

**DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
FOR
SUMMERTON**

THIS DECLARATION, made this 5th day of July, 2012, by Summerton Land, LLC, a Florida limited liability company, whose mailing address is 3030 Hartley Road, Suite 140, Jacksonville, Florida 32257, hereinafter called "Developer".

R E C I T A L S:

1. Developer is the owner and developer of that certain real property (the "Property") located in Duval County, Florida and more particularly described in Exhibit "A" attached hereto and made a part hereof.
2. It is the intention and desire of Developer to have the Property developed into single family residential homesites and to sell such homesites as part of a residential community. Homes within the Property shall be single-family detached dwellings and shall be developed and maintained as part of a residential development of superior quality, architectural design and condition.
3. Developer desires to maintain the beauty of the Property, to assure high-quality standards for the enjoyment of the Property. To provide for the preservation, enhancement and maintenance of the Property and the improvements thereon, Developer desires to subject the Property to the covenants, restrictions, easements, charges and liens of this Declaration, each and all of which is and are for the benefit of the Property and each owner of a portion thereof.
4. To provide for the efficient management of the Property, Developer has created or will create a nonprofit homeowners association. The Association, as hereinafter defined, shall own, operate, maintain and administer all of the common areas within the Property and administer and enforce the covenants, conditions, restrictions and limitations hereinafter set forth. The Association shall also have the power and duty to administer and enforce the easements set forth in this Declaration, and to collect and disburse the assessments hereinafter created.

D E C L A R A T I O N:

NOW, THEREFORE, the Developer hereby declares that the Property shall be held, sold and conveyed subject to the following easements, restrictions, covenants, limitations and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the Property and be binding upon all parties having any right, title or interest in the Property or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof and Developer.

ARTICLE I **DEFINITIONS**

The following definitions shall apply wherever the capitalized terms appear in this Declaration:

Section 1.1 Association. SUMMERTON HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, its successors and assigns. The Articles of Incorporation more particularly described in Exhibit "B" attached hereto and made a part hereof, and Bylaws more particularly described in Exhibit "C" attached hereto and made a part hereof, for the Association shall be referred to as the "Association Articles of Incorporation" and the "Association Bylaws", respectively. The Association shall own, operate, administer and maintain the Common Areas; enforce the easements set forth in this Declaration; collect and disburse the assessments hereinafter created; and be responsible for the administration and enforcement of the covenants, conditions, restrictions and limitations hereinafter set forth (sometimes referred to as the "Covenants and Restrictions").

Section 1.2 Association Rules and Regulations. The rules, regulations and policies adopted by the Board of Directors as the same may be amended from time to time.

Section 1.3 Developer. Summerton Land, LLC, a Florida limited liability company, or such other entity which has been specifically assigned the rights of Developer hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer may also be an Owner for so long as Developer shall be record owner of any Lot as defined herein.

Section 1.4 Board of Directors. The Board of Directors of the Association.

Section 1.5 Charges. All General, Special and Lot Assessments.

Section 1.6 Common Area or Common Areas. All real and personal property now or hereafter designated by Developer as Common Area attached hereto as Exhibit "D" and incorporated herein, which is intended for the common use and enjoyment of all of the owners within the Property. Without limitation, the Common Area shall include the islands in all cul de sacs, all roads and street unless such are dedicated to and accepted for maintenance by Duval County, Florida, the rights and easements for retention ponds, lakes, culverts, drainage areas and stormwater retention systems located within the Property, the rights and easements along the entrance or boundaries to each subdivision for fencing, signage, landscaping, conservation, lighting and irrigation. The Common Areas shall also include such personal property, fixtures and improvements placed or constructed by or on behalf of the Association in, upon or on the easements granted herein.

Section 1.7 Declaration. This Declaration of Covenants, Conditions, Restrictions and Easements applicable to the Property.

Section 1.8 General Assessment. An assessment required of all Owners, as further provided in Article VI entitled "Covenants for Maintenance Assessments" and elsewhere in this Declaration.

Section 1.9 Guest. A social guest of an Owner. However, any person residing on any portion of the Property for a period of sixty (60) consecutive days, or longer, shall be deemed a permanent resident.

Section 1.10 House. Subject to the PUD as defined hereinafter, any single-family residential dwelling constructed or to be constructed on or within any Lot.

Section 1.11 Lot. Any plot of land intended as a site for a House, whether or not the same is then shown upon any duly recorded subdivision plat of the Property. Upon construction of a House, the term "Lot" as used herein shall include the House and Yard.

Section 1.12 Lot Assessment. Any assessment charged to a particular owner pursuant to this Declaration for services and costs which relate specifically to that Owner's Lot.

Section 1.13 Member. Those persons entitled to membership in the Association as provided in this Declaration or the Association Articles of Incorporation and Bylaws.

Section 1.14 Mortgage. Any bona fide first mortgage encumbering a Lot as security for the performance of an obligation.

Section 1.15 Mortgagee. Any holder of a Mortgage, such as a bank, savings and loan association, insurance company, or any other lender generally recognized as an institutional type lender and shall include guarantors or insurers of mortgages such as FNMA, FHA and VA.

Section 1.16 Owner. The record owner, whether one or more persons or entities, of the fee simple title to any Lot. Owner shall not include those having an interest merely as security for the performance of an obligation. In the event that there is a contract for deed covering any Lot, the Owner of such parcel shall be the purchaser under said contract, and not the fee simple title holder. The contract for deed is defined as an agreement whereby the purchaser is required to make periodic payments toward the purchase of a Lot for a period extending beyond nine (9) months from the date of the agreement, and where the purchaser does not receive title to such Lot until all periodic payments are made, but is given the use and possession of the Lot prior to such acquisition of title.

Section 1.17 Plat. Any plat or plats of the Property recorded or to be recorded by Developer or others in the public records of Duval County, Florida.

Section 1.18 Property. That certain real property described in Exhibit "A", and such additions and deletions thereto as may be made in accordance with Article II hereof.

Section 1.19 PUD. Planned Unit Development Ordinance 2011-622-E and the approved written description and site plan described therein ordained and adopted by the Council of the City of Jacksonville attached hereto as Exhibit "E" and made a part hereof, as the same may be amended from time to time.

Section 1.20 Special Assessment. Those Special Assessments referred to in Article VI hereof.

Section 1.21 Surface Water or Stormwater Management System. A system which is designed and constructed or implemented within the Property to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapters 4OC-4, 4OC-40, or 4OC-42, F.A.C. or regulations of similar import. For purposes of this Declaration, the Surface Water or Stormwater Management System shall be deemed to be a part of the Common Area and is subject to certain permit and use restrictions imposed by the St. Johns River Water Management District and Duval County.

Section 1.22 Yard. Any and all portions of any Lot lying outside the exterior walls of any House constructed on such Lot and shall include all landscaping, improvements and decorative and functional appurtenances thereon.

ARTICLE II
PROPERTY SUBJECT TO THIS DECLARATION
ADDITIONS AND DELETIONS

Section 2.1 No Implied Extension of Covenants. Each Owner and each tenant of any improvements constructed on any Lot, by becoming an Owner or tenant, shall be deemed to have agreed that (a) the Property described on Exhibit "A" and such additional property as may be annexed pursuant to Section 2.2 hereof shall be the only property subject to this Declaration, (b) that nothing contained in this Declaration or in any recorded or unrecorded plat, map, picture, drawing, brochure or other representation of a scheme of development, shall be construed as subjecting, or requiring Developer to subject any other property now or hereafter owned by Developer to this Declaration, and (c) that the only manner in which additional land may be subjected to this Declaration is by the procedure set forth in Section 2.2.

Section 2.2 Additional Lands. Developer may, but shall not be obligated to, subject additional land to this Declaration (or to the assessment provisions of this Declaration) or to a different Declaration of Covenants, Conditions, Restrictions and Easements administered by the Association from time to time. Addition of lands to this Declaration or to a different declaration shall be made and evidenced by filing in the public records of Duval County, Florida, a Supplementary Declaration executed by Developer and the owner of the lands to be added. Developer reserves the right to so supplement this Declaration to add land to the scheme of this

Declaration (or its assessment provisions) pursuant to the foregoing provisions without the consent or joinder of any Owner or mortgagee of land within the Property.

Section 2.3 Withdrawal of Lands. Developer may, but shall have no obligation to, withdraw at any time, or from time to time, portions of the Property from the terms and effect of this Declaration. The withdrawal of lands as aforesaid shall be made and evidenced by filing in the public records of Duval County, Florida, a Supplementary Declaration executed by Developer with respect to the lands to be withdrawn.

ARTICLE III **OWNERSHIP AND MEMBERSHIP**

Section 3.1 Lot Ownership. A Lot may be owned by one or more natural persons or an entity other than a natural person.

Section 3.2 Membership appurtenant to Lot. Developer and every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from title to any Lot except as provided for herein.

Section 3.3 Classes of Membership. The Association shall have two classes of voting membership:

3.3.1 Class A. Class A Members shall be all Owners with the exception of the Developer while the Developer is a Class B Member. Class A Members shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, other than as security for the performance of an obligation, all such persons shall be Members. The vote for such Lot shall be exercised as they, between themselves, determine, by written designation to the Association, but in no event shall more than one vote be cast with respect to any Lot. The vote appurtenant to any Lot shall be suspended in the event that, and for as long as, more than one member holding an interest in that Lot lawfully seeks to exercise it.

3.3.2 Class B. The Class B Member shall be the Developer, who shall be entitled to the number of votes equal to the number of votes held by all Class A Members, plus one. The Class B membership shall cease when the Developer has conveyed ninety percent (90%) of the Lots or when the Developer, in its sole discretion, elects to terminate its Class B Membership, whichever shall occur first. Upon this termination of its Class B Membership, the Developer shall be a Class A Member so long as it owns any Lots.

ARTICLE IV **COMMON AREA RIGHTS, OBLIGATIONS AND MAINTENANCE**

Section 4.1 Owners' Easement of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area, which will be appurtenant to and shall pass

with title to every Lot, subject to the provisions of the Association Articles of Incorporation, Bylaws, Rules and Regulations and the following provisions:

4.1.1 The right of the Association to charge assessments and other fees for the maintenance and security of the Common Areas and the facilities and services provided owners as described herein.

4.1.2 The right of the Association to adopt rules and regulations governing the manner and extent of use of the Common Areas and the personal conduct of the Members of the Association and their guests thereon.

4.1.3 The right of the Association to dedicate or transfer all or any part of the Common Areas, to any public agency, authority or utility (public or private) for such purposes and subject to such conditions as may be agreed upon by the Board of the Association.

4.1.4 The right of the Association to mortgage any or all of the facilities constructed on its property for the purpose of improvements or repair to such property or facilities at a regular meeting of the Association or at a special meeting called for this purpose.

4.1.5 The right of Developer or the Association to grant and reserve easements and rights-of-way through, under, over and across the Common Areas, including the right to grant easements for ingress and egress to members of the general public.

4.1.6 The right of Developer or the Association to acquire, extend, terminate or abandon easements.

Section 4.2 Liability for Damage to Common Area. In the event any Common Areas, facilities or personal property of the Association are damaged or destroyed by an Owner or any of his Guests, tenants, licensees, agents, employees or members of his family as a result of negligence or intentional acts, such Owner hereby authorizes the Association to repair the damage. Such repairs will be performed in a good and workmanlike manner in conformance with the original plans and specifications for the area involved or as the area may have been modified or altered subsequently by the Association. The amount necessary for such repairs shall be the responsibility of such Owner and shall become a Lot Assessment payable immediately upon demand.

Section 4.3 Right of the Developer to Designate Property as Common Area or to Withdraw Property from the Common Area. Notwithstanding anything to the contrary contained in this Declaration, Developer shall have the right, in its sole discretion, to designate land, easements, use rights and personal property as Common Area, provided only that such land shall be located within the Property or contiguous to the Property (for purposes of this Section, property separated only by public or private roads, water bodies, wetland preserves or open space shall be deemed contiguous). Developer may, at any time, withdraw, or cause to be withdrawn, land, easements, use rights or personal property from the Common Area in Developer's sole

discretion. Such additions and withdrawals shall be evidenced by recording a Supplementary Declaration in the public records of Duval County, Florida, which shall specifically reference each such addition or withdrawal. Withdrawal of land from the Common Area by Developer shall terminate any and all easements and rights of use of the Owners in such land. No land owned by a Developer shall be deemed to be Common Area unless such land is expressly referenced as such under Article II hereof, or subsequently designated as such by Developer pursuant to Article I hereof and this Section, even if Developer consents or acquiesces to the use of such land by the Owners. In the event any land, easements, use rights, or personal property owned by the Association shall be withdrawn from the Common Area pursuant to this Section, upon Developer's written request, the Association shall promptly execute and deliver to the Developer any and all deeds, bills of sale, assignments or other conveyance documents as may be necessary or appropriate to effectuate the withdrawal of such Common Area.

