



Cunningham Creek
PLANTATION
Property Owners Association, Inc.
A Deed Restricted Community

Cunningham Creek Plantation is comprised of six deed-restricted neighborhoods including:

Bay Point
Bridgestone
Ivy Lakes
Lake Cunningham
Nottingham
Village Green



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www.ccpoa.com
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Cunningham Creek Plantation Property Owners Association, Inc.
(CCPPOA) is a non-profit corporation
Incorporated in the State of Florida since March 17, 1995
Florida Document #: N95000001291
Tax ID #: 59-3406669



Cunningham Creek PLANTATION

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AMENDED AND RESTATED
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS
FOR
CUNNINGHAM CREEK PLANTATION

THIS AMENDED AND RESTATED DECLARATION, made this 28th day of September, 1995, by **BESTAR FUNDING CORPORATION**, a Florida corporation, whose mailing address is 2051 Art Museum Drive, Suite 130, Jacksonville, Florida 32207, hereinafter called “Bestar” and **DAWSON DEVELOPMENT COMPANY, INC.**, A Florida corporation, whose mailing address is 320 East Adams Street, Jacksonville, Florida 32202 (“Developer A”), **MAXXRAM JOINT VENTURE**, a Florida general partnership, whose mailing address is 2051 Art Museum Drive, Suite 130, Jacksonville, Florida 32207 (“Developer B”), **BESTAR FUNDING CORPORATION**, a Florida corporation, whose mailing address is 2051 Art Museum Drive, Suite 130, Jacksonville, Florida 32207 (“Developer D”) hereinafter individually called “Developer” or collectively called “Developers”.

RECITALS:

WHEREAS, Bestar and Developers entered into that certain Declaration of Covenants, Conditions, Restrictions and Easements for Cunningham Creek Plantation dated March 20, 1995, recorded in Official Records Book 1100, page 1637, public records of St. Johns County, Florida (the “Declaration”); and

WHEREAS, the Declaration was amended to correct the legal description of the property to be encumbered by the Declaration by that certain First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements for Cunningham Creek Plantation dated May 30, 1995, recorded in Official Records Book 1111, page 21, re-recorded in Official Records Book 1114, page 568, public records of St. Johns County, Florida (the “First Amendment”); and

WHEREAS, Bestar and Developers desire to amend and restate the Declaration and the First Amendment in their entirety.

NOW, THEREFORE, in consideration of the foregoing, Bestar and Developers hereby amend and restate the Declaration and the First Amendment in their entirety as follows:

A. Bestar is the master planner of that certain real property (the “Property”) located in St. Johns County, Florida and more particularly described in Exhibit “A” attached hereto and made a part hereof which is owned by Developers.

B. Developers are the owners of the Property with each separately owning that portion of the Property as follows:

<u>Developer</u>	<u>Portion of Property</u>
Developer A	Parcels I and J-3

Developer B	Parcel D
Developer C	Parcels L and M
Developer D	Parcel C

C. It is the intention and desire of Bestar and Developers 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.

D. Bestar and Developers desire 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, Developers desire 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.

E. To provide for the efficient management of the Property, Bestar 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.

DECLARATION:

NOW, THEREFORE, the Developers, joined by Bestar, hereby declare 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 Bestar.

ARTICLE 1

DEFINITIONS

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

(a) “Association” shall mean and refer to Cunningham Creek Plantation Property Owners Association, Inc., a Florida non-for-profit corporation, its successors and assigns. The Articles of Incorporation and Bylaws for the Association shall be referred to as the “Association Articles of Incorporation” and the “Association By-laws”, 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”).

(b) “Association Rules and Regulations” shall mean and refer to the rules, regulations, and policies adopted by the Board of Directors as the same may be amended from time to time.

(c) “Bestar” shall mean and refer to Bestar Funding Corporation, a Florida corporation, or such other entity which has been specifically assigned the rights of Bestar hereunder and any assignee thereof which has had the rights of Bestar similarly assigned to it. Bestar may also be an Owner for so long as Bestar shall be record owner of any Lot as defined herein.

(d) “Board of Directors” shall mean and refer to the Board of Directors of the Association.

(e) “Charges” shall mean and include all General, Special, and Lot Assessments.

(f) “Common Area” or “Common Areas” shall mean and refer to all real and personal property now or hereafter designated by Bestar as Common Area 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, 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, 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.

(g) “Declaration” shall mean and refer to this Declaration of Covenants, Conditions, Restrictions, and Easements applicable to the Property.

(h) “Developer A” shall mean and refer to Dawson Development Company, Inc., or such other entity which has been specifically assigned the rights of Developer A hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer A may also be an Owner for so long as Developer A shall be record owner of any Lot as defined herein. Developer A intends to improve its portion of the Property as a fifty-three (53) lot single family residential subdivision is to be known as “Bay Point at Cunningham Creek Plantation”.

(i) “Developer B” shall mean and refer to Maxxram Joint Venture, or such other entity which has been specifically assigned the rights of Developer B hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer B may also be an Owner for so long as Developer B shall be record owner of any Lot as defined herein. Developer B intends to improve its portion of the Property as a fifty-one (51) lot single family residential subdivision to be known as “Ivy Lakes at Cunningham Creek Plantation”.

(j) “Developer C” shall mean and refer to Bestar Funding Corporation, or such other entity which has been specifically assigned the rights of Developer C hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer C may also be an Owner for so long as Developer C shall be record owner of any Lot as defined herein. Developer C intends to improve its portion of the Property as a forty (40) ± lot and a sixty-three (63) lot single family residential subdivision to be known as “Nottingham at Cunningham Creek Plantation” and “The Villages at Cunningham Creek Plantation”, respectively.

(k) “Developer D” shall mean and refer to Towram Joint Venture, or such other entity which has been specifically assigned the rights of Developer D hereunder and any assignee thereof which has had the rights of Developer similarly assigned to it. Developer D may also be an Owner for so long as Developer D shall be record owner of any Lot as defined herein. Developer D intends to improve its portion of the Property as a forty (40) lot single family residential subdivision to be known as “Ivy Lakes Unit Two at Cunningham Creek Plantation”.

(l) “Developer” or “Developers” shall mean and refer to any one of Developer A, Developer B, Developer C or Developer D with respect to their portion of the Property and any other person or entity who shall develop the Property and any additions to the Property or collectively all of them.

(m) Intentionally Omitted.

(n) “General Assessment” shall mean and refer to an assessment required of all Owners, as further provided in Article VI entitled “Covenants for Maintenance Assessments” and elsewhere in this Declaration.

(o) “Guest” shall mean and refer to 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.

(p) “House” shall mean and refer to any single-family residential dwelling constructed or to be constructed on or within any Lot.

(q) “Lot” shall mean and refer to 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.

