

PREPARED BY AND RETURN TO:

Christian F. O’Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

Cross Reference: Instr. # 2023014121

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**THIRD SUPPLEMENTAL DECLARATION TO
COMMUNITY DECLARATION FOR
SADDLE OAKS**

THIS THIRD SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR SADDLE OAKS (this “**Third Supplement**”) is made by LENNAR HOMES, LLC, a Florida limited liability company (the “**Declarant**”), joined by KW-HS LOT OPTION POOL 01, LLC, a Delaware limited liability company (“**Hearthstone**”), and joined by SADDLE OAKS HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the “**Association**”).

RECITALS

A. The Declarant recorded the COMMUNITY DECLARATION FOR SADDLE OAKS in Official Records Book 20560, Page 1199, Document Number 2023014121, as amended by that certain First Amendment and First Supplemental Declaration to Community Declaration for Saddle Oaks in Official Records Book 21235, Page 63, Document Number 2024229730, and as amended by that certain Second Supplemental Declaration to Community Declaration for Saddle Oaks in Official Records Book 21339, Page 1960, Document Number 2025020178, as amended and supplemented from time to time (collectively, the “**Declaration**”), in the Public Records of Duval County, Florida.

B. The Declaration provides in Section 5.1 that the Declarant may annex additional land by recording a Supplemental Declaration with the joinder and consent of the record title owner of such annexed lands.

C. Hearthstone is the record title owner of the Additional Property (as defined below). Hearthstone has executed a Joinder attached to this Third Supplement evidencing its consent and approval of this Third Supplement and for the purpose of subjecting the Additional Property to the terms of the Declaration.

D. The Declarant wishes, in accordance with Section 5.1 of the Declaration, to file of record this Third Supplement for the purpose of annexing additional land to SADDLE OAKS.

NOW THEREFORE, the Declarant and Hearthstone hereby supplement the Declaration as set forth herein.

1. Recitals and Defined Terms. The foregoing recitals are true and correct and are incorporated into and form a part of this Third Supplement. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. Conflicts. In the event there is a conflict between this Third Supplement and the Declaration, this Third Supplement shall control. Whenever possible, this Third Supplement and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

3. Annexation. The Declaration is hereby amended by the addition of the real property legally described in Schedule A, attached hereto and incorporated herein by this reference (the "Additional Property"). The Additional Property shall be subject to each and every term, condition, covenant, easement and restriction of the Declaration as it exists and as it may be amended from time to time.

4. Ratification. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, is hereby ratified and confirmed in its entirety.

5. Covenant. This Third Supplement shall be a covenant running with the land and shall be effective immediately upon its recording in Duval County, Florida.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the undersigned, being the Declarant, has caused this Third Supplement to be executed by its duly authorized representative as of this 23rd day of September, 2025.

WITNESSES:

"DECLARANT"

LENNAR HOMES, LLC, a Florida limited liability company

[Signature]
Print Name: Melissa Agnes
Address: 7411 Fullerton St Ste 220
Jacksonville FL 32256

By: [Signature]
Name: Randy Thrash
Title: VP

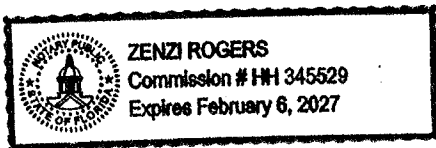
[Signature]
Print Name: Faith Kirk
Address: 7411 Fullerton St Ste 220
Jacksonville, FL 32256

Address: 7411 Fullerton Street, Suite 220
Jacksonville, Florida 32256

[Company Seal]

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this 23rd day of September, 2025, by Randy Thrash, as VP of LENNAR HOMES, LLC, a Florida limited liability company. He/She is personally known to me or has produced as identification.



[Signature]
Notary Public
Print Name: Zenzi Rogers
My Commission Expires:

JOINDER

SADDLE OAKS HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**") does hereby join in the THIRD SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR SADDLE OAKS (the "**Third Supplement**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the Third Supplement and does not affect the validity of the Third Supplement as the Association has no right to approve the Third Supplement.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 23rd day of September, 2025.