Section 4.4 Maintenance of Common Area and Compliance with Applicable Permits.
The Association shall, at all times, maintain in good repair and manage, operate and insure, and shall replace as often as necessary, the Common Areas, personal property, fixtures and improvements and other structures (except utilities owned and maintained by public or private utility companies providing water, sewer, electrical, fire protection, cable television, telephone, or similar utilities to the Property, or any portion thereof) placed or constructed thereon by or on behalf of the Association. The Association shall maintain all lakes, drainage areas, drainage easements, and control structures, and shall preserve and protect all designated conservation areas and littoral zones located within, adjacent, or in near proximity to the Property, in accordance with all permit requirements and conditions contained in applicable dredge fill, consumptive use, surface water permits, or any other applicable permits issued by the United States Army Corps of Engineers, Florida Department of Environmental Regulation, St. Johns River Water Management District ("SJRWMD"), and Duval County, Florida and all statutes, rules, regulations and requirements pertaining to surface water management, drainage and water quality promulgated by the SJRWMD, the Florida Department of Environmental Regulation, and all other local, state and federal authorities having jurisdiction. The Association shall maintain those portions of the Property designated by applicable permit as conservation tracts, stormwater management tracts or similar designations, in accordance with all permit requirements, rules, and regulations promulgated by all local, state and federal authorities having jurisdiction. The Association shall be responsible for the maintenance, operation and repair of the Surface Water or Stormwater Management System. Maintenance of the Surface Water or Stormwater Management System shall mean the exercise of practices which allow the systems to provide drainage, water storage, or conveyance of other surface water or stormwater management capabilities as permitted by the SJRWMD. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the SJRWMD. All maintenance obligations of the Association shall be performed as ordered by the Board of Directors of the Association, and all or any portion of the cost of such maintenance incurred by the Association pursuant to this Section, shall be a common expense of the Association to be collected and paid in the manner prescribed by this Declaration.

Section 4.5 Easement for Maintenance Purposes. Developer hereby reserves for itself and grants to the Association, and its successors, assigns, agents, and contractors, an easement in, on, over and upon those portions of the Property (excluding any portions whereupon any homes or other vertical improvement may now or hereafter be located) as may be reasonably necessary for the purpose of access to and maintenance of the Common Area, including the Surface Water or Storm Water Management System, or other portions of Property to be maintained by Association, in accordance with the requirements of this Declaration. The easement granted hereby shall not be exercised by any party in a manner which unreasonably interferes with the use, occupancy, or enjoyment of any improved portion of the Property. Further, in the event that any portion of the Property shall be damaged or altered in any way as the result of the exercise of the easement rights granted hereby, such portions of the Property shall be immediately restored to the condition that existed immediately prior to such damage or alteration. The Association shall have a perpetual non-exclusive easement over all areas of the Surface Water or Stormwater Management System for access to operate, maintain or repair said system. By this easement, the Association shall have the right to enter upon any portion of any Lot which is a part of the Surface Water or Stormwater Management System, at a reasonable time and in a reasonable manner, to operate, maintain or repair the Surface Water or Stormwater management System as required by the St. Johns River Water Management District permit. Additionally, the Association shall have a perpetual non-exclusive easement for drainage over the entire Surface Water or Stormwater Management System. No person shall alter the drainage flow of the Surface Water or Stormwater Management System, including buffer areas or swales, without the prior written approval of the St. Johns River Water Management District.

Section 4.6 Association's Rights in the Common Area. The Association shall own the Common Areas shown on the Plat, subject to easements and restrictions of record. Each Owner's obligation to pay assessments, as provided herein, shall commence upon his acquisition of his Lot, notwithstanding that the part of the Common Areas consisting of personal property or fixtures have not then been conveyed to the Association.

ARTICLE V **ASSOCIATION**

Section 5.1 Duties and Powers of the Association. The duties and powers of the Association shall be those provided for by law or set forth in this Declaration, the Association's Articles of Incorporation and Bylaws, together with those duties and powers which may be reasonably implied to effect the purposes of the Association and shall include enforcement of these covenants. Without limiting the generality of the foregoing, the Association may take such measures and perform such services which, in the judgment of the Board of Directors are necessary or desirable to enforce the covenants, conditions, restrictions and limitations set forth in this Declaration; operate, maintain and administer all Common Areas within the Property; administer and enforce the easements provided for in this Declaration; and collect and disburse the assessments created in this Declaration.

Section 5.2 Maintenance Obligations of Lot Owners. It shall be the obligation of each Owner to maintain his Lot in a neat, clean and attractive condition. In the event an Owner fails to do so, the Association shall have the right to clean up the Lot, cut weeds and do such things as it may deem necessary and appropriate. The costs incurred by the Association for such Lot maintenance shall be a Lot Assessment. The costs of these services shall be a Lot Assessment. Notwithstanding the foregoing, if the Owner who is charged the Lot Assessment ("Defaulting Owner") fails to pay the Lot Assessment, and the Association is in need of funds to pay the costs incurred, the cost of such Lot Assessment can be spread equally among all Owners. Such spreading of cost shall not in any way alleviate the Defaulting Owner's responsibility to pay the entire Lot Assessment, with interest, costs, attorneys, fees, and late fees, if applicable.

Section 5.3 Maintenance of Exterior of Houses. Except as provided for herein, the Association is not responsible for any exterior maintenance of Houses, including but not limited to, glass surfaces on doors, screened and screen doors, exterior doors and window fixtures, terraces, patio and deck improvements or roofs.

Section 5.4 Management Company. The Association may employ or contract with one or more third parties for the performance of all or any portion of the Association's management, maintenance and repair activities, as the Association Board of Directors may choose. The Association shall be billed by its independent contractors, and the cost therefor shall be included within the General Assessment or Lot Assessment, as the case may be.

Section 5.5 Limited Access Procedures. The Association may establish limited access procedures for the Property. Such procedures may be adopted and, from time to time, changed by the Association as the Association Board of Directors chooses in its discretion. Such procedures adopted and provided by the Association may be in conjunction with other associations representing property owners. No representation, warranty, or guarantee is made, nor assurance given, that the limited access systems or procedures for the Property will prevent personal injury or damage or loss of property. Neither Developer nor the Association nor its Board of Directors or other agents shall be liable or responsible for any personal injury or for any loss or damage to persons or property which may occur within the Property, whether or not it is due to the failure of the limited access system and procedures adopted from time to time.

Section 5.6 Fence Lots. Owners of Lots 13 and 14 which abut the dry retention pond are required to construct a fence along the rear portion of each Lot, between the Lot line and top-of-bank, being four feet (4') high picket style, consisting of only black aluminum or black wrought iron.

ARTICLE VI

COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 6.1 Creation of the Lien and Personal Obligation of Assessments. All assessments and fines (referred to collectively in this Article as "charges"), together with interest and cost of collection when delinquent, shall be a charge on the land and shall be a continuing

lien upon the Lot against which the charges are made, and shall also be the personal obligation of the person or entity who is the Owner of such Lot at the time when the charges were levied, and of each subsequent Owner. The lien shall attach to the Lot upon recording of a claim of lien in the public records of Duval County, Florida, which lien shall include all the formalities of a deed and be signed by a duly authorized officer or agent of the Association. The claim of lien may provide that it secures not only current outstanding assessments as of the date of filing the claim of lien, but may also include future unpaid assessments, interest, late charges, and other costs related thereto. Each Owner of a Lot, by acceptance of a deed or other transfer document therefor, whether or not it shall be so expressed in such deed or transfer document, is deemed to covenant and agree to pay the Association the charges established or described in this Declaration and in the Association Articles of Incorporation and Bylaws. No diminution or abatement or any charges shall be allowed by reason of any alleged failure of the Association to perform such function required of it, or any alleged negligent or wrongful acts of the Association, or its officers, agents and employees, or the nonuse by the Owner of any or all of the Common Areas, the obligation to pay such charges being a separate and independent covenant by each Owner.

Section 6.2 Purpose of Assessments.

6.2.1 The annual assessments levied by the Association against all Owners shall be used for the purposes of operational expenses, management and accounting fees, taxes, insurance, utility charges and other expenses relating to the Common Area, to fund the obligations of the Association set forth in this Declaration, to provide common services to the Owners, and for all other purposes reasonably contemplated by this Declaration, the Articles, the Bylaws, or any cost sharing or similar agreement to which the Association is or may become a party. Further, such annual assessments may be levied to fund reasonable reserves for deferred maintenance of, or non-recurring expenses related to, the Common Area, including the Surface Water or Stormwater Management System. The maintenance responsibilities of the Association payable through assessment of the Owners may specifically include, but not be limited to, the perpetual maintenance of all or any portion of the Surface Water or Stormwater Management System as permitted by the St. Johns River Water Management District, as such permit or permits may be amended from time to time, including all operation, sampling, testing, monitoring and maintenance requirements as specified by said permit. Assessments collected by the Association to fund reserves shall be separately accounted for, it being the requirement of this Declaration that such funds shall be used exclusively for deferred maintenance of, or non-recurring expenses related to, the Common Area, including the Surface Water or Stormwater Management System, if applicable.

6.2.2 In addition to the Annual General Assessments authorized above, the Association shall also collect from each Owner of a Lot at the time the Lot is initially conveyed by Developer, a one-time Capital Assessment equal to \$300.00 per Lot. The Capital Assessment shall be used to defray the cost of the initial construction of improvements to the Common Areas and as a reserve for future costs of the Association.

6.2.3 In addition to Annual General Assessments and the Capital Assessment authorized above, the Association may levy in any assessment year a Special Assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Property, including fixtures and personal property related thereto, provided that such assessments shall have been properly authorized pursuant to the terms of the Association Articles of Incorporation and Bylaws.

6.2.4 In addition, the Association may levy an Emergency Assessment at any time by a majority vote of the Association Board of Directors, for the purpose of defraying, in whole or in part, the cost of any unusual or emergency matters that affect the Common Areas, and such Emergency Assessment shall be due and payable at the time and in the manner specified by the Association Board of Directors.

6.2.5 In addition to the Assessments authorized above, the Association may levy in any assessment year a Lot Assessment against a particular Lot for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the specific lot, or any other maintenance or special services provided to such Lot or its owner, the cost of which is not included in the General Assessment.

Section 6.3 Calculation and Collection of Assessments. The initial Annual General Assessment on any Lot subject to assessment shall commence and be collected at the time title to such Lot is conveyed to the Owner by Developer. During the initial year of ownership, each Owner shall be responsible for the pro rata share of the General or Special Assessments charged to that Owner's Lot, prorated to the date of closing based upon a 365 day year.

General Assessments must be allocated equally on a per Lot basis. As further described in this Article, the Board of Directors of the Association by a majority vote shall set the Annual General Assessments at a level sufficient to meet the Association's obligations. The Association Board of Directors shall have the right, power and authority, during any fiscal year, to increase the Annual General Assessment for the purpose of meeting its expenses and operating costs on a current basis or for the purpose of recovering excess expenses or costs from previous years. The Association Board of Directors shall set the date or dates that the Assessments shall become due, and may provide for collection of Assessments annually or in monthly, quarterly or semi-annual installments; provided, however, that upon a default in the payment of any one or more installments, the entire balance of the yearly Assessment may be accelerated at the option of the Association Board of Directors and be declared due and payable in full.

Section 6.4 Effect of Non-Payment of Assessment, Personal Obligation and Remedies of Developer.

6.4.1 Any charges not paid within fifteen (15) days after the due date shall be subject to a late fee equal to Fifty and No/100 Dollars (\$50.00), or other amount determined from time to time by the Association Board of Directors and shall bear interest at a rate of eighteen percent (18%) per annum until paid.

