves.

Except for the fidelity bonds that a management agent obtains for its personnel, the fidelity bond shall name the Association as an obligee and shall contain waivers by the issuers of the bonds of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees" or similar terms or expressions. The premiums on all bonds shall be paid by the Association as a common expense. The bond shall provide that it cannot be cancelled or substantially modified (including cancellation for nonpayment of premium) without at least ten (10) days' prior written notice to the Association and all first mortgagees.

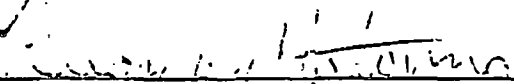
ARTICLE XV
Miscellaneous

The fiscal year of the Association shall begin on the 1st day of January and end on the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

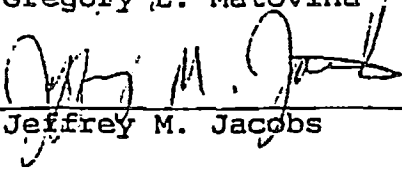
IN WITNESS WHEREOF, we, being all of the directors of the Lakemont Owners Association, Inc., have hereunto set our hands this 15th day of February, 1989.



Charles A. Brown, Jr.



Gregory E. Matovina



Jeffrey M. Jacobs

ORGANIZATIONAL ACTION
OF
BOARD OF DIRECTORS
OF
LAKEMONT OWNERS ASSOCIATION, INC.

We, the undersigned, being all the designated directors of Lakemont Owners Association, Inc., a corporation not for profit organized and existing under the laws of the State of Florida (the "Corporation"), do hereby take the organizational action required by Florida General Corporation Act (the "Act"), by consenting to the adoption of the following resolutions, and that such action be taken without a meeting of the Board of Directors:

ACTIONS OF DIRECTORS AND SUBSCRIBER.

RESOLVED, that the actions of the Incorporator be, and the same hereby are, ratified and approved in all respects; and further

RESOLVED, that the Articles of Incorporation of the Corporation, in the form attached hereto, be and are adopted and approved as the Articles of Incorporation of the Corporation; and

ADOPTION OF BYLAWS.

RESOLVED, that the Bylaws of the Corporation, in the form attached hereto, be and hereby are adopted as the Bylaws of the Corporation; and

OFFICERS.

RESOLVED, that the following persons are elected to the office of the Corporation set opposite their respective names to serve until the election and qualification of their respective successors:

Charles A. Brown, Jr.	President
Gregory E. Matovina	Vice President & Treasurer
Jeffrey M. Jacobs	Secretary

CORPORATE BANK ACCOUNTS.

RESOLVED, that the President or any officer of the Corporation be, and each of them hereby is, authorized to open one or more bank accounts for the Corporation with any two officers to

have signing authority until such time as a further resolution is adopted by the Board of Directors and certified as to such Bank; and further

MISCELLANEOUS ORGANIZATIONAL MATTERS.

RESOLVED, that the fiscal year of the Corporation end on December 31 of each year; and

RESOLVED, that the Treasurer be and he hereby is authorized to pay all fees and expenses incident and necessary to the organization of the Corporation; and

RESOLVED, that the form of corporate seal, the impression of which appears in the margin hereof, is hereby adopted as the corporate seal of the Corporation; and

RESOLVED, that James S. Taylor is designated registered agent of this Corporation in the State of Florida and the office hereof is designated as 1600 First Union Building, Jacksonville, Florida, 32202.

Notice of meeting and the holding of same is hereby waived by the undersigned Directors and Shareholders.

Dated: February 6, 1989

Charles A. Brown, Jr.