(r) “Lot Assessment” shall mean and refer to any assessment charged to a particular owner pursuant to this Declaration for services and costs which relate specifically to that Owner’s Lot.

(s) “Member” shall mean and refer to those persons entitled to membership in the Association as provided in this Declaration or the Association Articles of Incorporation and Bylaws.

(t) “Mortgage” shall mean any bona fide first mortgage encumbering a Lot as security for the performance of an obligation.

(u) “Mortgagee” shall mean and refer to any institutional 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.

(v) “Owner” shall mean and refer to 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.

(w) “Plat” shall mean and refer to those certain plats of Ivy Lakes at Cunningham Creek Plantation, The Villages at Cunningham Creek Plantation, Nottingham at Cunningham Creek Plantation and Bay Point at Cunningham Creek Plantation and such other plats to be recorded by Developers and others in the public records of St. Johns County, Florida.

(x) “Property” shall mean and refer to that certain real property described in Exhibit “A”, and such additions and deletions thereto as may be made in accordance with Article II hereof.

(y) “Special Assessment” shall mean and refer to those Special Assessments referred to in Article VI hereof.

(z) “Surface Water or Stormwater Management System” shall mean 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 St. Johns County.

(aa) “Yard” shall mean and refer to 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 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 Bestar to subject any other property now or hereafter owned by Bestar 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 of this Article.

Section 2. Additional Lands. Bestar 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 St. Johns County, Florida, a Supplementary Declaration executed by Bestar

and the owner of the lands to be added. Bestar 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 of joinder of the Developers or any Owner or mortgagee of land within the Property.

Section 3. Withdrawal of Lands. Bestar 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 St. Johns County, Florida, a Supplementary Declaration executed by Bestar with respect to the lands to be withdrawn.

ARTICLE III

OWNERSHIP AND MEMBERSHIP

Section 1. A Lot may be owned by one or more natural persons or an entity other than a natural person.

Section 2. Bestar 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. The Association shall have three classes of voting membership:

(a) Class A. Class A Members shall be all Owners with the exception of the Developers while the Developers are Class B Members. 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.

(b) Class B. Class B Members shall be the Developers, who shall be entitled to the number of votes equal to the number of votes held by all Class A Members in their respective subdivisions, plus one. The Class B membership shall cease when the Developer has conveyed seventy-five percent (75%) of the Lots within its respective subdivision 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.

(c) Class C. Class C Members shall be Bestar who shall be entitled to the number of votes equal to the number of votes held by all Class A Members and Class B Members, plus one. The Class C membership shall cease when each Developer has conveyed seventy-five percent (75%) of the Lots within its portion of the Property or when Bestar, in its sole discretion, elects to terminate its Class C Membership. Upon this termination of its Class C Membership, Bestar shall be a Class A Member so long as it owns any Lots.

ARTICLE IV

COMMON AREA RIGHTS, OBLIGATIONS, AND MAINTENANCE

Section 1. 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:

(a) 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.

(b) 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.

(c) 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.

(d) 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 pursuant to the provisions of Article IV, Section 7.

(e) The right of Developers 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.

(f) The right of Bestar or the Association to acquire, extend, terminate or abandon easements.

Section 2. 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 result of negligence or intentional acts, such Owner hereby authorizes the Association to repair the damage. Such repairs will be preformed 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 3. Notwithstanding anything to the contrary contained in this Declaration, Bestar 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 or open space shall be deemed contiguous). Bestar may, at any time, withdraw, or cause to be withdrawn, land, easements, use rights or personal property from the Common Area in Bestar's sole discretion. Such additions and withdrawals shall be evidenced by recording a Supplementary Declaration in the public records of St. Johns County, Florida, which shall specifically reference each such addition or withdrawal. Withdrawal of land from the Common Area by Bestar shall terminate any and all easements and rights of

use of the Owners in such land. No land owned by a Developer or Bestar shall be deemed to be Common Area unless such land is expressly referenced such under Article II hereof, or subsequently designated as such by Bestar pursuant to Article I hereof and this Section, even if Bestar 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 Bestar's written request, the Association shall promptly execute and deliver to the Developer or Bestar, as the case may be, 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. 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. Except with respect to the banks of lakes as set forth in Section 22, Article VIII hereof, the Association shall maintain all lakes, drainage areas, drainage easements, and control structures, and shall preserve and protect all designated conservation areas and littoral ones 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 Protection, St. Johns River Water Management District, and St. Johns County, Florida and all statutes, rules, regulations and requirements pertaining to surface water management, drainage and water quality promulgated by the St. Johns River Water Management District, the Florida Departments of Environmental Protection, 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, conveyance of other surface water or stormwater management capabilities as permitted by the St. Johns River Water Management District. Any Repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the St. Johns River Water Management District. 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 5. Each Developers hereby grants to the Association, and its successors, assigns, agents, and contractors, an easement in, on, or over and upon those portions of the Property as may be reasonably necessary for the purpose of maintaining 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.

Section 6. Prior to the insurance of the first mortgage by the U.S. Department of Housing and Urban Development, the Developers shall transfer or convey to the Association any personal property and any improved or unimproved property, leasehold, easement or other property interest which is or may be subjected to the terms of this Declaration, so long as such property is transferred or conveyed free and clear of any liens or encumbrances. Such conveyance shall be accepted by the Association, and the property shall thereafter be Common Area to be maintained by the Association for the benefit of all its Members.

Section 7. If either the U.S. Department of Housing and Urban Development (“HUD”) or the U.S. Department of Veterans Affairs (“VA”) insures or guarantees the mortgage on any Lot, then the following actions shall require the prior approval of Members representing not less than two-thirds (2/3) of the total Class A votes in the Association and the consent of the Class B and Class C members, if such exist, merger, consolidation, or dissolution of the Association; annexation of additional property; and dedication, conveyance, or mortgaging of Common Area. Notwithstanding anything to the contrary in this Declaration, the Association, acting through the Board of Directors, may grant easements over the Common Area for installation and maintenance of utilities and drainage facilities and for other purposes not inconsistent with the intended use of the Common Area, without the approval of the membership.

ARTICLE V

ASSOCIATION

Section 1. 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 the 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 measure 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 2. 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. Notwithstanding the foregoing, if the Owner who is charged the Lot Assessment (“Defaulting Owner”) fails to pay the Lot Assessments, 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 3. 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 4. 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. 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 Bestar 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.

ARTICLE VI

COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 1. 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 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 St. Johns 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 2. Each Lot within the Property is subject to an Annual General Assessment by the Association for the improvement, maintenance and operation of the Property, including the management and administration of the Association and the furnishing of services as set forth in this Declaration. Such 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 on 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 3.

(a) In addition to Annual General Assessments 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.

(b) 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.