6.4.2 All charges against any Lot pursuant to this Declaration, together with such late fees, interest thereon, and cost of collection thereof (including reasonable attorney's fees, whether suit is filed or not), shall become a lien on such Lot which lien shall attach upon the recording of the claim of lien as aforesaid. The Association may bring an action at law against the Owner personally obligated to pay the same, foreclose the lien against the Lot, or both. Costs and reasonable attorney's fees incurred in any such action shall be awarded to the prevailing party. The lien provided for in this Section shall be in favor of the Association. The Association, acting on behalf of the Owners, shall have the power to bid for an interest in any Lot foreclosed at such foreclosure sale and to acquire and hold, sell, lease, mortgage and convey the same.

6.4.3 Each Owner, by acquisition of an interest in a Lot, hereby expressly vests in the Association the right and power to bring all actions against such Owner personally for the collection of such charges as a debt and to enforce the aforesaid by all methods available for the enforcement of such liens, including foreclosures, by an action brought in the name of the Association, in a like manner as a mortgage lien on real property, and such Owner hereby expressly grants to the Association a power of sale in connection with such lien. No Owner may waive or otherwise escape liability for the charges provided for herein by abandonment of his Lot.

Section 6.5 Subordination of Lien to Mortgages.

6.5.1 The lien of the charges provided for herein shall be inferior and subordinate to the lien of a Mortgage held by a Mortgagee now or hereafter placed upon any Lot subject to assessment so long as such Mortgage lien is recorded prior to any claim of lien filed by the Association. Sale or transfer of any Lot shall not affect the charges lien; however, the sale or transfer of any parcel pursuant to foreclosure of such Mortgage, including a transfer by a deed in lieu of foreclosure, shall extinguish the lien of such charges as to payments which became due prior to such sale or transfer.

6.5.2 The Treasurer of the Association, upon demand of any owner liable for charges, shall furnish to such Owner a certificate in writing signed by such Treasurer, setting forth whether such charges have been made.

Section 6.6 Developer's Assessments. Notwithstanding any provision of this Declaration to the contrary, during the Development Period (as defined below) the Lots and other portions of the Property owned by the Developer shall not be subject to any annual or special assessments levied by the Association or to any lien for such assessments. During the Development Period, the Developer shall pay the balance of the actual operating expenses of the Association (excluding costs of major repairs, deferred maintenance, replacements and reserves) remaining after the levying of and payment of assessments due from Owners other than the Developer pursuant to assessments levied by the Board of Directors pursuant to this Declaration. The Developer shall be obligated to fund such balance only as the expenses are actually incurred

by the Association during the Development Period. The Development Period shall begin upon the conveyance of the first Lot in the Property to an Owner other than the Developer and shall continue until (i) the Developer shall notify the Association that it will no longer pay for operating deficits of the Association; or (ii) the Class B Membership shall cease and be converted to Class A Membership. Upon termination of the Developer's agreement to pay operating deficits, the Developer shall become obligated to pay assessments on Lots owned by it within the Property on the same basis as other Owners. In no event shall the Developer be obligated to pay for operating deficits of the Association after the Developer no longer owns any Lots within the Property.

Section 6.7 Association Budget.

6.7.1 The fiscal year of the Association shall consist of a twelve-month period commencing on January 1 of each year and terminating on December 31 of that year.

6.7.2 Developer shall determine the Association budget for the fiscal year in which a Lot is first assessed its fractional share of the Annual General Assessment.

6.7.3 Pursuant to the Association Articles of Incorporation and Bylaws, the Association Board of Directors shall adopt a budget for each succeeding year containing an estimate of the total amount which they consider necessary to pay the cost of all expenses to be incurred by the Association, to carry out its responsibilities and obligations including, without limitation, the cost of wages, materials, insurance premiums, services, supplies and other expenses needed to render the services specified hereunder. Such budget may also include such reasonable amounts as the Association Board of Directors consider necessary to provide working capital and to provide for a general operating reserve and reserves for contingencies and replacements. The Association Board of Directors shall send each of its Members a copy of the budget, in a reasonably itemized form which sets forth the amount of the Assessments payable by each of its Members. Each budget shall constitute the basis for determining each Owner's General Assessment as provided herein.

6.7.4 The failure or delay of the Association Board of Directors to prepare or adopt the annual budget or adjusted budget for any fiscal year shall not constitute a waiver or release in any manner of any Owners obligation to pay his Assessment as herein provided, whenever the same shall be determined. In the absence of an annual budget or adjusted budget, each Owner shall continue to pay the Assessment at the then existing rate established for the previous fiscal period in the manner such payment was previously due until notified otherwise.

6.7.5 Until elimination of the Class B Membership, Developer shall have the sole right to appoint the members of the Board of Directors of the Association.

Section 6.8 Exemption from Assessments and Liens. The following property subject to this Declaration shall be exempted from the Assessments and liens created herein:

6.8.1 All properties dedicated to and accepted by a governmental body, agency or authority;

6.8.2 All properties owned by any charitable or nonprofit organization exempt from taxation under the laws of the State of Florida, except any such property occupied as a residence; and

6.8.3 All properties owned by the Developer until such time as the property or any portion thereof, including a Lot, shall be conveyed to a third party. Developer may assign this exemption right to any person. Such an assignment shall have no effect on Developer's exemption hereunder.

Section 6.9 Tax of Common Areas. In the event the Common Areas owned by the Association are taxed separately from the Lots deeded to Owners, the Association shall include such taxes as a part of the budget. In the event the Common Areas owned by the Association are taxed as a component of the value of the Lot owned by each Owner, it shall be the obligation of each Owner to timely pay such taxes.

ARTICLE VII

USE OF PROPERTY

In order to preserve the Property as a desirable place to live for all Owners, and subject to the PUD, the following protective covenants are made a part of this Declaration:

Section 7.1 Single Family Residence Only. Each Lot shall be used for the purpose of constructing a single family residence thereon and for no other purpose. Except as herein otherwise provided, no structure shall be erected, altered or permitted to remain on any Lot other than one single family residence. No building or structure shall be rented or leased separately from the rental or lease of the entire Lot.

Section 7.2 Set-Back Definitions. In any event, no structure of any kind shall be located on any Lot nearer to the front lot line, nor nearer to any side street line, nor nearer to any side lot line than that which is permitted by applicable zoning from time to time, as the same may be modified by variance, exception, or other modification. If any one House is erected on more than one Lot, or on a building plot composed of parts of more than one Lot, the side line restrictions set forth above, shall apply only to the extreme side lines of the building plot occupied by such dwelling. Nothing herein contained shall be construed to prevent Developer from reducing the building restriction lines with the prior written approval of the governmental agencies having jurisdiction.

Section 7.3 Maximum Lot Coverage. The maximum area of a Lot covered by all buildings and structures shall not exceed the percentage described in the zoning applicable to the Property.

Section 7.4 No Sheds, Shacks or Trailers. No shed, shack, trailer, tent or other temporary or movable building or structure of any kind shall be erected or permitted to remain on any Lot. However, this paragraph shall not prevent the use of temporary structures during the period of actual construction of the main residence and other buildings permitted hereunder, nor the use of adequate sanitary toilet facilities for workmen during the course of such construction, nor the use of sales facilities for the Developer. Further, no building or structure shall have exposed concrete blocks.

Section 7.5 Residing Only in Residence. No trailer, basement, garage, or any outbuilding of any kind shall be at any time used as residence either temporarily or permanently.

Section 7.6 Sewage Disposal and Water Service. The utility company providing service to the Property, has the sole and exclusive right to provide all water and sewage facilities and service to the Property. No well of any kind shall be dug or drilled on the Property to provide potable water for use within any structure, and no potable water shall be used within said structures except potable water which is obtained from the utility company. Nothing herein shall prevent the digging of a well to provide water for swimming pools, irrigation of a yard or garden or for heat transfer systems of heating and air conditioning units; provided, however, no well shall exceed 100 feet in depth. No septic tank may be constructed on any Lot. No sewage may be discharged on the open ground or into the wetlands. All sewage must be disposed of through the sewer lines and the disposal plant owned and controlled by the utility company or its assigns. No water from air conditioning systems or swimming pools shall be disposed of through the lines of the storm sewer system. The utility company has a non-exclusive perpetual easement in, over and under the areas described on the Plat as "Utility Tracts for Easements" or similar wording for the purposes of installation, maintenance and operation of water and sewage facilities.

Section 7.7 Motorists' Vision to Remain Unobstructed. The Association shall have the right, but not the obligation, to remove or require the removal of any fence, wall, hedge, shrub, bush, tree or other thing, natural or artificial, placed or located on any Lot, if the location of same will, in the sole judgment and opinion of the Board of Directors of the Association, obstruct the vision of the motorist upon any of the streets.

Section 7.8 Signs. No sign of any character shall be displayed or placed on any Lot except "FOR RENT" or "FOR SALE" signs which shall be no larger than four (4) square feet, or one small sign used to denote the name and address of the resident, which sign may refer only to the particular premises on which displayed, and shall be of materials, size, height, and design approved by the Association. Agents of the Association may enter upon any Lot and summarily remove any signs which do meet the provisions of this paragraph. Nothing contained in this Declaration shall prevent Developer, or any person designated by it from erecting or maintaining such commercial and display signs as they deem appropriate and such temporary dwellings, model houses, sales offices and other structures as Developer may deem advisable for development purposes.

Section 7.9 Aerials and Antennae. Subject to the rules and regulations promulgated by the Federal Communications Commission from time to time, all radio or television aerials, satellite dishes or antennae or any other exterior electronic or electrical equipment or devices of any kind should be placed, to the extent feasible, in locations that are not visible from the street, so long as such placement does not impair reception, permits reception of any acceptable quality signal and does not cause the Owner to incur an unreasonable expense.

Section 7.10 Pets. Not more than two dogs, or two cats, or two birds (excluding parrots) or two rabbits, or any combination of two thereof, may be kept on a Lot for the pleasure and use of the occupants, but not for any commercial or breeding use. If, in the sole opinion of the Board of Directors of the Association, the animal or animals are dangerous or are an annoyance or nuisance or destructive of wildlife, they may not thereafter be kept on the Lot. In no event whatsoever shall pit bull dogs be allowed on the Property. Birds and rabbits shall be kept caged at all times. All pets must be held or kept leashed at all times if they are in the Common Areas, and pet owners shall immediately collect and properly dispose of the waste and litter of their pets. The Association reserves the right to limit those parts of the Common Areas where pets may be walked and to make reasonable rules and regulations restricting the number and type of pets that may be kept on any Lot.

Section 7.11 No Offensive Activities and Conditions. No illegal, noxious or offensive activity shall be permitted on any part of the Property, nor shall anything be permitted or done which is or may become a nuisance or a source of embarrassment, discomfort, or annoyance to the neighborhood. No trash, garbage, rubbish or debris shall be deposited or allowed to accumulate or remain outside a receptacle on any part of the Property or on any contiguous land. No fires for burning trash, leaves, clippings, or other debris shall be permitted on any part of the Property, including street rights-of-way. Landscapes are to be neatly trimmed, weeded and maintained. Lawn grass shall not exceed seven inches (7") in height.

Section 7.12 No Parking of Vehicles, Boats, Etc. No recreational or other vehicles of any kind, including, but not limited to, any mobile home, trailer (either with or without wheels), motor home, tractor, car, truck, commercial vehicles of any type, camper, motorized camper or trailer, motorcycle, motorized bicycle, motorized go-cart, boats or any other objects may be kept or parked between the street and the front of residential structures; provided, however, private automobiles or vehicles of the Owners bearing no commercial signs, unless in connection with their employment, may be parked in the driveway upon the Lot. All such objects shall be completely screened inside a garage, carport or covered and concealed from view from any adjacent Lot or roadway. Private automobiles of guests of occupants may be parked in the driveways and other vehicles may be parked in the driveways during the times necessary for pickup and delivery service and solely for the purpose of such service. No trailer, other than sales or construction trailers, shall be kept on any Lot. No Owner or other occupant of any portion of the Property shall repair or restore any vehicle of any kind upon or within any Lot or within any portion of the Property, except within enclosed garages or workshops.

Section 7.13 Air Conditioners. No window air conditioning units shall be permitted on any Lot.

Section 7.14 Clothesline. No clothesline or other clothes drying facility shall be permitted on any Lot, except in locations which are completely screened from public view.

Section 7.15 Storage of Fuel Tanks, Garbage and Trash Receptacles. All above ground tanks, cylinders or containers for the storage of liquefied petroleum, gas or other fuel, garbage or trash, shall be screened from view from adjacent Lots and any street.