Jeffrey M. Jacobs

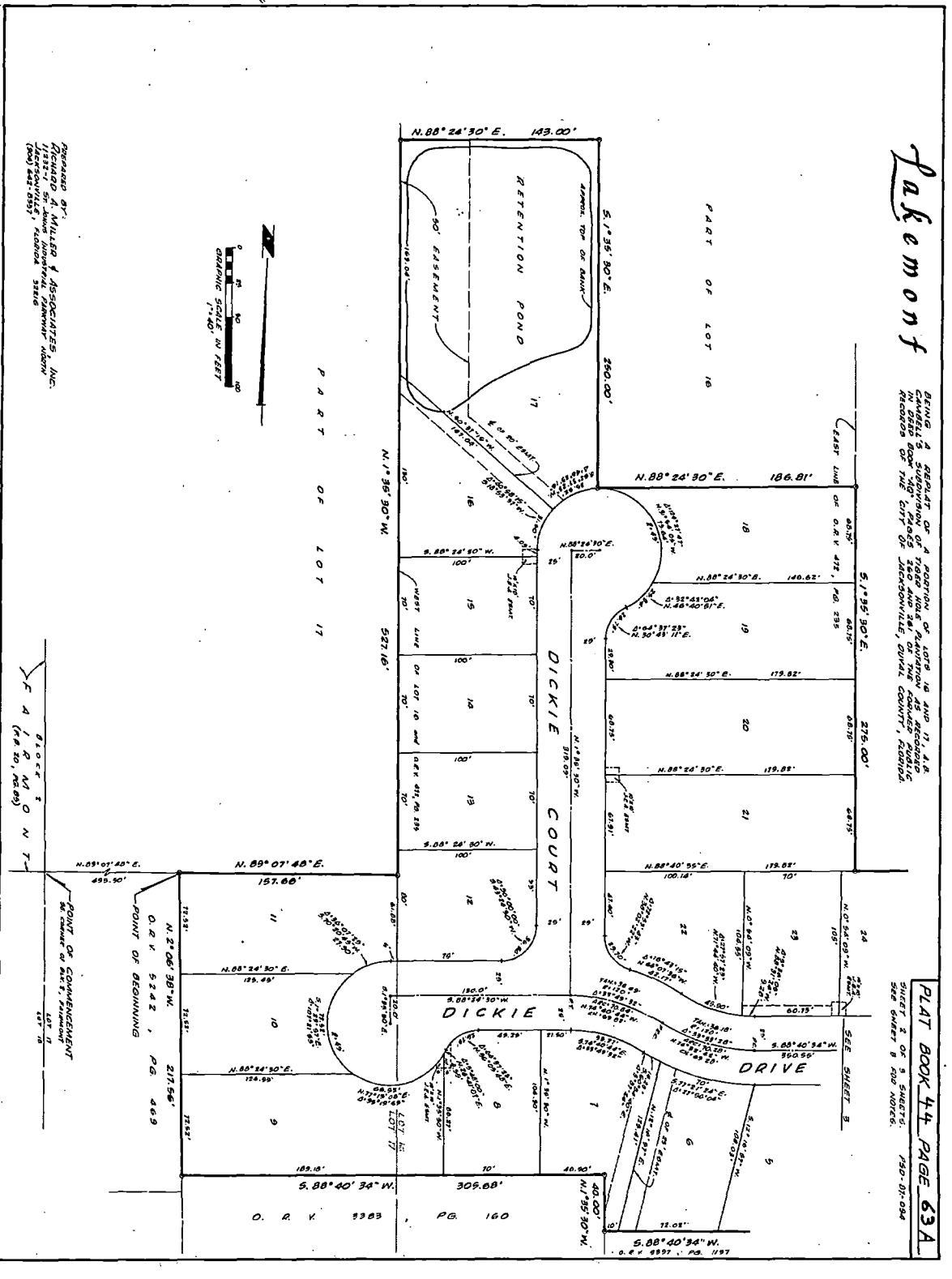
Gregory E. Matovina

Owner	Street Address	Lot #		Consent Received
DRAGONETTI JOHN V DRAGONETTI JUDY A	8086 DICKIE DR JACKSONVILLE, FL 32216-5395	1	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
CANDIDO ANNA D	8082 DICKIE DR JACKSONVILLE, FL 32216-5395	2	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
ANDREWS CHRISTOPHER W ANDREWS JUDY M	8078 DICKIE DR JACKSONVILLE, FL 32216-5395	3	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
CLAY ROBERT G CLAY AMY TARAS	8074 DICKIE DR JACKSONVILLE, FL 32216	4	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
CHIEU ALEXANDER	8070 DICKIE DR JACKSONVILLE, FL 32216	5	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
CULLOM CHRISTOPHER A	8066 DICKIE DR JACKSONVILLE, FL 32216-5395	6	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
KLOCKMAN JOSHUA DEJA KLOCKMAN HAILEY MICHELLE	8054 DICKIE DR JACKSONVILLE, FL 32216	7	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
DALY THOMAS P DALY BEVERLY A	8050 DICKIE DR JACKSONVILLE, FL 32216	8	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
HOWELL KENNETH E HOWELL BONNIE S	8042 DICKIE DR JACKSONVILLE, FL 32216	9	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
PAARLBERG JONATHAN WILL PAARLBERG JESSICA	8037 DICKIE DR JACKSONVILLE, FL 32216	10	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
2018 3 IH BORROWER LP C/O INVITATION HOMES TAX DEPT	8045 DICKIE DR JACKSONVILLE, FL 32216	11	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
PRUITT LAUREN KELLY PRUITT PATRICK JAMES	2886 DICKIE CT JACKSONVILLE, FL 32216	12	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
NORRIS DAVID E NORRIS JOANNA W	2882 DICKIE CT JACKSONVILLE, FL 32216-5397	13	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
MURPHY JOSEPH THOMAS MURPHY SHARON ANN	2878 DICKIE CT JACKSONVILLE, FL 32216-5397	14	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
OPENDOOR PROPERTY TRUST I	2874 DICKIE CT JACKSONVILLE, FL 32216	15	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
LOWE CHARLES H LOW JANICE G	2870 DICKIE CT JACKSONVILLE, FL 32216-5397	16	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
LARSON GARY RAYMOND LARSON TAWNIA	2866 DICKIE CT JACKSONVILLE, FL 32216	17	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
BRIGANCE PAUL J BRIGANCE AMY E	2871 DICKIE CT JACKSONVILLE, FL 32216	18	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
BURTON ROBIN L BURTON ERIK A	2875 DICKIE CT JACKSONVILLE, FL 32216	19	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
DEAN PAULA DRAKE	2879 DICKIE CT JACKSONVILLE, FL 32216-5397	20	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
BUTLER JOSEPH A NIESSEN KINBERLY A	2883 DICKIE CT JACKSONVILLE, FL 32216-5397	21	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
BULLINGTON CHRISTOPHER BULLINGTON BONNIE E	2887 DICKIE CT JACKSONVILLE, FL 32216-5397	22	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
MURRAY WILLIAM DEREK	8069 DICKIE DR JACKSONVILLE, FL 32216	23	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	
BIRCH CHRISTOPHER ROBERT BIRCH DIANA LYN LEILANI	8073 DICKIE DR JACKSONVILLE, FL 32216	24	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
ANDREWS JUDY M ANDREWS CHRISTOPHER	8077 DICKIE DR JACKSONVILLE, FL 32216	25	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
SCHAFE RICHARD SCHAFE AMBER A	8081 DICKIE DR JACKSONVILLE, FL 32216	26	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
BILALAGIC SANJIN ET AL C/O SANELA BILALAGIC	8085 DICKIE DR JACKSONVILLE, FL 32216	27	Lakemont; OR BK 44, PGS 63, 63A, 63B; Duval County, FL	YES
TALLY OF CONSENTS				18