Section 4. 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 5. The initial Annual 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 thirty-day month.

Section 6.

(a) 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.

(b) 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.

(c) Each Owner, by acquisition of an interest in a Lot, hereby expressly vests in the Association right and power to bring all actions against such Owner personally for the collection of such charges as 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 abandonment of his Lot.

(d) 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.

Section 7. 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 8.

(a) 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.

(b) Bestar shall determine the Association budget for the fiscal year in which a Lot is first assessed its fractional share of the Annual General Assessment.

(c) 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.

(d) 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.

(e) Until elimination of the Class C Membership, Bestar shall have the sole right to appoint the members of the Board of Directors of the Association.

Section 9. The following property subject to this Declaration shall be exempted from the Assessments and liens created herein:

(a) All properties dedicated to an accepted by a governmental body, agency or authority;

(b) 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

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

Section 10. 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 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

ARTCHITECTURAL CONTROL

Section 1. In order to preserve the beauty and aesthetic design of the Property and to promote the value of its Development, the Property is hereby made subject to the following restrictions in this Article VII, and every Lot Owner agrees to be bound hereby.

Section 2. General Provisions. Construction of improvements on the Property shall be approved and supervised by one of two architectural review boards.

(a) The New Construction Committee ("NCC") is charged with the review of all plans for the initial construction of improvements upon a Lot. The NCC shall be appointed by Bestar. The NCC shall review and approve all such initial construction, whether performed by any Developer, a builder to whom a Developer has conveyed one or more Lots, or an Owner.

(b) The Modifications Committee ("MC") is charged with the review of all plans for any addition, removal, change or modification of the improvements upon a Lot. The MC shall be appointed by Bestar. Provided, however, for so long as any Developer owns a portion of the Property, the Developers shall together have the right to appoint at least one (1) member of the MC.

(c) The NCC shall review and approve all initial construction of improvements and their appurtenances from the start of construction until an Owner takes title to the Lots (the foregoing is hereinafter referred to as "New Construction"). Thereafter, any modifications to the New Construction, including, without limitation, the installation or change to the exterior of any building, fence, all, sign,

paving, grading, parking and building addition, screen enclosure, sewer, drain, disposal, landscaping or landscaping device or object, exterior lighting scheme, fountain, swimming pool, Jacuzzi, awning, shelter and gates (hereinafter jointly referred to as "Proposed Modification") shall be reviewed and approved by the MC.

Section 3. Powers and Duties of the NCC and MC. The NCC and MC shall have the following powers and duties:

(a) To promulgate architectural criteria. In addition to the basic criteria hereinafter set forth, the NCC and MC may promulgate such amendments or modifications thereto as each deems reasonable and appropriate, provided, however, such modifications or amendments shall be consistent with the provisions of this Declaration. Upon adoption of a modification or amendment to the Architectural Criteria by the NCC in the case of New Construction or by the MC in the case of Proposed Modifications, copies of such changes shall be delivered to the Owners; provided, however, receipt of the modification or amendment to the criteria shall not be a condition precedent to the effectiveness or validity of such change.

(b) To require submission to each respective committee as in appropriate, two (2) sets of plans and specifications and to the extent that MC or NCC deems it necessary or appropriate, samples of building materials, colors or such other descriptive information as it specifies.

(c) To approve or disapprove New Construction or Proposed Modifications, respectively. The determination of the NCC, with regard to New Construction, and the MC, with regard to a Proposed Modification, shall be binding upon all Owners.

(d) Each committee shall evaluate the application for the total effect thereof. This evaluation relates to matters of judgment and taste which cannot be reduced to a simple list of measurable criteria. It is possible that New Construction or Proposed Modification might meet the general requirements delineated in Article VIII hereof and still not receive approval, if in the sole discretion of the NCC or MC, its overall aesthetic impact is unacceptable. The approval of an application for New Construction or Proposed Modification shall not be construed as creating an obligation on the part of the NCC or MC to approve applications involving similar designs pertaining to different Lots.

(e) If any New Construction or Proposed Modifications shall be changed, modified or altered without prior approval of the applicable committee of such change, modification or alteration, and the plans and specifications therefor, if any, then the Owner shall, upon demand, cause the New Construction or Proposed Modifications to be reconstructed or restored to comply with the original plans and specifications, or the plans and specifications originally approved by the applicable committee, and shall bear all costs and expenses of such restoration, including costs and reasonable attorneys' fees of the applicable committee.

(f) Any Owner making, or causing to be made, New Construction or Proposed Modifications agrees and shall be deemed to have agreed, for such Owner and his heirs, personal representatives, successors and assigns to hold the NCC, MC, Association, Bestar and all other Owners harmless from any liability, damage to the Property and from expenses arising from the construction and installation of any New Construction or Proposed Modifications and such Owner shall be solely responsible for the maintenance, repair and insurance of any alteration, modification or change and for assuring that the

New Construction or Proposed Modifications meet with all applicable governmental approvals, rules and regulations.

(g) The NCC and MC are hereby authorized to make such charges as they deem necessary to cover the cost of review of the plans and specifications.

Section 4. Procedure for Approval of Plans. The NCC or MC shall approve or disapprove the preliminary and final applications for New Construction or Proposed Modifications within thirty (30) days after each has been submitted to it in proper form together with all supporting information. If the plans are not approved within such period, they shall be deemed approved, however, no plan which is not in compliance with the specific provisions of this Declaration shall be deemed approved.

ARTICLE VIII

USE OF PROPERTY

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

Section 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. Nothing herein shall be construed to prevent the Developer or Bestar from using any Lot or portion thereof as a right-of-way for road purposes or for access or a utility easement, in which event none of these restrictions shall apply. No building or structure shall have exposed concrete blocks. No carports shall be constructed without prior approval of the NCC.

Section 2. Minimum Square Footage. No House or other structure shall be constructed on a Lot which has a height exceeding thirty-five (35) feet above the elevation of the finished surface of the first floor of such dwelling. All one-story Houses constructed on Lots shall have a minimum of Twelve Hundred (1,200) square feet of heated and air conditioned living space. All two-story Houses constructed on Lots shall have a minimum of Fifteen (1,500) square feet of heated and air conditioned living space.

Section 3. Set-Back Definition. 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 Bestar from reducing the building restriction lines with the prior written approval of the governmental agencies having jurisdiction.

Section 4. Maximum Lot Coverage. The maximum area of a Lot covered by all buildings and structures shall not exceed fifty percent (50%), including lakes, setback lines and easements.

Section 5. No Shacks or Trailers. No shack, trailer, tent or other temporary or movable building or structure of any kind shall be erected or permitted to remain on any Lot, except a shed which has been approved by the NCC or the MC. However, this paragraph shall not prevent the use of a temporary residence and other buildings during the period of actual construction of the main residence and other buildings permitted hereunder, nor the use of adequate sanitary toilet facilities for the Developers or Bestar.