Section 7.16 Insurance. Nothing shall be done or kept on any Lot or in the Common Areas which will increase the rate of insurance for the Property or any other Lot, or the contents thereof, without the prior written consent of the Association. No owner shall permit anything to be done or kept on his Lot or in the Common Areas which will result in the cancellation of insurance on the Property or any other Lot, or the contents thereof, or which will be in violation of the law. Each Owner shall obtain and continually maintain insurance against fire or other casualty damage on all improvements constructed upon a Lot in an amount equal to the full insurable value thereof.

Section 7.17 Inspections. Owners shall allow the Association or its agents and employees to enter any Lot for the purpose of maintenance, inspection, repair, replacement of the improvements within the Yards or, in the case of emergency, for any purpose, or to determine compliance with this Declaration.

Section 7.18 Resubdividing Lots Owned by Developer. Developer reserves the right to resubdivide or replat any Lot or Lots owned by it for any purpose whatsoever, including for rights-of-way for road purposes and easements.

Section 7.19 Resubdividing Developed Lots. No Lot upon which a House has been constructed shall be further subdivided or separated into smaller Lots by any Owner; provided that this shall not prohibit corrective deeds or similar corrective instruments.

Section 7.20 Lakes and Dry Retention Pond. Only Developer and the Association shall have the right to pump or otherwise remove any water from any lake, water body or dry retention pond (collectively referred respectively to herein as "lake" and "dry retention pond"), located within the Property or adjacent or near thereto for the purpose of irrigation or other use. No person shall be permitted to place any refuse or structures in such lake or dry retention pond, which include but shall not be limited to, playgrounds, picnic tables, and vehicles. Developer and the Association shall have the sole and absolute right, but not the obligation, to control the water level of such lakes and dry retention pond, to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in and on such lakes and dry retention pond. No gas or diesel driven boat shall be permitted to be operated on any lake. Lots which now are, or may hereafter be, adjacent to, or include a portion of, a lake (the "lake parcels") and dry retention pond, shall be maintained by the Owner of such Lot with such grass, planting or other lateral

support so as to prevent erosion of the embankment adjacent to the same, and the height, grade and contour of such embankment shall not be changed without the prior written consent of Developer and the Association. The control of nuisance shoreline vegetation shall be the responsibility of the Owners of Lots abutting the lake and dry retention pond. In no event shall any Owner use herbicide within a Lot without the prior written approval of the Association. If the Owner of any lake parcel fails to maintain such parcel in accordance with the foregoing, the Association shall have the right, but no obligation, to enter upon any such lake parcel to perform such maintenance work which may be reasonably required, all at the expense of the Owner of such lake parcel. Reimbursement of such costs to the Association shall be collectable and enforceable in the same manner as assessments, as more particularly set forth in Article VI hereof. Title to any lake parcel shall not include ownership of any riparian rights associated therewith, which riparian rights shall remain the property of the Developer or the Developer's successors, assigns and designees, including Developer. No docks, bulkheads, or other structures shall be constructed on such embankments unless and until same have been approved by all appropriate agencies and authorities. The Association shall have the right to adopt reasonable rules and regulations from time to time in connection with the use of the surface waters of any lake and dry retention pond within the Property. The Association shall have the right to deny such use to any person who in the opinion of the Board of Directors of the Association may create or participate in a disturbance or nuisance on any part of the surface waters of any such lake. All activities authorized, restricted, or described by this Section, shall be in strict accordance with any and all of the statutes, rules, regulations, permits, and restrictions more particularly described elsewhere in this Declaration.

Section 7.21 Common Areas for Conservation. There may be certain common areas and tracts specifically dedicated for conservation as shown on the Plat, encumbering the Property. Such areas shall and are hereby declared to be subject to a deed restriction in favor of Developer and/or the Association, its successors and assigns, for the purpose of retaining and maintaining the said areas in their predominantly natural condition as wooded water recharge, detention and percolation and environmental conservation areas. In furtherance of this, each of the following uses of the Common Areas for Conservation are hereby prohibited and restricted without the prior written consent of the SJRWMD, to-wit:

1. The construction, installation or placement of signs, buildings, fences, walls, roads or any other structures and improvements on the conservation areas;
2. The dumping or placing of soil or other substances or materials as landfill or the dumping or placing of trash, waste or unsightly or offensive materials;
3. The removal or destruction of live trees, shrubs or other living vegetation from the Common Areas for Conservation;
4. The excavation, dredging or removal of loam, peat, gravel, rock, soil or other material substance in such a manner as to affect the surface of the Common Areas for Conservation;

5. Any use which would be detrimental to the retention of the Common Areas for Conservation in their natural condition; and
6. Acts or uses detrimental to such retention of land or water areas.

Section 7.22 Enforcement. The Developer and/or the Association, its successors and assigns, and the SJRWMD shall have the right to enter upon the Common Areas for Conservation at all reasonable times and in a reasonable manner to assure compliance with the aforesaid prohibitions and restrictions.

All subsequent owners of any Common Areas for Conservation shall be responsible for the periodic removal of trash and other debris which may accumulate on such areas.

All rights and obligations arising hereunder are appurtenances and covenants running with the land of the Common Areas for Conservation and shall be binding upon and shall inure to the benefit of the Association, its successors and assigns. Upon conveyance by Developer to third parties of any land affected hereby, Developer shall not have further liability or responsibility hereunder, provided the Plat of the Property includes Common Areas for Conservation and is properly recorded.

Section 7.23 Jurisdictional Areas and Permits. THE PROPERTY HAS BEEN OR WILL BE DEVELOPED IN ACCORDANCE WITH REQUIREMENTS OF ONE OR MORE PERMITS ISSUED BY THE U.S. ARMY CORPS OF ENGINEERS ("ACOE"), THE SJRWMD AND DUVAL COUNTY, AS SUCH PERMITS ARE AMENDED FROM TIME TO TIME (THE "PERMITS"). THE PERMITS ARE OR WILL BE OWNED BY THE ASSOCIATION AND THE ASSOCIATION HAS THE OBLIGATION TO ASSURE THAT ALL TERMS AND CONDITIONS THEREOF ARE ENFORCED. THE ASSOCIATION SHALL HAVE THE RIGHT TO BRING AN ACTION, AT LAW OR IN EQUITY, AGAINST ANY OWNER VIOLATING ANY PROVISION OF THE PERMITS.

FURTHER, ANY OWNER OWNING A LOT WHICH CONTAINS OR IS ADJACENT TO JURISDICTIONAL WETLANDS OR CONSERVATION AREAS AS ESTABLISHED BY THE ACOE, SJRWMD, DUVAL COUNTY, OR BY ANY APPLICABLE CONSERVATION EASEMENT OR GOVERNMENTAL AGENCY, AS SHOWN ON PLAT OR RECORDED IN THE RECORDS OF DUVAL COUNTY, FLORIDA, SHALL, BY ACCEPTANCE OF TITLE TO THE LOT, BE DEEMED TO HAVE ASSUMED THE OBLIGATION TO COMPLY WITH THE REQUIREMENTS OF THE PERMITS AS THE SAME RELATE TO SUCH OWNER'S LOT AND SHALL AGREE TO MAINTAIN SUCH JURISDICTIONAL WETLANDS AND CONSERVATION AREAS IN THE CONDITION REQUIRED UNDER THE PERMITS. IN THE EVENT THAT AN OWNER VIOLATES THE TERMS AND CONDITIONS OF THE PERMITS AND FOR ANY REASON THE DEVELOPER OR THE

ASSOCIATION IS CITED THEREFORE, THE OWNER AGREES TO INDEMNIFY AND HOLD THE DEVELOPER AND THE ASSOCIATION HARMLESS FROM ALL COSTS ARISING IN CONNECTION THEREWITH, INCLUDING WITHOUT LIMITATION ALL COST AND ATTORNEYS' FEES, AS WELL AS ALL COSTS OF CURING SUCH VIOLATION.

NO PERSON SHALL ALTER THE DRAINAGE FLOW OF THE SURFACE WATER OR STORMWATER MANAGEMENT SYSTEM OR ANY PORTION OF THE JURISDICTIONAL WETLANDS OR CONSERVATION AREAS, INCLUDING WITHOUT LIMITATION, ANY BUFFER AREAS, SWALES, TREATMENT BERMS OR SWALES, WITHOUT THE PRIOR WRITTEN APPROVAL OF THE DEVELOPER, ASSOCIATION, SJRWMD, ACOE, DUVAL COUNTY, AND / OR OTHER GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY, AS APPLICABLE.

ARTICLE VIII **UTILITY EASEMENTS AND OTHER EASEMENTS**

Section 8.1 Unrestricted Right to Assign Easements. Developer shall have the unrestricted right, without the approval or joinder of any other person or entity to designate the use and to alienate, release, or otherwise assign the easements shown in the Plat or described herein.

Section 8.2 10 Foot Easement for Ingress, Egress, Utilities and Drainage. The Developer reserves for itself and grants unto the Association and its designees a ten foot (10') easement for the benefit of the Property, upon, across, over, through and under, along and parallel to each front and rear Lot line, or from the top of the lake bank landward as the case may be, for ingress, egress, installation, replacement, repair and maintenance of the utility system, for drainage, for police powers and for services supplied by the Developer or Association. By virtue of this easement, it shall be expressly permissible for the Developer and the Association to install and maintain facilities and equipment on the Property, to excavate for such purposes and to affix and maintain wires, circuits, pipes and conduits on and under the Lots, following which the Developer or the Association, as applicable, shall restore the affected property to its original condition as nearly as practicable. This easement shall be in addition to, rather than in place of, any other recorded easements on the Property.

Section 8.3 5 Foot Easement for Ingress, Egress, Utilities and Drainage. The Developer hereby reserves for itself and grants unto the Association and its designees a five foot (5') easement for the benefit of the Property upon, across, over, through and under, along and parallel to each side Lot line for access, ingress, egress installation, replacement, repair and maintenance of the utility system, for drainage, for police powers and for services supplied by the Developer or the Association. By virtue of this easement, it shall be expressly permissible for the Developer and the Association to install and maintain facilities and equipment on the Property, to excavate for such purposes and to affix and maintain wires, circuits, pipes and conduits on and under the Lots, following which the Developer or the Association, as applicable,

shall restore the affected property to its original condition as nearly as practicable. This easement shall be in addition to, rather than in place of, any other recorded easements on the Property.

Section 8.4 Blanket Easement for Drainage and Landscape. The Developer reserves for itself and grants unto the Association and its designees a blanket easement and right on, over and under the ground within the Property to maintain and correct drainage of surface water and other erosion controls. Said right expressly includes the right to cut any trees, bushes or shrubbery, make any gradings of soil, take up pavement or to take any other similar action reasonably necessary, following which the Developer or the Association, as applicable, shall restore the affected property to its original condition as nearly as practicable. Reasonable notice of intent to take such action shall be given to all affected owners, unless, in the opinion of the Developer or the Association, an emergency exists which precludes such notice. The right granted hereunder may be exercised at the sole option of the Developer or the Association, and shall not be construed to obligate the Developer or the Association to take any affirmative action in connection therewith. The rights hereunder reserved and granted shall not extend to that portion of a Lot which is improved.

Section 8.5 Encroachment of Improvements. To the extent that any improvements constructed by Developer on, or, if any Lot encroaches on, any other Lot or Common Area, whether by reason of any deviation from the subdivision plat(s) of the Property or by reason of the settling or shifting of any land or improvements, a valid easement for such encroachment and the maintenance thereof shall exist. Upon the termination of such an encroachment, the easement created in this Section 8.5 shall also terminate.

Section 8.6 Easement for Maintenance of Landscape and Signage. The Developer hereby reserves for itself and grants unto the Association an alienable and releasable easement over and across certain tracts located in the Property for access, ingress and egress for the purposes of improvement, maintenance and repairs of all landscaping and signage as shown on the Plat for the Property approved by Duval County, Florida. Further, the Developer reserves for itself and grants unto the Association a twenty foot (20') easement running along and parallel to the road and running along and parallel to all boundary lines of the Plat for access to and construction, maintenance and repair of signs, landscaping, walls, fences, circuits, conduits, planters and other improvements currently existing or hereafter made or constructed by the Developer or the Association.