WITNESSES:

"ASSOCIATION"

[Signature]
Print Name: Melissa A. Ross
Address: 7411 Fullerton St Suite 220
Jacksonville FL 32256

SADDLE OAKS HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

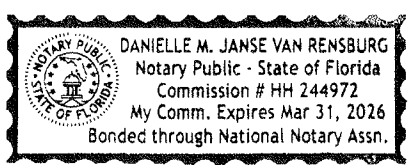
[Signature]
Print Name: Faith Kirk
Address: 7411 Fullerton St Suite 220
Jacksonville FL 32256

By: [Signature]
Name: Zenzi Rogers
Title: President

Address: 7411 Fullerton Street, Suite 220
Jacksonville, Florida 32256

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this 23rd day of September, 2025, by Zenzi Rogers, as President of SADDLE OAKS HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She is personally known to me or has produced _____ as identification.



[Signature]
Notary Public
Print Name: Danielle M. Janse van Rensburg
My Commission Expires: 31/31/2026

JOINDER

KW-HS LOT OPTION POOL 01, LLC, a Delaware limited liability company ("**Hearthstone**") does hereby join in the THIRD SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR SADDLE OAKS (the "**Third Supplement**"), to which this Joinder is attached. Hearthstone agrees this Joinder is for the purpose of subjecting any land owned by Hearthstone within the Additional Property (as such term is defined in the Third Supplement) to the terms of the Declaration, which shall be binding upon the undersigned and its successors in title, and for purposes of evidencing Hearthstone's consent to the Third Supplement in accordance with the Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 26 day of SEPTEMBER, 2025.

WITNESSES:

[Signature]
Print Name: Bradley McDonas
Address: 23975 Park Sorrento, Suite 220
Calabasas, CA 91302

[Signature]
Print Name: Dina Gonzalez
Address: 23975 Park Sorrento, Suite 220
Calabasas, CA 91302

"HEARTHSTONE"

KW-HS LOT OPTION POOL 01, LLC, a Delaware limited liability company

By: Hearthstone, Inc., a California corporation,
its Sole Member Manager

By: *[Signature]*
Steven C. Porath
Authorized Person

Address: _____

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Los Angeles)

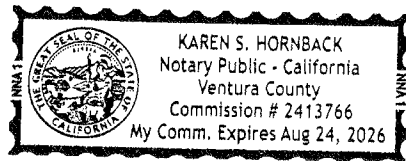
On September 26, 2025 before me, Karen S. Hornback, Notary Public
(insert name and title of the officer)

personally appeared Steven C. Porath
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *[Signature]* (Seal)



SCHEDULE A

Legal Description

Phase 2C

A PORTION OF PICKETT LAND COMPANY'S FARMS, RECORDED IN PLAT BOOK 5, PAGE 93 OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, AND A PORTION OF SECTION 38, COTTON RAWLS DONATION AND A PORTION OF SECTION 28, ALL LYING IN TOWNSHIP 1 SOUTH, RANGE 25 EAST, DUVAL COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE NORTHEASTERLY CORNER OF LOT 470 AS SHOWN ON PLAT OF SADDLE OAKS PHASE 2B, AS RECORDED IN PLAT BOOK 83, PAGES 141 THROUGH 154, INCLUSIVE OF THE PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA; THENCE EASTERLY, SOUTHEASTERLY, AND NORTHEASTERLY, ALONG THE SOUTHERLY RIGHT OF WAY LINE OF COUNTRY HOUSE DRIVE (A 50 FOOT RIGHT OF WAY, AS SHOWN ON SAID PLAT OF SADDLE OAKS PHASE 2B), RUN THE FOLLOWING ELEVEN (11) COURSES AND DISTANCES: COURSE NO. 1: NORTH 88°24'30" EAST, 47.32 FEET, TO THE POINT OF CURVATURE OF A CURVE LEADING EASTERLY; COURSE NO. 2: EASTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE SOUTHERLY, HAVING A RADIUS OF 975.00 FEET, AN ARC DISTANCE OF 27.95 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 89°13'47" EAST, 27.95 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; COURSE NO. 3: SOUTH 89°56'57" EAST, 36.69 FEET, TO THE POINT OF CURVATURE OF A CURVE LEADING SOUTHEASTERLY; COURSE NO. 4: SOUTHEASTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE SOUTHWESTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 25.67 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 60°32'07" EAST, 24.56 FEET; COURSE NO. 5: SOUTH 89°56'57" EAST, 57.22 FEET, TO THE ARC OF A CURVE LEADING NORTHEASTERLY; COURSE NO. 6: NORTHEASTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE SOUTHEASTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 25.67 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 60°38'13" EAST, 24.56 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; COURSE NO. 7: THENCE SOUTH 89°56'57" EAST, 170.00 FEET, TO THE POINT OF CURVATURE OF A CURVE LEADING SOUTHEASTERLY; COURSE NO. 8: SOUTHEASTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE SOUTHWESTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 26.42 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 59°40'10" EAST, 25.21 FEET; COURSE NO. 9: SOUTH 89°56'57" EAST, 56.46 FEET, TO THE ARC OF A CURVE LEADING NORTHEASTERLY; COURSE NO. 10: NORTHEASTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE SOUTHEASTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 26.42 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 59°46'17" EAST, 25.21 FEET, TO THE POINT OF TANGENCY