Section 6. Fences. Fences or walls may not be built or maintained on any portion of any Lot except on the rear or interior side Lot line and not closer to the front of the Lot than the front line of the main residence; nor closer than forty feet (40') to a side street when the residence is situated on a corner Lot. No fence or wall shall be erected nor hedge maintained higher than six feet (6') from the normal surface of the ground. No chain link fences shall be erected on any Lot. No fence or wall shall be erected until quality, style, color and design shall have been first approved by the NCC. The painting of fences is not permitted.

Section 7. 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. 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 the 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 area described on the Plat as "Easement for Utilities" or similar wording for the purposed of installation, maintenance and operation of water and sewage facilities.

Section 8. 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, place 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 9. 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 feet (4') square, 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 these Covenants and Restrictions shall prevent Bestar, the Developers or any person designated by them 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 Bestar or the Developers may deem advisable for development purposes.

Section 10. Aerials and Antennas. No radio or television aerial, satellite dish or antenna or any other exterior electronic or electrical equipment or devices of any kind shall be installed or maintained on

the exterior or any structure or any Lot unless and until the location, size and design thereof shall have been approved by the NCC. As a general rule, antennas and other electronic equipment will be approved if installed in a manner that is not visually offensive. No such equipment will be approved or permitted to remain if it causes interference with neighboring electronic systems.

Section 11. Pets. No more than two dogs, 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 hereafter be kept on the Lot. In no event whatsoever shall bit 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 12. No Offensive Activities and Conditions. No illegal, noxious or offensive activity shall 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. Landscaping is to be neatly trimmed, weeded and maintained. Lawn grass shall not exceed ten inches (10") in height.

Section 13. 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 object may be kept or parked between the street and the front of residential structures. 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 occupants may be parked in the driveways and other vehicles may be parked in the driveways during the times necessary for pickup and delivery services and solely for the purpose of such service. No trailer, other than sales of construction trailers, shall be kept on any Lot. No Owner or the 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 14. Air Conditioners. Unless the written approval of the NCC or the MC has been obtained, no window or air conditioning units shall be installed in any side of the building which faces the street.

Section 15. 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 16. 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 17. 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.

Section 18. 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 19. Resubdividing Lots Owned by Developer. Each 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; provided, however, that no such resubdivision or replatting shall be pursued without first obtaining the written consent of Bestar.

Section 20. 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 21. Lakes. Only Developers, Bestar and the Association shall have the right to pump or otherwise remove any water from any lake or water body (together referred herein as "lake"), 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 in such lake. Bestar and the Association shall have the sole and absolute right to control the water level of such lakes and to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in and on such lakes. 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"), 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 lake, and the height, grade and contour of such embankment shall not be changed without the prior written consent of Bestar and the Association. The control of nuisance shoreline vegetation shall be the responsibility of the Owners of lots abutting the lake. 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 Bestar. No docks, bulkheads, or other structures shall be constructed on such embankments unless and until same have been approved by the NCC and 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 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.

ARTICLE IX

UTILITY EASEMENTS AND OTHER EASEMENTS

Section 1. With respect to their separate subdivisions within the Property, each Developer shall have the unrestricted right, without the approval or joinder of any other person or entity, except Bestar, whose consent shall not be unreasonably withheld, to designate the use and to alienate, release, or otherwise assign the easements shown in the Plat or described herein.

Section 2. The Developers each reserve for themselves and grant unto Bestar, 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 Developers, Bestar or Association. By virtue of this easement, it shall be expressly permissible for the Developers, Bestar 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 Developers 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 3. The Developers each hereby reserve for themselves and grant unto Bestar and the Association and its designees a five foot (5.0') 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 Developers, Bestar or the Association. By virtue of this easement, it shall be expressly permissible for the Developers, Bestar 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 Developers or the Association, as applicable, shall restore the affected property to its original condition as nearly practicable. This easement shall be in addition to, rather than in place of, any other recorded easements on the Property.

Section 4. The Developers each reserve for themselves and grant unto Bestar and 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 Developers 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 Developers, Bestar or the Association, an emergency exists which precludes such notice. The right granted hereunder may be exercised at the sole option of the Developers, Bestar or the Association, and shall not be construed to obligate the Developers, Bestar 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 5. To the extent that any improvements constructed by Bestar or the Developers 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 5 shall also terminate.

Section 6. The Developers each hereby reserve for themselves and grant unto Bestar and the Association an alienable and releasable easement over and across certain tracts located at the entry way of the Property for access, ingress and egress for the purposes of improvement, maintenance and repairs of all the landscaping signage as shown on the Final Development Plan for the Property approved by St. Johns County, Florida. Further, the Developers reserve for themselves and grant unto Bestar and 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 Developers, Bestar or the Association.

ARTICLE X

GENERAL PROVISIONS

Section 1. 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 2. 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 Developers, Bestar, 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 St. Johns 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 the Covenants and Restrictions 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 3. 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 4. 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 5. 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 injections 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 these 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 6. In addition to the enforcement provisions previously set forth in this Declaration, the provisions of this Declaration may be enforced by any Owner, Bestar 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 St. Johns River Water Management District 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 7. Whenever the approval of Bestar 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 Bestar and the Association by Registered or Certified Mail with return receipt requested. If Bestar or the Association fails to act on any such written request within thirty (30) days after the date of receipt by Bestar or the Association, the approval of Bestar 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 8. Whenever approval by Bestar is required in these covenants and restrictions, same shall mean approval of any officer of Bestar.

Section 9. 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 10. 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 11. 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 12.

(a) Subject to the provisions of Article X, Section 2, Bestar is hereby granted the absolute and unconditional right, so long as it remains a Class C 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' or (iv) to conform to the requirements of the St. Johns River Water Management District, St. Johns County and/or Private Utility Company.

(b) Subject to the provisions of Article X, Section 2, Bestar is hereby granted the right to amend this Declaration in any other manner without the joinder or any party until the termination of Class C membership so long as (i) the assessments of existing owners are not increased except as may be expressly provided for herein, and (ii) 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.

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

Section 13. 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 Bestar, 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 Bestar.

Section 14. Bestar 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 Bestar 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, Bestar 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 Bestar under these provisions, the same shall be vested in and be exercised 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 "Bestar" as used herein shall include the person or entity identified on the first page as Bestar and its successors or assigns.

Section 15. This Declaration shall be construed in accordance with laws of the State of Florida.