Section 8.7 Other Easements. The Developer hereby reserves for itself and grants unto the Association twenty foot (20') landscape easement along, over and across the rear portion of Lots 1, 2, 3 and 4 and the side of Lot 19 running along side and parallel to Hood Landing Road. Such easement shall contain improvements such as irrigation, fencing and landscaping that are beneficial to the Subdivision and no Owner shall remove, vandalize, damage or otherwise affect said improvements. There shall be a fifteen foot (15') JEA easement affecting Lots 15, 16, 17 and 18 and no trees shall be planted within said easement unless such planting is first approved in writing by JEA, which approval shall be at its sole and absolute discretion.

No Owner shall fill, impede, obstruct or otherwise affect any drainage easement including, but not limited to such easements located in the rear portion of Lots 9, 10 11 and 12 and reasonable care should be taken to maintain such easements in their present condition.

ARTICLE IX **GENERAL PROVISIONS**

Section 9.1 Maintenance of Common Areas. There is hereby granted to the Association the right, which shall also be its duty and responsibility, to maintain the Common Area in accordance with the Declaration and the Association Articles of Incorporation, Bylaws and rules and regulations.

Section 9.2 Covenants run with the Property. The covenants and restrictions contained in this Declaration, as the same may be amended from time to time, shall run with and bind the Property and shall inure to the benefit of and be enforceable by the Developer, the Association, the Owners and their respective legal representatives, heirs, successors or assigns, for a term of thirty (30) years after the date that this Declaration is recorded in the public records of Duval County, Florida, after which time all of said provisions shall be extended automatically for successive periods of ten (10) years each unless an instrument signed by the President and Secretary of the Association certifying that the Owners holding seventy-five percent (75%) of the total voting power in the Association have agreed to terminate all of the said provisions as of a specified date shall have been recorded. Unless this Declaration is terminated in accordance with this section, the Association shall rerecord this Declaration or other notice of its terms at intervals necessary under Florida law to preserve its effect. Any amendment to Declaration which would affect the surface water management system including the water management portions of the Common Areas, must have the prior approval of the St. Johns River Water Management District.

Section 9.3 Condemnation of Common Area. In the event all or part of the Common Area owned by the Association shall be taken or condemned by any authority having the power of eminent domain, all compensation and damages shall be paid to the Association. The Board of Directors of the Association shall have the sole and exclusive, right to act on behalf of the Association with respect to the negotiation and litigation of the taking or condemnation affecting such property.

Section 9.4 Notice to Owner. Any notice required to be sent to the Owner of any Lot under the provisions of this Declaration shall be deemed to have been properly sent when mailed, first class postage prepaid, or hand delivered to the last known address of the person who appears as Owner of such Lot on the records of the Association at the time of such mailing.

Section 9.5 Violation of Covenants. The Association is hereby granted the right, but shall have no obligation, following ten (10) days written notice to the Owner of the Lot specifying the violation to enter upon any Lot to correct any violation of these covenants and restrictions or to take such action, as the Association deems necessary to enforce these

Covenants and Restrictions all at the expense of the Lot Owner. The Owner of the Lot shall pay the Association, on demand, the actual cost of such enforcement plus twenty percent (20%) of the cost of performing the enforcement. In the event that such charges are not paid on demand the charges shall bear interest at the maximum legal rate of interest from the date of demand. The Association may, in its option, bring action at law against the Lot Owner personally obligated to pay the same, or upon giving the Lot owner ten (10) days written notice of intention to file a claim of lien against a Lot, may file and foreclose such lien. In addition, the Association shall be entitled to bring actions at law for damages or in equity for injunctions for the purposes of curing or correcting any violation of the terms of these covenants and restrictions. All costs and expenses, including, but not limited to, attorneys' fees (at trial, in settlement, and on appeal) incurred by the Association to effectuate collection of any charges or to cure or correct any violation of the terms of these covenants and restrictions shall be borne by the Lot Owners responsible for the charges or violations in question. All foregoing remedies of the Association shall be cumulative to any and all other remedies of the Association provided herein or at law or in equity. The failure by the Association to bring any action to enforce any provisions of these covenants and restrictions shall in no event be deemed a waiver of the right to do so thereafter as to the same breach or as to one occurring prior to or subsequent thereto, nor shall such failure give rise to any claim or cause of action by any Lot Owner or any other party against the Association.

Section 9.6 Enforcement of Declaration. In addition to the enforcement provisions previously set forth in this Declaration, the provisions of this Declaration may be enforced by any Owner, Developer or the Association by a proceeding at law or in equity against any person or entity violating or attempting to violate the same, either to restrain violation or to recover damages, or both, and against his or its property to enforce any lien created by this Declaration. Failure to so enforce any of these protective covenants and restrictions shall in no event be deemed a waiver of the right to do so at any time thereafter. Furthermore, the SJRWMD shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the Surface Water Management System.

Section 9.7 Approval of Developer. Whenever the approval of Developer (any of its officers) or Association is required by these covenants and restrictions, no action requiring such approval shall be commenced or undertaken until after a request shall be sent to Developer and the Association by Registered or Certified Mail with return receipt requested. If Developer or the Association fails to act on any such written request within thirty (30) days after the date of receipt by Developer or the Association, the approval of Developer to the particular action sought shall be granted; however, no action shall be taken by or on behalf of the person or persons submitting the written request which violates any of these covenants and restrictions.

Section 9.8 Liberal Construction of Declaration. The provisions of this Declaration shall be liberally construed to effectuate their purpose of creating a uniform consistent plan for the development and use of the Property.

Section 9.9 Invalidity of Part does not Invalidate the Balance. The invalidity of any part of this Declaration shall not impair or affect in any manner the validity and enforceability of the balance of the Declaration which shall remain in full force and effect.

Section 9.10 Gender Neutrality. The use of the masculine gender herein shall be deemed to include the feminine gender and the use of the singular shall be deemed to include the plural, whenever the context so requires.

Section 9.11 Amendment of Declaration. Subject to the provisions of Section 9.2, Developer is hereby granted the absolute and unconditional right, so long as it remains a Class B member of the Association, to amend this Declaration without the consent or joinder of any party to (i) conform to the requirements of the Federal Home Loan Mortgage Corporation, Federal National Mortgage Association, Veterans Administration, Federal Housing Authority, or any other generally recognized institution involved in the purchase and sale of home loan mortgages or (ii) to conform to the requirements of institutional mortgage lender(s) or title insurance company(s) or (iii) to perfect, clarify or make internally consistent the provisions herein; (iv) to conform to the requirements of the SJRWMD, Duval County and/or Private Utility Company; or (v) correct any error herein.

9.11.1 Subject to the provisions of Section 9.2, Developer is hereby granted the right to amend this Declaration in any other manner without the joinder or any party until the termination of Class B membership so long as (i) the voting power of existing Members is not diluted thereby, (ii) the assessments of existing owners are not increased except as may be expressly provided for herein, and (iii) no Owner's right to the use and enjoyment of his Lot or the Common Areas is materially and adversely altered thereby, unless such Owner has consented thereto.

9.11.2 This Declaration may be also amended at a duly called meeting of the Association where a quorum is present if the amendment resolution is adopted by (i) a two-thirds (2/3) vote of all Class A Members of the Association present at such meeting and (ii) the Class B Member, if any. An amendment so adopted shall be effective upon the recordation in the public records of Duval County of a copy of the amendment resolution, signed by the President of the Association and certified by the Secretary of the Association.

9.11.3 Notwithstanding the foregoing, any amendment to this Declaration that alters any provision relating to the Surface Water or Stormwater Management System, beyond maintenance in its original condition, including the water management portions of the Common Areas must have the prior written approval of the SJRWMD. This Declaration may not be terminated unless adequate provision for transferring perpetual maintenance responsibility for the Surface Water or Stormwater Management System obligation to the then Owners is made and said transfer obligation is permitted under the then existing requirements of the SJRWMD or its successors or any other governmental body that may have authority over such transfer. In the event that the Association is dissolved, prior to such dissolution, all responsibility relating to the Surface Water or Stormwater Management System and the Permits must be assigned to and

accepted by an entity approved by the ACOE and SJRWMD. Any amendment to this Declaration shall be executed by the Association and Declarant, if applicable, and shall be recorded in the public records of the County.

Section 9.12 Legal Fees. Any and all legal fees, including, but not limited to, attorneys' fees and court costs, including before, at trial, in bankruptcy and any post judgment collection, which may be incurred by Developer, the Association or any Owner in the lawful enforcement of any of the provisions of this Declaration, regardless of whether such enforcement requires judicial action, shall be assessed against and collectible from the unsuccessful party to the action, and if an Owner, shall be a lien against such Owner's Lot in favor of the Association and/or Developer.

Section 9.13 Transfer, Assignment and Withdrawal of Powers. Developer shall have the sole and exclusive right at any time, and from time to time, to transfer and assign to, or to withdraw from, such person, firm, corporation or committee of Lot Owners as it shall elect, any or all rights, powers, privileges, authorities and reservations given to or reserved by Developer by any part or paragraph of this Declaration. No such transfer or assignment shall require the consent, approval or acceptance of any person, including, without limitation, the Association or the Owners. Following any such assignment, Developer shall be relieved of the performance of all duties and obligations hereunder. If at anytime hereafter there shall be no person, firm or corporation entitled to exercise the rights, powers, privileges, authorities, and reservations given to or reserved by Developer under these provisions, the same shall be vested in and be exercised by the Association and if the Association shall have been dissolved, then by a committee to be elected or appointed by the Owners of a majority of the Lots shown on the Plat. Nothing herein contained, however, shall be construed as conferring any rights, powers, privileges, authorities or reservations in said committee except in the event aforesaid. The term "Developer" as used herein shall include the person or entity identified on the first page as Developer and its successors or assigns.

Section 9.14 Florida Law. This Declaration shall be construed in accordance with laws of the State of Florida.

Section 9.15 Disclaimers as to Water Bodies. NEITHER THE DEVELOPER, THE ASSOCIATION, NOR ANY OF THEIR SUCCESSORS, ASSIGNS, OFFICERS, DIRECTORS, COMMITTEE MEMBERS, EMPLOYEES, MANAGEMENT AGENTS, CONTRACTORS OR SUB-CONTRACTORS (COLLECTIVELY, THE "LISTED PARTIES") SHALL BE LIABLE OR RESPONSIBLE FOR MAINTAINING OR ASSURING THE WATER QUALITY OR LEVEL IN ANY LAKE, POND, CANAL, CREEK, STREAM OR OTHER WATER BODY ADJACENT TO OR WITHIN THE PROPERTY, EXCEPT AS SUCH RESPONSIBILITY MAY BE SPECIFICALLY IMPOSED BY AN APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY OR AUTHORITY. FURTHER, ALL OWNERS AND USERS OF ANY PORTION OF THE PROPERTY LOCATED ADJACENT TO OR HAVING A VIEW OF ANY OF THE AFORESAID WATER BODIES SHALL BE DEEMED, BY VIRTUE OF THEIR ACCEPTANCE OF THE DEED TO

OR USE OF, SUCH PROPERTY, TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FOR ANY AND ALL CHANGES IN THE QUALITY AND LEVEL OF THE WATER IN SUCH BODIES.

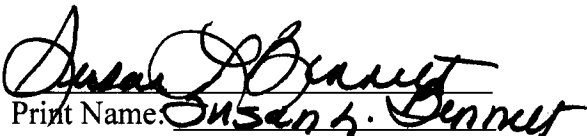
ALL PERSONS ARE HEREBY NOTIFIED THAT FROM TIME TO TIME ALLIGATORS, POISONOUS SNAKES, AND OTHER WILDLIFE MAY INHABIT OR ENTER INTO WATER BODIES AND NATURAL AREAS WITHIN THE PROPERTY AND MAY POSE A THREAT TO PERSONS, PETS AND PROPERTY, BUT THAT THE LISTED PARTIES ARE UNDER NO DUTY TO PROTECT AGAINST, AND DO NOT IN ANY MANNER WARRANT AGAINST, ANY DEATH, INJURY OR DAMAGE CAUSED BY SUCH WILDLIFE.

ALL PERSONS ARE HEREBY NOTIFIED THAT LAKE BANKS AND SLOPES WITHIN CERTAIN AREAS OF THE PROPERTY MAY BE STEEP AND THAT DEPTHS NEAR SHORE MAY DROP OFF SHARPLY. BY ACCEPTANCE OF A DEED TO, OR USE OF, ANY LOT OR OTHER PORTION OF THE PROPERTY, ALL OWNERS OR USERS OF SUCH PROPERTY SHALL BE DEEMED TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FROM ANY AND ALL LIABILITY OR DAMAGES ARISING FROM THE DESIGN, CONSTRUCTION, OR TOPOGRAPHY OF ANY LAKE BANKS, SLOPES, OR LAKE BOTTOMS LOCATED THEREIN.