Lakemont

BEING A PART OF A PORTION OF LOTS 18 AND 17, A.B. CANNELL'S SUBDIVISION OF 7666 HOLE PLANTATION AS RECORDED IN DEED BOOK NO. 7868 PAGE 380 AND 281 OF THE COMMERCE PUBLIC RECORDS OF THE CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA.

PLAT BOOK 44 PAGE 63A
SHEET 2 OF 2 SHEETS
150-07-024
SEE SHEET B FOR NOTES.



PREPARED BY:
WILLIAMS & ASSOCIATES, INC.
11331-1 50th Avenue NW
FAIRBANKS, ALASKA 99705
(907) 452-1551

POINT OF COMMENCEMENT
AT CORNER OF LOT 18
157.75'

POINT OF BEGINNING
D.R.K. 5242, PG. 469
N. 2° 06' 38" W. 217.56'

D.R.K. 5383, PG. 160
S. 88° 40' 34" W. 309.88'

D.R.K. 5242, PG. 469
N. 89° 07' 48" E. 157.66'

D.R.K. 5242, PG. 469
N. 89° 07' 48" E. 157.66'

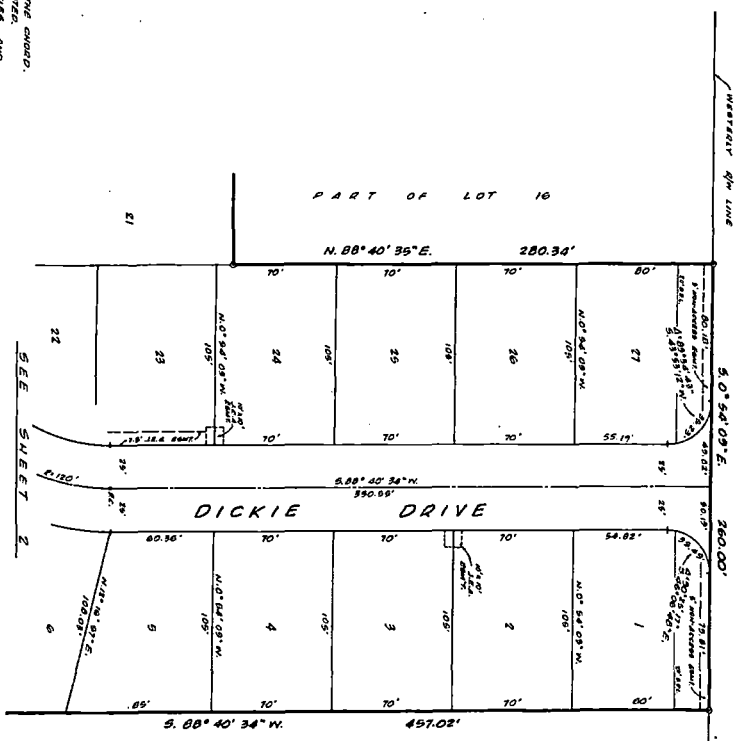
D.R.K. 5242, PG. 469
N. 89° 07' 48" E. 157.66'

Lakemont

BEING A REPORT OF A PORTION OF LOTS 18 AND 19 AS RECORDED IN PLAT BOOK 44, PAGE 63B, AND ALSO A PORTION OF LOTS 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

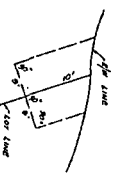
PLAT BOOK 44, PAGE 63B
SHEET 5 OF 8 SHEETS. 750-57-03A

BELFORT ROAD



NOTES:

1. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
2. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
3. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
4. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
5. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
6. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
7. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
8. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
9. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.
10. ALL DIMENSIONS AND DISTANCES SHOWN ON CURVE ARE TO THE CURVE.



TYPICAL 10' X 10' JEA TRANS. EASEMENT