Section 16. As long as there is a Class B Membership, the following actions shall require the prior approval of HUD or VA, if either such agency is insuring or guaranteeing the Mortgage on any Lot: merger, consolidation or dissolution of the Association; annexation of additional property other than that previously approved by such agency; dedication, conveyance or mortgaging of Common Area; or material amendment of this Declaration or the By-Laws. The granting of easements for utilities or other similar purposes consistent with the intended use of the Common Area shall not be deemed a conveyance within the meaning of this Section.

CUNNINGHAM CREEK PLANTATION
ARCHITECTURAL GUIDELINES

March 2015
(Updated with Index and TOC)
Last revised July 2003

CCPPOA
c/o Signature Realty & Management
Community Association Manager: Shirl Zwick
1301 A Penman Road
Jacksonville Beach, FL 32250
Email: szwick@srmifl.com
Phone: (904) 241-5221

Introduction

This document is intended to serve as architectural guidelines for Cunningham Creek Plantation, a single family subdivision in St. Johns County, Florida. It contains the necessary information to guide homebuilders and homeowners through preparation of design requirements of our Community and other governing authorities.

This documents is prepared specifically for this Community and it is suggested that it be reviewed thoroughly and plans be prepared, accordingly, as plan review will be based on its requirements.

All plans are reviewed exclusively by the New Construction Committee (the “NCC”) and/or the Modifications Committee (the “MC”) by Cunningham Creek Plantation Property Owners Association.

These two committees are now combined into one acting committee called the Architectural Review Committee (ARC). Where referenced in the guidelines NCC and/or the MC are referring to the ARC Committee.

The plans should be addressed for review to:

CCPPOA – ARC Committee
c/o Signature Realty & Management
Community Association Manager: Shirl Zwick
1301 A Penman Road
Jacksonville Beach, FL 32250

You may submit your plans online at: www.ccpoa.com/CCPPOA_ARC

Rev. December 1994
Rev. February 1995
Rev. April 1995
Rev. May 1995
Rev. January 1996
Rev. August 1996
Rev. March 1999
Rev. July 2003

This document shall be known as the Architectural Guidelines, hereinafter referred to as “Guidelines for Cunningham Creek Plantation including the subdivisions: Ivy Lakes, Village Green, Nottingham, Bay Point, Lake Cunningham and Bridgestone.”

The purpose of these Guidelines is to provide certain minimum standards, provisions and requirements for appropriate and acceptable design for Preferred Builders, homebuilders and homeowners for construction of improvements within Cunningham Creek Plantation.

The recommendations and requirements in these Guidelines govern final approval of plans for the New Construction Committee (the “NCC”) and/or the Modification Committee (the “MC”) by and at the discretion of Cunningham Creek Plantation Property Owners Association. These Guidelines are compatible and in continuity with the Declaration of Covenants and Restrictions of Cunningham Creek Plantations.

New structures hereafter erected within Cunningham shall conform to the requirements of these Guidelines. Additions, alterations, repairs or any other type of change in any structures that affects the exterior appearance shall conform to the requirements of these Guidelines. Items to be reviewed by the NCC and/or the MC will include any improvement or structure of an kind, including without limitation, any building, dwelling, fence, wall, sign, site paving, grading, sewer, drain, disposal system, decorative lighting schemes, painting or alteration of a dwelling (including doors, windows, roof), installation of solar panels or other devices, construction of fountains, swimming pools, screened enclosures, Jacuzzi, construction of privacy fences, additions of awnings, shelters, gates, flower boxes, shelves and statues. The evaluation of each submittal to the NCC and/or the MC relates to matters of judgment and taste which cannot be reduced to a simple list of measurable criteria.

It is possible a submission may meet all guidelines and criteria listed below and still not receive approval, if in the judgment of the NCC and/or the MC its overall aesthetic impact is not acceptable. The approval of an application for one proposed improvement shall not be construed as creating any obligation on the part of the NCC and/or the MC to approve applications involving similar designs for proposed improvements pertaining to different lots. The purpose of the NCC and/or the MC is to insure that the overall quality level of Cunningham is maintained at the highest level possible while allowing for each owner’s individual taste in design, colors and materials.

1. PROCESS FOR APPROVAL OF IMPROVEMENTS

- A. Homebuilders or homeowners will review the enclosed material for items required to be submitted as plans and specifications.
- B. Submit plans to the NCC and/or the MC. In cases of prototype models or home collections by Preferred Builders, a blanket approval may be obtained. In cases of custom homes, or individual modifications, an individual submittal will be required for each.
- C. The NCC and/or the MC will release the plans submitted by the homebuilder or the homeowner for Building Permit after full plan review and approval by NCC and/or the MC is accomplished. Approval of plans and specifications by NCC and/or the MC does not release the homebuilder or the homeowner from fully complying with all applicable codes and requirements. The NCC and/or the MC review process is strictly for compliance with our Community design parameters.
- D. Send all revisions to the plans and specifications to the NCC and/or the MC for approval in accordance with the above outlined procedure and with the requirements listed herein. Should deviations from approved final plans become apparent during or after construction, without having been approved previously, these shall be subject to removal at homebuilder's or homeowner's expense and at the discretion of the NCC and/or MC.
- E. Allow two (2) weeks time to process plan review.
- F. The homebuilder or homeowner may start construction of improvements upon written approval by the NCC and/or MC and receipt of all required permits from municipal or other authorities having jurisdiction over the project.
- G. Preferred Builder is defined as a Builder buying Lots or Home sites in "bulk" or "wholesale", selling homes from a Model Home or approved sales center and selling homes on a retail basis to other third party purchases/buyers. The Preferred Builder status is given by Bestar Corporation in its sole discretion.

2. PLANS SUBMISSION REQUIREMENT

- A. The homebuilder or homeowner will submit plans and specifications which shall include but not be limited to the following:
 - Architectural/Construction plans:
 - a. Site Plan: Showing the location of the house with all property lines, easements, setbacks and restriction lines, drives, walks, roof plan, pools, fences, walls, patios, etc.
 - b. Floor plans at 1/8" or 1/4" scale with dimensions.
 - c. Elevations with finish notations at 1/8" or 1/4" scale with dimensions:
 - i. Showing all exterior materials noting colors, textures,
 - ii. Note type, size and material of all openings,
 - iii. Roof pitch, type and quality of roof covering material.
 - iv. Doors, windows, fences, mechanical equipment.
 - d. Typical exterior wall sections (front, sides and rear elevations)

- B. Landscaping and irrigation plans:
Showing location, quantity, sizes and species of all plants, trees, shrubs and ground cover proposed as well as the irrigation system. Show driveways, sidewalks, patios, and existing trees of 8” in diameter and above at a point three feet (3’) above ground level. (Preferred Builders may submit a “typical” landscape plan/package addressing the items above and such typical plan/package will be pre-approved and accepted by the NCC).
- C. Specifications:
Provide information on type and quality of all exterior materials.
- D. Square footage (first and second floors):
 - a. Air-conditioned space (living area)
 - b. Garage
 - c. Enclosed areas other than above (i.e. screened enclosures)
 - d. Other

3. **HOMESITE (LOT) REQUIREMENTS**

ZONING

Existing zoning requirements per St. Johns County Zoning Ordinance. Setbacks and building separation will be as per the P.U.D./Final Development Plan approval for the Community. Unless otherwise noted, the setback requirements are thirty (30’) feet (front R.O.W.), ten (10’) feet rear (from property line, or CVNB easement, or lake bank) and (five 5’) feet minimum side setback from property line, providing however, a minimum of ten (10’) feet from eave to eave is maintained. It is suggested that all homes have a minimum side set back of seven and one half (7.5’) feet from property line to avoid any potential problem with adjacent structures/improvements.