IN WITNESS WHEREOF, the undersigned, being the Developer herein, does hereby make this Declaration of Covenants, Conditions, Restrictions, and Easements for and has caused this Declaration to be executed in its name on the day and year first above written.

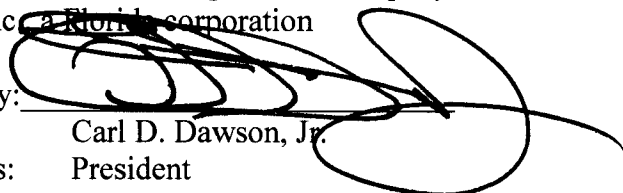
Signed, sealed and delivered
in the presence of:


Print Name: Chynna Garcia


Print Name: Susan H. Bennett

Summerton Land LLC, a Florida limited liability company

By Dawson Development Company, Inc. a Florida corporation


By: Carl D. Dawson, Jr.
Its: President

STATE OF FLORIDA)
)SS
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me this 5th day of July, 2012, by Carl D. Dawson, Jr. on the President of Dawson Development Company, a Florida corporation, the Managing Member of SUMMERTON LAND, LLC, a Florida limited liability company, on behalf of the company

Susan L. Bennett

(Print Name Susan L. Bennett)

NOTARY PUBLIC

State of Florida at Large

Commission # EE 164479

My Commission Expires: 5/29/16

Personally Known or Produced I.D.

Type of Identification Produced _____

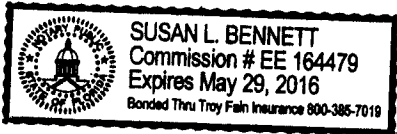


EXHIBIT "A"

PROPERTY

THE LAND KNOWN AS SUMMERTON AS SHOWN ON THE PLAT RECORDED IN
PLAT BOOK 65, PAGES 187 THROUGH 188 OF THE OFFICIAL PUBLIC RECORDS OF
DUVAL COUNTY, FLORIDA.

EXHIBIT "B"

Electronic Articles of Incorporation For

N11000010187
FILED
October 28, 2011
Sec. Of State
tburch

SUMMERTON HOMEOWNERS ASSOCIATION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

SUMMERTON HOMEOWNERS ASSOCIATION, INC.

Article II

The principal place of business address:

3030 HARTLEY ROAD
140
JACKSONVILLE, FL. 32257

The mailing address of the corporation is:

3030 HARTLEY ROAD
140
JACKSONVILLE, FL. 32257

Article III

The specific purpose for which this corporation is organized is:

TO PROMOTE MATTERS OF COMMON INTEREST AND CONCERN OF THE OWNERS OF PROPERTY WITHIN THE REAL PROPERTY SUBJECT TO THE TERMS AND PROVISIONS OF THE DECLARATION.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

The name and Florida street address of the registered agent is:

VICTORIA D TOWERS
3030 HARTLEY ROAD
140
JACKSONVILLE, FL. 32257

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: VICTORIA D. TOWERS

N11000010187
FILED
October 28, 2011
Sec. Of State
tburch

Article VI

The name and address of the incorporator is:

VICTORIA D. TOWERS
3832-10 BAYMEADOWS ROAD
353
JACKSONVILLE, FL 32217

Electronic Signature of Incorporator: VICTORIA D. TOWERS

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
CARL D DAWSON
3030 HARTLEY ROAD, SUITE 140
JACKSONVILLE, FL. 32257

Title: VP
LAWRENCE R TOWERS
3030 HARTLEY ROAD, SUITE 140
JACKSONVILLE, FL. 32257

Title: S
VICTORIA D TOWERS
3030 HARTLEY ROAD, SUITE 140
JACKSONVILLE, FL. 32257

Article VIII

The effective date for this corporation shall be:

10/28/2011

EXHIBIT "C"

BYLAWS FOR SUMMERTON HOMEOWNERS ASSOCIATIONS, INC.

I. DEFINITIONS.

All defined terms contained herein which are defined in the Declaration of Covenants, Conditions, Restrictions and Easements for SUMMERTON ("Declaration") to be recorded in the public records of DUVAL County, Florida, and in the Articles of Incorporation of the Association, shall have the same meanings as such terms are defined in the Declaration and Articles of Incorporation.

II. LOCATION OF PRINCIPLE OFFICE.

The office of the SUMMERTON HOMEOWNERS ASSOCIATION, INC. ("Association") shall be at 3030 Hartley Road, Suite 140, Jacksonville, FL 32257 or at such other place as may be established by resolution of the Board of Directors of the Association from time to time.

III. VOTING RIGHTS AND ASSESSMENTS

A. The Owners, and the Declarant, as long as it owns any Property subject to Declaration, shall be Members of the Association as provided in the Articles of Incorporation of the Association, and shall have the voting rights as set forth in the Articles of Incorporation, provided that any person or entity who holds any interest in a Lot or Building Site only as a security for the performance of an obligation shall not be a Member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot within the Property.

B. Assessments and installments thereon not paid when due shall bear interest from the date when due until paid at the highest lawful rate and shall result in the suspension of voting privileges during any period of such non-payments.

IV. BOARD OF DIRECTORS

A. A majority of the Board of Directors of the Association (the "Board") shall constitute a quorum to transact business at any meeting of the Board, and the action of the majority present at a meeting at which a quorum is present shall constitute the action of the Board.

B. Any vacancy occurring on the Board because of death, resignation or other termination of services of any Director, shall be filled by the Board, except that the Declarant, to the exclusion of other Members and/or the Board itself, shall fill any vacancy created by the death, resignation, removal or other termination of services of any Director appointed by the Declarant. A Director elected or appointed to fill a vacancy shall be elected or appointed by the unexpired term of his predecessor in office and thereafter until his successor shall have been elected or appointed, and qualified.

V. ELECTION OF DIRECTORS

A. Nominations for the election of Board members (other than Board members appointed by the Declarant) shall be made by the Nomination Committee described in Article IX hereof, or upon petition in accordance with Section C. of this Article V. The Nomination Committee shall make as many nominations as it shall in its discretion determine.

B. The Declarant shall, within fourteen (14) days of the date set for the annual meeting of the Association, notify the Secretary of the names of the Directors that it is appointing to the Board.

C. Petitions for nominees shall be accepted if signed by Members representing one-third (1/3) of the total votes held by the Members other than the Declarant, and if received by the Secretary of the Association not less than thirty (30) days prior to the date fixed for the annual meeting of the Members. Nominations and notification of the vacancies being filled by the Declarant shall be placed on the written ballot referenced in Section E of this Article V.

D. No Member who is not in good standing with the Association may be nominated to serve as a Director. All questions as to the good standing of any Member shall be determined by the Board in its sole discretion.

E. All elections to the Board shall be made on written ballots to be voted at the annual meeting, or in the discretion of the Board, by mail provided such ballots are mailed to the Members not less than fifteen (15) days prior to the date fixed for the annual meeting. The ballots shall (i) describe the vacancies to be filled by the Members other than the Declarant, (ii) set forth the names of those nominated for each such vacancy, and (iii) set forth the names of those appointed to the Board by the Declarant. Each Member may cast the number of votes to which such Member is entitled as set forth in the Articles of Incorporation.

F. In order for an election of Members of the Board to be valid and binding, the election must occur at a meeting of the Members at which a quorum is present; or if the election is conducted by mail, the Association must be received as of the date established by the Board for receipt of ballots, a number of ballots representing not less than a quorum of the Members.

G. The members of the Board elected or appointed in accordance with the procedures set forth in this Article V shall be deemed elected or appointed as of the date of the annual meeting of the Members.

VI. POWERS AND DUTIES OF THE BOARD OF DIRECTORS.

A. The Board of Directors shall have power:

1. To call meetings of the Members.

2. To appoint and remove at its pleasure all officers, agents and employees of the Association; and to prescribe their duties, fix their compensation, and require of them such security or fidelity bond as it may deem expedient. Nothing contained in these Bylaws shall be construed to prohibit the employment of any Member, Officer or Director of the Association in any capacity whatsoever.

3. To establish, levy and assess, and collect the annual and special assessments necessary to operate the Association and carry on its activities, and to create such reserves as may be deemed appropriate by the Board.

4. To collect assessments on behalf of any other property owners association entitled to establish, levy and collect assessments from the Members of the Association.

5. To appoint committees, adopt and publish rules and regulations governing matters of common interest to the Members, including without limitation, the use of the Common Areas or any portion thereof and the personal conduct of the Members and their guests thereon, including reasonable admission charges if deemed appropriate.

6. To authorize and cause the Association to enter into contracts for the day-to-day operation of the Association and the discharge of its responsibilities and obligations.

7. To cause the financial records of the Association to be compiled, reviewed, or audited by an independent certified public accountant annually, and will include actual, total receipts of mandatory maintenance or amenity fees received by it, and an itemized listing of the expenditures made by it from such fees, for that year.

8. To supervise the enforcement of the provisions of any covenants and restrictions enforceable by the Association, including without limitation, the administration of any provisions for the imposition of fines contained therein.

9. To exercise for the Association all powers, duties and authority vested in or delegated to the Association, except those reserved to Members in the Declaration or the Articles of Incorporation of the Association.

B. It shall be the duty of the Board of Directors:

1. To cause to be kept a complete record of all of its acts and corporate affairs.

2. To supervise all officers, agents and employees of this Association to insure that their duties are properly performed.

3. With reference to assessments of the Association:

(a) To fix the amount of annual assessments against each Member for each annual assessment period at least thirty (30) days in advance of such date or period:

(b) To prepare and maintain a roster of the Members and assessments applicable thereto which shall be kept in the office of the Association and shall be open to inspection by any Member; and

(c) To send written notice of each assessment to every Member subject thereto.

VII. DIRECTORS MEETINGS.

A. Regular meetings of the Board shall be held quarterly on such date and at such time as the Board may establish. Notice of such meetings is hereby waived.

B. Special meetings of the Board shall be held when called by the President or Vice President of the Association or by any two (2) Directors, after not less than three (3) days notice to each Director.

C. Meetings of the Board of Directors shall be open to all Members and notices of meetings shall be posted in a conspicuous place within the Property at least forty-eight (48) hours in advance, except in an emergency. Notice of any meeting of the Board of Directors during which assessments are to be established, shall specifically contain a statement that the assessments shall be considered and a statement of the nature of such assessments.

D. The transaction of any business at any meeting of the Board, however called and noticed, or whatever held, shall be as valid as though made at a meeting duly held after a regular call and notice, if a quorum is present and, if either before or after the meeting, each of the Directors not present signs a waiver of notice, or a consent to the holding of such meeting, or an approval of the minutes thereof. All such waivers, consents and approvals shall be filed with the corporate records of the Association and made a part of the minutes of the meeting.

VIII. OFFICERS

A. The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other officers as may be determined from time to time by the Board, in accordance with the Articles of Incorporation of the Association. The President shall be a member of the Board, but the other Officers need not be.

B. The Officers of the Association shall be elected by the Board at the annual meeting of the Board, which shall be held immediately following the annual meeting of the Association. New offices may be created and filled at any meeting of the Board. Each Officer shall hold office until his successor shall have been duly elected.

C. A vacancy in any office because of death, resignation, or other termination of service, may be filled by the Board for the unexpired portion of the term.

D. All Officers shall hold office for terms as provided in the Articles of Incorporation.

E. The President shall preside at all meetings of the Board, shall see that orders and resolutions of the Board are carried out and shall sign all notes, checks, leases, mortgage, deeds and all other written instruments.

F. The Vice President, or the Vice President so designated by the Board if there is more than one Vice President shall perform all the duties of the President in his absence. The Vice President(s) shall perform such other acts and duties as may be assigned by the Board.

G. The Secretary shall be ex officio the secretary of the Board, shall record the votes and keep the minutes of all meetings of the Members and of the Board of Directors in a book to be kept for that purpose. The Secretary shall keep all records of the Association and shall record in the book kept for

that purpose all the names of the Members of the Association together with their addresses as registered by such members.