OF SAID CURVE; COURSE NO. 11: SOUTH 89°56'57" EAST, 85.00 FEET, TO THE WESTERLY LINE OF SAID PLAT OF SADDLE OAKS PHASE 2B; THENCE SOUTH 00°03'03" WEST, ALONG LAST SAID LINE, 2078.00 FEET, THENCE WESTERLY, NORTHWESTERLY, NORTHERLY, AND SOUTHWESTERLY, ALONG THE NORTHERLY RIGHT OF WAY LINE OF BELL BOOT BOULEVARD (A 70 FOOT RIGHT OF WAY, AS SHOWN ON SAID PLAT OF SADDLE OAKS PHASE 2B), RUN THE FOLLOWING TEN (10) COURSES AND DISTANCES: COURSE NO. 1: NORTH 89°56'57" WEST, 85.00 FEET, TO THE POINT OF CURVATURE OF A CURVE LEADING NORTHWESTERLY; COURSE NO. 2: NORTHWESTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 39.27 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 44°56'57" WEST, 35.36 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; COURSE NO. 3: NORTH 00°03'03" EAST, 10.00 FEET; COURSE NO. 4: NORTH 89°56'57" WEST, 50.00 FEET, TO THE ARC OF A CURVE LEADING SOUTHWESTERLY; COURSE NO. 5: SOUTHWESTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 39.27 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 45°03'03" WEST, 35.36 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; COURSE NO. 6: NORTH 89°56'57" WEST, 170.00 FEET, TO THE POINT OF CURVATURE OF A CURVE LEADING NORTHWESTERLY; COURSE NO. 7: NORTHWESTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 39.27 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 44°56'57" WEST, 35.36 FEET; COURSE NO. 8: NORTH 89°56'57" WEST, 50.00 FEET, TO THE ARC OF A CURVE LEADING SOUTHWESTERLY; COURSE NO. 9: SOUTHWESTERLY, ALONG AND AROUND THE ARC OF SAID CURVE, CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 25.00 FEET, AN ARC DISTANCE OF 39.27 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 45°03'03" WEST, 35.36 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; COURSE NO. 10: NORTH 89°56'57" WEST, 110.00 FEET, TO THE WESTERLY LINE OF SECTION 28; THENCE NORTH 00°03'03" EAST, ALONG LAST SAID LINE, 1931.24 FEET, TO THE EASTERLY LINE OF SAID LOT 470 AS SHOWN ON SAID PLAT OF SADDLE OAKS PHASE 2B; THENCE NORTH 00°46'13" WEST, ALONG LAST SAID LINE, 135.01 FEET, TO THE POINT OF BEGINNING.

CONTAINING 26.74 ACRES, MORE OR LESS.