SITE CONDITIONS

- A. All lots in Cunningham Creek Plantation have curb and gutter at the front or side of the lots. This paving and drainage design shall not be altered in anyway.
- B. Homebuilders and homeowners shall refer to site development drawings fro any information of these areas. Must use Finish Floor elevations as shown on such plans.
- C. Preservation of existing trees shall be made for trees with a trunk caliper of 8” or greater at a point (3’) feet above ground level, unless they interfere with the house pad or driveway. Preferred Builders may be exempt from this requirement.

PARKING

- A. No parking will be permitted on areas where the subdivisions’ drainage flow may be interrupted. No additional driveway will be permitted for parking purposes except in front of the garage or on a circular driveway, unless prior approval is obtained by NCC.

LANDSCAPING REQUIREMENTS

- A. All landscaping will be in accordance with the requirement of the St. Johns County Landscape Ordinances.
- B. Landscape plans submitted shall not be at a smaller scale than 1" = 20 feet. All trees, shrubs, screen material, berm, paving patterns, ground cover areas and other elements necessary to convey the design intent shall be shown. Plans submitted for approval shall have botanical and common names, height, spread and quantities of all plant material. Plant distances, in the case of hedge material and ground covers, and spot elevations where earth work is part of the design intent, may also be required.
- C. Sidewalks shall be constructed of concrete. Patterns or alternate paving surfaces (driveways, walkways, patios, cool decks, etc.) may be used if they are in keeping with the materials of the structure. These materials must be submitted and are subject to review and approval.
- D. Any plant materials which dies or become unsightly after installation will be replaced by approved plants within 30 days of installation or any notification by the NCC and/or the MC. Preferred Builders are excluded from this paragraph after the home is purchased by the third party purchaser.
- E. The NCC and/or the MC considers landscaping to be a critical design element to the community and the individual homes within the community. Landscape design should be integrated into the design of the home. Plans should strive to have as strong of an impact as possible at the time of installation.
- F. Preservation and enhancement of any lot area retaining native vegetations is strongly encouraged. No trees measuring eight inches (8") or more in diameter at a point three (3') feet above ground level may be removed without written approval of the NDD and/or MC. Preferred Builders are excluded from this paragraph, provided however, care is taken to preserve as many trees as possible.
- G. Trees (12' foot high Live Oaks or Laurel Oaks) shall be planted on each side of the road at thirty feet on center and twenty feet from the edge of the curb at Pavement by the Builder prior to issuance of a certificate of occupancy by St. Johns County. Before a specific location is decided within the right-of-way, utility lines locations must be verified as to avoid any possible interference.
- H. The top of the lake banks at Cunningham Creek Plantation shall be landscaped with Tree plantings every 50 feet by the builder, prior to the issuance of a certificate of occupancy by St. Johns County. Live Oak or Laurel Oak trees may be used or cluster of three (3) Weeping Willows may be used in lieu of the oak trees. Proposals of lake bank treatment will be submitted to the NCC and/or the MC for review and approval. A minimum of three additional Red Maple trees must be planted in the front yard between the street and the front of the structure.
- I. The front yard and side yard shall be completely sodded with St. Augustine or Floratam sod unless another ground cover in selected areas of the lot is approved. Ground covers other than sod shall be planted in such a manner to present a finished appearance within three months after planting. All lake banks shall be sodded (water level to top of bank).

- J. Shrubs and hedges shall be a minimum three-gallon plant, be of a minimum height of twenty-four inches immediately after planting and shall be planted at a distance of 18” on center and a maximum of 24” on center, conditioned upon a hedge capable of growing to close all gapes with in the first year of growth.
- K. Trees shall be species with a height of twelve feet minimum and having a trunk which can be maintained in a clean condition of at least three feet of clear trunk. Trees having a height of less than twelve feet may be grouped together and will count on a 3:1 basis, [Three (3) trees count as (1) tree].
- L. Irrigation is strongly encouraged on all home-sites at Cunningham Creek Plantation. Provisions shall be made for the removal of rust or stain if it is present in the water supply. In the event of rust or stain in the water supply, filters shall be installed in the irrigation system. If staining occurs, the homeowner shall be responsible for the removal of the stains and for providing the appropriate filters to the system.
- M. Lighting may be used to accent entrances and special features. High levels of light are not desired. The scale of this lighting should be at pedestrian level. Exterior lighting must be shielded from disturbing adjacent properties.
- N. Preferred Builders may be given exemptions from the above sections at the sole discretion of NCC.

4. STRUCTURES

- A. The following structure guidelines pertain to specific items of a structure that give the character and the overall impression of the house and which must be constant for the design continuity of all the buildings in Cunningham Creek Plantation.
- B. For the minimum square footage of living area (air conditioned) of any home, refer to the last Section herein “Square Feet”.
- C. Homes in Cunningham Creek Plantation shall be erected of frame construction or concrete block. All block and framing must be covered.
- D. Roof structures shall be conventional frame or wood trusses. Finish materials for pitched roofs must be consistent throughout Cunningham Creek Plantation. Not permitted are wood shakes or gravel roofs. Other materials not specifically mentioned are subject to review and approval by the NCC and/or the MC. Shingles may be used as long as they are specified to be fiberglass and fungus resistant. Mansard roofs and Gambrel roofs, characterized by lower slope and flatter upper portion shall not be permitted. Roof top mechanical equipment must be so located to reduce or eliminate its visibility from the street, sidewalk or adjacent properties. Gutters and down spouts may be exposed only if painted properly to match the color of the fascia, wall or column. All exposed roof vents, valleys, flashing and pipes extending through the roof shall be painted the same color as the roof. Minimum roof pitches in Cunningham Creek Plantation shall be 6:12, unless approved by the NCC.
- E. The following requirements apply to all exterior walls and all kinds of façade applications for all structures. All elements of all elevations shall complete a total and

continuous design. All materials must be in compliance with the Standard/Southern Building Code. Exterior wall finishes will be consistent in color schemes. All exterior finishes will be subject to review and approval by the NCC and/or the MC. Exposed concrete block walls are not permitted nor walls with any other type of exposed modular concrete units. No unfinished or unpainted metal finishes will be allowed.