H. 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, provided however, that a resolution of the Board shall not be necessary for the disbursement made in the ordinary course of business conducted within the limits of a budget adopted by the Board. The Treasurer may, but need not, be a required signatory on check and notes of the Association.

I. The Treasurer, or his appointed agent, shall keep proper books of account and cause to be prepared at the completion of each fiscal year and annual budget and an annual balance sheet statement, and the budget and balance sheet statement shall be open for inspection upon reasonable request by any Member.

J. With the approval of the Board of Directors, any or all of the Officers of the Association may delegate their respective duties and functions to a licensed and qualified property manager, provided, however, such property manager shall at all times be subject to the supervision and control of the Board of Directors.

IX. COMMITTEES.

A. The standing committee of the Association shall be the Nomination Committee. The Nominating Committee shall have the duties, authority and functions as described elsewhere in these Bylaws.

B. The Board shall have the power and authority to appoint such other committees as it deems advisable. Any committee appointed by the Board shall consist of a Chairman and two (2) or more other members and shall include a member of the Board. Committee members shall serve at the pleasure of the Board, and shall perform such duties and functions as the Board may direct.

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 Members. The Association shall retain the minutes of all meetings of the Members and the Board of Directors for not less than seven (7) years.

XI. MEETINGS OF MEMBERS

A. The annual meetings of the Members shall be held prior to April 30th of each year, at such time as the Board may designate, or at such other date and time as may be selected by the Board.

B. Special meetings of the Members for any purpose may be called at any time by the President, the Vice President, the Secretary or Treasurer, by any two or more members of the Board or upon the written request of Members holding a majority of all the votes allocated to the entire Membership.

C. Notice to all meetings of the Members shall be given to the Members by the Secretary. Notice may be given to the Member either personally or by sending a copy of the notice through the mail, postage fully repaid, to his address appearing on the books of the Association. Each Member shall be responsible for registering his address and telephone number with the Secretary and notice of the meeting

shall be mailed to him at such address. Notice of the annual meeting of the Members shall be delivered at least thirty (30) days in advance. Notice of any other meeting, regular or special, shall be mailed at least seven (7) days in advance of the meeting and shall set forth in general the nature of the business to be transacted; provided, however, that if the business of any meeting shall involve any action as governed by the Articles of Incorporation or the Declaration in which other notice provisions are provided for, notice shall be given or sent as therein provided.

D. The presence, in person or by proxy, of the Members holding thirty percent (30%) of the total votes in the Association as established by the Articles of Incorporation shall continue a quorum of the Membership for any action governed by the Declaration, the Articles of Incorporation, or these Bylaws.

XII. PROXIES

A. Except for elections of the Board of Directors, at all meetings of the Members, each Member may vote in person or by limited, but not general, proxy. Limited proxies and general proxies may be used to establish a quorum. Limited proxies may also be used for votes taken to amend the Articles of Incorporation or these Bylaws, or for any other matter that requires or permits a vote of the Members.

B. All proxies shall be in writing and filed with the Secretary. No proxy shall extend beyond a period of ninety (90) days from the date of the meeting for which it was originally given, and every proxy shall automatically cease upon the sale of the Member of his interest in the Property.

C. For elections of the Board of Directors, the Members shall vote in person at a meeting of the Members, or by a written ballot that each Member personally casts.

XIII. SEAL

The Association shall have a seal in circular form having within its circumference the words: SUMMERTON HOMEOWNERS ASSOCIATION, INC., not for profit, 2011.

XIV. AMENDMENTS

These Bylaws may be altered, amended or rescinded by majority vote of the Board of Directors at a duly constituted meeting of the Board. Amendments shall be effective on the date of passage by the Board and no amendment need be recorded in the public records of DUVAL County, Florida.

XV. INCONSISTENCIES

In the event of any inconsistency between the provisions of these Bylaws and the Declaration or Articles of Incorporation, the provisions of the Declaration and Articles of Incorporation shall control.

EXHIBIT "D"

COMMON AREA

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Exhibit "E" PUD Ordinance

AMENDED 11/8/11

1 Introduced and amended by the Land Use and Zoning Committee:
2
3
4

ORDINANCE 2011-622-E

5
6 AN ORDINANCE REZONING APPROXIMATELY 8.60± ACRES
7 LOCATED IN COUNCIL DISTRICT 6 AT 12622 HOOD
8 LANDING ROAD BETWEEN JULINGTON CREEK ROAD AND
9 TAR KILN ROAD (R.E. NO(S). 158228-0000), AS
10 DESCRIBED HEREIN, OWNED BY ELEANOR L. FOWLER,
11 FROM RR-ACRE (RESIDENTIAL RURAL-ACRE) DISTRICT
12 TO PUD (PLANNED UNIT DEVELOPMENT) DISTRICT, AS
13 DEFINED AND CLASSIFIED UNDER THE ZONING CODE,
14 TO PERMIT SINGLE FAMILY RESIDENTIAL USES, AS
15 DESCRIBED IN THE APPROVED WRITTEN DESCRIPTION
16 AND SITE PLAN FOR THE SUMMERTON PUD; PROVIDING
17 AN EFFECTIVE DATE.
18

19 **WHEREAS**, Eleanor L. Fowler, the owner(s) of approximately
20 8.60± acres located in Council District 6 at 12622 Hood Landing
21 Road between Julington Creek Road and Tar Kiln Road (R.E. No(s).
22 158228-0000), as more particularly described in **Exhibit 1, attached**
23 **hereto** (Subject Property), has applied for a rezoning and
24 reclassification of that property from RR-Acre (Residential Rural-
25 Acre) District to PUD (Planned Unit Development) District, as
26 described in Section 1 below; and

27 **WHEREAS**, the Planning Commission has considered the
28 application and has rendered an advisory opinion; and

29 **WHEREAS**, the Land Use and Zoning Committee, after due notice
30 and public hearing, has made its recommendation to the Council; and

31 **WHEREAS**, the Council finds that such rezoning is: (1)

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AMENDED 11/8/11

1 consistent with the 2030 Comprehensive Plan; (2) furthers the
2 goals, objectives and policies of the 2030 Comprehensive Plan; and
3 (3) is not in conflict with any portion of the City's land use
4 regulations; and

5 **WHEREAS**, the Council finds the proposed rezoning does not
6 adversely affect the orderly development of the City as embodied in
7 the Zoning Code; will not adversely affect the health and safety of
8 residents in the area; will not be detrimental to the natural
9 environment or to the use or development of the adjacent properties
10 in the general neighborhood; and will accomplish the objectives and
11 meet the standards of Section 656.340 (Planned Unit Development) of
12 the Zoning Code; now therefore

13 **BE IT ORDAINED** by the Council of the City of Jacksonville:

14 **Section 1. Property Rezoned.** The Subject Property is
15 hereby rezoned and reclassified from RR-Acre (Residential Rural-
16 Acre) District to PUD (Planned Unit Development) District, as shown
17 and described in the approved site plan dated October 10, 2011 and
18 written description dated October 10, 2011 for the Summerton PUD.
19 The PUD district for the Subject Property shall generally permit
20 single family residential uses, as more specifically shown and
21 described in the approved site plan and written description, both
22 attached hereto as Revised Exhibit 2.

23 **Section 2. Rezoning Approved Subject to Conditions.** This
24 rezoning is approved subject to the following conditions:

25 (a) The Subject Property shall be developed in accordance
26 with the Development Services Division memorandum dated September
27 21, 2011, or as otherwise approved by the Planning and Development
28 Department.

29 (b) Prior to verification of substantial compliance, the
30 developer shall provide evidence to the Planning and Development
31 Department that the St. Johns River Water Management District

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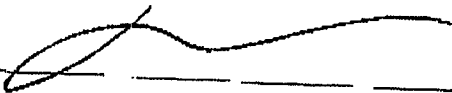
AMENDED 11/8/11

1 permit applications were provided by certified mail to the owners
2 of record of 12656 Julington Pines Lane and 12667 Julington Pines
3 Lane, Jacksonville, Florida, 32223.

4 **Section 3. Owner and Description.** The Subject Property
5 is owned by Eleanor L. Fowler and is legally described in **Exhibit**
6 **1.** The agent is Charles L. Mann, 165 Arlington Road, Jacksonville,
7 Florida 32211; (904) 721-1546.

8 **Section 4. Effective Date.** The adoption of this
9 ordinance shall be deemed to constitute a quasi-judicial action of
10 the City Council and shall become effective upon signature by the
11 Council President and the Council Secretary.

12
13 Form Approved:

14
15 

16 Office of General Counsel
17 Legislation Prepared By Dylan T. Reingold
18 G:\SHARED\LEGIS.CO\2011\ord\FUD\2011-622-E.doc

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ORDINANCE 2011-622

Legal Description

August 31, 2011

All of the land and improvements described in that certain Quit Claim Deed recorded in Official Records Volume 1773, Page 291, of the Current Public Records of Duval County, Florida; excepting therefrom the property described in the instruments recorded in Official Records Volume 2570, Page 459, Official Records Volume 4594, Page 249, Official Records Volume 5251, Page 415, and Official Records Volume 5528, Page 963, all in the Current Public Records of Duval County, Florida.

Said land being more particularly described as follows:

FOR A POINT OF BEGINNING, begin at the northwest corner of "Julington Pines", as shown on the Plat thereof, and recorded in Plat Book 37, Page 66, of the Current Public Records of said Duval County, Florida, and run thence south 00°32'46" east, along the westerly line of said "Julington Pines", a distance of 41.38 feet, to a point on the monumented north line of those land described and recorded in Official Records Volume 4594, Page 249 (and currently in Official Records Book 15062, Page 27), all in the current Public Records of said Duval County, Florida; run thence south 79°00'55" west, along last said line, a distance of 250.00 feet, to a point on the east line of "Steeplechase", as recorded in Plat Book 41, Pages 87 and 87A of the current Public Records of said Duval County, Florida; run thence north 00°34'00" west, along the aforesaid east line of "Steeplechase", a distance of 668.32 feet, to a point on the monumented south line of lands described and recorded in Official Records Volume 5528, Page 963 of the current Public Records of said Duval County, Florida; run thence north 88°26'27" east, along the monumented south line of those lands described and recorded in Official Records Volume 5528, Page 963, and then the monumented south line of lands described and recorded in Official Records Volume 2570, Page 459, a distance of 631.65 feet, to a point on the westerly right-of-way line of Hood Landing Road (a 66 foot road right-of-way, as currently established), said point also lying 907.54 feet northerly of the intersection of Hood Landing Road and Julington Creek Road, as per Official Records Volume 5528, Page 963 of the aforesaid Current Public Records; run thence, along the westerly right-of-way line of Hood Landing Road, the following two (2) courses and distances:

COURSE NO. 1: Run thence southerly, along and around the arc of a curve, being concave easterly, and having a radius of 5,729.65 feet, through a central angle of 00°21'30" to the left, an arc distance of 35.82 feet, to the point of tangency of said curve, said arc being subtended by a chord bearing and distance of south 01°45'10" east, 35.82 feet;

COURSE NO. 2: South 01°55'23" east, a distance of 495.81 feet, to a point lying on the northerly line of those lands described and recorded in Official Records Book 11727, Page 2432, of the current Public Records of said Duval County, Florida; run thence south 80°41'38" west, along last said line, and then along the north line of aforesaid "Julington Pines", as recorded in Plat Book 37, Page 66 of said current Public Records, a distance of 402.74 feet, to the point of beginning.


The lands thus described contains 378,438 square feet or 8.688 acres, more or less, in area.

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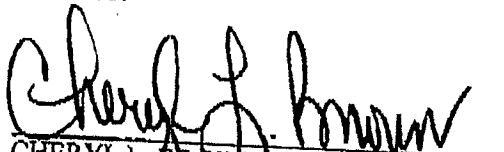
011/011

ORDINANCE 2011-622-E
CERTIFICATE OF AUTHENTICATION
ENACTED BY THE COUNCIL

November 8, 2011


STEPHEN C. JOOST
COUNCIL PRESIDENT

ATTEST:


CHERYL L. BROWN
COUNCIL SECRETARY



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2011-622

PUD Written Description
SUMMERTON PUD

REVISED October 10, 2011

I. PROJECT DESCRIPTION

The subject property, hereafter referred to as the "Property," is legally described on Exhibit 1. The Property is identified as land described under Real Estate Number 158228-0000. The Personal Representative of the Owner of the Property is Eleanor L. Fowler. The Property contains 8.6 +/- acres and is located on the west side of Hood Landing Road approximately 500 feet north of the intersection of Hood Landing Road and Julington Creek Road. Currently the Property has an LDR Land Use and a RR Zoning.

