

OFFICIAL RECORDS

**SUPPLEMENTAL DECLARATION OF  
COVENANTS, CONDITIONS AND RESTRICTIONS FOR  
VILLAS AT CROSS CREEK - UNIT ONE**

THIS SUPPLEMENTAL DECLARATION is made on the date hereinafter set forth by CENTEX REAL ESTATE CORPORATION, a Nevada corporation, hereinafter referred to as "Declarant". This Supplemental Declaration shall be binding and inure to the benefit of the Declarant and all parties claiming title to or an interest in VILLAS AT CROSS CREEK - UNIT TWO, according to Plat thereof recorded in Plat Book 46, Pages 69 and 69A, public records of Duval County, Florida, and VILLAS AT CROSS CREEK - UNIT THREE, according to Plat thereof recorded in Plat Book 46, Pages 77 and 77A, public records of Duval County, Florida.

WHEREAS, Declarant executed a Declaration of Covenants, Conditions and Restrictions for VILLAS AT CROSS CREEK - UNIT ONE, hereinafter referred to as "Declaration", which is dated August 10, 1990, and recorded in Official Records Volume 6950, beginning at Page 2378; and

WHEREAS, Article IX, Sections 1 and 3, Page 2393, of said Declaration provides in relevant part as follows:

Section 1. Declarant's Annexation. For a period up to five (5) years after the date of recording this Declaration, the Declarant shall have the right (without obligation to do so), from time to time and in its sole discretion without the consent or joinder of the Association, any Owner, or mortgagee of any Owner (unless otherwise required by the Federal Housing Administration, the Veteran's Administration, or the Federal National Mortgage Association) to annex to the Property and to include within this Declaration additional land.

Section 3. Supplemental Declarations. Any such additions authorized in Section 1 . . . above may be made by filing of record of one or more Supplemental Declarations with respect to the annexed property. A Supplemental Declaration shall contain a statement that the real property that is the subject of the Supplemental Declaration constitutes additional property which is to become a part of the Property subject to this Declaration. Such Supplemental Declaration shall become effective upon being recorded in the public records of Duval County, Florida.

WHEREAS, Article XII, Section 4, Page 2394, of said Declaration provides in relevant part as follows:

Section 4. FHA/VA Approval. So long as any of the Lots are encumbered by mortgages owned, held, guaranteed or insured by the Federal Housing Administration or the Veterans Administration, and so long as there is Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties . . .; and

WHEREAS, Declarant is the owner of the following described real estate, which constitutes two plats of additional property contiguous to the property described in said Declaration:

All lots shown on Plat of VILLAS AT CROSS CREEK - UNIT TWO according to Plat thereof recorded in Plat Book 46, Pages 69 and 69A, public records of Duval County, Florida; and

All lots shown on Plat of VILLAS AT CROSS CREEK - UNIT THREE according to Plat thereof recorded in Plat Book 46, Pages 77 and 77A, public records of Duval County, Florida.

RECORD & RETURN TO:  
WILLIAM DEKLE DAY  
ATTORNEY AT LAW  
1503 OAK STREET  
JACKSONVILLE, FLA 32204

PREPARED BY:  
WILLIAM DEKLE DAY  
ATTORNEY AT LAW  
1503 OAK STREET  
JACKSONVILLE, FLA 32204

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WHEREAS, the time limitation of 5 years from the date of recording of the Declaration has not been exceeded by this Supplemental Declaration; and

WHEREAS, the Department of Housing and Urban Development and the Department of Veterans Affairs have determined that this annexation is in accord with the general plan of development heretofore recorded as evidenced by the letters attached hereto as Exhibits A and B; and

NOW, THEREFORE, Declarant hereby declares that the following real property is submitted, annexed and added to said Declaration and to the property defined and described therein, and shall be transferred, held, sold, conveyed and developed subject to all the easements, covenants, restrictions, conditions and other terms and provisions of said Declaration to the same extent as though originally submitted thereto:

All lots shown on Plat of VILLAS AT CROSS CREEK - UNIT TWO according to Plat thereof recorded in Plat Book 46, Pages 69 and 69A, public records of Duval County, Florida; and

All lots shown on Plat of VILLAS AT CROSS CREEK - UNIT THREE according to Plat thereof recorded in Plat Book 46, Pages 77 and 77A, public records of Duval County, Florida.

and that there is hereby added to the definition of Common Area under said Declaration the following:

No Common Area is added.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has hereunto set its hand and seal this 15 day of April, 1991.

Signed, sealed and delivered in the presence of the following witnesses:

Robert Porter  
C. J. ...

CENTEX REAL ESTATE CORPORATION  
a Nevada Corporation

By Douglas Smith  
Its Division President  
(Corporate Seal)

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 15<sup>th</sup> day of April, 1991, by DOUGLAS SMITH, the DIVISION PRESIDENT of Centex Real Estate Corporation, a Nevada corporation, on behalf of the corporation.

Robert Porter  
Notary Public  
State of Florida at Large

FILED AND RECORDED  
IN PUBLIC RECORDS  
DUVAL COUNTY FLA

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RECORD VERIFIED  
[Signature]  
CLERK OF DISTRICT COURT

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