The acceptable finishes are the following:

- a. Brick
- b. Vertical RB&B (T-1_11) (sides and rear only)
- c. Stucco
- d. Lap Siding

When using brick and lap siding, the brick shall wrap around a minimum of 24 inches to the side elevations. In certain neighborhoods, the rear corners of the houses will be treated with the same brick by wrapping 24" on the rear elevation and 24" on the side elevations. When using stucco and lap siding, the same treatment will be given to the corners by using stucco. The NCC reserves the right to modify the above requirements in its sole discretion.

- F. All window framing will be bronzed or white anodized aluminum or wood. Window shutters may be used; painted wood or fiberglass will be acceptable.
- G. Preferred Builders may offer color schemes previously approved by the NCC and/or the MC. When finish materials for the exteriors of the structures require painting, the color selection shall be based on compatible colors throughout Cunningham Creek Plantation. Paint colors are subject to review and approval by the NCC and/or the MC.
- H. All homes shall have minimum of two (2) car garages. When garages protrude more than twenty-four (24) feet from the primary front exterior wall of the house, it shall be incorporated as side entrance. No metal or fiberglass covered carports will be permitted throughout Cunningham Creek Plantation.
- I. Screen doors shall be compatible with the design and color of the home. Entrance doors shall be compatible with the house design. Material shall be solid wood or metal insulated type. Garage doors shall be compatible with entrance doors and may include glass panels.
- J. No screened enclosure shall be permitted on the front of the house. Patio or pool screened enclosures shall be permitted with the previous review and approval by the NCC and/or the MC. If the proposed enclosure comes with a roof, it shall be consistent with the main house roof, i.e.: use same color and type of roof shingle. If the roof of the proposed enclosure is made of metal, then the metal shall match the color of the main house roof. If the roof of the proposed enclosure is made of screen then the metal structure shall match the color of the window frames of the house. Awnings shall be permitted only at the discretion of the NCC and/or MC.
- K. Any free standing structure contemplated for a property such as, but not limited to, a pavilion, gazebo, platform, playhouse, storage room, cabana, etc. must be submitted for approval with the required drawings and information. Approval will be granted only upon the merit of the structure affect to adjacent owners and the desirability for the neighborhood. All free standing structures shall be landscaped as to screen from view of

adjacent property owners and should be in the same color and material scheme as the main residence.

- L. Fencing of the Home-sites is not preferred in Cunningham Creek Plantation. In some instances, fencing is required, as explained below.
 - 1. Perimeter Fence
This fence type is used to define the frontage and entrance of the subdivision. It may be installed on property lines adjacent to the property boundary on certain roads. This fence type is six (6') feet high wood shadow box and painted an approved color. Landscape may be required.
 - 2. Enclosure Fence
This fence type is used to define property lines or enclose lot area without obscuring views. It is allowed to be incorporated on the rear property lines. This fence type is four (4') feet high wood picket design. For the details of the wood picket fence contact the NCC and/or the MC. This fence type can be installed to the edge of wetland and lakes. In lots fronting the ponds, the fencing will stop at the drainage easements. Landscape may be required.
 - 3. No fencing shall extend beyond the half way point of the side wall plane of the structure into the front yard. Fencing sections with gates may be installed, where allowed, on the side yards. Pool enclosures, related to children's safety or other reasons, shall be subject to consideration by the NCC and/or the MC, on an individual basis. Unless specifically approved otherwise by the NCC and/or the MC, all lot fencing shall be constructed of cedar or cypress and may be required to be painted an approved color. Landscape may be required. Exceptions to these requirements may be granted upon review, based upon architectural merit, especially where brick or stucco walls, or trellises, or other similar extensions of the structure are incorporated as part of such fence enclosures at the sole discretion of the NCC or MC.
- M. All recreation structures (excluding basketball backboards) shall be located at the rear of the dwelling, or on the inside portion of a corner lot within the setback lines. No platform, doghouse, tennis court, playhouse or structure of a similar kind or nature (except basketball backboard) shall be constructed on any part of the lot located in front of the rear line of the residence constructed and shall be constructed so as to not adversely affect the adjacent lots or the use thereof.
- N. All such uses must be landscaped and subject to prior approval by the NCC or MC. The NCC and/or the MC shall review the height of such structures to assure the privacy of neighboring homeowners. No basketball backboards may be installed adjacent to the street or on any cul-de-sac. No window or wall air conditioning units will be permitted on the front walls of any house.
- O. Any swimming pool or tennis court to be constructed on any lot shall be subject to the review and approval of the NCC and/or the MC.
- P. Any wells to be installed and constructed on any portion of the property shall be for irrigation purposes only. Filters will be required when the source of water could stain the

exterior walls. Satellite dishes are not permitted except in some very limited circumstances and at the discretion of the NCC and/or the MC.

- Q. All single family homes built at Cunningham Creek Plantation are required to have an approved mailbox. Such mailbox structure shall be installed at the front lot line, to the left of the driveway, as seen from the street. Design to be approved prior to installation. Exclusions from this paragraph may be made in a community pod as approve by the NCC.
- R. The architectural planning criteria set forth herein are intended as guidelines to which adherence shall be required by each homebuilder and homeowner in the property; provided, however, the NCC and/or the MC shall have the express authority to waive any requirement set forth herein if, in its professional opinion, it deems such waiver is in the best interest of the property and the owner.

5. **MAINTENANCE**

During construction all debris shall be placed in a single location on the lot of the construction site only. The debris shall be contained by some type of barrier (e.g. wire fencing) to assist in keeping the debris from being scattered.

After construction no debris or trash of any kind shall remain on any lot, or on sidewalks or streets contiguous thereto: no excess building material, storage shed or trash shall remain on such lot, sidewalk or street. It is hereby made the duty of the homebuilder or their agent, or the homeowner, to remove or cause to be removed any and all of the above debris within 72 hours of notification by the NCC and/or the MC. Failure to comply with the request will cause removal of the debris by action of the NCC and/or the MC and all related costs will be charged to the homebuilder or the homeowner.

6. SQUARE FEET (HEATED AND COOLED)

All single family homes built in Cunningham Creek Plantation must have at least 1200 square feet of heated and air conditioned space. Homes located within various neighborhoods of Cunningham Creek Plantation must meet the Guidelines for the minimum and maximum heated and air conditioned space per home as shown on the table below, unless a variance from the Guidelines has been approved in writing by the NCC.