In the surrounding area there are estate sized lots and developments with lots as small as 50-feet wide. The trend in the area, due to the improvements of JEA water and sewer, has been to smaller lots. The subject Property will be served by JEA water and sewer.

The Plan of Development calls for 27 lots to be developed in a combination of 70 and 80 feet wide to try to reach a broader price point. There are design guide lines that will be addressed in Item III Design Guidelines. The guidelines are based on input from various property owners in the immediate area to help the project blend with the existing development in the area.

II. USES AND RESTRICTIONS

A. Permitted Uses:

1. Single-family, detached homes

B. Accessory Structures

1. Accessory uses and structures are allowed as defined in Section 656.403 of the Zoning Code.

C. Restrictions on Uses:

1. Trash cans, garbage cans, propane tanks and similar appurtenances must be screened from any roadway by landscaping or opaque fencing, which is compatible with other structures located on the property.
2. A request to deviate from the uses and restriction of this PUD shall be evaluated through the PUD Minor Modification process. This process may apply to a single lot or multiple lots under the same application.

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3. All rights or exceptions in the LDR-70 Zoning District not otherwise listed alone shall be allowed with the granting of a Zoning Exception by the Planning Commission.

III. DESIGN GUIDELINES

A. Lot requirements:

1. *Minimum lot area: 7,000 square feet*
2. *Minimum lot width: 70 feet*
3. *Maximum lot coverage: 50%*
4. *Minimum front yard: 20 feet*
5. *Minimum side yard: 5 feet*
6. *Minimum rear yard: 10 feet*
7. *Maximum height of structure: 35 feet*
8. Additional: 80-foot wide lots will be located along the south and west property line where the project backs up to existing single family homes. However, lots 13 and 14, as depicted on the Site Plan, which backs up to the detention pond, may be 70 feet wide at the building set-back line.
9. Lots 15, 16 and 17, as depicted on the Site Plan, which are contiguous to lots on Julington Pines Lane, will be restricted to single-story homes. However, a bonus room will be allowed over a garage if the garage is located on the front of the house. To further clarify this issue, there will be no windows on the second floor of a home, built on the referenced lot, facing the back yard of any home on Julington Pines Lane.
10. The storm water retention/detention pond will have, if wet, a fountain to keep down the development of mosquito larva. If a dry pond is required, then no fountain will be utilized.
11. All homes must be at least 35% brick, stucco, stacked stone or other similar masonry product.
12. T1-11 plywood product will not be allowed on the front of any home.
13. There will be a wall a minimum of 6-feet high constructed along Hood Landing Road constructed of either stucco or vinyl with columns.
14. The subject Property, due to size, will be relieved from the requirement of providing recreational area or paying into a recreational fund.

B. Ingress, Egress and Circulation:

1. *Parking Requirements:*
 - a. The parking requirements for this development shall be consistent with the requirements of Part 6 of the Zoning Code.
2. *Vehicular Access:*
 - a. Vehicular access to the Property shall be by way of Hood Landing Road, substantially as shown in the Site Plan. The final location of all access points is subject to the review and approval of the City's Traffic Engineer.
 - b. Within the Property, internal access shall be provided by City streets.

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3. *Pedestrian Access:*

- a. Pedestrian access shall be provided by sidewalks installed in accordance with the 2030 Comprehensive Plan or as approved by the City of Jacksonville Planning and Development Department.

C. Signs

1. One (1) double-faced or two (2) single-faced signs, not to exceed twenty-four (24) square feet in area and twelve (12) feet in height.
2. Directional signs shall not exceed four (4) square feet and must be approved by the Jacksonville Planning and Development Department.

D. Landscaping

1. The Property shall be developed in accordance with Part 12 Landscape Regulations of the Zoning Code.

E. Recreation and Open Space:

1. The Property, due to the size of the project, will not have to meet recreation requirements of the Zoning Code.

F. Utilities

1. Water will be provided by the JEA
2. Sanitary sewer will be provided by JEA
3. Electric will be provided by JEA

G. Wetlands

1. Wetlands will be permitted according to local, state and federal requirements.

IV. DEVELOPMENT PLAN APPROVAL

With each request for verification of substantial compliance with this PUD, a preliminary development plan shall be submitted to the City of Jacksonville Planning and Development Department identifying all existing and proposed uses within the Property, and showing the general layout of the overall Property.

V. JUSTIFICATION FOR PLANNED UNIT DEVELOPMENT CLASSIFICATION FOR THIS PROJECT

The proposed project is consistent with the general purpose and intent of the City of Jacksonville 2010 Comprehensive Plan and Land Use Regulations. The proposed project will be beneficial to the surrounding neighborhood and community. The design and layout of the PUD accomplishes the following:

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- A. Allows for a creative approach through the use of natural features of the site with existing vegetation and existing TOPO;
- B. Provides a more desirable environment than would be possible through the strict application of the minimum requirements of the Zoning Code by creating more buffers and landscaping;
- C. Allows for an effective use of the land, resulting in lower development costs;
- D. Provides an environment that is characteristic of the surrounding area;
- E. Supports the preservation of property values by providing needed services and support for the surrounding residences and businesses in the area; and
- F. Enhances the appearance of the area through the preservation of natural features, vegetation, and by using existing TOPO and grade in order to develop the project.

VI. PUD REVIEW CRITERIA

- A. *Consistency with Comprehensive Plan.* According to the Future Land Use Map series (FLUMs) of the 2030 Comprehensive Plan, the designated Land Use Category is LDR. If the PUD is approved, the site will be consistent with the LDR Land Use Category and the Comprehensive Plan.
- B. *Consistency with the Concurrency Management System.* The Property will be developed in accordance with the rules of the City of Jacksonville Concurrency Management System Office (CMSO), and it has been assigned City Development Number.
- C. *Allocation of Residential Land Use.* This is a residential PUD
- D. *Internal Compatibility/Vehicular Access.* The proposed PUD contains limitations of the uses permitted on the subject Property as well as a common development scheme that contains provisions for signage, landscaping, sidewalks, and other issues relating to common areas and vehicular and pedestrian traffic. The site will have direct access to Hood Landing Road. The location of access points and driveway connections may vary and the final location shall be subject to the review and approval of the Development Services Division.
- E. *External Compatibility/Intensity of Development.* The Property is located in an existing residential area along Hood Landing Road. The aesthetic and design guidelines will ensure a development that is compatible with and compliments recent activity in the immediate area. The project allows limited residential development compatible with the uses located along Hood Landing Road.
- F. *Recreation/Open Space.* Will not be required
- G. *Impact on Wetlands.* Development that would impact wetlands will be permitted through the local, state, and federal agencies with jurisdiction.

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- H. *Listed Species Regulations.* The Property contains less than 50 acres and therefore a listed species survey is not required.
- I. *Off-Street Parking and Loading Requirements.* The site will comply with Part 6 of the Zoning Code or as otherwise approved by the Planning and Development Department.
- J. *Sidewalks, Trails, and Bikeways.* Sidewalks will be constructed as per the Goals and Objectives of the Comprehensive Plan.
- K. *Stormwater Retention.* Retention shall meet the requirements of the City of Jacksonville and all other state or local agencies with jurisdiction including the St. Johns River Water Management District.
- L. *Utilities.* JEA will provide all utilities.

VII. PUD REVIEW CRITERIA

All successors in title to the Property, or any portion of the Property, shall be bound to all the development standards and conditions of this PUD as contained hereirf and in the Ordinance approving the same.

VIII. GOALS AND POLICIES

Specifically, the PUD complies with the following Goals, Objectives, and Policies of the Comprehensive Plan, Future Land Use Element:

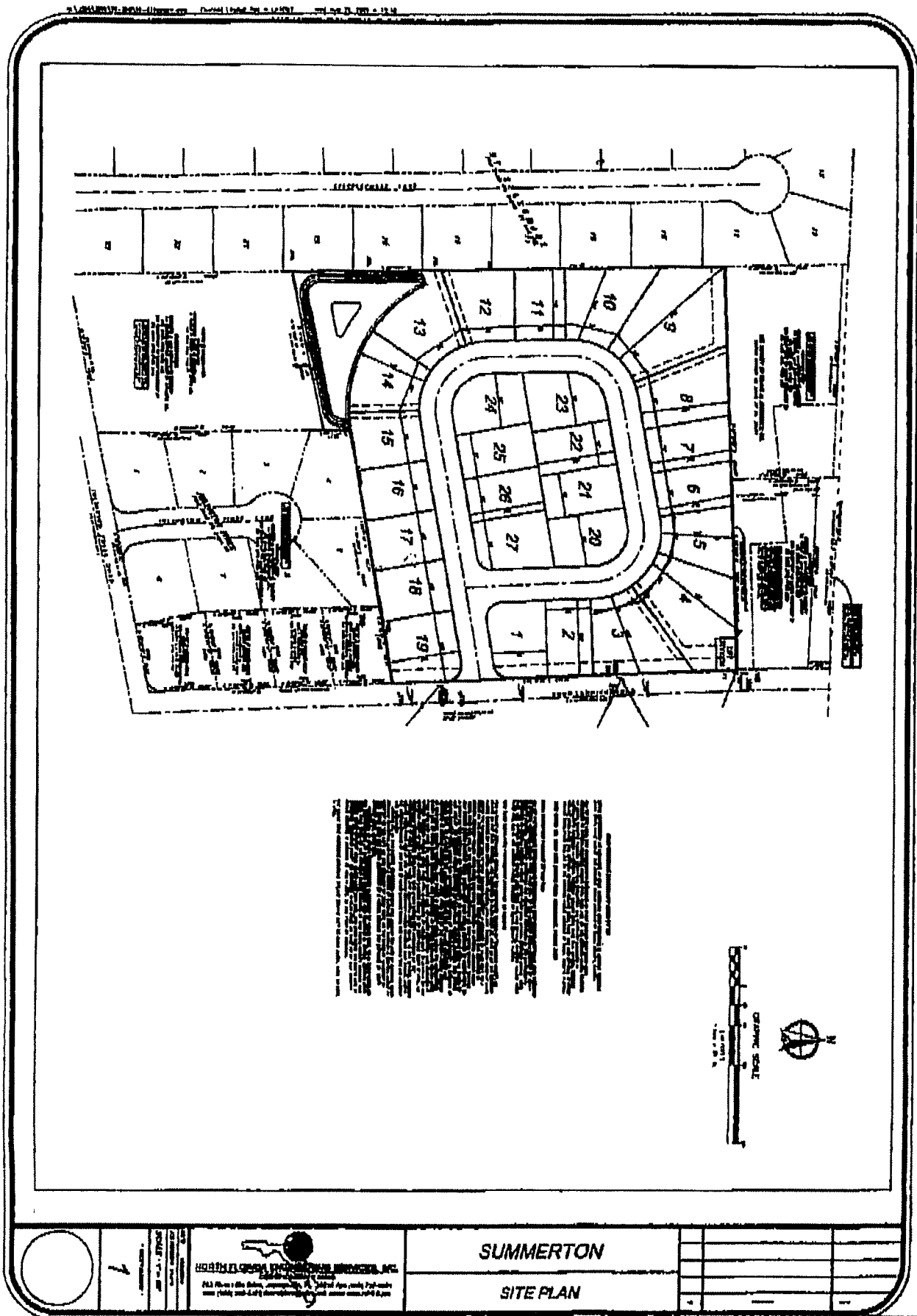
POLICY 3.1.1: The City shall develop through the Planning and Development Department, an incentive program to promote infilling of residential development on vacant land designated for residential use on the Future Land Use Map Series. These incentives will be reflected in the Zoning Code of the City's Land Development Regulations.

POLICY 3.1.4: The City shall allow expansion of residential uses within identified residential enclaves, and permit renovation and reconstruction of existing structures in these areas.

POLICY 3.1.5: The City shall provide for development of a wide variety of housing types by area, consistent with the housing needs characteristics and socioeconomic profiles of the City's households as described in the Housing Element.

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**DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
FOR
SUMMERTON**

THIS DOCUMENT PREPARED BY:

**Victoria D. Towers, Esq.
The Towers Group
3030 Hartley Road, Suite 140
Jacksonville, FL 32257**