<u>Neighborhood</u>	<u>Minimum</u>	<u>Maximum</u>
Ivy Lakes Unit One	1400	NA
Ivy Lakes Unit Two	1200	NA
Ivy Lakes Unit Three	1200	NA
Ivy Lakes Unit Four	1200	NA
Village Green One	1400	NA
Village Green Two	1200	NA
Village Green Unit 2B	1200	NA
Nottingham	1300	NA
Bay Point	1200	NA
Lake Cunningham Unit One	1200	NA
Lake Cunningham Unit Two	1200	NA
Bridgestone Unit One	1200	NA
Bridgestone Unit Two	1200	NA

After the initial construction of the home, any modifications to the home must be approved by the Modification Committee. The Modification Committee shall have the power and responsibility to approve deviations from the table above.

AMENDMENTS

Amendment One: Free-Standing Structures (Sheds/Storage Rooms)

1. Erecting a Free Standing Structure at CCPPOA requires written approval of the (AG/CC&R) and D R Horton Homes in advance.
2. Construction may begin upon written approval by (AG/CC&R) and D R Horton Homes and after all required permits or other authorities having jurisdiction over the project.
3. Free Standing Structure Specifications
 - A. Free Standing Structure must be erected on an approved concrete pad.
 - B. Structures must not exceed the following dimensions:
 - 1) Eight feet wide
 - 2) Ten feet long
 - 3) Six feet tall
 - 4) Flat roof with minimal pitch
 - C. Exterior must be wood, stucco, brick, or vinyl lap siding or combinations of previous finishes. NO METAL SHEDS.
 - D. Roof must be shingled with same type and color of homeowners dwelling.
 - E. The outside of the structure must be of the same color of the homeowners dwelling.
4. Free Standing Structures must be constructed on the side or rear of homeowner's property. It may not be installed beyond the edge of the conservation, vegetation, natural buffer or drainage easement. All structures shall be constructed so as to not adversely affect the adjacent lots or the use thereof.
5. All electrical cables must be run underground and be installed in accordance with the National Electrical code.
6. All structures must have an entry door that is capable of being locked from the outside.
7. All window framing must be of same type and color of the homeowners dwelling.
8. Exterior lighting must be shielded from disturbing adjacent properties.
9. All Free-Standing Structures shall be landscaped as to screen from view of adjacent property owners.
10. No air-conditioners permitted unless approved by AGCC&R and/or D R Horton Homes.

Amended April 2000

Amendment Two: Free- Standing Structures (Sheds/Storage Rooms)

This amendment applies to all structures installed in the community as of April 2000 and forward.

1. Construction may begin only after written approval from the ARC committee and obtaining all required permits from County authorities having jurisdiction over the project.
2. Free-Standing Structure Specifications:
 - A. Free-standing structures must be erected on an approved concrete pad
 - B. Structures must not exceed the following dimensions:
 - 1) Eight feet wide
 - 2) Ten feet long
 - 3) Eight feet tall (maximum inside wall height)
 - 4) Flat roof with minimal pitch or a "4/12 pitch roof"
 - C. No metal sheds will be approved
3. Structure must be constructed on the side (if on lakefront property) or rear of property. All structures shall be constructed behind a minimum of a six-foot (6') fence or landscaped on all exposed sides so as not to adversely affect the adjacent lot or the use thereof.
4. All electrical cables must be run underground and installed in accordance with the National Electrical Code.
5. All structures must have an entry door that is capable of being locked from the outside.
6. Exterior lighting must be shielded from disturbing adjacent properties.
7. Air conditioners must be approved by the ARC committee.

Amendment One: Fencing

Section 4 (Structures), Part L (Fencing) (2) (Enclosure Fence)

This fence type is used to define property lines or enclose lot area. It is allowed to be incorporated on the rear property lines. All fencing on the rear property lines must be 4' high wood picket design. For the details of the wood picket fence, contact the NCC and/or the MC. This fence type can be installed to the edge of wetlands and lakes. In lots fronting the ponds, the fencing will stop at the drainage easements. Landscape may be required. The use of vinyl fence is authorized. Vinyl fence must still follow the same guidelines as a wood fence. The vinyl fence colors is restricted to white or ivory.

Amendment Two: Enclosure Fencing (July 2003)

This amendment applies to all fencing installed in the community as of July 2003 and forward.

This fence type is used to define property lines or enclose lot area without obscuring views. **All fencing is subject to consideration and approval by the NCC and/or the MC, on an individual basis.** Fencing plans should be submitted to the NCC and/or the MC no less than 30 days prior to the scheduled construction of the fencing. These plans will include a written description of the fencing, a copy of the homeowner's plat with the fencing dimensions clearly delineated. A drawing or picture of the fencing style is also required.

The NCC and/or the MC reserves the right to disallow any type or style of fencing or fencing material that it deems inappropriate or not in keeping with the standards of Cunningham Creek Plantation as defined below. **Homeowners that do not have approval for fencing constructed on their property may face fines or legal action as defined by the Cunningham Creek Property Owners Association Board of Directors.**

Fencing Guidelines

1. No fencing shall extend beyond the halfway point of the side wall plane of the structure into the front yard. Fencing sections with gates may be installed where allowed, on the side or rear yards.
2. This fence type is allowed to be incorporated on the rear property lines. This type of fence can be installed to the edge of wetland and lakes, and must be open-picket style. In lots fronting the ponds or nature preserves, the fencing will stop at the drainage easements and be no taller than four (4') foot in height and open-picket style, so that adjacent homeowner views are not obstructed.
3. Fencing between adjacent properties may be no less than four (4') foot and no greater than six (6') foot in height. If a fence height of six (6') foot is used between adjacent property; and the rear of the property line fronts a pond or nature preserve, the fencing must have two (2) transition sections that reduce the height of the fencing to the maximum of four (4') foot as allowed for rear property line.
4. Rear property that does not front a pond or nature preserve may be fenced to a height no greater than six (6') foot.
5. Fencing materials, colors and styles **ALLOWED** are:

<u>Material</u>	<u>Color</u>	<u>Style</u>
Vinyl	White & Ivory	Shadowbox, Board-on-Board
Aluminum	Black, White & Bronze	Open Picket
Wood	Natural (unstained)	Shadowbox, Board-on-Board

6. Fencing styles **NOT ALLOWED**:

<u>Material</u>	<u>Color</u>	<u>Style</u>
Wood	Any color other than Natural (unstained)	Stockade & Split-rail
Vinyl	Any color other than White & Ivory	Stockade & Split-rail
Aluminum	Any color other than Black, White & Bronze	Chain-link, Coated Chain-link, Split-rail, Solid-panel

7. Placement of fencing must adhere to guidelines as set forth by Article VIII, Section 6 of the Cunningham Creek Property Owners Association Covenants and any applicable state and county codes.
8. Wood fencing may be treated with clear wood preservative.

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